



# Work and relationships over time in lone-mother families

by Jane Millar and Tess Ridge

This research provides new evidence on what it means for families to have a lone-mother who is employed, managing work and family life, often on a low income, for long periods of time.

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Most lone mothers are employed and must manage work and family life, often on a low income, for long periods of time. This research provides new evidence on what this means for these families, with data drawn from in-depth interviews with lone mothers and with their children four times over a period of around 14 to 15 years.

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## **The report considers:**

- the experiences of lone mothers in sustaining work over time;
- the importance of family relationships in enabling and supporting lone mothers in work;
- the experience and contribution of children in helping their mothers to manage;
- the challenging nature of transitions away from the parental home and into work for young people;
- the importance of state support for the mothers, but the reduced support available to the young people;
- the difficulties in embedding security over time.

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# Executive summary

What makes employment possible for lone mothers? How do they manage to stay in work and manage family life? What is it like for children to grow up in a family with a working lone parent? This research provides an in-depth exploration of these issues through the experiences of 15 families, interviewed four times since 2002. We examine their work experiences, their relationships, and for the young people, their transitions into adult life.

The research project started about 15 years ago; 50 families – lone mothers and their children – were interviewed as the lone mothers stopped receiving Income Support and took up paid work. The first three rounds covered the years up to 2007, and explored the transition to work and the experience of working family life over time. The children (aged eight to fourteen at the time of the first interview) played an active part in helping their mothers to be able to work. We described this in terms of a ‘family-work project’, a shared endeavour aimed at embedding paid work into everyday family practice.

In 2016 the study returned to 15 of the families, chosen to reflect the range of family and employment experiences and circumstances from previous rounds. In this fourth interview two key issues were explored: the nature and role of relationships, especially family relationships, in sustaining work and quality of life; and the experience, meaning and impact of security/insecurity and uncertainty in family and working life.

The women had usually settled into stable employment by 2016. Three women had followed a very strong upward trajectory at work, with moves to better jobs, seniority, and wages above the average for women. But the majority of women, while staying in work, did not substantially change their employment positions or wages. This meant their incomes were often still low.

Looking back, the women certainly felt they had improved their situations. Some had faced very difficult circumstances when they separated (living in refuges, significant debt). Others remembered the struggles of living on Income Support, or of working part time and caring for young children. They also tended to say that they did not need or want much, and their expectations were often low. Feelings of insecurity were most likely to come to the fore in relation to the future, especially in relation to health and retirement. Most of the women said they lived day to day.

The young people faced some very significant problems and challenges in making the transitions from school to work or further study. All had worked since they left school. Their work ethic was strong but they faced challenging labour market conditions. Half were in secure jobs or in training; these included a gas fitter, shop worker, an army recruit and two teachers. Others experienced a succession of insecure jobs characterised by irregular working hours, zero hours contracts and a lack of job security. These jobs included call centre, security, care work and bar work.

Limited access to financial and social resources meant that the transitions away from home and/or into employment or further education/training were often fraught with instability. Homelessness and insecure housing were particularly challenging for the young people to negotiate. Problems were further compounded for those who became parents and/or experienced poor health. Mothers, and wider families, could only do so much to help and the lack of state support for young people aged 18 to 24 was very evident.

The mothers were proud of their children, and the children of their mothers. Both talked of the way they had managed to combine family life and work. But relationships between mothers and children were not always easy, and there was quite a bit of strain at various key transition points.

The experiences of these families show how difficult it can be to really embed security. The roots are sometimes too shallow. For the women themselves the need to manage immediate and day-to-day challenges meant that they struggled to build up reserves – pensions, secure housing and savings – that would safeguard their futures beyond their working lives. For the young people the lack of a secure base meant they often struggled to establish themselves in adult life.

There were long-term consequences from abusive or controlling relationships with former partners, especially for feelings of confidence and trust. One manifestation for the mothers was a caution in managing their own relationships. Young people with a violent father felt their lives had been shaped considerably in a negative way and resulted in a lack of trust and security in the development of their own intimate relationships.

The engagement of children in the family-work project was a key feature of the childhoods of these young people. For some this worked well and in many ways enhanced their independence and confidence. But there were more negative consequences for others, only now becoming apparent, especially for those who grew up in families with long-term low incomes.

Poverty imposed further pressures, generating stress and concerns about debt, security and adequate income. For the children the experience of financial insecurity in childhood created tensions and worry that stayed with them into young adulthood.

The study reveals the importance of secure relationships for sustaining families who were trying to manage work and care. There were clearly close and supportive relationships between mothers and their children, although these could become strained as children grew older. Fathers were more absent than present. Other kin too played important roles in sustaining family life, including grandparents. These roles changed over time, and were more or less important at different times.

We are now in a period of substantial economic uncertainty, with increased welfare conditionality. Lone mothers will be under greater compulsion to find work when their children are at a very young age, but will be exposed to these same challenging labour market conditions. This means that lone mothers and their children today are likely to face the same insecure and uncertain future as those in the study. The journeys of these mothers highlight the importance of adequate and sustained support for low-income working women bringing up children alone.

# 1 Lone mothers, work and care

## Introduction

In October 2002 Charlotte, a 35-year-old divorced mother of two children, living in a small town in the north of England, started work as a delivery driver. She had to get up every morning at 5.30am to start work at 6.30am. Charlotte was paid the national minimum wage and guaranteed 20 hours a week. But that was not enough to live on, so she was regularly working overtime to take hours up to 45–50 a week, and she was also claiming in-work tax credits. The work was heavy, with lots of lifting deliveries in and out of a van, and up and down stairs.

But Charlotte said that she was glad to be working. She had worked while married but she had spent about two years living on Income Support, following her separation from her husband of 16 years. The separation had been difficult, from a sometimes violent relationship, and her confidence and motivation had been at a low ebb. She had struggled to manage financially on benefits and without any financial support from her ex-partner. Her father had helped her out with her debts, otherwise she would have struggled even more.

Now she was at work and with such an early start, her younger son, aged nine, stayed the night with his grandmother, who lived over the road. They had supper and bath at home and then she took him over at about 10pm each night. Charlotte was not entirely happy with this arrangement as she felt that she was putting a lot on her mother, who had a part-time job herself. But she knew that her son loved staying with his gran, although he was less happy when he sometimes had to be alone at home.

Lone mothers like Charlotte make up a quarter of all families with children in the UK, about 2 million families with 3.2 million children (ONS, 2015; Klett-Davies, 2016). About six in ten of these women are in employment and have to find ways to combine work with family life, and to make this possible day after day, year after year. This means not just personal commitment and motivation, but also ongoing engagement and support from others, including children, family, friends, employers, services and the state. Charlotte was very motivated to work but she needed, at the very least, a job and family support and state help to make this possible. Then she needed to be able to manage every day and cope with any events – school holidays, illness, changing working hours, sudden expenses – that might come along.

Charlotte is a participant in a unique qualitative longitudinal study of low-income working lone-mother households (Ridge and Millar, 2008; Ridge and Millar, 2011; Millar and Ridge, 2013; Millar and Ridge, 2009). The study focused on lone mothers in particular because they were the main focus of labour market activation policies put in place by the Labour governments of 1997 to 2010. Lone mothers make up 90% of lone-parent families and policies to encourage lone parents into employment were targeted mainly at women. These included New Deal for Lone Parents and the National Childcare Strategy. The women in the study were all lone mothers who had left benefit and started work in late 2002/early 2003.

The research followed this group of mothers and their children for three waves of in-depth interviews, over about four to five years, and explored the factors that helped, or hindered, the women to stay in work. The children were interviewed each time as well as the mothers. In 2016, with support from the Joseph Rowntree Foundation, we revisited 15 of those families. This report focuses on those families and their experiences over this longer period. We start by re-visiting one of the key concepts that emerged from that earlier analysis – the family-work project – which is an important frame for the research.

## The family-work project

From the start we aimed to include both the mothers and their children as participants in the research. As we noted, when summarising the study after the third round:

“Taking a job means many changes, not just in income, but in everyday life. Thus, when a lone mother starts work, her life will change in many ways: daily and weekly time use, personal and work relationships, income and living standards, are all subject to change and

potentially to greater uncertainty. This is also true for her children, who must adapt to the changed circumstances. Thus, while jobs are held by individuals, employment affects the family as a whole.”

(Millar and Ridge, 2013, p565).

Ridge's (2002) previous research with children living in poor families had highlighted the active role that children played in managing poverty and the ways in which this directly affected their everyday lives. Our focus was therefore on the children as well as the mothers because we expected that the move into work would mean significant changes for everyone. We selected families with at least one child aged 8 to 14, so that we could interview the children directly. This provided a way into uncovering the issues that are important to the children themselves, as they experienced changes in family life. It also allowed us to explore their contribution to employment sustainability.

Time and timing were also key elements of our study. The length of time over which the study took place gives us a dynamic understanding of the economic, social and relational dimensions of poverty, work and family life, and their complex intersections over time. The policy environment also changes over time. This study began during a period where reducing child poverty and encouraging lone parents into the labour market was central to government policy, and continued throughout a period characterised by economic recession and then austerity.

As our interviews and analysis proceeded it was clear that sustaining work was indeed an ongoing and active process. Survey data showed that job retention tends to be lower for part-time workers, for those with lower earnings and for those in non-permanent jobs (Browne and Paull, 2010). Lone mothers tend to fall into those categories. Examining three large longitudinal surveys, Bastagli and Stewart (2011, p1) noted that 'a significant minority of women were found to be following unconventional employment pathways, rather than a smooth one-way movement into work'. For example, in one data set covering five years, 22% of lone mothers moved in or out of work. In another covering six to twelve years, 40% moved in and out of work.

The routes into work for the mothers in our study were often complex and took some time, with voluntary work, agency work, periods of unemployment, redundancy, short-term work and job changes. Few of the women made a straightforward single move into sustained work. The support that the women received from their families, from employers, and from the state were all crucial in helping the mothers to stay in work. Family members, especially parents and sometimes former partners, were often providing childcare. Employers, and especially line managers and colleagues, helped to enable some flexibility. The state support through the New Deal for Lone Parents and especially through the financial support of tax credits, helped to make work possible.

The children played a key role in all this. There were three main ways in which they were very actively engaged. First, they were taking on extra responsibilities, self-care and helping with the everyday chores of cleaning, washing, cooking, and so on. Some were caring for younger siblings. Second, they were holding back on their own needs. They were often acutely aware of the financial constraints of the family. So they would try not to put financial pressure on their mothers for things like new clothes, school trips and equipment, and social activities. Third, they were sometimes accepting situations that were not particularly happy or enjoyable, including changes in their caring arrangements.

For example, Shane is the only child of a divorced mother. When we first met him in 2004 he was 12 years old and looking after himself when his mother was at work full time. He would come home and draw all the curtains in the house to feel safe. Like many of the children in the study, he had enjoyed his mother's time and company when she was not working, but knew they were struggling to make ends meet. His mother working had meant more money in the house but had brought more personal responsibility. At this time he was enjoying the freedom from adult supervision that this arrangement gave him.

In 2005 Shane was 13 years old and his mother was still working full time. The financial benefits from work were not so evident to him and he was frustrated by the lack of time that he had with his mum, especially during his school holidays. 'She has to keep working, so I go to my aunties ... I don't see her, well most of the holidays I don't actually see my mum, cos she's got work.' In 2007 he was 16 years old and at college, hoping to go to university. Reflecting on his mother's work he felt it was a good thing,

although, 'it has been stressful, but I guess it was worth it in the end ... you've just got to work to get what you want anyway'.

Sustaining work and care thus required an active input from both the mothers and the children and involved them not only in managing changing time use and income levels and resources, but also in managing evolving social relationships. We summarised this in the concept of the 'family-work project', defined as the shared endeavour aimed at embedding paid work into everyday family practice. This is an active process that takes place over time and which is thus subject to change, as circumstances, relationships and context change. And the experience and impact, in the immediate and longer term, may be very different for different family members. For Shane, this had both positive and negative aspects. The family-work project, with the mothers in what was usually relatively low-paid employment, was thus part of the experience of growing up in a lone-parent family.

## Following families

After the third interviews in 2007, we did not expect to carry out further rounds of the study. But we were aware that we had a very valuable and unusual set of data, in that we had interviews with both mothers and children collected over a period of years, and information on topics including family circumstances, employment, income, and access to state support. This provided an opportunity. There has been growing research interest in the ways in which people manage their everyday lives, particularly in situations of low income and employment insecurity, and in the role that family and social relationships play in this (Allen et al, 2015; Daly and Kelly, 2015; McKenzie, 2015; Dagdeviren et al, 2016). The financial crisis of 2008, the economic recession, and the political and policy changes that followed have all highlighted the challenges facing such families (Hill et al, 2016). We were keen to talk to these families again and to explore their experiences over time, and how the decisions they made reflected their perceptions of choice and constraint. These issues were of interest to the Joseph Rowntree Foundation, in the development of their solving poverty strategy (JRF, 2016) and so the current project came into being.

Our aims for the 2016 interviews were thus to examine the nature and role of relationships, especially family relationships, in sustaining work and quality of life; and to examine the experience, meaning and impact of security/insecurity and uncertainty in family and working life. We decided to focus on 15 families, to reflect the range of family and employment experiences and circumstances from previous rounds. We carried out these new interviews in early 2016. (See Appendix 1 for further discussion of the methodology.)

We feel very privileged to have a glimpse of lives unfolding over 15 or so years. But it is important to remember that this is indeed just a glimpse. We have met these women and young people four times over the years, with interviews that were typically around one to one-and-a-half hours each. At each interview we had a particular focus – getting in work, staying in work, claiming benefits and tax credits, managing childcare, and so on. The participants also had their own stories to tell and issues that they wanted to talk about. Each interview thus became part of an emerging story, with contradictions, or perhaps re-appraisals, as well as continuities.

Trust by the participants in the project – and especially in the relationship with Tess Ridge, who carried out all the interviews – was crucial. We have sought to respect that trust and be faithful to their accounts. We describe individuals and events as illustrations of the key themes that emerged in the analysis with full individual consent, and aware of the need to protect anonymity and within-family confidentiality. In particular, we have chosen not to bring the mothers and the children together into one unit, but rather to analyse their data separately. This allows us to present case studies and stories that reflect key themes in the analysis, but reduces the risks of identification of families.

The next two chapters explore issues of employment over time. In Chapter 2 we examine how the mothers managed lone parenthood and work over the years, and how far they have been able to achieve security. Chapter 3 explores the young people's transitions into further education and work, and the nature of their jobs. We then turn to relationships. Chapter 4 focuses on the mothers and their relationships with former and current partners, their children and other family members, and their friends. Chapter 5 focuses on the young people, as they negotiate adult relationships with their families, partners and friends. Chapter 6 draws the threads together and reflects on some policy implications.

## 2 Lone mothers: jobs and security

By 2016, the mothers were aged between 40 and 63. Most had now passed the stage of technically being considered a lone parent, in that their children had grown up, but three still had children under 16. Four women also had older children still living at home. Eight of the women had partners in 2016; four were living with their partners and four were not. Nine of the women were owner-occupiers, three were in social rented housing, and three were renting privately. Four of the women had moved since the third interview in 2007 but most had been living in the same place for several years. Most of the women were working, with seven women in full-time jobs and seven in part-time jobs, and one woman had retired. In this chapter we explore their work trajectories, and what these meant for income and security.

### Staying in work

Tracey was working part time and completing her doctoral degree when we first met her in 2004. She was aged about 50 then and had three children, two living with her. She had a close circle of women friends nearby with whom she shared childcare and travel arrangements. She was managing on a series of short-term and part-time contracts, with her income supplemented by tax credits. In 2016 she was a university senior lecturer: 'When I got my [full-time and permanent] job in 2005, my plan was ... I want to get senior lecturer... which I did get in 2012, I think.' She was earning around £45,000 a year. Tracey had been living with her partner for about three years and he was earning about the same amount.

Charlotte (introduced in Chapter 1) had been working full time since we met her. She had moved jobs several times, completed further training, and was now in a senior managerial position. She was earning around £35,000 a year. She was clearly a valued employee who had contributed much to the company. Charlotte had worked hard to accomplish this. In 2004 she had been struggling to manage work and childcare, with childcare help from her mother and financial help from her father. She told us that she had been married for 16 years, but when she left her husband she had spent about 12 months in a women's refuge (as she remembered at the 2016 interview, 'I just went with the clothes on and carrier bags'), and two years living on Income Support. At that time her confidence and motivation had been at a low ebb and looking back from 2016, she almost seemed surprised at what she had done. 'I've had quite a lot of choices, you know what I mean, because I could have stayed where I was ... I wanted to move up to be a manager ... I'm like look what I have achieved, do you know what I mean? I can't believe it. I just really can't.'

In 2004 Audrey was 29 and working as a clerical assistant in a local school. This was a temporary job, 16 hours a week, school terms only. She told us then that she could only work these school hours because she had no childcare for her two children, then aged seven and eleven. At that time she was earning £400 a month and receiving tax credits, plus some child support. In 2016, Audrey was working full time. 'I moved to my current school in 2010. And then changed position about three times to work my way up.' She was now the school business manager, earning about £32,000 a year.

These three women had not only stayed in work throughout the study, they had also improved their pay and their job satisfaction. All three were earning above the median for women working full time, which was about £24,800 in 2016 (ONS, 2016a). These women were examples of an upward employment trajectory, from receiving benefits to moving into work, to further training and development, and to promotion and higher wages. These women had achieved what they wanted and worked for in their jobs, following the sort of route that underpins the welfare-to-work policy model that has been central to UK policy for lone parents since our research started (Wright, 2011).

In fact, as noted above, most of the women had been successful at maintaining work, especially since the previous interview in 2007. In general about 77% to 80% of women aged 40 to 60 in the UK are employed (ONS, 2013), so this is what we would expect to find. Pamela, in her early 60s, had retired a few years earlier, due to ongoing ill-health. This was not through choice: 'I think that one of my biggest sadnesses was having to give up work, because I did like the job I was doing.' Irene was self-employed, having had a very chequered employment history. For most of the other women, jobs had become a bit steadier over this longer period, with six women working for the same employer as at the third interview

seven or so years previously. Another four women had stayed in the same type of employment (schools, further education, accountancy) and two had moved into health from care work.

Thus, following previous periods of considerable fluidity in employment, most reported relatively stable employment circumstances by 2016. But substantial real increases in pay – such as described above – were much less common. Tracey, Charlotte and Audrey were the highest paid women in our study by some distance. More typical were wages that were below, not above, the median for women, and not much above the minimum or national minimum wage. Three women were earning under £10,000 gross a year. One was earning about £11,000, five were earning £16,000 to £18,000, and one was earning about £20,000; not high wages. Nevertheless, given that the women had often started in very low-paid and part-time jobs, most did feel that their financial circumstances had improved.

For example, Sally was a care worker in 2004, holding two jobs totalling about 50 hours a week. She was earning about £5 an hour, at a time when the national minimum wage was £4.85 an hour. By 2016 she had completed some further training and was working full time in health care in a hospital. She was earning about £16,000 a year, so her hourly rate was probably still around or just above the national living wage (£8.25 an hour in 2015). She worried about debts and about retirement and her lack of pension. But still she said, 'I am on my feet. I do a job that I absolutely love and adore. I have people working with me that is absolutely fantastic and think really well of me... financially could obviously be a bit better...'

Viv also had very little change in her wages over the years. In 2016 she was working as a school teaching assistant and earning about the same as Sally, at £16,800 a year. She had been in work throughout, full time in school terms, and was at the highest grade she could reach. She was still a lone mother with a 12-year-old child, but her older daughter was living at home, working full time and contributing to the family finances. Viv had no debts but she described her financial situation as, 'I think it's pretty much stayed as an even.'

Dawn stayed in the same job – housing support – throughout the study, working full time throughout. When she first became a lone mother she decided she needed to improve her qualifications to get a better job and studied at university when her son was very young. She had worked four days a week at first and increased that to five days. The extra hours had meant an increase in her wages to about £20,000, which put her above the income poverty line as someone living alone. She said she felt better off than she had been when we first interviewed her, but had a history of large debt, and described her finances as 'plodding along'.

Wendy had spent three years on Income Support when she first separated but since the first interview she had had a steady job. Nevertheless even after 14 or 15 years in work, and having spent two years studying part time at university, she still felt that she had not quite managed to achieve financial security. Her hourly pay rate of £9.74 in 2016 was below the hourly median of £10.94 for all women in work in 2016 (ONS, 2016a). At each interview Wendy had expressed concerns about money and debts, and as she put it in 2016, 'my financial circumstances are always just teetering on the edge'. She was now living with her partner, who was working, and that was making a difference.

The overall picture, therefore, was that wages had more or less stabilised over time. This meant that income had stabilised, as few of the women had sources of income other than their wages. Only four were still receiving tax credits in 2016 (the three current lone mothers and Irene who was self-employed). The four women with resident partners did have a second wage coming into the household, but this did not necessarily mean fully shared incomes. And the women with older children still at home were mainly subsidising those children rather than benefiting from any income they brought into the house. Women whose children had moved away did not in the main have the financial resources to provide financial support for them, although support in kind through, for example, childcare where women had become grandmothers, was evident.

## Financial security

When we talked to the women about their incomes and their financial security there was, not surprisingly, something of a mixed picture. If they looked back and compared their current situation with their circumstances at other times, they very often saw a huge improvement, as noted above. Some

women looked back to the time when they had first separated from their former partners. For example, Lucy had been left with very large debts from her former husband. 'When I left him I phoned everybody and I offered them what we could and I paid off everything that was in joint names so that I would never have anything ever to do with him again financially so yes [there is an improvement], because I had just been made redundant and that money I spent on freeing myself. What a hard life. I actually paid off £12,000 of his big debts just to be free of him.'

Irene looked back to when her children were young and she was working part time. 'I remember there was a time when the kids were young ... I would maybe have £6 and I would write a list of what I was going to buy. I would buy four apples, because you would have half an apple. So I'd always been used to trying, I'm not saying I always did – but trying to live within my means.'

Tracey also looked back to her time studying and working part time. 'I would buy the new clothes, obviously when I could, you know, obviously school uniform and whatnot and for, you know, birthdays and Christmas or...treats. But...in the main we did have to sort of make do and we did have clothes from charity shops and whatnot. But, you know, I did myself. I think I probably had two bras for about 10 years.'

Pamela remembered her time out of work and living on Income Support. 'You can become very, very narrow when you're on Income Support because you can't afford to do anything. You can't go anywhere. You know? You can't think, oh, well, I'll have a day out with the kids. You can go for a walk; you can go for a picnic. But you can't go anywhere that will cost you any money.'

So comparisons almost always made the present look better. And for some women the present also looked, if not good, at least alright, because they said they did not want much for themselves. Pamela, who had retired, said: 'I think I'm very lucky because I don't want things. So I don't want a holiday; I don't want a new car. I was more pleased about my Christmas tree than anything else this year. So I'm not – I don't feel as though I want...choices. It's contentment. I am contented with where I am; I'm pleased I can help my grandchildren.'

As well as making a virtue out of wanting little, expectations were often low. Sarah, who was working part time and earning about £11,000, said, 'I would not say I am secure. I am OK', and gave an example: 'Well if something goes wrong with the washing machine, I have hand-washed stuff before if I haven't had a washing machine, but I am in a position now that if the washing machine breaks I can go and buy a new one.' Irene said: 'Financial security to me is not about having thousands of pounds in the bank; financial security to me is to be reasonably confident that I can pay my bills from now until whenever. Because that's my biggest worry.'

Some of the women had been living on a low income for many years. But in general they were rather accepting, or uncomplaining, about their circumstances. Viv was one of the current lone mothers, with a 12-year-old daughter, and an income of about £20,000 with tax credits and Child Benefit. She said she was 'probably still a bit insecure but you just go from day to day don't you and, hope. House needs a few repairs but that will just have to wait'. Megan, another lone mother with five children (aged 5 to 17) at home and working part time, said she felt, 'Okay. I won't say I'm totally secure but I manage. We don't go without.... I mean things are easier now I'm working and what have you, sort of thing. So, but no, but even now you've still got to say, well you can't. Bills have got to be paid, shopping's got to be done.'

Ellen had lost her home and spent time in a refuge when she left her violent partner and had built up large debt, which she was still paying off through a debt management scheme. She had been in and out of different jobs over the years and had also moved house quite often. She was renting a flat from a family member. 'Do I feel financially secure? No. No – I'm not financially secure. I think when I live with [her current partner], then yes.' But she said it was her work that was essential. 'I can't not work. That's it. I have to work. There are no two ways about it. If I don't work, I don't have a car. I don't have this here. I can't buy my grandson clothes. I can't eat if I don't work.'

## Facing the future

But it was when we asked the women about the future that feelings of insecurity were most likely to come to the fore. There were two areas in particular that gave rise to concerns: health and retirement and sometimes the combination of the two. We started this chapter with the case of Charlotte who had

made a great success of her career and was employed in a senior managerial position on a very good salary. But, in 2016, Charlotte told us that three years ago she had been diagnosed with a serious progressive illness. The tenacity which had enabled Charlotte to build her working life was now what was keeping her going in work. As she said, 'I have tried everything so I can carry on working, because I don't want to be dependent on anybody. I want to work as long as I can, but it's hard.' She was sacrificing her weekends to injections and taking painkillers to get through the week. Her employers, especially her line manager, were being very supportive. But Charlotte very much felt that her health was putting everything at risk. 'My world had just come to an end you know, all that, all the hard work, everything that I have done, I had just moved into this house, a three-storey town house with stairs and I thought God what am I going to do, who is going to pay my bills because there is only me that pays my bills and I thought what am I going to do?' The main option she was contemplating was going to live with her mother, out of necessity and not choice.

Tracey was also one of the women who had made a successful career. As described above, she had worked full time for about 12 years and had a good salary. But she was very aware that she had not built up an adequate pension: 'My pension isn't going to be brilliant because if I finish ... well, my idea is to go part time, at 65, if I can hang on that long. But my pension will only be based on 12 years of full-time pay. ... If I go to 65, my lump sum will be better, my pension will be better.' She felt that she had started too late: 'If I'd had this job for 20 years ... like my friend in work who came into it at 30, you know, by the time she retires, she'll have, you know...30 to 35 years under her belt.'

Bella had been forced by ill-health to reduce her working hours. 'I was on four-and-a-half days and that was the most money I'd ever earned in my life... and it was fabulous and I thought, oh, finally, I've got my degree; I've got my job; I've got some money. And then it was all snatched away again.' She said that she felt 'insecure, because I've no pension. You know? My health is not brilliant and if I can't work then I'm going to be very broke and probably quite sad about it. But, you know, all my money went on the kids growing up – I couldn't afford to pay a pension. Really – if I'd started paying a pension when I started at this place, it would have been good but I never stayed anywhere long so I never bothered to start a pension. I've been there 13 years now. But ...' Bella also talked about the long-term impact of living on a low income. 'It's the grind that gets you down, every single day ... I think what contributes to me being ill was having so many years of having to cope, basically.'

For some, fears about future housing were bound up with these fears about retirement. Most of the women had been living in their current homes for many years and so the idea that stopping work might put their homes at threat was a concern. As we have seen, Sally and Charlotte both expressed this concern. Sally was working full time and planned to work until she was 66; she said she had no choice. 'I know full well that this house, you know, will have to be sold when I retire and where I will go then I do not know. .... I feel insecure when I think about retirement. That's probably the biggest insecurity.'

There were four women in their early to middle 40s and these younger women were less likely to say they were worried about pensions, which were not so imminent for them. But their time horizons were relatively short. Megan was still a lone mother, with her youngest aged five, and she was thinking about being able to increase her working hours as her children grew older. She had no savings or pension. Viv, also still a lone parent, was looking forward to paying off her mortgage. She had no savings and felt she could not plan anything beyond the very near future. 'You plan from one holiday to the next. ... I don't really plan that much because you never know what is around the corner ... just go from one day to the next and see what it brings.' Dawn was now living alone and so felt she had more freedom to choose what to do, such as go on holiday, but she too had no savings and no pension. Only Audrey was taking a longer view and thinking about changing her job. 'I don't know if I will do it forever because I worked out the other day I would have maybe 25, 26 years left of my working life. I don't know if I will be a business manager for all those years. I might specialise, maybe in HR, something different.' Audrey was one of the women with a relatively high income and so options for retraining seemed possible to her.

Feelings of security thus did not neatly map onto either job stability or income levels. Some of the women with good jobs and incomes nevertheless had worries about their futures. Poor health and retirement were a concern for several of the women, especially the older women. The younger women often seemed to have limited future time horizons. Although many of the women had steady jobs, they felt that they were just managing rather than being able to plan for the future, or save. In the next chapter we explore the work and family trajectories of their children.

# 3 Young people: trajectories and transitions

When we returned to catch up with the 17 young people in 2016, their lives had undergone considerable changes. At the third wave of the research most of the young people had been either at school or at sixth form college. Seven years later they were now independent young people, living their own lives, some in partnerships, and some as parents. Five young people were still living at home with their mothers, and two were living away for their training. Ten others had moved away from their mothers since the last interview. Setting out their housing trajectories reveals the considerable challenges facing these young people as they moved into adulthood. Their limited access to financial and social resources meant that the transitions away from home and/or into employment or further education/training were often fraught with instability. Homelessness and insecure housing were particularly challenging for young people to negotiate. Problems were further compounded for those who became parents and/or experienced poor health.

- Of the five young people who were still living at home, only three of them had continuously lived with their mothers. These three were all working full time in stable employment. Tiffany (aged 24) was working full time and studying for a Masters degree while living at home with her mother and two younger brothers. Ella (aged 24) was working as a teacher and was settled at home with her mother and younger sister. Jason (aged 22), after some difficulties at school, was working full time in a trade and living with his mother and her partner. None were involved with partner relationships.
- Two of the other younger people still living at home had returned there after difficulties in sustaining secure transitions away from home. Olivia (aged 21) had moved back in with her mother with her young child following the break-up of her relationship. Annabel (aged 20) had experienced an unstable and unhappy period after leaving home and had moved back in with her mother and stepfather following a troubled and violent relationship.
- Two young people were at university and living away from home. Maia (aged 21) was studying for a degree while working to support herself at university. Alice (aged 27) was living with her partner and his two daughters when she was not on placement.
- Of the 10 young people who were living away from home, only three had some job security and settled lives. Courtney (aged 27) was a teacher and living with her partner who had been supporting her through a long period of temporary and irregular work. Bradley (aged 23) had lived with his mother and her partner since he had left school. He had recently moved to a large city to live with his brother, while working full time in a superstore. Colin (aged 22), after a troubled childhood and a poor relationship with his mum's boyfriend, had left home and joined the army when he was 19.
- Justin (aged 24) would also have had a secure and settled position in the army but had been discharged on medical grounds. He was now living in a mobile home with his partner and young daughter and struggling to manage his health.
- Of the remaining six young people who were living away from home, all had experienced periods of homelessness, dislocation and housing insecurity. All of them, despite the challenges they had faced, had continued to work in some form or another. Leaving home had often been a result of difficult and tense relationships at home and had exacted a significant cost for each young person. For example, Adele (aged 21) had been 'looked after' in public care from 12 to 15 years old. Following this she had struggled to settle back at home, and then survive a violent partnership. At the time of our interview she was on maternity leave, living with her new partner, and her two children. Shane (aged 25) left his mother's house when he was 20, lived in a hostel for a year and struggled to find work. He was living alone in rented accommodation and working in warehouse security.

## Transitions into training and work

The young people had faced some very significant challenges in making their transitions from school to work or further study. All the young people in the study had had work of some sort since they left school. Their work ethic was strong but they faced uncertain labour market conditions, exacerbated by poor

housing options (we return to this in our final chapter). ONS data shows that households with a 20- to 29-year-old breadwinner were the most badly hit by the economic downturn and the slowest to recover (ONS, 2016b). At the time of our interview eight were working full time, three were part time or temporary workers. Two were in training or higher education and one was a full-time carer. Three were not in work because of sickness or maternity. However, of those working, very few had experienced smooth transitions from college or school into employment, and establishing stable employment had proved difficult even for those young people who had done well at school and completed some training.

Only two young people, Ella and Tiffany, had progressed smoothly from school to college and then to training and employment. For Ella, a supportive relationship had been the key to sustaining her through difficult times. She had always wanted to be a teacher, her mother was a teaching assistant, and it was a world that she understood. But even she had struggled to progress, finding university work hard, and feeling out of place. She had a very good relationship with the manager of her nursery work placement whom she credits with keeping her on course. 'I hated uni. I hated every minute of it ... It wasn't me. I used to walk into work [her part time job] every week and say I'm not going back. And my manager used to say to me the day you walk out of uni you don't have a job here.' Her manager told her she was too good to stay at her work placement level and could achieve better; she even refused to consider Ella's application for a permanent job when that became available and Ella wanted to take it instead of finishing her teacher training. 'They had a job there and I remember applying for it and she put my application through the shredder. Wouldn't even look at it. She said, "you're not staying here"'. 'Ella is now employed full time as a teacher.

Despite moving from college into training Courtney, Jason, Bradley and Alfie all experienced turbulence as they sought to establish themselves in the labour market and settle in employment that suited them. Like Ella, Courtney had also trained to be a teacher, but her pathway had been less smooth. She had felt keenly the constraints of having little money when she was growing up, and had wanted to be an artist and studied art at college, supported by Educational Maintenance Allowance (EMA). She had applied to university after college but deferred for several years to work as a shop assistant to get some money and travel with her boyfriend. That relationship ended so she went to university to study art, while working at a superstore to sustain herself financially.

When Courtney left university she could not find work and ended up doing caring support work for the minimum wage. This was lonely and hard work, so she did a Postgraduate Certificate in Education (PGCE). She felt that would ensure she got work, but despite applying for many permanent positions she had been working since graduating as a temporary teacher while topping up her wage with café work. She has often felt lonely and undervalued and felt temporary teaching was unreliable, insecure and demanding. The support of her partner has been vital in sustaining her. 'Some weeks can be really good but stressful. If I've been in three days then it is quite stressful but then it makes me happy because I know that I will definitely be able to pay all my bills, my rent and my car and stuff.'

Two of the young men in the study, Justin and Colin, had joined the army. The army recruits mainly from young people living in poor communities (Gee, 2007). In Justin's case poor health had ended his army career (see below). But Colin was settled in the army. He had experienced a difficult childhood where he had a lot of responsibility looking after his younger brothers. At 13 he was very keen to design computer games. But he left home to live with his grandmother when he was 16 after considerable tensions at home. He managed one year of sixth form supported by EMA but decided it wasn't for him and got an apprenticeship at a car spare part dealership, earning £2.50 an hour. He joined the military when he was 19, seeing it as an opportunity to get qualifications and decent pay. 'I just kept sort of like putting it off and putting it off. And then it got to a point where it was like, well, at [the company where he worked], this isn't the sort of job I want to do; I want to actually get qualifications and I don't want to be on minimum wage all my life, sort of thing. So then I just thought I'm just going to go; I'm doing it.'

## Troubled transitions

Young people's school to college and college to work trajectories had tended to be very fragile and influenced by housing and financial insecurity. A lack of social capital and access to economic resources meant that transitions away from home and/or into employment or further education/training were fraught with instability and precariousness. The quality of their relationships also played a key role in how

young people were able to weather turbulence at college or work. Pathways to independence and adulthood were particularly problematic for those young people who had left home in a crisis

A troubled home and school life could generate difficult transitions into college and work. Adele had significant upheavals in her childhood. We first interviewed her when she was nine years old and living in a domestic violence shelter with her mother. She was unsettled and troubled by recent events in her young life. She was more settled the next time we caught up with her when she was 11. She was living in a secure home and looking forward to training one day to do hair and beauty. But her life became very turbulent and she was put into care from the age of 12 to 16. 'I got in with the wrong crowd of people down the road which I shouldn't have, then I went into care.' She feels that if she hadn't gone off the rails she would have 'just been a normal person at uni by now'; instead she is a young mother with two young children (one new-born). Although settled with her partner of five years, she is living a financially precarious life. At the last interview she was on maternity leave. She had been working as a carer and doing cleaning work, but she felt it was unlikely she would go back. 'The job I work at, they're quite violent people with dementia. I think I've got to the point where I don't get paid enough to do it now.' Adele has turned her life around from a difficult start, and wants to move away from the area where she had been in so much trouble, to train as an A&E nurse.

The impact of a troubled school career could be considerable, and even a promising school performance as a younger child could be undermined and destabilised as young people grew older and the influence of their peers became more important. We can see this through the lens of John's experiences of school. As a younger child he was very bright, performed well at school and was in the top sets. In his early interviews he was full of ideas and hopeful for the future. But from the age of 12 he started to run into trouble, truanting, smoking, drinking and hanging out with gangs. 'Our school was very gang orientated, back at the time. So there was a lot of people coming in, they were trying to make their money selling this that and the other.' His home life was also unstable and tense as he moved between friends and family. He wished he had done better at school; he has no qualifications and has had no real training. 'Someone like me, ain't got no GCSEs still, pretty shit isn't it?'

John started work as bouncer in the security world when he was 16, initially following his father into unlicensed and dangerous work. He is still working in a security guard role policing pubs and local areas for a private security firm. He lived in a hostel for the homeless for several years, but is now on a rent-to-buy scheme and hopes to buy the flat he lives in one day. But he is struggling to manage on a low and insecure income. He should be in a team of four, but they've kept it to three so that between them they can all earn enough money. John is living and working in a hard world, he wants to get more training to get a better job but can't afford to. 'To be blunt about it, it's a dead-end job. There's no high positions. The only better positions there are, are in the control room, on the camera.'

School was also a difficult experience for Jason, but unlike John everything else in his life was generally stable and secure. He lived with his mum who he had a good relationship with, and she had been instrumental in helping him get into college and get an apprenticeship. Before this he had struggled at school and did not do well. On reflection he says he hated school and he was a 'trouble causer'. He disliked getting up in the morning and didn't get on with the teachers, who he felt were always on his back; there was only one teacher in his whole school time that he liked. He looks back with some regret at his time at school and wishes he could go back and start again. He left school with some good grades but not enough to do what he wanted to do so he went straight into vocational college.

But when Jason left college he did not carry on with plumbing. 'I did not follow it, I just left it and I went to work in a warehouse doing distribution, picking up, packing and stuff like that.' This job was badly paid and he hated it from the first day he got there; it was hard, frustrating work with very little break time. 'We get these scanners in our hands and you get like a photo and it scans the bar code on the item, and you will get like 123 items to pick and put in separate boxes... and you'd get to like package 70 but your scanner on your hand has frozen on a purchase and you have to take all the items back out and scan them all again.' Jason finally got a good break through his mother's contacts at her work, and started an apprenticeship. He is now a fully trained tradesman looking forward to further training and a good future in that role.

## The impact of poor health on securing work and housing

Poor health was also an enduring backdrop for some young people, and conditions ranged from depression and other mental health problems and diabetes to health concerns needing surgery. Annabel, John, Josie and Justin had all experienced problems with their health which had affected their lives and employment. Annabel was being treated for depression and unable to work and John was trying to manage his diabetes, which had resulted in a nearly fatal collapse a year ago. For Josie and Justin their medical conditions and treatment had resulted in substantial disruption of their lives and employment opportunities.

Justin's problems started when he was in the army. He left school at 15, and after a series of low-wage jobs he followed his father and older brother into the army. Four years into his service – which he had hoped would be for the full 22 years – he injured his knee during intensive training. What followed was a series of operations, physiotherapy and treatments. But while he was recovering his army career was abruptly ended on the grounds of medical discharge. 'I was up at home on crutches sort of thing. So I had to fly back on crutches, pack a box, and leave.' He has already had three operations and is in need of more in the future and although he received a small amount of compensation and a small army pension, he is now struggling to manage with a wife and young daughter. On being discharged he did many short-term jobs including some security work and casual work driving long hours for a haulage firm.

For Justin all the promise of a long army career, the decent income, housing and camaraderie was ended and he still has surgeries to contend with. Each time he is called into hospital he loses his tenuous grip on the labour market. 'Since having it I've had to drop from job to job and I've probably had over 10 different jobs. Because every time I've got a job, just started to get back on my feet, it's like oh we need you again for another operation. So I've had to leave and six months later I'm then finally back on my feet again looking for work, and by the time I'm back on my feet, got another job, it all happens again.'

Josie's health problems started in childhood. She had a curvature in her spine and needed surgery to correct it. When the opportunity to go into hospital came she was in a particularly critical period of her life. She was in her second year of sixth form and trying to negotiate volatile relationships with her mother and father. She had to leave school without taking exams and her recovery took about a year. She did not return to school, tried a college course but dropped out. 'I went to college but I stayed there for about six months and then I just quit because I knew it wasn't for me and then I started working in [a retail shop].' During that time her relationship with her mother deteriorated and she became homeless, sleeping in her car or on friends' floors. She had a period in a hostel and was supported to find a flat.

A difficult period followed where Josie came to terms with her health problems, her loss of support at home and the restrictions in her opportunities to return to study. 'I've always wanted to study and be a nurse and it was then that point of knowing that I couldn't do nursing because of my back and secondly I would have to work to put a roof over my head. I went to Citizens Advice because I said "look I really want to get back into college now but I can't afford it" and they said that unless I had a child there was no sort of route for me and I was like "so what kind of example are you giving", but yes, I'd have to be over 25 which is coming up or have a child to go back to college so that kind of ended that dream of being a nurse.' Moving into study without any support was an impossible barrier to her. 'What I need is an access course and they don't help you with that and they won't pay my Housing Benefit.' So Josie continues to work in a retail outlet, where after four years she has finally been offered a full-time job.

These young people had entered the labour market with a range of different qualifications, skills and resources, and their commitment to work was evident. But for each of them the journey to financial independence has been demanding and for some extremely difficult to attain or sustain. Many employment experiences were chequered and precarious, their trajectories as likely to be downward as upward. In the next two chapters we examine family and other relationships over time, starting with the mothers.

## 4 Lone mothers – partners, family and friends

Throughout this research we have explored the way in which family and other relationships played an important role in enabling the mothers to maintain their work and family life. The 2016 interviews gave us an opportunity to delve more deeply into the importance of relationships and to explore how family, and other, relationships play out over time, as people and circumstances change.

### Partners

We start with former partners, not just because it was the breakdown of those relationships that brought the women into lone motherhood, but also because that relationship often cast a very long shadow on the lives of the women and their children.

At the first interview Wendy said she was in some contact with her former husband and receiving some intermittent child support under a private arrangement: 'It's a bit hit and miss, though. I didn't have it straight away when we separated, there was, like, a bit of animosity and things like that. And, it's a bit on and off. I had about a year without any and then he got a job and he's paid me some and then if he's been without work I haven't had it.' But, she also said, 'There's no animosity between us now, we're quite friendly and everything.' And she said the same at the third interview in 2007. But in 2016 when we asked about her relationship with her former husband, she said she regretted the way she had tried to keep in touch. She told us that there had been domestic violence in the relationship and that:

"I had asked him to go, which he did. But yes – I think initially – I tried to keep it platonic and friendly and he was the type who was a bit of a volatile character. So I always used to try to keep things ticking along, keep him... keep him happy like I used to do when I was married. You know? It was just like treading on broken glass, living with him. But over time, as I've moved away and got more confidence in what I do, sort of thing ... I've never needed him but I've always tried to keep it platonic for the sake of the kids, and I don't know why I did that, really, looking back, because it's not done them any good. As a father he's not been as a father should be ... I've put a lot of wasted energy into it, to be honest. And it's only now I'm nearly 50 I think what were you doing? I do. I very often sometimes think ... I think, oh, you must have been bloody mad to have even bothered, really. I should have had the faith in myself to have stood up to him more, and I didn't."

Wendy, lone mother

Wendy's story illustrates a number of points that were also apparent in other accounts. First there was the fact that she did not talk about the domestic violence in earlier interviews. At that time we did not ask directly about this, given our focus on work. In 2016, when we did ask, 10 of the 15 women said that they had experienced domestic violence in previous partnerships. And (as we discuss in Chapter 5) some of the young women had experienced domestic violence in their own relationships. So the relationship focus of the interviews brought to the fore an issue that had been evident for some women but less so for the majority, who in the earlier interviews were trying to move on with their lives and focus on their work rather than dwell on their past experiences.

Second, the experience of domestic violence had long-term consequences for confidence, and this played a part in how the women felt about themselves and their capabilities. Ellen had lived in a women's refuge when she left her partner, she was still in contact with him but now she felt on her own terms: 'I think he still likes to be a little bit controlling, but I won't be controlled now... [I am] stronger. A stronger person. Before I think a lot of it was bravado ... I can do anything if I set my mind to it ... But it can take a while to get to that point. You know? You know? I never thought, I never thought I would get to where I was.'

Megan also felt the controlling nature of her past relationship was hard to shake off, 'Control. And he carried it on, like I say it's only just, sort of this past year, it's just calmed down. He's just managed to sort of leave me alone completely. But I'm still waiting for the catch. So it took me a long time to build my confidence back up after he went and what have you. I had help from the Children's Centre. I had a support worker from the Children's Centre for three years, a health visitor who was, well ... brilliant.'

Charlotte said: 'Yes, it has taken a while to get confidence, like I was scared of buying the house, I was scared of moving up in a job, I was scared of doing this course, I was scared of doing that course, I thought oh I can't do it, and that's because I have no confidence in myself, he knocked it out of me, but now I have ... I can stand up for our company and I can lead a debate, and I am just like, is that really me? We come out of a meeting and I'm like, have I just done that? Have I just said that to him? I'm like, oh God, but yes I have got load of confidence now, it has all come back.'

Third, there seem to have been long-term consequences for other relationships, and in particular the possibility of trust in new partners. Several of the women had been in longstanding relationships with partners, but were slow to take the step of living together. But it was not only the experience of domestic violence that made the women cautious. There were also sometimes issues about feelings of independence, about money, and about the potential impact on children.

Charlotte did not want to live with her partner: 'If he wants to sell his house and move in here it would just make it difficult because everything would have to be split and I'd hate that, and if it didn't work out I'd have to start all over again and I just absolutely dread that. So people say to me, "oh well you have got to give it a chance" and I am like, no, tried it once, done it, I'd rather not thanks.' She had been separated for about 15 years but had only just divorced. 'I got the feeling he was going to ask me to marry him and I said, please don't ... please don't ... because I wasn't ready. I've just got a divorce. I thought I can't go through this again; I need to absorb and get used to my freedom.' Irene felt that her daughter's relationships had also been affected. 'Why hasn't she settled down? Because if you spoke to her, I'm sure it's the fact that she saw me go ... she has been my stalwart. She has been my rock. She's been there since the day she was born, which was the day I had to stand up for my own independence, basically ... So, she's been there. I've probably relied on her too much.'

So it was a mix of various concerns that shaped how the women thought about, and got involved in, new partnerships. But relationships that had once been difficult could also change over time and as the people involved responded to family needs. For example, Ellen and her former partner, who had been abusive, were now both looking after their grandchild while their daughter was at work. Megan's former partner had been very controlling in their relationship over the years and they were living apart. But he was currently caring for their children (they had four children under ten) who were staying with him every other week. This made it possible for Megan to continue in work, although she was not sure whether she could trust him to continue this in the future. In a different type of example, where there was no history of abuse, Irene had become reconciled with her husband when he had given her a home after she had to leave her house due to flooding. They had gradually made up their differences and were living together again.

The women were, perhaps not surprisingly, often keen to stress how different their current partners were from their former partners. Tracey had been with her current partner for about five years and they were living together. 'My daughters think the world of him. He's a really lovely guy ... Whereas in the past I probably had gone out with people I thought I wanted who were certainly not good for me ... I think in the past I did feel that I almost didn't deserve a good guy.' Partners, especially long-term partners, were clearly a source of emotional security and support. Their relationships with the children and young people tended to be friendly but not necessarily close and that also worked in reverse. The men often also had their own grown-up children, with whom these women formed similar friendly but not usually very close relationships.

Current partners played a role in providing practical and financial support, but often with a bit of distance. As we have just seen, Tracey was very happy with her partner but nevertheless said she wanted to retain some financial autonomy. And Lucy, who had been married for three years, said, 'I still like to earn my own money and we've still got our own separate bank accounts.' The women often wanted to avoid feeling, and being, dependent. Bella was coming to terms with living with her long-standing illness and she met her partner at about the time she was diagnosed. 'He's been amazing ... he would cook and he

would put me up extra meals so that I could heat them up and all these kinds of things, and he would do things for me and he really looked after me. And that was great.' He was also helping her out financially. But she was ambivalent about the relationship and certainly did not want to live together: 'It's quite nice having a partner that you can go and do things with, but that's really all I want ... I think it's partly that I've been on my own for a long time, partly that I'm independent and I like things my way.'

## Raising their children

Raising their children had obviously been central to the lives of these women, and indeed still was. In general the mothers were proud of their children and how they had brought them up, and (as we discuss in chapter five) the young people were usually proud and appreciative of what the mothers had achieved. For example, Lucy said, 'I wouldn't have changed anything. I think I've given them a lot of my time. I've organised my life around them, I think but they've turned out great and now I can sit back, so no I think it is great what I've done. I'm happy with what I've done.' And Sally said: 'Well, I actually fairly recently have sort of been thinking, doing a bit of reflecting, and thought that, well, I actually did do a good job with my children... Because none of them have got criminal records. They all have good, stable relationships. They all have jobs and they have, you know, they are good citizens in the community.'

But relationships with children were not always easy. In nine families there had been some relatively serious tensions over the years, which in some cases resulted in children moving out of the family home. The option of living with other family members was possible for some. When he was 16, Megan's son had gone to live with his grandmother, who had always been closely involved in his care. But others went to hostels and/or were homeless. Pamela's daughter had left home and spent some time homeless when she was about 15. Dawn's son had moved into a hostel when he was about 19 or 20. For Sarah the breakdown in relationship was in part driven by low income and more immediately by the loss of tax credits: 'I was on Child Tax Credit and Child Benefit then, but when all that stopped I found it particularly hard ... because it just stopped all of a sudden, but they still needed feeding and stuff and you know, I did find it very, very hard then. Very hard.' and then, as she explained, 'basically we just couldn't all afford to live here, so they branched out'. Her son went to live with his father, then came back and then went to a local Foyer (temporary housing for young people in housing and homeless need). Her daughter also moved into a Foyer at that time and then found a flat.

Some of the mothers, looking back, felt that they had not been able to give enough time to their children, or had not given them the right sort of support, or had leaned too heavily on them. They worried that the children had suffered as a consequence. We explore the views of the young people in Chapter 5. For the mothers, the main factors they feared had negative effects on the children were bad or abusive relationships between the children and their father, the impact of their own work, and low incomes. Sometimes it was a combination of these factors.

Tracey felt work and studying had taken a lot of her time and energy. 'I fitted it in but I'm sure there were times when, you know, I feel I've missed out with them and they maybe felt they've missed out with me a bit because ... but then I think they always saw, because I was the sole provider, I didn't really have an option.' Dawn also felt that her work and studying had taken a lot from the family. 'He probably just wanted Mum to be home. It doesn't always work out like that. Sometimes I think I actually put a lot of pressure on myself to work and to go to uni ... maybe I shouldn't have. I think maybe I should have spent more time at home with [her son].'

One of Ellen's children had committed suicide: 'I lost him. I lost him. Through struggle, through financial worries, through working hard, through having to go out and work them longer hours, from being a latchkey kid, to being ... I should never have moved him from [where we were living].' Wendy's daughter had had a hard time as a teenager: 'I do blame myself for the way things have turned out for her, and I think it's because I haven't been strong enough with her and I haven't been firm enough with her along the way because I've compensated for the way that she was treated by her dad. And I know that I've spoiled her, and I have spoiled her, and I haven't been as disciplined with her as I should have been. She was a nightmare through school. She was expelled and everything.'

One of Audrey's sons had health problems: 'I have had no choice but to work. There were times when I wished that I could be at home with him, because [my other son] is fine, you know he's coped, he has

gone to school and managed. I have felt that maybe if I was in a relationship, or if I could afford to then I would have maybe changed my hours to be there for [my son], to help him get to school and back and I haven't been able to do that because I have had to work to pay the bills so ... I mean I know my parents have been there ... but I just wished I could have afforded to maybe give up work for a year, however long it was, just to support him through that, but I obviously can't do that.'

Difficult circumstances kept families apart at various times. For example, Ellen had not been able to keep in much contact with her daughter when her daughter was going through her problems with addiction. Sarah had not had much contact when her children first left home. Eight women had older children who had already left home when we first interviewed the families in 2004. Five of these were children from previous relationships, before the women met the fathers of the children in the study. Two of the mothers had had only intermittent and irregular contact with these older children over the years, perhaps in part because of the time demands of bringing up their younger children. The others had maintained close relationships, and these step-siblings were sometimes an important relationship for the young people (as discussed in Chapter 5). For example, Tracey felt that her oldest daughter (not part of the study) had very much borne the brunt of the difficulties and abuse in her first marriage. But now the family all had close relationships with each other.

Past problems could thus colour current relationships between the mothers and their children, and add a bit of distance. But none of the mothers and young people in the study had fallen out of contact completely and they all continued to support and help one another in various ways.

## Family and care

Families – parents, siblings, aunts, cousins – were often important in the lives of the women and their children. For about half of these families grandparents had played an important role in helping them care for their children when the children were younger. As Dawn put it, 'I don't think I could have brought my son up without my mum's help.' Charlotte had regular childcare help from her mother, with her son sleeping at his grandmother's house three times a week when she was first working and had to work nights. This reduced over the years but grandmother and grandson maintained a very close relationship.

Charlotte's father also helped her out financially. Audrey described her family as, 'only a small family, it's just the boys and my parents you know'. She had moved to live closer to her parents about eight years ago because one of her sons had autism so needed additional care. But now she said that she was a bit reluctant to ask for help, 'because sometimes if it's to do with the boys I don't always want to worry my parents straightaway, but I know they will find out and they would want to know, so probably would go to them first, yes on a practical level'. In some families, the ex-partner's parents were also closely involved. For example, Lucy's children stayed in the holidays with their grandparents on both sides.

As well as closeness between parents and children there were some very close relationships with aunts and siblings in particular. Jan had always been very close to her aunt: 'I call her my aunt but she's my mother's cousin. I'm closer to her than I am [to] my own mum.' Her aunt's husband needed care, so Jan was helping her a bit, and her aunt was still helping her with her youngest child: 'I'm going away in two weeks' time and she's having my 13-year-old until I come back.' Later she added: 'There is nothing I wouldn't do for her and there is nothing she wouldn't do for me.' Both Irene and Dawn had sisters they were very close to, and who provided emotional and also practical and financial support. But closeness in families could also lead to family disagreements and rifts. Dawn was unhappy with the way her sisters were supporting their father, who was in poor health, and Sarah had disagreed with her siblings over her mother's care before her mother died.

As we have seen, three of the women had children under 16 and so were still at the stage of day-to-day care for their children. For these families, the family-work project was thus ongoing. Viv had a 12-year-old daughter and her eldest daughter, who we interviewed, was now 24 and living at home. The family were very much sharing care, work and income. 'They do both help ... say like [daughter] will do things for my work, I'll do things for hers ... so we just swap jobs sometimes when we are at home and do each other's work.' Talking about their finances, she said: 'I think it's still quite a low income and you still struggle. It helps now that [daughter] is working full time, we've kind of got two incomes.' Jan was in full-time work, one older child was at work and the other at university and between the three of them they

would ensure that someone was available for her 13-year-old, 'make sure he gets to school on time and he eats'.

Some of the women were also quite closely involved in looking after their grandchildren. Pamela had four grandchildren and was regularly involved in the care of two of these. This meant she was paying the under-occupation penalty (often referred to as the Bedroom Tax or spare room subsidy) because she needed the bedroom for her grandchildren: 'There are times when my daughter needs a hand, when [grandson] gets too much for her, because, as I say, he is a bright spark. ...it's there as a safety net for everybody if they need it.' But this was quite a strain on her low income. Ellen was working part time four nights a week in a hospice. She was also looking after her seven-year-old grandson after she finished work: 'I work four nights a week and at half past four, quarter to five in the morning I pick him up from his granddad's and I bring him home here and he goes back to bed 'til half-past-seven ... And then I get him up and then we get ready and I take him to school and then I come back home and I go to bed and I get up at two o'clock and then I go back and pick him up from school and I bring him home, and then I get ready for work again and then back out to work, quarter to eight, drop him off at granddad's.' This intensity of care is relatively unusual among these families, but it does illustrate the ongoing nature of childcare responsibilities, over many years, in effect for both her daughter and her grandson.

Several of the women had been, or were, involved in other care relationships, often at the same time. Wendy's mother, who had cared for the children during the long summer holidays when they were still at school, was now living nearby in sheltered housing. Wendy visited her mother every day in her lunch break and on Fridays (when she did not work) looked after her granddaughter and did the weekly shopping for her mother. Sarah, Tracey and Ellen had all cared for elderly parents, now deceased. Sally had cared for her ex-partner's mother before she died, despite her poor relationship with him. Dawn and Jan were currently caring for family members.

Megan – with her five children at home – was also providing regular unpaid care for an elderly neighbour. 'She was just an old lady since I've been here, she's always stopped and had a conversation and said hello. And she went into hospital and she needed someone to nip to the shop for her, and it's just gone from there. I go in on a morning and do her personal care. She's got carers who go in four times a day, but I'm there before them on a morning, so I make sure she's washed and dressed, pads changed, she's comfortable in her bed and what have you. Then I always, if I'm not working, I always do the last call at about 11, 12 o'clock and make sure she's changed.'

## Friendships over time

Turning to friendships, work was a source of social contact and friendships for many of the women. Work friendships seemed to fall into two main types. On the one hand, for some women work was a source of some very close friendships. Dawn said that her work friends were very important to her: 'Absolutely. It's like family... the majority of the people I'm thinking of now have been – like, [my friend] has been there for 13 years ... We are like family and we say things to each other like you wouldn't say to family.' Pamela felt that the type of work she did – residential care – meant that people became very close at work: 'It's very important because it's a strange job. You've got to be able to rely on the people you're working with 100% because you're in a position where you're working with people who may attack you ... you do develop quite good friendships there – close friendships.'

On the other hand, work friendships were seen as important but different from other friendships. For example, when we asked about friends at work, Bella said: 'I don't really call them friends ... I mean, we work together; we get on really well; we're friendly. We might even occasionally go out outside work. But they're not friends.' Lucy similarly said: 'I would call them more associates than anything. We will go out for work events and things.' For some of the women keeping work separate from their lives was important, especially if they were going through difficulties at home. Irene was looking back on the financial strains when her children were young: 'I think sometimes I looked at work as a way and means of getting out of the house, and getting away from it and just being me and not being ... you know, mum ... going to work maintained who I was. I was me. I was Irene then.'

So it was more likely to be friends outside work who were close and mutually supportive. Long-term friendships, where they had shared history and experience, were important to many of the women. These could, and did, involve practical help as well as emotional closeness, but very much in the context of

sharing, not described so much in terms of giving and receiving, but as part of what friendship means. For example, Tracey had a very close group of women friends when her children were young, with no family nearby: 'So, really, the support that I got was from friends. But it was sort of reciprocal support because we all helped each other out ... in the summer I would still look after her kids because, in term time, when I needed help, she would pick my kids up from school ... where we lived it was just a natural thing that you did... because it was out in the sticks, it would always be that either my kids would have their friends coming and playing and probably staying over at the weekend ... we always had kids staying over and they always stayed over at my friends' houses.'

Sally talked about the importance of her long-term friendship. 'My best friend, who's been my friend for 37 years ... We have that very comfortable relationship that I go up there whenever I feel like; she comes here whenever she feels ...she is the constant in my life... I say this to her sometimes. I said "I take so much from you and I never give anything back" and she says, "but you do. You're my friend. Whenever I need you to listen, you listen. I just come down and I pour my heart out and you listen". She says "over the years you don't know how much you have helped me".'

But friendships could also be very demanding of time and energy. Sally also talked about a more recent friend, through work, where she sometimes felt a bit overwhelmed. 'I do have one of the girls ... Her mum lives some way away, and so she doesn't see her mum very much so I suppose she has taken me on as her mum. Sometimes it gets a little bit too much and I get a bit, hmm, but at the same time she is also very supportive in many, many ways, and I end up being very much part of her family, so I've got two sort of grandchildren ... I don't spoil them with sweets or anything like that ... I just spend my time with them.'

We asked the women who they would turn to, if they needed help of different types – financial, practical or emotional. As other research has found (Nelson, 2000; Offer, 2012; Anderson et al, 2015) there was a degree of caution about asking for help, as the women wanted to maintain a degree of independence and autonomy. For example Lucy said, 'because I want to be independent that way' and Charlotte said, 'I wouldn't want to bother my closest people with any support, you know what I mean with any more problems.' Bella said, 'It's my responsibility to deal with the choices I made.'

For some, it was easier to ask friends, as they did not want to worry family members. Irene said she would ask her close friend for money rather than family, 'strangely enough, because I wouldn't want to burden them'. Dawn was close to her sisters, but said that when she needed some financial support: 'I won't tell my sisters, not because I'm secretive but my sisters are just going to worry. ... I remember asking the little one. I said do you think you can lend me about £100 to tide me over. She went, "why do you need it, is everything all right?" ... I'd worried her and she'd then taken that to my other sister and said, "do you think everything's all right, is everything okay with her?" So I don't want to worry them.' Jan had a very close friend who supported her financially. 'If I've needed money to help out with the mortgage or whatever ... when my brother passed away last year ... one of the first things she did ... she said here's £500. ...I don't need it at the minute. If it can be of any use to you, you know, just use it, which I did,' But Megan said: 'I'd ask my close friends if need be, but obviously they're as bad as me, you know what I mean, we're all in a tight situation sort of thing. But if they could they would.'

Finally, there were also some cases where the women seemed to have very few meaningful relationships, and this could be quite isolating. Sarah said that when the children were younger she had 'basically done near enough everything on my own. ... at times I did feel quite isolated really because there was no health visitor or anything.' And when we asked who she would turn to now if she needed any help, she said: 'No I probably wouldn't ask. I am so used to doing things on my own, I probably wouldn't ask anybody.' She described herself as 'quite a loner now, I don't go out or anything because I don't want to'.

Family and personal relationships changed over time, sometimes close and supportive, but sometimes feeling the need for distance, or simply becoming less important as circumstances changed. There was a long-term impact when there had been experience of domestic violence and control. In these lone-parent families, relationships between mothers and their children were often central. But around this core, family and friends also played important roles. In the next chapter we examine family and other relationships from the perspective of the young people.

# 5 Young people's relationships over time

This chapter presents the relational dynamics in these low-income working families from the perspective of the young people who grew up in them.

## Relationships with mothers

We start with young people's relationships with their mothers. Growing up in a lone-mother household has its rewards and challenges. This is highlighted in this chapter and discussed further in our concluding chapter. Relationships with mothers covered a wide spectrum from close and sustained to weak and distant. In Ella's case her relationship with her mother was particularly good; she was still living at home and they were both working in similar jobs. As her mother did not have a partner their small family unit had remained intimate and settled. There was no contact with her father, and Ella did not have a partner so her primary relationships had remained with her mother and younger sister. When she was 12, Ella had been helping along their 'family-work project' (Millar and Ridge, 2013) by cooking tea every other night and doing some cleaning. Now an adult, Ella is still supportive, sharing the chores with her mum; they have a well-worked routine. 'I think because it was always the two of us for so long, we've always just done it, worked together and done it, because it needed doing.'

Bradley and Jason also had strong and enduring relationships with their mothers. They had not experienced significant discord and had both lived at home during their young adulthood, through training and early employment. They were also both the only child living at home while their mother was working. Bradley lived at home until he was 23 and then left to live with his brother. He felt a strong bond with his mother, who had always worked part time to suit his school needs. 'It's definitely created, like, a bond because I know how much you would have to give up and what else she could have done with her life, but she obviously held back to look after me and give me what she could. She tried to do the best she can.'

Jason still lived at home with his mother, and she had been instrumental in helping him manage some difficult transitions into employment. It was her work connections that helped him get the right apprenticeship in the end. He was very proud of her working. 'To be honest I think this job that she has got, she has worked very hard to get to where she is now, because she didn't have hardly anything to start with and she has worked her way up and worked her way up and now she's a regional manager for the company. I think it is fantastic what she has done for herself.'

Although for many children the effort it required for their mothers to keep working was a source of considerable pride, not all relationships between mothers and young people were strong. The pressures of growing up in a low-income environment and the demands of working family life in lone-mother households took their toll on some relationships. The next section looks at some of the challenges that faced mother/child relationships.

## The impact of stress and economic insecurity

Although in general all the young people were aware of the challenges that their mothers had faced in sustaining work and lone-motherhood, for some – like Shane, Alice, Maia, Josie and Alfie – relationships with their mothers had been complicated by a range of other external factors including financial and work pressures, and overly demanding expectations. Low and insecure income, even in work, was a key issue, especially as young people aged and were no longer eligible for state support. This reduced income in the household and increased arguments and financial tensions between some mothers and their children. For Josie and Alfie this resulted in them leaving home, becoming homeless, and disrupting their opportunities for secure financial and labour market transitions. Reflecting back on her childhood Josie feels that there was considerable tension between her needs and her mother's (who had her own health

challenges). Josie describes her current relationship with her mother as 'formal' and 'controlled'. 'Well I love her to pieces but she's just a difficult woman.'

Money pressures were very significant and as children became older in some cases, like Mia and Alice, their mothers' attitudes to money, including spending too much money, getting into debt, or worrying constantly about money, became a source of friction in their relationships. Maia does not like to even mention money to her mother now, she feels that their money struggles growing up affected them. 'I think it added to a lot of the stress around the house and I, I hate speaking to my mum about money and like I won't even enter a conversation with her about it.'

Changes in family time and family practices – especially where mothers worked outside of school hours – was one of the key issues highlighted as problematic by many children in the study (Ridge, 2009). Alice was lending her mother money to manage her everyday costs. 'What makes me struggle with my relationship with my mum is that I almost feel that I need to support her rather than she supports me as a parent.' Underpinning these concerns was a distance created between her and her mother due to the hours her mother had needed to work. 'There was never really time for us in our relationship ..., I don't really have a close relationship with my mum, and I think you know it probably partially stems from that and you know, it wasn't her fault, she had to work.'

For John there was a significant period of estrangement between him and his mother. Reflecting back he feels like stress at her work had made a difference to their relationship: 'I guess being stressed out from work, she'd come back not in the best of moods.' He was also very volatile and angry as a young person. But he had gradually rebuilt his relationship with his mother and he feels his mum had been the most supportive of him. 'Out of everyone, probably it would be my mum that's been there the most. Even, we've like, been standing there shouting at each other, and she'd still give us £20 to get electric and stuff like that.'

Almost all the young people in the study regardless of any periods of friction or dissonance in their relationships with their mothers, were impressed by their mother's work endeavours and proud of their achievements. Although, for a few, this created an added burden of expectations. The drive away from poverty was literally and symbolically powerful. Mothers in the study were aspirational for their children; they were working and aiming for a better life and this could both inspire and inhibit. For Shane financial pressures, significant expectations and burdensome responsibilities had affected his relationship with his mother. This resulted in a period of estrangement and homelessness, disrupting his study/work transitions and inhibiting his outlook for the future.

## Relationships with fathers

As children living in lone-parent families, fathers were often absent from their everyday lives and four young people had no contact at all with their fathers. For the others, relationships with fathers were very variable. They ranged from Maia and Alice whose fathers had played a significant and positive role in their life, through some rather disappointing and carefully managed relationships, to some which were extremely troubled and damaging.

Alice's father supported her financially and practically, although she had found it difficult to connect with him on a more emotional level. Maia's father had played a key role in her childhood, supporting her and her mother, and doing childcare. Bradley had a steady but carefully managed relationship with his father, although he was not someone Bradley would turn to for emotional or financial support. 'I don't really turn to him much, I just tell him about the positives in my life really.'

Eight of the young people had weak, erratic and often distressing relationships with their fathers. Young people with a violent father felt their lives had been shaped in a very negative way by the experience, with some childhoods being marred by intimidation and fear. Despite such troubled and often aggressive engagement with their fathers, many of the young people had repeatedly tried to make and remake some kind of relationship. For each of them the cost had been at times hard to bear. Some, like Annabel, had now reconciled themselves to erratic and often problematic contact, 'if he chooses to be in my life he can be in my life, if he don't then it's no skin off my nose'.

Others like Adele and Jason had tried to live with their fathers, only to struggle with sustaining that situation. Adele had not wanted to live with her father but tried to do so several times rather than go into care. She said he seemed like a changed man but that after two weeks she saw 'the real side of him'. Now, as a mother herself, she does not want him in her children's lives because he is controlling and aggressive.

Alfie blames his dad for his mum being short of money when he was younger as he left her with three children. He does not now talk to his father although he did live with him when he was about 18 and was arguing with his mum. Like other young people in the study, when relationships with their mothers became tense, their fathers seem to hold out the prospect of a home elsewhere. But this prospect was rarely realised. Alfie, like Adele, would not want his father in his children's lives if he ever had them, 'if I were ever a dad he's taught me how not to be'.

John was a 'daddy's boy' when he was growing up and his father figured largely in his early interviews. But he was a difficult man, who lived a violent life and regularly got into trouble with the law. He was John's route in to the rather marginal and dangerous world of security work, but his father's attitude and behaviour, particularly towards his mother and brother, had made John withdraw from having any relationship with him. Now, despite violent threats from his father he has not spoken to him for several years, moving on with his life.

For several of the young people relationships had developed with new father figures. These young people had all experienced positive and loving relationships with their mother's new partners. Annabel, whose father was a very violent man, describes her stepfather as 'wicked', 'laid back' and 'funny' and says he never gets 'pissed off with me'. Jason's stepfather has been there for him more than his own father, helping him with things like car finances. Bradley calls his mum's partner his best friend and values his support for his mother. 'I know how much he does for my mum and how happy he makes her.' However, Colin's stepfather was violent and controlling and this led to a significant breach in the relationships between him and his mother as well as with his stepfather (see below).

## Siblings, grandparents and other kin

Sibling care was a key element in the family-work project for some families (Ridge and Millar, 2008). Managing childcare was a critical concern for these families and was both costly and difficult to sustain. In several households older children – like Tiffany and Colin – stepped in to do the child care and this was not without cost. When Tiffany was growing up the demands placed on her as part of sustaining the family-work project were at times considerable. Her mother was working full time and as the oldest child she was taking on a significant amount of sibling care. This was particularly stressful for her in her mid-teens when she was trying to balance her school work and care work at home. At that time Tiffany was trying to do her exams. 'I just feel that with everything that I'm getting from school, all the pressure and then with the things that I have to do that's outside of school, like one of them is not going to be able to fit in and I worry that it's going to be the work at school that I'm not going to be able to fit in.' Now she has a developing career and is, as always, extremely proud of her mum. As a family they had pulled together to make sure that work was possible, helping out with care and self-care, and even at times financially once she had her own work.

Colin was the oldest child in a large family. As new babies came along his responsibilities increased, first as he tried to support his mum then under some duress from his mother's (now ex) boyfriend. When he reflected on his childhood he felt like it had 'taken his life away' to be caring all the time for his younger siblings. It was apparent that he had been caught up in a series of difficult relationships, between himself, his mother and her (now ex) boyfriend who was very controlling. 'Obviously he had an influence on my mum and my mum had an influence on me. So that relationship, like, suffered a bit from that as well.'

Siblings were key relationships for almost all children in the study. Many had older siblings and children like Adele, Josie, Courtney and Olivia relied on their siblings – often older sisters – for support, even though in many cases older siblings were not living at home, and some were step-siblings with different fathers. When Adele was struggling to manage the care for her first child her sister supported her emotionally and financially. Josie's older sister was like a second mother to her, but she was also very close to her brother who lived at home with her and understood the challenging relationship that she faced with her mother. John had drawn closer to his step-siblings, who had also suffered at their father's

hands. Molly had also had a very close relationship with her brother; although he had mental health problems, they stuck together. 'I think we understood why we were the way that we were, but nobody else did.'

For young people, regularly seeing their fathers was also a gateway to establishing secure relationships with wider kin on their father's side, and grandparents and aunts, for example, came to play a key loving and supportive role in their lives. Colin lived with his grandmother on and off through his teenage years, visiting every weekend until his stepfather made him stay at home to look after his brothers. At 16 he 'snapped' and left home to live with his grandparents full time until he joined the army. Grandparents had also played a role in childcare when they were growing up. Jason saw his Nana every day and spent his holidays with her while his mother was working, and the relationship was still very close. Alice's grandmother was a key person when she was growing up. She saw her dad when she stayed with her grandmother at weekends and holidays. She also saw her aunt there. Her aunt has no children of her own and Alice felt she was her surrogate daughter in a way; she was helping Alice financially through her training. Courtney also had an important relationship with her aunt who had helped her manage financially when times were hard.

Family friends could also play a key role. When Tiffany was a child her mother worked full time and her 'grandparents', who were not her biological grandparents, picked her up from school, fed her and spoiled her. She was there every day five days a week and sometimes at the weekend.

## Partnering and parenting

Young people in the study were at an age where their own intimate relationships were central to their wellbeing and the establishment of their independent lives. Seven young people were not in relationships due to previous relational problems, including difficulties and demands within previous intimate relationships, a general caution about entering into relationships, and for some a fear of income security. Partnerships were stable for six of the young people and these secure relationships were central to their self-confidence and emotional, and at times financial, stability. However, several young women including Adele and Annabel had experienced domestic violence and these violent partner relationships were deeply damaging.

A key transition for several young women in the study came when they became parents. The arrival of children and grandchildren brought a new opportunity to re-forged spoiled relationships and a gradual return to engagement and support with their parents. But as we see below, grandchildren were not necessarily the glue that patched things together, and could themselves be a cause for contention.

Three of the young women in the study, Adele, Molly and Olivia, had become young mothers at an early age. For these young women early parenthood had brought significant challenges to their personal relationships. In Adele's case, after a period spent in care, she became involved at 16 with a violent partner. Throughout this period her mother consistently tried to protect her and bring her back home. 'He used to be quite violent towards me and one day I found out I was pregnant and one day he lost it and that was the day I left and basically just went running to Mum.' Her mother helped her move and she stayed with her until she had the baby. Their relationship remained volatile and they have had several periods of estrangement since. At the time of our interview she felt settled in their relationship and valued her mother's considerable support, especially with her grandchildren. They were close but wary.

Molly had also had a very troubled relationship with her mother and had left home several times when she was quite young. She found herself involved with a very controlling man at a young age and became pregnant. Since the birth of her son she and her mother had become closer but there was considerable tension around what was 'best' for her child. Molly confesses to having made many mistakes bringing up her son when she was younger, struggling to manage her relationships, getting in debt and being involved with substance abuse. She could not manage in the end and at the time of the last interview her mother and father were looking after her son between them. Molly was trying to rebuild her life, slowly paying off her debts, working long hours in a call centre and learning to drive so that one day she could have her son back to live with her full time. Looking back she sees her son as the most important relationship in her life and she wants to give him everything in the future. 'I'd like him to be able to come and ask me for stuff and I'd be able to give it to him, then he'd never have to think, "Oh, can my mum afford that?" I want him to be able to not have to worry about things like that.'

## Friends and other relationships

As children moved into young adulthood their friendships became more significant, especially for those young people who were experiencing discord at home. For Josie good friends were critical in helping her during a period of homelessness and in settling in her new home. When young people moved away from home they also, at times, like Alice, moved away from strong friendship networks and this could be unsettling. Friendships could also be disruptive and dangerous for young people like John who got caught up with gangs and now keeps to two or three close friends. 'It's something I learnt, too many people causes problems. The less that are involved the better.' Adele and Molly got drawn into the 'wrong' group of friends and suffered the consequences.

The loss of a good friend could be profound, and the death of Shane's best friend caused him to completely reassess his life. Colin and Justin had both made good friends in the army but in Justin's case his friendships were lost when he was discharged. Making friends, however, was not easy for everyone. Annabel struggled to maintain friendships while she was in a relationship with a controlling partner, Colin found it hard as a young person to make friends when he was always doing childcare, and Tiffany found it difficult to trust people at times, following a difficult relationship with a boyfriend. Friends at work were important for those who had established some secure footing in the labour market; for others transience and insecurity in employment made enduring work friendships unlikely.

There were other significant relationships for young people outside of family and friends, these including with counsellors, foster carers, and teachers. Ella and Alice had strong support from their training placements and in some ways these were traditional supports expected in such fields. Josie had good support from teachers when she was struggling at home, and with her health; Justin has support from his surgeon. But it was notable that support services and professionals did not seem to play a core supportive role in young people's lives. Counsellors and social care workers featured but did not have any lasting impact, and were sometimes resented and feared. For someone like Adele who had been involved with 'loads' of social workers, relationships were ambivalent, although she finally settled with a good health visitor whom she trusted, 'she wasn't judgemental and if you had a problem she'd help you fix it'. However, for enduring and close relationships young people looked mainly to family, friends and for some partners.

## 6 Reflections

These 15 families have given us an insight into their lives over a period of almost 15 years. We have been able to explore work trajectories, income security, family relationships, friendships and transitions to adulthood. We have seen how the tenacity of the women enabled some to transform their lives, escaping violent and controlling relationships, gaining skills and confidence and getting ahead in their jobs. For others, their achievements were more about managing to survive over time, sticking with jobs that did not pay much and didn't guarantee much financial security. Family life was not always easy, but for all the women their pride in their children, and how they had brought them up, was clear.

We have also seen how the children took an active part in helping their mothers to work and to sustain family life. These young people grew up understanding and sharing their mothers' commitment to work. Many struggled to establish themselves in satisfying jobs but, like their mothers, they worked hard at staying in work. They often faced difficult periods as they sought to establish their adult lives, relationships and work. These young people were trying to achieve some security in their lives, not because they were unwilling to take risks, but because their lives were often uncertain and their choices were inherently risky.

Below we discuss four key issues from the research:

- the challenges in achieving economic security
- the long-term impact of domestic violence and abuse
- the long-term impact of working and caring on a low income
- the experiences of the young people in their transitions to adulthood.

We then reflect on what we have learned by following the families through time and looking through a relationship lens.

### The challenges in achieving economic security

The experiences of these families show how difficult it can be to really embed security. The roots are sometimes too shallow. The experience of these families emphasises how events that can happen to anyone – children leaving home, ill health, accidents, and so on – are particularly challenging for those without resources to call on. For the women themselves the need to manage immediate and day-to-day challenges meant that they struggled to build up reserves – pensions, secure housing and savings – that would safeguard their futures beyond their working lives. Future orientations are hard to sustain when immediate needs are pressing (Mullainathan and Shafir, 2013; Gandy et al, 2016). For the young people the lack of a secure base meant they often struggled to establish themselves in adult life.

These mothers worked hard – in all senses of the word – to provide for their children and give them a good start in life. They did this, and could do this, when the children were younger by their determination to make a family life, and very often with the help of their families, especially their own parents. The national Poverty and Social Exclusion Survey data shows that self-sacrifice by poor parents is not uncommon (Dermott and Pomati, 2016; Main and Bradshaw, 2016). Parents in income poverty, including lone mothers, tend to cut back on their own needs to try and protect their children. But as their children became young adults, these lone mothers often did not have sufficient social and financial resources to provide a buffer or a protection (or an opportunity) to help them through.

### The long-term impact of domestic violence and abuse

We found very long-term reverberations from abusive or controlling relationships with former partners. There were significant consequences for feelings of confidence and trust. The extent and impact of domestic abuse was an unexpected finding. This did not appear so strongly at previous phases of the research because it was not then the focus of the project. But it is salutary to note that all the time the

women and young people were dealing with work and managing their lives, they were often also carrying a heavy emotional/psychological weight. The long-term impact was strong for both the mothers and the young people. One manifestation for these mothers was a caution in managing their own subsequent relationships, sometimes over a lengthy time. Some of the women had very long-standing relationships with partners but had chosen not to live with them. Self-confidence was also badly affected, and for some mothers took a considerable time to overcome. Young people with a violent father felt their lives had been shaped considerably in a negative way by the experience; childhoods marred by intimidation and fear, had for some resulted in a lack of trust and security in the development of their own intimate relationships.

Domestic abuse is a widespread problem. Estimates from the Crime Survey England and Wales are that about 27% of women – 4.5 million – had experienced domestic abuse since the age of 16 (Woodhouse and Dempsey, 2016). An EU-wide survey found a similar picture, with 29% of women in the UK reporting physical and/or sexual violence by a current and/or previous partner since the age of 15 (compared with an EU average of 22%) (European Union Agency for Fundamental Rights, 2014). This survey also asked about the impact of the most serious incident and 70% of the women who experienced physical violence from a parent reported at least one longer term psychological impact (for example depression, anxiety, panic attacks, loss of self-confidence). Children exposed to domestic violence are at much greater risk of experiencing other adversities in childhood, and this can affect later life (McGavock and Spratt, 2016). The extensive and long-term effects of domestic violence should make prevention and support for victims high priority areas for policy.

## The long-term impact of working and caring on a low income

We also observed the long-term effects of working and caring on a low income. These mothers were in general able to sustain employment and being in work over the years was very important for them, not just for their incomes and living standards but also their self-respect and identity. This was made possible not just by their own efforts but also the support of others. Family, friends, voluntary organisations, employers and state support all played important roles, in different ways and at different times. The engagement of children in the family-work project was a key feature of the childhoods of these young people. For some this worked well and in many ways enhanced their independence and confidence. But there were more negative consequences for others, only now becoming apparent, especially for those who grew up in families with long-term low incomes.

Poverty imposed further pressures on the participants and on their relationships, generating stress and concerns about debt, security and adequate income. For the children the experience of financial insecurity in childhood created tensions and worry that stayed with them into young adulthood. Their concerns about their future income security were very real and challenging. Cooper and Stewart (2013) show that poverty has an independent effect on long-term outcomes, taking account of household and personal characteristics, and they suggest that the stress and anxiety caused by low income may be an important factor in this. As other research has shown, more money going into poor lone-mother households does have an important impact on the wellbeing of children in those families, with 'a marked narrowing of gaps in self-esteem, unhappiness and risky behaviour' (Gregg et al, 2009, p F63).

The policy challenge is to ensure the right mix of cash support and services to support these families. One option would be that non-resident fathers could contribute more to the support of their children. However, throughout the first three waves of the study, only a minority of mothers received regular, adequate child maintenance (Ridge and Millar, 2008), and in this final wave the role of fathers in financially supporting their now grown-up children was generally very weak and unreliable.

The support provided by tax credits was much more important for these families. But the introduction of Universal Credit has raised some concerns about what this will mean for lone mothers, with lower levels of financial support, lower work allowance, monthly benefit payments, more work obligations, and the likelihood of more financial sanctions (Millar and Bennett, 2017; House of Commons Library, 2016; Finch, 2016). Universal Credit is intended to support work progression and this could be positive for lone mothers. But care needs to be taken in imposing further work requirements on people who are already

working, given how difficult it can be to find that right mix of work and care for lone mothers and their families.

## The experiences of the young people in their transitions to adulthood

We saw how, over time, the children contributed significantly to sustaining their mothers in employment through the family-work project. But it is notable that as these children grow into young adulthood they have faced difficult challenges in negotiating their independence. As we have seen, despite the considerable efforts of the mothers, security was very difficult to embed and even harder to pass on. In our society today many young people rely on their families for increasingly extended periods of time (ONS, 2016b). And whether or not parents are able and willing to provide financial support is increasingly a key factor in enabling young people to leave the parental home (Berrington et al, 2017). Families with more resources are obviously able to offer more support and more back-up. In more affluent families, mistakes in school, at college or in relationships, are cushioned by adequate resources, good social support and the economic power to 'start again'.

The intersections between poverty and age are powerful ones and without better resourced services and opportunities to return to college, to find housing, to leave bad relationships (parents, peers or partners) and live independently, disadvantaged young people can quickly find their lives unravelling. These young people were sometimes tipped early into independence without many resources to call upon. In low-income families every penny counts and the ending of tax credits when the child reaches 16 years old (or 20 if in approved education or training) can cause considerable financial and relational stress.

This means that state support for the child often ends at a point when they are still making emotional and physical transitions. The loss of Connexions and the Education Maintenance Allowance, and significant cuts in youth services, have all had a negative impact on opportunities for young people (Unison, 2014). The low priority currently given to support for young people from low-income families makes this a policy area that needs fundamental reappraisal and a more holistic approach.

## Following families over time

Our research has had the advantage of following families for a significant period of time. These are 'everyday lives' of family and work, but with the added significance of low income and the gendered challenges facing women trying to sustain work and family life while bringing up their children alone. In this final section we consider the value of a relational approach for understanding these issues, and also reflect on the specific time period of the research.

Exploring the experiences of the families through the lens of their relationships has given us a valuable insight into their most intimate lives, both in the everyday sense and in the ebb and flow of relationships over time. This approach reveals the importance of secure relationships for sustaining families who were trying to manage work and care. There were clearly close and supportive relationships between mothers and their children, although these could become strained as children grew older. Other kin too played important roles in sustaining family life, including grandparents. These roles changed over time, for example the supporting role that grandparents played in helping with childcare often reversed, with mothers in turn becoming carers for their parents. Supportive relationships at work were also crucial to some mothers, enabling flexibility in balancing work and care, and in some cases helping mothers to advance in the workplace.

One group, fathers, were more absent than present for these families, although their absence could itself have an impact. For some of the families, relationships with fathers were marred by previous experiences of domestic violence or controlling behaviour, for others, fathers were just no longer present as significant relationships. This may well be a function of the sample who were separated mothers. However, there were a few ongoing relationships where fathers had a key role in supporting their children and in these cases fathers remained a significant part of family life.

But overall, for this group of mothers it was new partners, rather than former partners, that were playing key roles in supporting mothers and forging new relationships of care with children and young people. Yet there was generally some caution expressed by mothers about their new partners, even where the relationships had existed for a significant period of time. This may well be a reflection of previously damaging experiences with former partners, and the hard won independence that mothers had established.

These insights into family and individual relationships were gained within a time framework which reveals life course trajectories, periods of transition and turning points in people's lives. Looking at low-income family life over time has revealed the fluidity of both work and care, and the findings challenge static assumptions about work/life balances, advancement in work, income security in low-wage employment, parenting, grandparenting and being parented. Research of this nature is well suited to exploring policy contexts where people are subject to changing rules and expectations, and where they are seeking, or are compelled, to change their lives or adapt to changing circumstances (Corden and Millar, 2007).

This research has been carried out over a particular period of time. We met these families at the early stages of the 1997 Labour government's drive towards eradicating childhood poverty, and encouraging lone mothers into employment. This was a unique policy window, where making work pay and making work possible was delivered through policies such as tax credits, childcare expansion and the New Deal for Lone Parents.

These are mothers who were keen to work, and who, at the start, were supported by tailored programmes of state support. But their lives were challenging, and they had to negotiate both work and care. As women, they were often disadvantaged in the labour market, and their opportunities to gain security and advancement were hampered by the unstable and often unrewarding nature of the employment they found themselves in. Furthermore, their capacity for flexibility and agility in sustaining and negotiating such working conditions was shaped by their responsibilities as primary carers for their children. So although at this final wave we can see greater stability and security appearing for some, in general this was hard won.

The dimension of time allows us to see the complex paths negotiated by many of them, managing the fluid and changing interactions between parenting, family practices, work and the state. As the study progressed, and especially after the financial crisis and economic recession from 2007/8, this has been increasingly against a backdrop of growing insecurity in labour markets, and austerity policies. In the period between our third and fourth interviews, between 2007 and 2016, the incomes and living standards of most of the mothers stayed very much the same. Some progressed in work but for most there was very little change. For the young people, there were even more severe implications of this changed economic context and policy environment. The external circumstances in which they were seeking to establish their lives were more challenging than had been faced by their mothers. Their capacity to make secure transitions into work and adult family life were thus constrained by limited opportunities and lack of support.

In the current policy climate of more stringent work requirements and conditionality, the expectation is for lone mothers to return to work when their youngest child is three years old. The penalties for not complying are significant, yet lone mothers today – some under compulsion – are likely to be following the same paths as many of the mothers in this study, and facing the same challenges over time. Our study shows the importance of long-term support and the need for stability and security in employment.

Many people – including groups such as lone mothers and young adults – can and do manage on a day-to-day basis but for many, longer term economic and social security remains an elusive goal. For the mothers the long years of working while bringing up their children largely on their own has been a challenge. Most of the children have now grown up and are trying to make their own way in the world. As the mothers look at their prospects, some are better off than when they started and some are in new relationships and looking forward to the future. But for many, new insecurities are surfacing and new responsibilities emerging, and uncertainties about older age and security in retirement lie ahead.

# Appendix 1: The sample and methods

This is a longitudinal qualitative research study. Here we describe the previous three waves of interviews and summarise the characteristics of the 2016 families.

## The sample

The initial sample was drawn in November 2003 from benefit and tax records. The selection criteria were: a lone mother, living in south west England or Yorkshire (including urban and rural areas), with at least one child aged 8 to 14, had left Income Support/Jobseeker's Allowance in the last year (ie between October 2002 and October 2003) and was in work and receiving tax credits. The first interviews with 50 mothers and 61 children took place in the first half of 2004. This gave a period of at least six months since the women left Income Support for work, giving them a chance to start to settle into work. The study was focused on lone mothers, who formed the majority of lone parents, and were much less likely to be in paid work than lone fathers. The second interviews with 44 women and 53 children took place in mid-2005. The third interviews with 34 mothers and 37 children took place in the autumn of 2007. The research was funded by the Economic and Social Research Council (RES-000231079) at rounds one and two and by the Department for Work and Pensions at round three. Ridge and Millar (2008) provide a detailed discussion of the methods and sample up to and including the third interview.

We did not set out to re-contact all the participants from previous rounds in the 2016 study. Given the length of time that had passed we were unlikely to be able to re-contact everyone. Instead we aimed for 15 families, with the goal of reflecting the range of family and employment experiences and circumstances that we had found over the first three interviews. In our analysis at the third round we had divided the 34 women into three broad groups in respect of their employment and income security (Millar and Ridge, 2013). These were: sustained work and feeling better-off and generally financially secure (13 women); sustained work but limited financial improvement or stability (12 women); and work not sustained and struggling financially (9 women). We wanted to include families from all three groups, and were able to do so. Of the 15 women interviewed, seven had been in the first group, five in the second, and three in the third.

We contacted the women, usually by telephone in the first instance, and found the young people via the mothers. We completed 15 interviews with mothers and 17 with young people. The interview topic guides were very similar for the mothers and the young people, focusing in particular on relationships and change over time. All interviews recorded and transcribed and have been analysed by reference to key topics including family, friends, work, care, security and so on. For this report we have mainly focused on the 2016 interviews but have also re-analysed material from the earlier interviews using the 2016 codes and topics.

## The families in 2016

The time elapsed since the mothers were selected for the sample and the fourth round interviews ranged from 12 years and 4 months to 13 years and 3 months.

In 2016 the 15 mothers were:

- aged between 40 and 63 (six were in their 40s, 6 in their 50s, and three in their 60s)
- one woman was British Pakistani and one was Black Caribbean, the others were all White British
- three women said their health was very good and four that their health was good; seven women said their health was fair and one that health was bad
- one was early retired due to ill-health, all the rest were still employed; seven were with the same employers throughout

- nine were owner-occupiers, three rented privately and three from local authorities/housing associations
- four women had moved house since last interview; most were long-term in their homes, over 20 years for three of the women.

The 17 young people were:

- aged between 20 and 27
- one was British Pakistani, one was Black Caribbean, one dual heritage; the others were all White British
- eight of the young people were working full time, not necessarily in secure employment, three were part-time or temporary workers; two were in training or higher education and one was a full-time carer; three were unemployed because of sickness or maternity
- five young people lived at home with their mothers, two lived away for their education courses; ten others had all moved away from home since the last interview, nine of them experiencing unstable housing situations
- four young people were parents, three with one child and one mother with two children
- five young people lived with their long-term partners.

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