

Single Parents in 2023

An overview of single parents in
the UK today, and the impact
of the cost-of-living crisis



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About us

Gingerbread is the leading charity working with single parent families. Our mission is to champion and enable single parent families to live secure, happy and fulfilling lives. Since 1918, we've been supporting, advising and campaigning with single parents to help them meet the needs of their families and achieve their goals. We want to create a world in which all single parents and their children thrive. We won't stop working until we achieve this vision. Whatever success means for a single parent – a healthy family, a flexible job, stable finances or a chance to study – we work with them to make it happen.

**We want
to create
a world
in which
diverse
families
can thrive.**

Acknowledgements

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Gingerbread would also like to thank everyone who supports Gingerbread, and stands side by side with single parents and their children.

Summary

We designed this research to provide an up-to-date picture of what it means to be a single parent in the UK in 2023, and to see what has changed since we produced our last report in 2018. We wanted to focus on how the increased cost-of-living has affected the one in four households headed by a single parent today, exploring the current financial situation of single parents, how they have coped with rising prices and how it has impacted their lives. To this end, we combined evidence drawn from a range of sources, including existing research, publicly available data, and from a Gingerbread-led national polling of single and couple parents conducted by Savanta in February 2023.

Key findings

Demographic trends

Although the demographic characteristics of single parents have largely stayed the same since 2017, we have seen an increase in the number of single parents identifying as disabled (up from 23% to 33%), and a small increase in the number of single fathers (up from 10% to 12%). The proportion of single parents in employment is now at 66% and has remained consistent over the last five years.

Financial situation

Our poll revealed the financial situation of 2 in 3 single parents has worsened compared to 12 months ago. 1 in 5 are now using credit to pay for household essentials and a similar proportion has started using food banks. Single mothers and those in the low and middle socio-economic groups are particularly likely to be struggling financially.

Debt

One way single parents tend to manage financial difficulties is by taking on debt, and our poll is in line with previous research highlighting this: 76% of single parent families are now in debt, with half of those reporting debts of over £2,000. Overall 1 in 3 single parents have seen their debt increase over the past year (with almost half of those seeing their debt rise by over £1,000) and they identified the rise in the costs of heating, electricity, and essentials as the number one reason for this.

Mental health impacts

Our polling data shows that the cost-of-living crisis is taking a significant toll on the wellbeing of single parents, with half of them reporting that their mental health has declined because of the rising cost-of-living, and 88% feeling worried about the rises in prices of essentials over the last 12 months. The current situation has also taken a toll on their self-esteem, sleep and physical health. These are worrying trends given that we know that many single parents were already feeling overwhelmed, stressed, and anxious about their financial situation before the cost-of-living crisis.

Key recommendations

This report makes clear that single parent households are disproportionately impacted by the cost-of-living crisis and struggle to make ends meet. For some, the situation is getting so bad that they are falling into debt. Although the UK government has taken a number of actions to provide cost-of-living support for those on lower incomes, as the crisis continues to bite, it is essential that the government takes further steps to address rising costs and provide support to single parents who are struggling to cope.

The report calls for the government to prioritise:

Welfare Reform

- The Department of Work and Pensions (DWP) should reform Universal Credit (UC) by abolishing the benefit cap and the 2-child limit, at the very least for single parent households.
- DWP should restore the £20 uplift to UC, introduced during the pandemic, while also undertaking a review to ensure UC is paid at a sufficient level and is permanently linked to inflation so that it meets the cost of family essentials.
- DWP to restore the local housing allowance so it covers the rent of 30% of the cheapest rents in a local area.
- The Department for Education (DfE) should urgently review and invest in the childcare sector to ensure that it meets single parents' needs and is affordable, costing a household no more than 5% of their income.
- DfE should expand access to free school meals across England, starting by changing eligibility for any household on universal credit, with a view to providing universal free school meals in the long run.
- Local councils and schools across the country should make use of the Child Poverty Action Group's toolkits on reducing the costs of the school day to identify and address financial barriers to participation and learning and bring down costs to parents of school related expenses.
- Government should introduce a new social tariff for energy in line with the recommendations of Citizen's Advice, the Social Market Foundation and Public First in their recent report Fairer, Warmer Cheaper (2023).

Debt support

- HM Treasury should ensure greater access to advice on debt, so that it reaches those who need it most.
- HM Treasury should consider affordable credit options to provide no or low interest loans to financially vulnerable households, which would provide access to sustainable credit as a safety net, as recommended by Step Change.

Employment support

- The Department for Business and Trade (DBT) must bring forward regulations as soon as possible to meet its commitment for a right to request flexible working from day 1.
- DBT to bring forward the Employment Bill, including a requirement on employers to advertise all roles as flexible from day 1 unless there is a good business reason not to.
- DBT to work with employer organisations and civil society organisations, representing a range of groups (including single parents) to develop support for businesses on how to design more flexible roles that would work for different groups and help them to attract talent.
- DWP to develop single parent specialist work coaches who can better advise on benefit entitlements, options for covering childcare costs, rights around flexible working as well as advice on suitable roles.

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Introduction

This report aims to provide an up-to-date picture of what it means to be a single parent in the UK in 2023, with a particular focus on highlighting the impact of the current cost-of-living crisis.

To this end, we combined evidence drawn from a range of sources, including existing research, publicly available data, and from a Gingerbread-led national polling of single and couple parents conducted by Savanta in February 2023. Unless stated otherwise, the data used throughout the report, including in the graphs, is from the national polling.

A profile of single parents in 2023

Single parents still make up around a quarter of families with children in the UK, making single parents the second most common family type with dependent children. Single parents are still largely women, though the proportion of single fathers is slowly growing. The typical single parent is in their late 30s and early 40s, and most have just one or two children. There is also a growing number of single parents identifying as disabled.

In the UK today

- There are around 1.8 million single parents with dependent children, making up nearly a quarter of families with dependent children.¹ This makes single parents the second most common family type with dependent children.
- A higher percentage of single parents live in London (13%), followed by 12% in the North West of England; 10% in the South East and 10% in the West Midlands (see Supplementary Figure A).²
- Around 9 out of 10 single parents are women.²
- The average age of a single parent is 39 years, as it was in 2017.²

1 There are around 3 million single parents in the UK if we include those with both dependent and non-dependent children. <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/bulletins/familiesandhouseholds/2021#:~:text=In%202021%2C%20there%20were%203.0,the%20North%20East%20of%20England.>

2 Labour Force Survey, 2022, Gingerbread analysis.

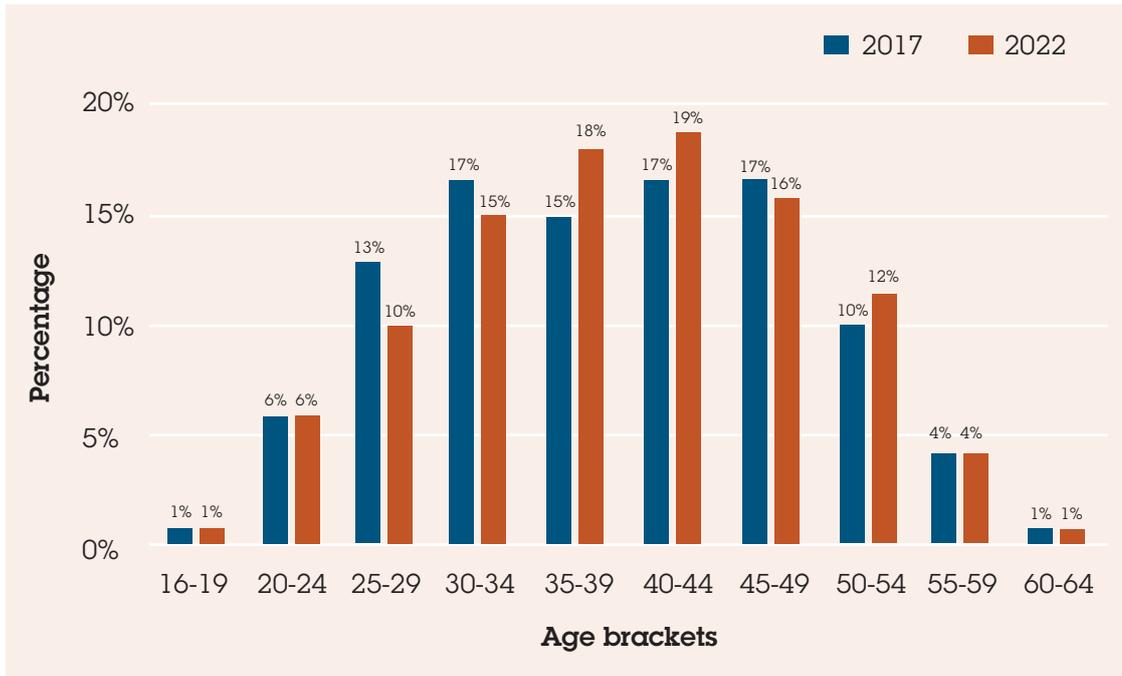


Figure 1
Percentage of single parents according to age brackets, comparing 2017 and 2022.

Data from Labour Force Survey 2022, Gingerbread analysis.

- Less than 1% of single parents are teenagers, and this demographic continues to decline (Figure 1).²
- A smaller proportion of single parents tend to be from an Asian/Asian British background compared to couple parents (5% vs. 12%; Figure 2). However, a higher proportion of single parents tend to be from a Black/Black British (9%) or Mixed/Multiple (3%) ethnic backgrounds compared to couple parents (4% and 1% respectively).³

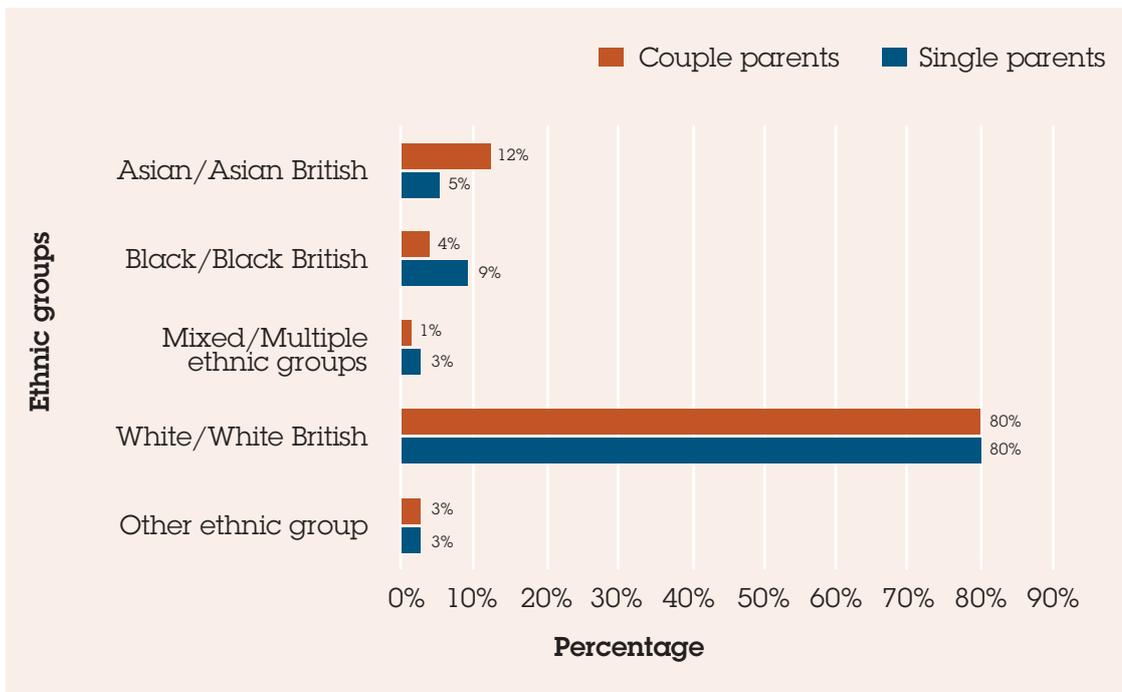


Figure 2
Ethnic backgrounds of single and couple parents.

Data from Labour Force Survey 2022, Gingerbread analysis.

² Labour Force Survey, 2022, Gingerbread analysis.

³ Although we aimed to explore the ethnic backgrounds of single parents using more detailed demographic categories (e.g. Black/ Black British Caribbean, or Asian/Asian British Pakistani), the Labour Force Survey data does not allow for this level of analysis and only includes nine ethnic categories. The decision was therefore made to aggregate data into five broad ethnic categories that are commonly reported, and we acknowledge the limitations of this approach.



Figure 3
Marital status of single parents, by sex.

Data from Labour Force Survey 2022, Gingerbread analysis.

- The majority of single parents (57%) have never been married. Widowed single parents are much less common, with single fathers being more likely to have been bereaved (Figure 3).²
- The vast majority of single parents have just one child (54%) or two children (31%) (Figure 4).² Single parents, on average have fewer dependent children compared to couple parents.
- 1 out of 3 (33%) single parents is disabled, compared to 15% of couple parents.²
- 2 out of 3 (66%) single parents are in employment.²
- The median disposable income (after housing costs) for single parent households is £15,000, compared with £22,000 for couple parent households.⁴

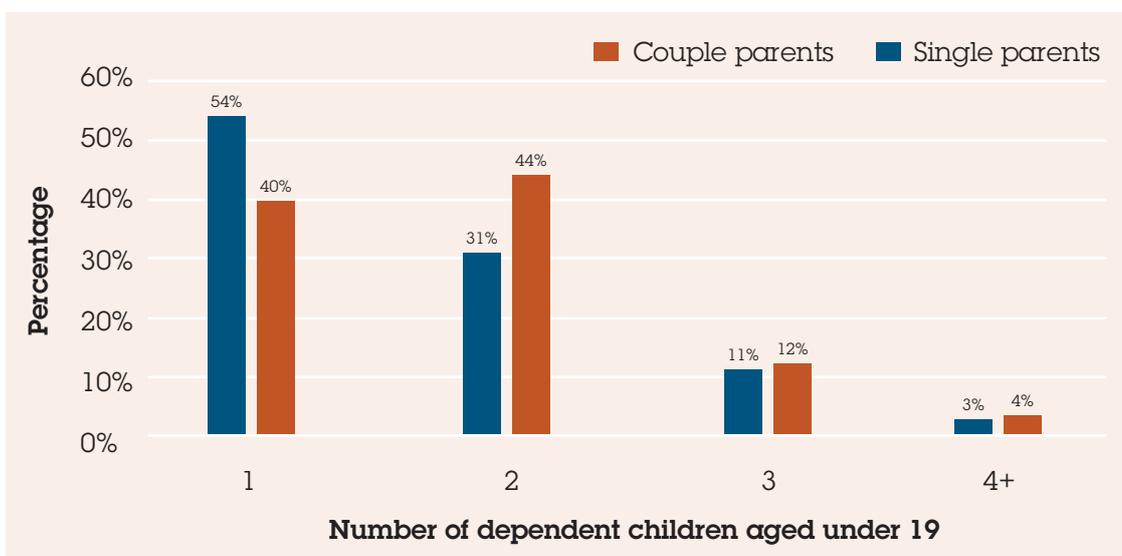


Figure 4
Percentage of single and couple parents, by number of dependent children aged under 19.

Data from Labour Force Survey 2022, Gingerbread analysis.

² Labour Force Survey, 2022, Gingerbread analysis.

⁴ Department for Energy Security & Net Zero (2023), Annual Fuel Poverty Statistics in England https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1139133/annual-fuel-poverty-statistics-lilee-report-2023-2022-data.pdf

Then and now

- The proportion of families with children headed by single parents has remained at around 1 in 4 for over a decade. The current figure is 23%.
- The proportion of single parents who are fathers has stayed at around 10% for over fifteen years. It is currently 12%, up from 10% in 2017.
- The percentage of single parents from Black, Asian, Mixed or other minority ethnic backgrounds was comparable between 2017 and 2022, with 20% of single parents identifying with a minority ethnic background in 2022, compared to 19% in 2017 (Supplementary Figure 2).
- The proportion of single parents identifying as disabled has increased from 23% in 2017 to 33% in 2022.
- The proportion of single parents in employment has remained similar in the last five years (currently 66%), and was rising until the pandemic (Gingerbread, 2023). In 2022, more than twice as many single parents were unemployed (5%) compared with couple parents (2%; Gingerbread, 2023). However, despite some minor fluctuations, these figures have remained consistent since 2019. This suggests that the widely cited fall in labour market participation is not a phenomenon that has affected single parents or parents in general (Gingerbread, 2023).

Single parents and the cost-of-living crisis

What we know so far

The cost-of-living in the UK has risen sharply since the end of 2021, with essentials such as housing, utilities, and food becoming increasingly expensive. The rapidly increasing costs and decline in 'real' disposable incomes (adjusted for inflation and after taxes and benefits) that we have seen has been described as a cost-of-living crisis (Institute for Government, 2023).

With a savings pot 20 times smaller than the UK average, single parent households are among the most exposed to the cost-of-living crisis (The Guardian, 2022). Single parents are likely to be already feeling the impact of this crisis more than most, as they must often bear the costs of raising children alone.⁵

Single parents typically have a lower household income than couple parents; the median disposable income for single parent households after housing costs is £15,000, whereas this is £22,000 for couple parents (Department for Energy Security & Net Zero, 2023). More worryingly, 75% of single parents have no savings or savings less than £1,500, compared with 43% of couple parents or 35% of UK adults (ONS, 2022a). Single parents are also by far the most likely of any family type to be struggling with poverty, with nearly half of children in single-parent families living in relative poverty (JRF, 2023). These statistics highlight the difficult financial situations already faced by many single parents before the cost-of-living crisis.

Recent analysis also shows that single parents have the highest proportion of households in fuel poverty (Department for Energy Security & Net Zero, 2023). Data for Spring 2022 highlighted that single parents were already spending around £300 per year more on energy in the home (such as gas and electricity) than single adults without children, and almost more than £1,800 per year more on housing costs (ONS, 2022b). Each week they were typically spending 87% of their average disposable income, compared with couple parents who were spending 67% (ONS, 2022b). Since then, fuel and energy prices have driven inflation from 7% in April 2022 to 10% in January 2023, meaning prices for everyday items are higher (ONS, 2023b).

We also know that childcare costs have increased and are continuing to rise (Coram, 2023), and that the availability of places is declining (Coram, 2022). The lack of available and affordable childcare is a significant barrier to single parents' ability to find and stay in work (Gingerbread, 2023), which could undermine their ability to cover living costs over the long term.

Given these statistics, it is not surprising that the financial wellbeing of single parents is declining, with those in 'serious financial difficulties' rising from 23% in October 2021 to 34% in December 2022 (abrdn Financial Fairness Trust, 2022).⁶ This represents an increase of 48% in just 12 months.

⁵ One of the reasons for this is that single parents do not always receive financial support from the other parent. Evidence shows that child support (also referred to as child maintenance) is vital to the wellbeing of children. However, non-compliance from the paying parent is high. A review from the National Audit Office in 2022 found that 44% of separated families do not have an arrangement in place, and an estimated 1.8 million children continue to receive no support from their non-resident parent.

⁶ These figures are based on polling data reported by abrdn Financial Fairness Trust. As part of the analysis they segment households into four categories based on scores from seven survey questions about a household's ability to meet financial obligation and deal with economic shocks. Those with a score of less than 30 out of 100 were deemed to be in 'serious financial difficulty'.

In-depth exploration of the impact of the cost-of-living

In February 2023, we conducted a poll of 500 single parents to understand how they had been affected by the cost-of-living crisis, how they have responded and what impact the current situation has had on them and their families (comparing findings with data from 500 couple parents). More information about the methodology used to carry out the polling can be found in the methodological notes in the appendix. To illustrate the polling results, we also include quotes obtained during an interview with a single parent and presented in a case study (see appendix).

Financial situation

Our poll revealed that the financial situation has worsened for single parents over the last 12 months: 59% (almost 2 in 3) of single parents say their financial situation is now worse (a little or much worse), compared to 12 months ago, compared to 48% for couple parents. 1 in 3 (33%) single parents say their situation is 'much worse', compared to less than 1 in 5 (18%) for couple parents. Looking ahead, 86% of single parents are worried about their ability to pay for household essentials over the next 12 months, with 46% feeling 'very worried', compared to 32% of couple parents.

We explored whether these figures varied depending on single parents' gender and/or socio-economic status:

- 37% of single mothers say that their situation is much worse, compared to 24% of single fathers.
- 25% of single fathers do not feel worried about the ability to pay for household essentials over the next 12 months, compared to only 9% of single mothers.
- 45% of single parents in the lowest socio-economic groups (D, E) report being in a 'much worse' financial situation, compared to 33% for the middle groups (C1, C2) and 17% for those in the highest socio-economic groups (A, B).⁷

"There are people who are much worse off than we are but that doesn't mean we're not struggling - it shouldn't be a race to the bottom. We all need help to get through this and this government should do more to help single parent families."

Sharon
Single parent living in north London

These findings indicate that single mothers and those in the lower and middle socio-economic groups are particularly likely to be struggling financially compared to 12 months ago.

⁷ Respondents' socio-economic groups were defined based on the National Readership Survey's definition. <https://nrs.co.uk/nrs-print/lifestyle-and-classification-data/social-grade/>

Recent Gingerbread research revealed that single parents are concerned and anxious about rising costs and wages not increasing at an equivalent rate, and this has affected their attitudes towards employment (Gingerbread, 2023). For many the rising cost-of-living has made them even keener to find or sustain work. Some single parents are more reluctant to take low-paid roles and to 'hold on' for better-paid opportunities. For others, the rising cost-of-living represents a barrier to finding work. For example, the increasing cost of fuel and transport can limit the ability of single parents to travel, which influences the suitability of specific roles. This was echoed by our polling data, which shows that 1 in 5 single fathers say that they have had to stop working because they could not afford increased costs (such as childcare, petrol or travel).

Cost-of-living coping strategies

With their financial situations becoming more and more difficult over the last year, we wanted to find out how single parents had to adjust their lifestyle to cope with the cost-of-living crisis.

Single parents had to take drastic actions in response to the rising costs of living over the last 12 months, cutting back or going without a number of essentials (Table 1; see Supplementary Table A for a full list):

- Half of single parents had to cut back or go without food/meals for themselves, and/or had to cut back or go without heating or electricity (51% single mothers, 46% single fathers).

Strategy used to cope	Percentage who selected this strategy
Cut back or went without food and meals for themselves	49%
Cut back or went without heating or electricity	45%
Asked for financial help from family friends or professional services	42%
Cut back on spending on their children (such as activities, pocket money, toys/games or clothes)	37%
Cut back on personal hygiene products for themselves or their child(ren) (such as soap, shampoo, sanitary pads, nappies, etc.)	25%
Increased their hours, sought additional work or changed jobs to increase their income	25%
Started using a foodbank	23%
Used credit to pay for essentials (like an overdraft, credit card or loan)	20%
Fallen behind on making regular debt payments	19%
Sought professional support to help them manage their mental health	18%
Cut back or went without food and meals for their child(ren)	15%
Fallen behind on rent or mortgage payments	11%
Stopped working because they could not afford increased costs (such as childcare, petrol or travel)	10%
Moved in with parents, relatives or close friends	10%

Table 1
Strategies single parents have used to cope with the rising costs of living over the last 12 months.

- 2 in 5 single parents had to ask for financial help from family, friends or professional services (this is consistent amongst single mothers and single fathers).
- Around 2 in 5 single parents also had to cut back spending on their children (e.g. clothes, toys, activities, etc.), in particular single mothers (42%, compared to 25% of single fathers).
- 1 in 4 had to cut back on personal hygiene products for themselves and/or their children (24% of single mothers and 28% of single fathers).
- 1 in 10 say they had to move in with parents, relatives or friends (14% of single fathers and 9% of single mothers).

Unsurprisingly, changes in living standards were particularly acute for single parents who say their financial situation had gotten worse over the last year. For example:

- 57% of single parents with a worse financial situation had to cut back or go without heating or electricity (compared to 26% of single parents who report their financial situation is a little better or much better, and 32% of single parents in the same situation as 12 months ago).

We explored whether single parents in different socio-economic groups were affected differently by the cost-of-living crisis.

- 47% of single parents in lower socio-economic groups (D, E) and 50% of single parents in middle socio-economic groups (C1, C2) cut back or go without heating or electricity, compared to 34% of single parents in higher socio-economic groups (A, B).
- 41% of single parents in lower and middle socio-economic groups had to cut back on spending on their children, compared to 25% of single parents in higher socio-economic groups.

Although a higher proportion of single parents in lower and middle socio-economic groups have been affected by the cost-of-living crisis, it is noteworthy that single parents in higher socio-economic groups have also made changes to their lifestyle. This suggests that the single parents are being affected by the cost-of-living crisis, regardless of their socio-economic status.

Overall, the polling shows that the day-to-day lives of single parents have been significantly affected by the rising costs of living, particularly those in lower and middle socio-economic groups, and those whose financial situation deteriorated over the last 12 months.

When comparing approaches single and couple parents have taken to adjust to the rising costs of living, we found that coupled parents tended to prioritise similar strategies to manage the increases in costs i.e. cut back or go without heating, electricity or food for themselves, or cut back on spending for their children. However, couple parents' lifestyle was less impacted overall. For example, while 49% of single parents had to cut back or go without food and meals for themselves, only 32% of couple parents reported taking this action. On average, couple parents adopted 3.4 strategies, compared to single parents who had to adopt 4.0 strategies.

The data also indicates that single parents' financial situation does not allow them to weather the current level of inflation. We know that single parents are more likely to be in low-paying, part-time jobs due to childcare responsibilities, many raising their children without financial support from the other parent,⁵ or receiving Universal Credit (UC) that does not cover for the costs of essentials, and without savings to rely on. The current crisis is asking single parents to make impossible choices, and this will only be exacerbated without further support from the government through the welfare system or actions to remove the barriers to employment for single parents.

Debt

One way single parents tend to manage financial difficulties is by taking on debt, with previous Gingerbread research conducted in 2021 showing that 82% of single parents rely on borrowing money to cover living costs. Although credit may be a short-term strategy to cover the costs of essentials, it tends to create long-term difficulties for single parents, who often struggle to work their way out of debt and may end up in more unmanageable situations (Gingerbread, 2021).

In our current poll, we found that 76% (3 out of 4) single parents say they are currently living with debt (between £1-2,000 or over). This includes 37% of them reporting debts over £2,000, compared to 30% of couple parents.

We wanted to know whether single parents' debt situation had changed as a result of the cost-of-living crisis over the last 12 months. Our poll revealed:

- 23% of single parents say their debts have increased by at least £500 compared to 12 months ago, including 15% of them reporting that it has increased by £1,000 or more (compared to 10% of couple parents).
- 1 in 5 (20%) single parents are using credit to pay for household essentials.
- 1 in 5 (19%) of single parents have fallen behind on existing debt repayments in the last 12 months.

Again, single parents in low and middle socio-economic groups and those who had experienced a deterioration in their financial situation were particularly affected by changes in debt:

- 34% of single parents with a worse financial situation (compared to 8% of single parents in a better situation, and 5% of single parents in a similar financial situation) say their debt has increased by at least £500 over the last 12 months.

⁵ 44% of separated families, which includes single parents, do not have an arrangement in place, meaning that no child maintenance is paid (National Audit Office, 2022).

- 28% of single parents with a worse financial situation have fallen behind on making regular debt repayments (compared to 4% of single parents in a better situation, or 8% of single parents in the same situation as 12 months ago).
- 27% of single parents with a worse financial situation used credit to pay for essentials (compared to 9% of single parents in a better situation, or 10% of single parents in the same situation as 12 months ago).
- 29% of single parents in low socio-economic groups (DE) and 24% of single parents in middle socio-economic groups (C1C2) had fallen behind on making regular debt repayments, compared to 10% of single parents in high socio-economic groups (AB).

“I need to use my credit card regularly. I’ve never had debt like this before and it worries me that I can’t get by without it... If I didn’t have Klarna I don’t know how I’d afford to clothe two growing teens.”

Sharon
Single parent living in north London

Reasons for single parents’ debt increasing: The most common reasons for single parents and couple parents to experience increases in their debt are related to the rise in the cost of essentials (such as heating or electricity bills, food and clothes, or rises in their rent or mortgage payments). However, one specific issue that has affected single parents’ debt levels (which is not impacting couple parents) is because they experienced a change in family circumstances such as a divorce, separation, or bereavement (17% single parents vs. 3% couple parents).

The majority of single parents are currently living with debt. The most common reasons for single parents to experience increases in their debt are related to the rise in the cost of household essentials. Single parents in the lower and middle socio-economic groups are more likely to have fallen behind on debt repayments.

Impact of debt on single parents’ wellbeing: Single parents living with debt are more likely to have sought professional mental health support or use a food bank, as a result of increased living costs. Negative impacts of living with debt are well established (Citizen’s Advice, 2016), but single parents can’t simply work more hours to escape the debt trap (Gingerbread, 2021).

Impact on single parents physical and mental health

We know that worrying about money can lead to poor mental health, and that poor mental health can make earning and managing money harder (Mind, online). Previous Gingerbread (2021) research highlighted that single parents are twice as likely to have felt depressed because of money worries than UK adults. Other studies also suggest that single parents who are at a high risk of financial hardship may experience negative psychological wellbeing (Stack and Meredith, 2017).

Our polling data shows that the cost-of-living crisis is taking a significant toll on the mental health of single parents in the UK, with 88% having felt worried about the rises in prices of essentials over the last 12 months, and 49% saying that their mental health has declined because of the rising cost-of-living (Table 2). It is also affecting single parents' self-esteem, sleep and physical health. These are worrying trends given that we know that many single parents were already feeling overwhelmed, stressed, and anxious about their financial situation.

Differences between single and couple parents: The polling suggests that the wellbeing of single parents and couple parents may be impacted by the cost-of-living crisis to a similar extent:

- 49% of single parents, vs. 42% of couple parents say their mental health has declined over the last 12 months.
- 22% of single parents, vs. 19% of couple parents, say their physical health has declined.

Impact on mental and physical health	Percentage who selected this option
Had trouble sleeping	54%
Their mental health has declined	49%
Experienced low self-esteem	43%
Their physical health has declined	22%
Have been diagnosed with a new mental health issue (e.g. anxiety and/or depression)	14%
Their existing medical condition(s) have worsened	13%
Started taking medication to manage their mental health	13%
Had to take time off work due to their mental health	10%
Their child(ren)'s mental health has declined	6%
Their child(ren)'s existing medical condition(s) has worsened	6%
Their child(ren) has been diagnosed with a new mental health issue (e.g. anxiety and/or depression)	6%
Had to take time off work due to their physical health	6%
Their child(ren)'s physical health has declined	4%

Table 2
Impact of the cost-of-living crisis on single parents' physical and mental health over the last 12 months.

However:

- 43% of single parents report low self-esteem, compared to 30% of couple parents.
- 54% of single parents, compared to 45% of couple parents, report trouble sleeping.

Changes in wellbeing according to single parents' financial situation: We explored the data further to understand whether the mental health and wellbeing of specific groups were particularly affected. We found that single parents are more likely to report a decline in mental health over the last 12 months if:

- Their financial situation has worsened
- They are in lower socio-economic groups (DE)
- They have existing debt
- Their debt has increased over the last 12 months

Changes in wellbeing according to gender: We also found gender differences in how single parents' wellbeing has been impacted by the cost-of-living crisis.

- More single mothers tend to have low self-esteem (45%) and trouble sleeping (58%) compared to single fathers (39% and 43% respectively).
- Both tend to have experienced decline in their mental health over the last 12 months (49% single mothers, 50% single fathers).
- However, 27% of single fathers sought professional support to help them manage their mental health, compared to 15% of single mothers.
- And single fathers are twice as likely to have been diagnosed with a new mental health issue (22% vs. 11% of single mothers).

Overall, the polling shows that the recent cost-of-living crisis has had a large impact on the mental health and wellbeing of single parents. The data is in line with the evidence showing the strong relationship between financial worries and mental health and suggests that more support is needed to help single parents manage both.

Conclusion

Altogether, the current evidence shows that the cost-of-living crisis in the UK is having a devastating impact on single parents, with many struggling to make ends meet. The financial strains single parents are facing have resulted in rising debt and increased prevalence of mental health issues, which are often interconnected. Negative impacts from the cost-of-living crisis will exacerbate the difficult financial situations already faced by many single parents. Single parents need to be able to pay for household essentials, such as clothing, food and heating but for too many, this is becoming impossible.

“If energy prices rise again, it will be disastrous for us. We've got thermals and onesies and we are really careful - we can't cut down anymore and I can't afford to spend more. What can you do?”

Sharon
Single parent living in
north London

Policy recommendations

The UK government has taken a number of actions to provide cost-of-living support for those on lower incomes, which we welcome. However, as the crisis continues to bite, it is essential that the government takes further steps to address rising costs and provide support to single parents who are struggling to cope.

This report makes clear that single parent households are disproportionately impacted by the cost-of-living crisis and struggling to make ends meet. For some, the situation is getting so bad that they are falling into debt.

α) Welfare reform

The most effective way to target help at those who need it most is through the welfare system. Analysis by the Child Poverty Action Group (2023) shows that the biggest changes the government could make to tackle child poverty would be to reform Universal Credit (UC) by scrapping the two-child limit and remove the benefit cap. Single parents are disproportionately impacted by the benefit cap, with recent data showing that 86,000 households currently affected are single parents, representing 70% of all those affected (Child Poverty Action Group, 2023). Single parents themselves also tell us that increasing UC would be the best action government could take to tackle the cost-of-living crisis (Figure 7; see Supplementary Table B for a full list of strategies).

Although increasing UC and removing the benefit cap and the 2-child limit would make a difference to many single parents (Child Poverty Action Group, 2023), a longer term review of the sufficiency of UC is needed. More widely, the freezing of local housing allowance (LHA) since 2020

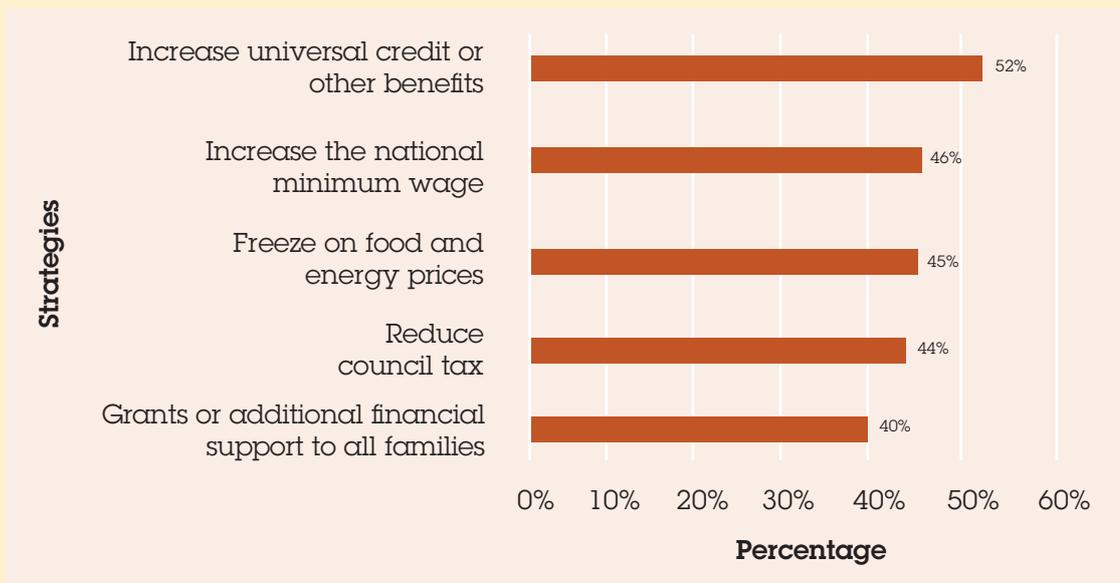


Figure 7
Top five strategies single parents say the government should put in place to support families to manage the cost-of-living over the next 12 months (reported as percentage of single parents who selected each strategy).

has meant that more and more single parents are struggling to keep a roof over their heads as rents soar (Shelter, 2022). This policy also needs to be addressed.

Rising costs of childcare are also having a serious impact on the finances of single parents of all incomes and it is now increasingly accepted that the system needs reform to make childcare affordable (Coram, 2022).

The Government should also review other measures they can take to support single parents struggling with the cost-of-living. In particular, expanding eligibility for free school meals would help support children's progress at school, while also alleviating household budgets. Any future cost-of-living packages needs to prioritise single parent households.

We recommend:

- 
 The Department of Work and Pensions (DWP) to reform Universal Credit by abolishing the benefit cap and the 2-child limit, at the very least for single parent households.
- 
 DfE to expand access to free school meals across England, starting by changing eligibility for any household on universal credit, with a view to providing universal free school meals in the long run.
- 
 DWP to restore the £20 uplift to UC, introduced during the pandemic, while also undertaking a review to ensure UC is paid at a sufficient level and is permanently linked to inflation so that it meets the cost of family essentials.
- 
 Local councils and schools across the country should make use of the Child Poverty Action Group's toolkits on reducing the costs of the school day to identify and address financial barriers to participation and learning and bring down costs to parents of school related expenses.
- 
 DWP to restore the local housing allowance so it covers the rent of 30% of the cheapest rents in a local area.
- 
 Government should introduce a new social tariff for energy in line with the recommendations of Citizen's Advice, the Social Market Foundation and Public First in their recent report, *Fairer, Warmer, Cheaper* (2023).
- 
 The Department for Education (DfE) to urgently review and invest in the childcare sector to ensure that it meets single parents' needs and is affordable, costing a household no more than 5% of their income.

b) Debt support

On debt, the Government should work to ensure that everyone who needs it can access advice on managing debt, as well as ensuring the development of more affordable credit options.

We recommend:



HMT to ensure greater access to advice on debt, so that it reaches those who need it most.



HMT to consider affordable credit options to provide no or low interest loans to financially vulnerable households, which would provide access to sustainable credit as a safety net, as recommended by Step Change.

c) Employment support

To support single parents out of financial difficulties through increasing their incomes, action is also needed from the government and employers to support a transformation in the way our employment market works. We need an employment market where flexible working becomes the norm and there is an adequate supply of flexible and part-time roles, allowing single parents to find suitable roles that match their abilities and ensure they can balance parenting responsibilities with work. As part of this work coaches in Jobcentre Plus need to be better equipped to support and advise single parents on their options and on what job roles could be suitable.

We recommend:



The Department for Business and Trade must bring forward regulations as soon as possible to meet its commitment for a right to request flexible working from day 1.



The Department for Business and Trade to bring forward the Employment Bill, including a requirement on employers to advertise all roles as flexible from day 1 unless there is a good business reason not to.



The Department for Business and Trade to work with employer organisations and civil society organisations, representing a range of groups (including single parents) to develop support for businesses on how to design more flexible roles that would work for different groups and help them to attract talent.



DWP to develop single parent specialist work coaches who can better advise on benefit entitlements, options for covering childcare costs, rights around flexible working as well as advice on suitable roles.

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Case study

Sharon lives in North London and has twin teenage boys. She works in the education sector and is on over £40,000 per year. She moved out of the family home in late 2020 with her boys (her relationship broke down before then but due to covid her flat purchase was protracted, and she also needed to get work done on her property).

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She bought a flat which needed essential repairs and in order to do this she used her savings and topped up the shortfall with interest free credit and 'sensible' loan options. She was very careful when using credit and carefully worked out what she could afford to take on, intentionally staying within the boundary of 'comfortable' affordability.

Then the cost-of-living crisis hit. Her living costs have soared and, being in education, her pay hasn't kept up with inflation. This, coupled with having growing boys and lots of fixed outgoings, has meant the family struggles financially. After bills, credit repayments, travel and fixed costs, the family are left with around £100 per week for everything else, including food.

"I always thought my income was OK - it's not in line with the commercial sector but on paper, I don't earn badly at all. But because of the cost-of-living crisis, we struggle. We're not poor enough to be entitled to welfare support but we're not rich enough to get by without using credit. I don't qualify for any help, but we can't afford to get by."

"I've used all of my savings over the past couple of years to cover essentials and I've got nothing to fall back on. I have to keep an extremely tight eye on what I spend and it's always on my mind. When I wake up the first thing I think about is what I have to spend that day and how I can cut back."

She cuts back on what she spends on herself, often going without food when her boys are with their father, and she doesn't buy clothes or spend on social activities. She relies on credit cards to make up the shortfall each month and although she tries to pay them off, they are creeping up. She's worried about this and says it's constantly on her mind.

"I've cut back on things for me, of course you do as a mum. I go without food when the boys are with their dad. I need to as my children need to have a normal social life as they're teens and it's so important - particularly after the pandemic."

"We're not poor enough to be entitled to welfare support but we're not rich enough to get by without using credit. I don't qualify for any help, but we can't afford to get by."

Sharon
Single parent living in
north London

"I need to use my credit card regularly - I've never had debt like this before and it worries me but I can't get by without it."

Her ex is good, they share all the costs for the boys 50:50 and they split time equally. She realises how fortunate she is in this situation and has no intention of criticising him. The problem is a lack of support for her income bracket despite soaring costs.

"I work hard and, on paper, I earn well but because I'm a single parent and because of the cost-of-living crisis I can't afford to make ends meet. I don't know what more I can do; it feels as though this government doesn't understand the real impact of the cost-of-living crisis. If I'm honest I feel like I've been let down. [...] There are people who are much worse off than we are but that doesn't mean we're not struggling - it shouldn't be a race to the bottom. We all need help to get through this and this government should do more to help single parent families."

"I've used all of my savings over the past couple of years to cover essentials and I've got nothing to fall back on."

Sharon

Single parent living in north London



Supplementary figures and tables

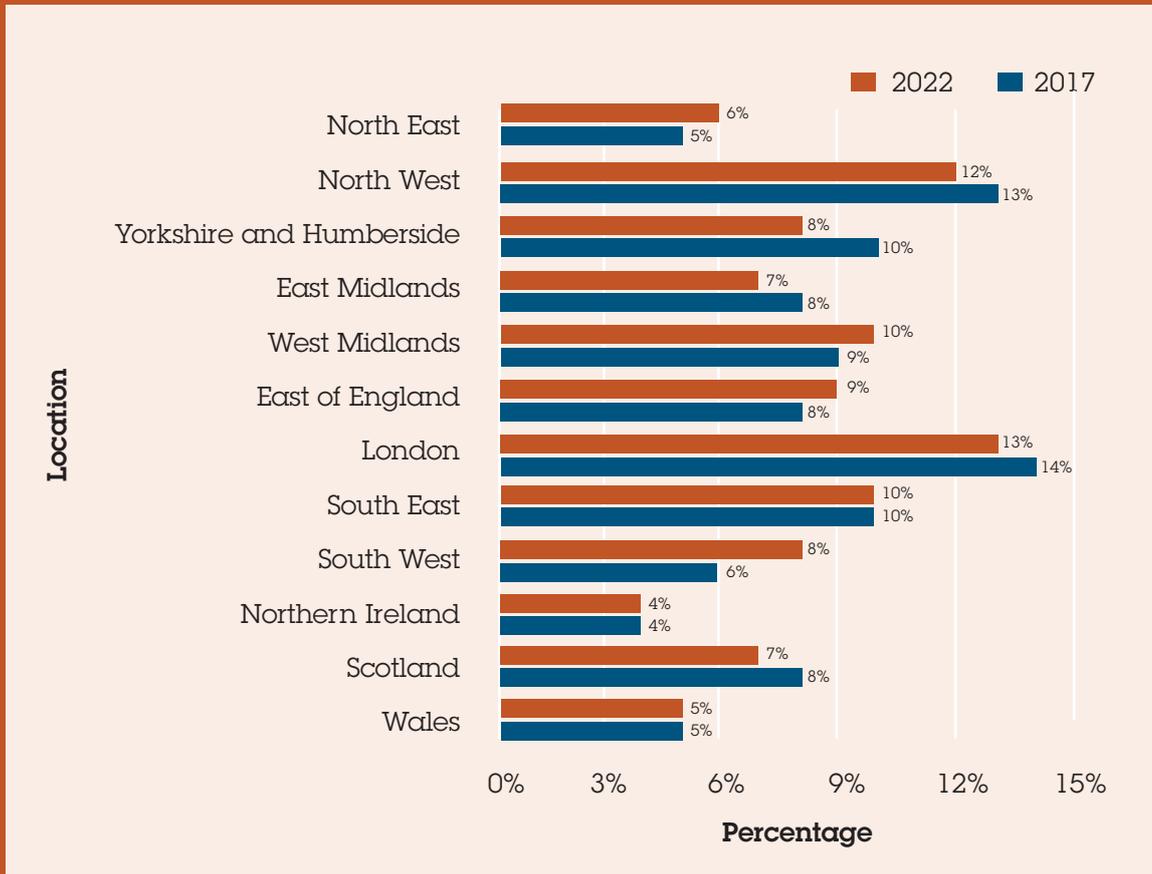


Figure A
Overview of where single parents live, comparing 2017 and 2022.

Data from Labour Force Survey 2022, Gingerbread analysis.

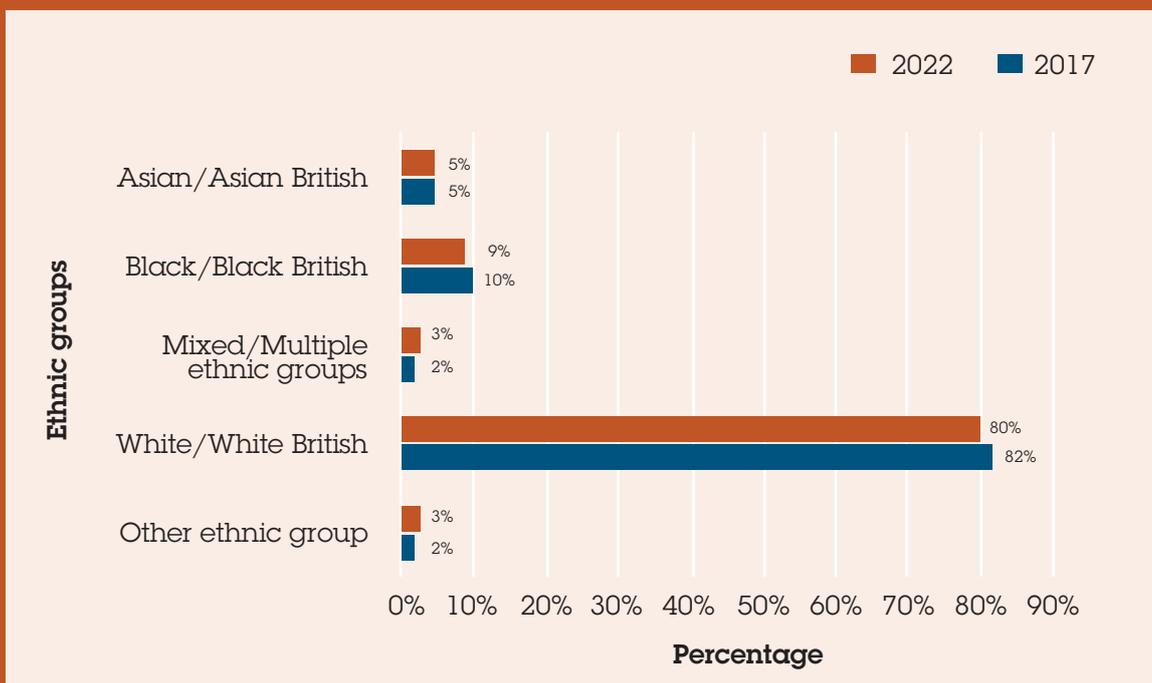


Figure B
Ethnic backgrounds of single parents, comparing 2017 and 2022.

Data from Labour Force Survey 2022, Gingerbread analysis. Numbers may not add up to 100% due to rounding.

Strategy used to cope	Percentage who selected this strategy
Cut back or went without food and meals for themselves	49%
Cut back or went without heating or electricity	45%
Asked for financial help from family friends or professional services	42%
Cut back on spending on their children (such as activities, pocket money, toys/games or clothes)	37%
Increased their hours, sought additional work or changed jobs to increase their income	25%
Cut back on personal hygiene products for themselves or their child(ren) (such as soap, shampoo, sanitary pads, nappies, etc.)	25%
Started using a foodbank	23%
Used credit to pay for essentials (like an overdraft, credit card or loan)	20%
Fallen behind on making regular debt payments	19%
Sought professional support to help them manage their mental health	18%
Cut back or went without food and meals for their child(ren)	15%
Fallen behind on rent or mortgage payments	11%
Stopped working because they could not afford increased costs (such as childcare, petrol or travel)	10%
Moved in with parents, relatives or close friends	10%
Cut back on childcare	8%
Went to the child maintenance service (CMS) to claim child support from their ex	5%
Kept living with their ex, or had to move back in with them	4%
Other	1%
Prefer not to say	1%

Table A
Full list of actions single parents say the government should take to support single parent families over the next 12 months.

Action government should take	Percentage who selected this action
Increase universal credit or other benefits	51%
Increase the national minimum wage	46%
Freeze food and energy prices	45%
Reduce council tax	44%
Offer grants/additional financial support to all families	40%
Provide food vouchers	37%
Offer grants/additional financial support to families who are struggling	36%
Cut taxes for basic rate earners	34%
Provide free school meals for all	27%
Provide free childcare or subsidise childcare costs	25%
Provide fuel allowances or subsidise energy costs	24%
Increase taxes on higher earners	21%
Freeze the deductions from universal credit	18%
Not sure	7%
Prefer not to say	3%
Other	1%

Table B
Full list of actions single parents say the government should take to support single parent families over the next 12 months.

Methodological notes

Analysis of the Labour Force survey

LFS data was analysed for the period between April and June 2022. Although this is not the most recent quarterly dataset available, this data was used to enable comparison with the LFS data analysed in the ‘One in Four’ report published in 2018 (covering April-June 2017; Rabindrakumar, 2018), given that some of the measures analysed, particularly those relating to employment, vary by season.

Polling

Savanta (<https://savanta.com/>) interviewed 1,084 UK parents (including 534 single parents) online between 16th and 22nd February 2023. Quotas were set on age, gender, and region of parents. Savanta are members of British Polling Council and abides by its rules.

Although key differences across single parent and couple parent samples were explored to better understand the specific situation single parents were experiencing, we recognise that methodological limitations should be kept in mind while reviewing the findings. In particular:

- Samples used in the current polling were not representative of the general single parent and couple parent populations, making generalisations for those two groups difficult.
- Key samples differences were also observed, which may impact the responses obtained. For example, a larger percentage of single parents were female and a smaller percentage had a high socio-economic status compared to couple parents.

Table C
Demographic characteristics
of polling sample

	Single parents	Couple parents
Total number of responses	534	550
Gender		
Female	73%	41%
Male	27%	59%
Prefer not to say	1%	0%
Age		
18-24	16%	9%
25-34	31%	36%
35-44	33%	36%
45-54	17%	16%
55-64	3%	2%
65+	1%	1%
Socio-economic grade		
ABC1	51%	62%
C2DE	49%	38%
Children's age		
At least one child 15 or under	89%	94%
A least one child 16-18	21%	16%
Marital status		
	75% single	70% married
	3% widowed	10% civil partnership
	8% separated	21% cohabiting
	13% divorced	
Location		
North East	8%	4%
North West	8%	14%
Yorkshire & Humberside	6%	11%
East Midlands	7%	8%
West Midlands	8%	9%
East of England	12%	6%
London	9%	18%
South East	15%	13%
South West	10%	7%
Wales	6%	3%
Scotland	12%	5%
Northern Ireland	3%	2%

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