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Parenting on a low income

Topic Report

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About Families is a partnership between the Centre for Research on Families and Relationships, Parenting across Scotland and Capability Scotland.



Contact details

Karen Mountney
Project Manager
0131 650 4055
karen.mountney@ed.ac.uk

Katrina Reid
Development Officer
0131 651 1941
katrina.reid@ed.ac.uk

About Families
Centre for Research on Families and Relationships (CRFR)
The University of Edinburgh
23 Buccleuch Place
Edinburgh EH8 9LN
www.aboutfamilies.org.uk

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Summary of key findings

Given the negative effects of financial hardship, and the current economic climate, *About Families* asked what research could tell us about parenting on a low income.

This report presents a review of research evidence to help inform voluntary and public sector agencies in the development of services. It has been produced by *About Families*, a partnership which seeks to ensure that the changing needs of parents, including families affected by disability, are met by providing accessible and relevant evidence to inform service development.

1. Summary of key findings

- **Doing without:** Parents experiencing financial hardship 'do without' everyday necessities, social activities and holidays, all of which put a strain on parenting and family relationships. Families affected by disability can face additional costs and pressures.
 - **Living without:** Living on a low income can bring multiple stresses such as food and fuel poverty, debt, dispossession and restricted social opportunities which can affect family relationships, be detrimental to parents' physical and mental health, lead to worries about future well-being, and contribute to feelings of stigma, isolation and exclusion for the whole family.
 - **Managing:** Parents use a range of creative and skilful strategies to manage resources. However, this can be stressful and time consuming and women are more likely to bear the responsibility.
 - **Debt:** Attempts to budget can be undermined by life events (such as illness or separation), benefit changes and employment conditions which can lead to debt.
 - **Support:** While support from family and friends is important, it can be variable, undermined by life events and lack of resources, and is not always seen positively in terms of independence and ability to cope. Parents in low-income areas tend to have low levels of social support, and lone and ethnic minority mothers in such areas are also least likely to access formal services.
 - **Benefits system:** The benefits system is often a significant source of confusion and stress for families, including those affected by disability, and many families do not receive all the benefits to which they are entitled.
 - **Barriers to work:** Low-paid and part-time workers can shuttle in and out of work in a 'low pay – no pay' cycle and face a range of barriers to entering or remaining in paid employment. Parents in families affected by disability face particular barriers to employment including inflexible employers, discrimination and lack of affordable and appropriate childcare.
 - **Work/care balance:** Sustaining work and family care is difficult and stressful, and involves managing a variety of competing tensions, usually by women.
 - **Low-income neighbourhoods:** People on low incomes are increasingly likely to live alongside others who are materially disadvantaged. Deprived neighbourhoods have inadequate housing and a lack of basic amenities and services, all of which can contribute to stress. Balancing safety with opportunities for children's development adds to pressure for parents. However, while levels of poverty are higher in deprived areas, more families on low incomes live outside these areas than in them meaning that localised policies alone will not tackle poverty.
 - **Recession:** The recent recession has generated additional burdens for some people already living on low incomes, including increased time pressures, decline in nutrition and higher stress levels. This is combined with decreased income for charities and voluntary sector organisations, which must attempt to meet increasing demand for services with fewer resources.
- What would help?** A range of improvements would help parents on low incomes to manage resources,

Summary of key findings

balance work and care and access services, including:

- affordable and appropriate childcare;
- holistic and family-oriented services;
- accessible and affordable facilities;
- co-ordinated and flexible support;
- support in accessing benefits;
- help with employability skills;
- job flexibility; and
- more involvement of parents in service planning.

What do we know about life on a low income?

A wealth of available statistics on poverty can tell us who is most at risk of experiencing poverty and under what circumstances. However, we know much less about what life is like for people living on low incomes, how their experiences change over time, and how parents manage. We know little about differences in the impact of poverty on mothers and fathers or on different types of families, including families affected by disability, step-families, ethnic minority families and those with kinship care arrangements.

2. Background

Why parenting and low income?

The experience of living on low incomes and in poverty is almost always overwhelmingly negative, impacting on adults and children's lives in a variety of ways, including loss of self-esteem and feelings of powerlessness, damage to present and future health and well-being, feelings of isolation and restricted opportunities and choices (Beresford et al 1999, cited in Ridge 2009). This places heavy demands on parents' capacity to manage everyday pressures under severe financial strain.

Like those living in relative affluence, the majority of parents in poverty are able to parent their children well, and show remarkable resilience. This challenges common assumptions that poverty is associated with lack of parenting capacity. This report recognises the resilience of families living on low incomes, the positive aspects of their lives, and their aspirations for their children. However it is clear that parenting under the pressures arising from financial hardship is extremely challenging. Severe financial strain undermines parents' efforts to maintain a satisfactory family life and provide children with security and support, leading to anxieties about both present and future well-being.

Given the negative effects of financial hardship, and the current economic climate where rises in the cost of living and increasing unemployment are increasingly affecting people of all ages, *About Families* asked what research could tell us about the impact of low income on parenting.

This report provides:

- a brief overview of issues relating to poverty, including definitions and measures;
- an outline of the types of research we used, including terminology (e.g. low income and poverty), comments on current evidence and gaps in the research;
- a brief overview of some recent relevant statistics;
- a review of the research findings under themed headings;
- discussion points to start conversations about how families can be better supported; and

- a brief commentary on the current economic climate, proposed welfare reform and poverty forecasts.

How we searched for research can be found in Appendix i.

What is 'poverty'?

There is an ongoing debate about what 'poverty' means and how to measure it. However, it is generally agreed that poverty needs to be understood in relation to typical living standards in society (Child Poverty Action Group 2011). A widely-used definition is

"individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities which are customary, or are at least widely encouraged and approved, in the societies in which they belong"

(Professor Peter Townsend, cited by Child Poverty Action Group 2011)

Poverty is not simply 'going without' material things, it is also about being denied power, respect, good health, education and housing, basic self-esteem and the ability to participate in social activities (Child Poverty Action Group 2011). However, while it is important to recognise and address these wider dimensions, attention should not be drawn away from the basic lack of income and material causes of poverty (McKendrick et al 2011). In addition, lack of material goods can have a large impact on everyday life and social interactions in a consumer society (Ridge 2009).

Poverty is not a neutral issue. Public support for policies which redistribute wealth from those who are better off to those who are less well off to reduce income inequality reduces when words such as 'poverty' and 'poor' are used directly (Rowlingson et al 2011). Seeing people experiencing poverty as somehow different to others in society can lead to stigma and stereotyping. Representations of poverty that encourage a focus on the behaviour of individuals or seeing elements of society as 'broken', with no discussion of the social and economic factors that generate and reproduce poverty over time (such as on the TV shows *The Scheme* and *Secret Millionaire*) can encourage condemnation of

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'poor' places and people. Such representations can imply that poverty is the result of 'problem behaviour' and encourage the view that those experiencing poverty are fundamentally different from the rest of us. Structural factors such as inequalities in wealth, income, power and life changes are greatly neglected (Mooney et al 2011, cited in McKendrick et al 2011). A culture of 'blaming' those experiencing poverty for their circumstances places additional pressure on parents and can increase tension for those fearing they may fall into poverty.

The standards by which parents are judged are often those of white, middle-class families and do not necessarily apply to parents living in more challenging circumstances (Katz et al 2007). However, parents living in poverty should not be treated as a single group just because they are materially less affluent (Katz et al 2007).

How is poverty measured in the UK?

Relative poverty: a household income that is 60% or less of the average (median*) British household income in that year. This is the most commonly used threshold of low income.

A median*, rather than mean, measure is used in order to compare low-income households with those in the middle, rather than the richest. The threshold rises or falls as median incomes rise or fall. A median measure is therefore relative and offers comparison with what can be considered 'normal' in contemporary UK society (The Poverty Site).

Measures are also equivalised** for household composition.

The latest year for which household income data is available is 2009-10, when the **relative poverty line** was (£ per week):

Couple with no children:	£214
Single adult with no children:	£124
Couple with 2 children aged 5 and 14:	£346
Single with 2 children aged 5 and 14:	£256

(Department for Work and Pensions 2011).

These sums of money are measured after income tax, council tax and housing costs have been deducted, and so represent what the household has available to spend on everything else it needs, from food and heating to travel and entertainment.

Before housing costs are taken into account, the relative poverty line for 2009/10 was (£ per week):

Couple with no children:	£248
Single adult with no children:	£166
Couple with 2 children aged 5 and 14:	£379
Single with 2 children aged 5 and 14:	£297

(Department for Work and Pensions 2011).

However, definitions of poverty and standard income measurements do not take into account household debt.

Absolute poverty: this term can be confusing because it is used in a number of different ways. It can refer to a fixed income level needed for basic survival (often used in discussing third world poverty). In the UK, 'absolute poverty' now usually refers to a household's income which is below 60% of median income adjusted for inflation against a fixed year in the past. The choice of year is arbitrary and chosen by government. For example, an 'absolute' measure could compare poverty in 2010 by a measure established in 2004 simply adjusted for inflation. This would normally suggest a lower level of poverty than a 'relative' measure compared to 60% of the current median.

Persistent poverty: means spending three or more years out of any four year period in poverty. This measure can be useful because snapshot surveys do not capture the 'moving picture' of families moving in and out of poverty for differing lengths of time (Office for National Statistics 2011).

Extent of poverty or 'poverty gap': measures of poverty are usually based on headcounts (i.e. counting how many people are either above or below a certain poverty threshold). While this can tell us who is at risk of poverty and how many people are experiencing poverty at a point in time, it does not

*Median is a measure used to find a value which falls in the middle of a range of values arranged from smallest to largest.

***'Equivalisation' adjusts disposable incomes to reflect household composition and size (for example the number of adults and children) to put them on a like-for-like basis (The Poverty Site).

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distinguish between those with incomes just below the poverty line and those deeper in poverty. In other words, it does not tell us much about the extent of poverty and the factors linked to its severity (Gardiner et al 2011).

How we describe low income in this report

The research drawn on in this report mainly refers to relative poverty as defined above. Where a specific definition of poverty is referred to (such as persistent poverty) this is stated.

The research literature uses a range of terms to refer to individuals and families living in relative poverty, such as 'poverty', 'low income', 'households below average income', and 'hardship'. This report uses the terminology stated in the literature cited. However, we avoid terms that could imply failings on the part of people who experience poverty and therefore be considered potentially pejorative, such as 'the poor', 'poor people' or 'poor parents' – where the literature has used these terms, we have used the term 'low income'.

Why do some families experience poverty?

A combination of social, political and economic factors drive the nature and extent of poverty, including inequality, low pay, inadequate benefits, poor-quality work opportunities and lack of support for those with caring responsibilities, ill health or affected by disability (McKendrick et al 2011).

The main single cause of poverty is inadequate income, arising from unemployment, low wages and a low level of benefits. Paid work is not necessarily an effective route out of poverty. In 2009/10, 58% of income-poor children were in households where one or more adult was in work (Child Poverty Action Group 2011). Low-paid and insecure unemployment could in some cases be worse than no employment at all because of the instability it brings to a family's finances (Goulden 2010).

There is little evidence that low-income families mismanage their money (Ridge 2009). A combination of factors, including changes in financial or family circumstances, debt, and persistent or repeated spells of poverty, have a severe impact on families' capacities to manage (Ridge 2009).

Poverty is not a static state. Rather than being 'in poverty' or 'not in poverty', families can move in and out of poverty at different times (Evans 2008). The experience of poverty is often described as being precipitated by a particular trigger-event, in particular as a result of job-loss and divorce/separation (McKendrick 2003a). Under changed circumstances, families may struggle to meet existing financial commitments such as mortgages or loan repayments.

While we have summarised some contextual information on the structural issues relating to poverty, a detailed analysis of the causes of poverty, how to prevent it and the effectiveness or otherwise of policy interventions is outwith the scope of this report.

Who is most at risk of living in poverty?

Alongside children, those at particular risk of poverty include lone parents (who are mostly women), people who are not working, people affected by disability and people from ethnic minorities (McKendrick et al 2011).

Lone parents face a higher risk of poverty than other family types and also experience more persistent and long-term poverty (Millar 2011; Barnes et al 2010). Large families also have a high risk of poverty (Bradshaw et al, 2006). Those groups at most risk of poverty (such as lone mothers) may not necessarily be the largest groups in society experiencing poverty. This means that decisions over where to target poverty-reduction policies and practice can be challenging.

The circumstances that lead to children being cared for by relatives rather than parents (such as child protection issues; drug or alcohol misuse by a parent; death or imprisonment of a parent; a parent with mental health problems; the child's behaviour) are often associated with financial disadvantage and deprivation (Dryburgh, 2010; Kidner, 2008; Aldgate & McIntosh, 2006). Alongside such circumstances, kinship carers may have to give up their jobs or reduce their hours to care for their young relatives (Nandy et al 2011). (For further information and references on kinship care, see the *About Families Kinship Care Factsheet*).

The scale and intensity of poverty also varies with place. Glasgow still has a disproportionate share of Scotland's poorest local areas. However, most

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numbers of people in poverty live in areas with lower concentrations of poverty. More people are income deprived in Edinburgh than in any other local authority area except Glasgow and North Lanarkshire. Poverty is most prevalent in urban areas, yet almost 100,000 people in Scottish rural areas are income deprived (McKendrick et al 2011).

Families do not have to directly experience poverty to be affected by it. They can be indirectly affected by, for example, living in disadvantaged communities where others experience poverty, or by having relatives on low incomes.

The additional costs of disability

Living with a disability or ill-health generates extra costs. Although there is disagreement over the extent of extra costs incurred by disability and how best to measure them, estimates range from £7.24 to £1,513 per week (Tibble 2005). It can cost three times more to bring up a child with a disability than a non-disabled child (Glenn, 2007) and families often have to meet costs of equipment or care that are not provided by the NHS or Social Services because of tight budgets and waiting lists (Shapiro, 2003). Parents of disabled children can spend almost twice as much on comparable items as parents of non-disabled children (Dobson et al 2001, cited in Cunningham-Burley et al 2005).

Extra costs can include specialist equipment, toys and clothes; care services; adaptations; higher utility bills (such as heating and laundry); specialist food and medication. Official poverty statistics are based on standard income measurements that do not take into account this higher cost of living of many people affected by disability or recognise their different needs. They rank a disabled and non-disabled person equally if they have equal income (Kenway 2008).

These additional costs, alongside other factors associated with disability (such as lack of suitable education and employment opportunities) heighten families' vulnerability to poverty. Financial pressures increase for families caring for more than one person with a disability (Preston 2005, cited in Ridge 2009). One estimate is that 55% of families with a disabled child are living in or on the margins of poverty (Gordon 2000, cited in Cunningham-Burley et al 2005).

Understanding low income and family life

What do we know from research?

There are lots of statistics available on poverty, and much less qualitative research. These statistics can tell us something about who is most at risk of experiencing poverty, and under what circumstances, but they cannot provide a picture of what life is like for people experiencing poverty and how people's experiences change over time (Ridge 2009; Green 2007). Therefore, we know far less about the direct impact of poverty on people's everyday lives (Ridge 2009).

How low income affects parenting and the relationship between this and outcomes for children is difficult to understand because it is hard to separate the different factors involved. While evidence tells us something about how parenting under stressful life circumstances such as poverty can place children at risk of poor outcomes, we know less about the different ways that parents cope on low incomes. Evidence does show, however, that most parents living in poverty are remarkably resilient and possess strong coping skills in the face of the adversity (Katz 2007).

Impact across the life-course

We know relatively little about the changing experience of poverty for parents as children grow older, including as adult children, or indeed how low income affects children of different ages or as they grow up.

For parents moving in and out of poverty, we know little about the impact of previous experiences of poverty and fear of future poverty.

A range of factors relating to low income operate both independently and together. In addition, these factors interact with family characteristics and life events (such as gender, age, ethnicity, illness). It is difficult, therefore, to isolate the impact of issues relating to low income and parenting.

Children and poverty

Much of the research on parenting relates to child outcomes, with parents seen as providing a buffer between external factors such as poverty, social exclusion, neighbourhood and their children. However, there is a growing recognition of the need

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for research which specifically focuses on parents, and a call to include how children can impact on parents' behaviour in analyses of the relationship between poverty and parenting (Katz 2007).

There is not enough evidence to tell us how children's experiences of poverty might differ according to their age, gender, or whether they live in rural or urban areas (Ridge 2009).

The focus of this review is on the impact of low income on parents, rather than outcomes for children. We have included some literature on outcomes for children or children's experiences where this relates directly to pressures for parents. We have not, for example, extensively explored long-term outcomes for children in terms of their physical and mental health, education and life chances. Such issues are explored elsewhere, for example in the current longitudinal study, Growing Up in Scotland (www.growingupinScotland.org.uk).

Different kinds of families

Further research is needed with children and families from specific groups to understand their experiences of poverty and how poverty interacts with other characteristics, including low-income working families; low-income fathers; families experiencing disability and poverty; ethnic minority families on low-incomes; and marginalised groups such as travellers and asylum seekers (Ridge 2009).

A lot of research with and about lone parents on low incomes is concerned with getting these parents back into the labour market, and improving child outcomes, rather than on parenting. Research about lone parents tends to be with and about lone mothers rather than lone fathers.

Generally, research does not attempt to explore issues in relation to different family forms, such as adoptive or step-families, or kinship care arrangements. For this reason, we have not attempted to do so here. However, the issues arising will be relevant to all family types. Where a specific family type is being referred to, this is made clear.

Ethnic minorities

Although ethnic minority groups are increasingly included in studies as participants, the considerable diversity in ethnic families means this only partially aids our understanding of the ways in which poverty

might impact on different minority families and the men, women and children within them, across all areas of their lives (Ridge 2009).

Parents and carers

Most research relating to parenting and poverty focuses on mothers. Therefore, there is little information on the different effects of poverty on mothering as opposed to fathering, or the experiences, perceptions and concerns of low-income fathers (Katz 2007; Ridge 2009).

Having said this, research is often reported using the gender-neutral term 'parents'. This report uses terms as reported in the literature, i.e. we refer generically to 'adult' or 'parent' unless the literature refers specifically to women or men, mothers or fathers. However, it should be borne in mind that the majority of research cited is with or about mothers.

Some literature and statistics on poverty do not state whether an adult is a parent, referring to e.g. employment or health status (working age, workless, work-limiting illness etc). We have included literature which refers to adults with children.

Disability

Children and families affected by disability are rarely the subject of research specifically about poverty, or included in research about poverty. Research tends to focus on disability itself rather than the experience of poverty and how this combines with existing pressures associated with disability (Ridge 2009).

Other issues

This report is about the impact of low income on families and how parents manage everyday life under financial strain. While a range of circumstances will be relevant to living on a low income, they are beyond the scope of this report. These include domestic violence or abuse, bereavement, kinship care arrangements, imprisonment and homelessness. Such circumstances are referred to where they appear in the literature included, and using the same terminology.

Geography

Nearly all of the publications drawn on in this report were published in the UK. Of these, almost half were either published in Scotland or specifically included Scotland in the research. A breakdown of publications can be found in the appendix.

Background

Families affected by disability

1 in 5 of the Scottish population (1 million people) is disabled, and 1 in 4 people will experience a mental health problem. Half (49%) of Scottish households including someone with a disability have net annual incomes below £15,000. More than half (52%) of disabled people are unemployed. Those materially affected by the economic climate are up to 8 times more likely to have sought help for depression and anxiety. Nearly 1 in 5 (19%) disabled people who require an adapted home live in one that is 'not at all' or 'not very' suitable (Disability Agenda Scotland, 2011).

Social barriers such as people's attitudes to disability, and physical and organisational barriers, mean that disabled people generally have fewer opportunities and a lower quality of life than non-disabled people (Disability Wales, 2011). In terms of employment, a focus on 'inability or ability to work' can emphasise the supply side and downplay the inherent problems in labour market conditions. This fails to recognise socially determined opportunities and exclusions (Kenway 2008).

About Families hopes to enable parenting professionals to deliver services appropriate for all families, help those working with families affected by disability to better understand the impact of the family context, and to facilitate sharing of good practice across the families sector.

Increasing the evidence on disability

Not much research on poverty includes families affected by disability and research that does tends to be research specifically about the disability. For this reason, we conducted a survey and interviews with disabled parents and parents of disabled children using Capability Scotland's 1 in 4 Poll* and services. We asked them about their experiences of disability related expenditure and whether

they felt the additional costs they face have an affect on family life. This research was small scale and is not representative of the views of families affected by disability across Scotland, since that is outwith the scope of this work. The intention was to include some reflections from families to inform discussions of what action is needed to meet the needs of parents, and to ensure that the voices of families affected by disability are included.

Responses from families taking part in this research are included in 'Families affected by disability say' boxes at the relevant points throughout this report.

Trends and statistics**

The Poverty Site is a useful source of data and analysis, and reports annually on monitoring of poverty and social exclusion (<http://poverty.org.uk/>).

Current statistics on UK families show that***:

- Household median income is forecast to be 7% lower in 2012-13 than it was in 2009-10, and to remain below its 2009-10 level until at least 2015-16. Living standards are therefore forecast to fall generally, due to high inflation and weak earnings growth over this period (Brewer et al 2011).
- In 2008/09, 13.5 million people in the UK (22% of the population) were living in households below the 60% low-income threshold after deducting housing costs. This figure is 1.5 million higher than in 2004/5 (The Poverty Site).
- Half of all people in social housing are in low-income households compared to one in seven of those in other housing tenures (The Poverty Site).
- Risk of low income varies with the level of paid work: 90% for unemployed families, 75% for other workless families and 35% for those where the adults are part-working (The Poverty Site).

*Capability Scotland's 1 in 4 Poll was established in 2000 and so-called because one in four households in Scotland lives with disability. 1 in 4 Poll panel members have personal experience of disability and respond to 3-4 surveys each year on issues that relate to disability equality.

**All statistics are based on the latest available figures. Exact corresponding statistics are not always available for Scotland against UK figures.

***Statistics may use varying definitions of 'family'

Background

- Around 3½ million adults aged 22 to retirement were paid less than £7 per hour in 2010. Two-thirds of these were women and more than half were part-time workers (The Poverty Site).

Children

- In 2008/09, 3.9 million children were living in low-income households (after deducting housing costs) (The Poverty Site).
- Some 50% of lone parent families are low income, more than twice the rate for couples with children. Two-fifths of all the children in low-income households are in lone parent households (The Poverty Site).
- More than half of all the children in low-income households have someone in their family in paid work (The Poverty Site).

Health & disability

- Around a third of all disabled adults aged 25 to retirement are living in low-income households, twice the rate of that for non-disabled adults (The Poverty Site).
- At every level of qualification, the proportion of people aged 25 to 49 with a work-limiting disability who lack, but want, paid work is much greater than for those without a disability (The Poverty Site).
- 30% of disabled lone mothers are in employment compared with 65% of non-disabled lone mothers. While lone parenthood reduces the female employment rate by 15 percentage points (from 80% to 65%), disability reduces employment for both lone mothers and non-lone mothers by around 40 percentage points (from 65% to 30% and 80% to 40% respectively) (The Poverty Site).

Ethnicity

- Two-fifths of people from ethnic minorities live in low-income households, twice the rate for the general population.

- Within this, there are big variations by ethnic group. For example, more than half of people from Bangladeshi and Pakistani ethnic backgrounds live in low-income households. By contrast, 20% of people from White ethnic backgrounds live in low-income households, as do 30% of people from Indian and Black Caribbean ethnic backgrounds (The Poverty Site).

Current statistics on Scottish families show that**:

- Overall persistent poverty fell from around 13% of the population in 1999-2002 to around 9% in 2005-2008 (before housing costs). Over the period 2005-2008, 13% of children in Scotland were in persistent poverty¹ (Office for National Statistics 2011).
- In 2009/10 29% of people in deprived areas were in relative poverty before housing costs, compared with 15% in the rest of Scotland. However, most people in relative poverty do not live in deprived areas. In 2009/10, of the 870, 000 people in relative poverty (before housing costs) in Scotland, 670, 000 lived outside areas classed as deprived by SIMD (Scottish Index of Multiple Deprivation) (Scottish Government 2011).
- In 2009/10 19% of people in households affected by disability were in relative poverty, compared to 16% for households not affected by disability (Scottish Government 2011).
- In 2009/10 18% of individuals in urban areas were in relative poverty (before housing costs). In rural areas this figures was 15% (Scottish Government 2011).
- In 2001, two thirds (67%) of children living in formal and informal kinship care in Scotland lived in households in the poorest 40% of areas (Nandy et al 2011).

¹Years are grouped together due to small sample size

Findings a. Impacts of low income on families

3. Findings

a. Impacts of low income on families

Key findings: Impacts of low income on families

- Parents experiencing financial hardship 'do without' everyday necessities, social activities and holidays, all of which put a strain on parenting.
- School holidays and special cultural occasions generate extra costs, alongside other seasonal costs such as heating, which pressurise budgets.
- Families affected by disability face additional costs including utility bills, adaptations to housing, transport, clothing, specialist equipment and care services. The cost of suitable accommodation can make holidays unaffordable.
- Limited finances can result in feelings of monotony in everyday life, lack of choice, and little opportunity for a break from daily pressures.
- Not being able to afford to participate in leisure activities, to socialise, not having the 'right' material things, and being perceived as somehow different to other people in society can all contribute to feelings of stigma, isolation and exclusion.
- Financial difficulty causes multiple stresses including food and fuel poverty, an inability to make ends meet, debt, dispossession, homelessness, restricted social life for both parents and children, concerns that children will miss out at school, and worry for the future, all of which can be detrimental to parents' physical and mental health and well-being and affect family relationships.

i) Material impacts of low income

Parents experiencing financial hardship face difficult choices on a day-to-day basis, which puts a strain on parenting (Green 2007; Ridge 2009; Ghate et al 2002; Seaman et al 2005; de Lima et al 2011). Parents describe choosing between items

that most people would consider essential (such as heating, food, or using washing machines) (Green 2007), as well as 'doing without' everyday necessities, social activities and holidays (Beresford et al 1999, cited in Ridge 2009; Ridge 2009; McKendrick 2003a). The combination of working long hours and low pay can make it difficult to provide healthy and nutritious meals for children (Green 2007). Single parents with particularly low incomes can be at risk of homelessness from not meeting rent or mortgage payments (Scottish Government 2009). Parents can feel anxious that their children will be stigmatised or bullied for not having the 'right' clothes, school uniform or equipment, and therefore feel under pressure to buy expensive items (Ghate et al 2002, CAB 2008b cited in Ridge 2009; Seaman et al 2005).

The continual effort to make ends meet is accompanied by long-term financial concerns.

Parents report frustration at not being able to save money and provide greater financial security for themselves and their family, as well as anxiety about getting into debt in the future (Green 2007).

School holidays and special occasions generate extra costs which place strain on budgets and heighten vulnerability to debt

(Ridge 2009; McKendrick 2003b). Social and cultural traditions such as Christmas or Diwali are important for families. Many families on low incomes have to borrow money to cover extra costs such as food and gifts (Barnados 2008, cited in Ridge) alongside seasonal heating expenses. Families receiving income support do not receive free school meals during school holidays, meaning food costs rise (Ridge 2009). Combined with the need to entertain children, this means school holidays are a particularly stressful time (Ridge 2009).

Families affected by disability say:

We asked parents and carers in our poll about disability related expenditure. This refers to money spent on things that would not be necessary if the parent or child were not disabled. Over half the respondents (52%) thought that 20% or more of their income was spent on costs relating to their child's disability and one in ten put the proportion at 40% or more.

Findings a. Impacts of low income on families

In terms of housing costs, the main additional cost was utility bills, mentioned by 77% of respondents. Heating bills were a particular issue as keeping a constant temperature was important for many disabled children's welfare. Adaptations to housing was an expense mentioned by 43% of respondents and some often felt unable to implement the adaptations that their disabled children needed.

Non-housing costs mentioned were transport (66% of respondents), clothing (64%), specialist equipment (53%) and care services (43%). Additional costs for transport included taking disabled children to school and to medical and other appointments. One parent also mentioned the need for overnight accommodation for the whole family when their child has specialist treatment.

Living in a rural area was thought to increase costs relating to disability, mainly because of the increased need for transport.

Other key areas mentioned were holidays and childcare. Holidays can be prohibitively expensive due to high costs of suitable accommodation. The need for, and therefore cost of, appropriate childcare can continue into the disabled child's teenage years.

ii) Non-material impacts of low income

In addition to the material aspects of poverty, non-material aspects of experiencing poverty, such as lack of choice, stigma, exclusion, self-esteem and self-respect, are seen as extremely important by families on low incomes. However, this does not mean that material resources are unimportant (McKendrick et al 2003a).

A fundamental lack of choice is a central experience of living on a low income. Limited finances for essential items (such as clothes, food and utilities), social activities, holidays and special occasions (Beresford et al, 1999 cited in Ridge 2009) can result in feelings of monotony in everyday life, a sentiment reflected in the *About Families* research with families affected by disability. Parents worry about their children missing out on valuable social

and family experiences such as family holidays, which would mean shared time together as well as a break from the daily pressures of managing at home (Ridge 2009). Parents can feel a lack of power to effect change (McKendrick et al 2003a), and a weak sense of control over, or say in, their immediate environment (Power 2010).

Living on a low income can lead to stigma, exclusion and isolation (Green 2007; Ridge 2009; McKendrick et al 2003b). Not being able to afford to participate in leisure activities or to socialise (Green 2007), not having the 'right' clothes (Green 2007), and being perceived as somehow different to other people in society as a result of poverty (Ridge 2009), can all contribute to feelings of isolation and exclusion. Some parents do not apply for free school meals for fear of stigmatisation (Seaman et al 2005). Families in rural areas tend to be more visible within the community and so face a higher risk of stigmatisation (McSorley 2008). For asylum seekers, reduced entitlement to benefits means extremely low incomes which can result in more isolation and less integration (Green 2007). A sense of not being able to fully participate in society is pervasive across ethnic groups (McKendrick et al 2003b; de Lima et al 2011).

People experiencing poverty do not describe themselves as 'poor' nor wish to be labelled as 'poor' (Beresford et al 1999, cited in Ridge 2009). While they recognise they are less well off than many others and report experiences associated with poverty, people may be reluctant to acknowledge their poverty due to the negative image of 'being poor' (McKendrick et al 2003a; Ridge 2009).

Financial difficulty is a key source of stress, which has a detrimental effect on parenting (Ghate et al 2002; McKendrick et al 2003a; Beresford et al 1999 cited in Ridge 2009). It is the impact of stress on parenting, rather than poverty itself, which appears to be the major factor affecting outcomes for children (Katz 2007). Mothers worry about being able to support their children financially and emotionally, and express frustrations, fears, guilt and sadness about the restrictions they experience, including being unable to provide even small luxuries for their children. Parents also worry about future wellbeing and that their situations could get worse (The Women's Budget Group 2008, cited in Ridge 2009).

Findings a. Impacts of low income on families

The multiple stresses arising from living on low incomes can be detrimental to physical and mental health and well-being (Horgan 2007a & 2007b; Women's Budget Group, 2008 both cited in Ridge 2009; Ghate et al 2002; Turner 2006). Stresses arising from the many pressures including food poverty, fuel poverty, restrictions on social participation, an inability to make ends meet, debt, dispossession, homelessness and concerns that their children will miss out in social participation and at school all combine to impact on health and mental well-being (Horgan 2007 a & 2007b cited in Ridge 2009; Ghate et al 2002). For people with existing medical conditions the pressure of trying to cope with poverty and manage debt can be severe (Ridge 2009). Lone mothers are more likely to suffer from depression and stress (Kiernan and Huerta 2008; Turner 2006), which in turn is associated with harsher discipline styles and less positive relationships with their child (Kiernan and Huerta 2008).

The cumulative impact of living with stress and hardship can affect family relationships (Beresford et al 1999 cited in Ridge 2009; de Lima et al 2011). Conflicts can arise between children and parents, for example where parents must work long hours or rely on childcare that children do not enjoy (Ridge 2009). Wider family relationships can be affected both through an inability to travel to visit relatives and through potentially difficult negotiations with car-owning relatives for transport support (Bostock 2001, cited in Ridge 2009).

Parents want to support their children in school, but can lack the resources to do so (McKendrick et al 2003b; Ridge 2009; Seaman et al 2005). Capacity to meet 'hidden' school costs for social and cultural activities, and buying the right equipment to avoid children being bullied or excluded, are sources of anxiety for parents (CAB 2008, cited in Ridge). Some parents feel looked down upon by school staff (Ridge 2009) and see Parent Teacher Associations as middle class and exclusive (ATD Fourth World 2000 cited in Ridge 2009), which discourages their involvement in school. Children in low-income families have limited access to advice about higher status jobs (e.g. medicine or law) or newer occupations (e.g. creative or media) (Seaman et al 2005).

Families affected by disability say:

Two thirds (64%) of parents and carers felt that the additional costs relating to disability had an impact on family life and parenting in terms of cutting back expenditure (including the effect of this on siblings) and increased stress.

Over half (54%) said they had reduced spending on family life in order to meet the additional costs relating to disability. The main impact was the inability to afford holidays. Other areas affected including food, heating and other essentials.

One of the specific areas of stress mentioned was concern for the future, particularly in the light of changes to the benefits system as children grow up.

Discussion points:

- *How can services support parents to manage the multiple stresses which arise from living on a low income?*
- *How can services support family relationships?*
- *How can services challenge negative stereotyping of families in poverty?*
- *How could services remove or reduce financial barriers to participation?*

Findings b. How do parents on low incomes manage?

b. How do parents on low incomes manage?

Key findings: How do parents on low incomes manage?

- Parents use a range of creative and skilful strategies to manage resources and protect children from the impacts of low income. However, this can be stressful and time consuming and women are more likely to bear the responsibility.
- Attempts to budget can be undermined by life events (such as illness or separation), benefit changes and employment conditions which can lead to debt. Lack of access to mainstream financial services can mean resorting to high-interest home credit service loans.
- Families and close friends are a valued source of financial, material and emotional support, especially for women. However, support can be variable and undermined by life events and lack of resources.
- Receiving support is not always seen positively. Parents can have concerns over loss of privacy or independence, potential interference in private matters, obligations to return favours, and worry that requesting help too often would be interpreted as a failure to cope.
- Parents in low-income areas tend to have low levels of social support, particularly ethnic minority and lone mothers, who are also least likely to access formal services.
- The benefits system is often a significant source of confusion and stress for families, including those affected by disability, and many families do not receive all the benefits to which they are entitled. Interruptions, delays or deductions in payments can be extremely destabilising.
- Factors which would help families engage with services include:
 - o welfare rights advice;
 - o a holistic and family-oriented approach;

- o co-ordinated and flexible support;
- o non-judgemental professionals; and
- o involving parents in service planning and delivery to ensure it is appropriate to their needs.

While parenting on a low income is challenging, parents make considerable efforts to sustain family life and reduce the impact of poverty on their children.

i) Managing resources

Parents use a range of creative and skilful strategies to manage resources and protect children from the impacts of low income (McKendrick et al 2003a; Seaman et al 2005, Ghate et al 2002). Spending is strictly prioritised, with leisure and recreation activities cut first, followed in turn by heating, equipment, clothing and food. Payments are timed carefully and made in small installments. Other strategies include children taking turns in having mobile phone credit; bargain hunting; letting young people know how much the family budget can sustain; re-using clothing by siblings; long-term planning and using mail order catalogues (Seaman et al 2005; McKendrick et al 2003a). Similar strategies are reported by families affected by disability, along with 'staying in', going without food and transport and using savings (Woolley 2004 cited in Cunningham-Burley et al 2005). Informal support (benefits in kind, handed-on clothing) is common (McKendrick et al 2003a).

Managing low resources is stressful and time consuming and women are more likely to bear the responsibility (Ridge 2009; McKendrick et al 2003a; Goode et al 1998 cited in Ridge 2009). Parents spend a considerable amount of time searching for bargains and low cost essential items such as food (Ghate et al 2002). While both men and women want to protect children from the effects of poverty, women tend to be the most likely to go without, or restrict their own and their partners' spending, in order to meet their children's needs (McKendrick et al 2003a and 2003b; Seaman et al 2005; Goode et al 1998 cited in Ridge 2009).

Attempts to budget can be undermined by the sudden appearance of additional needs, benefit changes and employment conditions (Ridge 2009; McKendrick et al 2003a). Changing levels,

Findings b. How do parents on low incomes manage?

or loss of entitlement and/ or overpayments; poor employment conditions including instability, low pay and unemployment severely undermine mothers' attempts to budget and manage financially (Ridge 2009). For lone parents on low incomes (Ridge and Millar, 2008; Millar and Ridge, 2009 cited in Ridge 2009) and families affected by disability (Preston 2005 cited in Ridge 2009), changes in family circumstances such as bereavement, unemployment, divorce and the onset of illness and disability can have a profound effect on ability to pay.

Children often understand the challenges arising from low income and develop strategies to help.

Strategies include taking jobs so they can contribute financially to their families, taking on caring duties so parents can work, and restricting demands (e.g. not telling parents about school trips or other activities) to ease financial pressures (Ridge 2009; Ridge 2002 cited in Seaman et al 2005; Ridge and Millar 2011).

Families affected by disability say:

Nearly half of respondents (47%), including all those with disabled children, said that their ability to meet the additional costs relating to disability was worse than a year ago. Only 1% of respondents felt they were in a better position, and 40% said their position was about the same.

ii) Managing debt

Living with debt can be a key feature of life for some low-income families (Seaman et al 2005). Fuel, rent, mortgage and service utility debt is common (Ridge 2009). For working lone mothers, debts can be generated through employment changes (job instability or loss), partnering and re-partnering (especially debts accrued at separation), and housing costs (over mortgaging, re-mortgaging and improvement loans). Debt is one of the most negative factors of living on a low wage over time, making life difficult and stressful for both women and children, who can worry about their mothers (Ridge and Millar 2011).

Families on low income lack access to financial services and affordable credit (Ridge 2009, Green 2007, McKendrick et al 2003b). Consequently, many

families take out loans with a home credit service with exceptionally high interest rates. Debts generated during seasonal occasions such as Christmas can persist beyond the following Christmas (Barnados 2008, cited in Ridge 2009). Use of expensive credit can be accompanied by high-pressure sales techniques and aggressive creditors, alongside the challenges of living with debt itself (McKendrick et al 2003b, Green 2007).

Changes in circumstances can lead to experience of debt.

Debt can be a particular problem when family income falls severely with unemployment, illness, injury, death or partnership breakdown. What was a tolerable commitment (for example, mortgage, loan) on a higher income can become crippling when income is reduced. Likewise, the impact of additional costs arising from individual circumstances, such as separation, combined with external costs such as rising fuel prices, can make a previously manageable income inadequate.

Attempts to manage finances can be undermined by external agencies.

Financially excluded families often face additional costs in paying for basic necessities like gas, electricity and banking. For example, some energy companies place their pre-payment customers on higher tariffs and charge them for having a meter. Often referred to as the 'poverty premium', costs can amount to £1,000 per annum (Barnados 2009).

iii) Social support

Social relationships are important and a happy family life is often considered as more important than material well being

(Page 2000 cited in McKendrick et al 2003b; McKendrick 1998 cited in McKendrick et al 2003a). For some, having things that 'money can't buy' such as time to spend with children, good relationships and privacy compensate for material deficits (McKendrick et al 2003a). Lone parents who experience poverty after leaving a difficult relationship report improved well-being (McKendrick et al 2003a). However, while it is important to recognise aspects of quality in the lives of low-income families, this does not mean that material resources are unimportant (McKendrick et al 2003a).

Families and close friends are a valued source of financial, material and emotional support,

Findings b. How do parents on low incomes manage?

especially for women (McKendrick et al 2003b, Attree 2005, Seaman et al 2005; Cole et al 2011; Ghate et al 2002). Strong support networks can help parents to cope with stress and develop resilience, and increase their ability to care for both their children and themselves (Attree 2005). Family and friends are important in helping people to 'get by' and manage daily or immediate challenges by providing financial gifts or loans; practical tasks (such as help with childcare); and emotional and social support (Cole et al 2011). Mothers and female friends are pivotal to social support networks, and most informal support is both provided and received by women (Attree 2005; Ghate et al 2002; Seaman et al 2005).

However, support from family and friends can be variable and undermined by events and lack of resources. Lack of material resources, such as transport, can mean family are difficult to reach (Ghate et al 2002). While financial support and gifts from relatives can ease material hardship (McKendrick et al 2003a) extended family and friends may have their own financial constraints, particularly as poverty often persists across generations. Events such as separation from a partner or becoming a carer can destabilise social support networks (Ridge 2009).

Receiving support is not always seen positively. Parents can be deterred from seeking support by concerns over loss of privacy or independence, potential interference in private family matters, and worry that requesting help too often would be interpreted by others as a failure to cope (Ghate et al 2002; Attree 2005). They can feel obliged to offer informal support, such as time, money or advice in return (Ghate et al 2002, McKendrick et al 2003b; Attree 2005) and parents who worry the most about such reciprocity are those least likely to feel they are managing (Ghate et al 2002). A reliance on help from family can lead to strained relationships between generations (Attree 2005), and reliance on material support can leave family members feeling 'bad', 'obligated' or 'owned' (McKendrick et al 2003b). For Asian parents in particular, dependence on others, especially financially, was associated with loss of status and self-esteem (Cohen et al 1992 in Attree 2005).

Feeling supported is important, but parents in low-income areas tend to have low levels of social support (Attree 2005; Ghate et al 2002; Bradshaw et al 2009). Parents in lower-income households, in social housing, or living in areas of high deprivation are less likely to have satisfactory networks and low levels of support (Bradshaw et al 2009; Ghate et al 2002). These parents are less likely to seek help and support and engage in activities with their child (Bradshaw et al 2009). However, feeling supported can help parents feel they are managing with the demands of parenting in disadvantaged circumstances, even if the actual level of support received is low (Lakey & Lutz 1996 in Attree 2005).

Low-income ethnic minority and lone mothers tend to have smaller social support networks (Ghate et al 2002, Attree 2005; Turner 2006). Lone mothers are more likely to say they have no one who helps them in their role as a parent (34% compared with 23% of parents in the study as a whole) (Seaman et al 2005) suggesting that they feel unsupported. In addition, some lone mothers rely on each other for mutual support, meaning they rely on others with similar difficulties (Dearlove 1999 cited in Attree 2005).

iv) Access to services

Low-income families, including those in rural areas, can face practical barriers to accessing a range of services, such as further education, training, employment, health care, public transport, advice and support services, and culture and leisure activities (McSorley 2008; Palmer et al. 2006; Bradshaw et al 2009; Green 2007).

Lack of public transport can undermine well-being and be socially isolating (Green 2007, Ridge 2009). Car ownership is rare among those working part-time or on benefits (Seaman et al 2005). For those rural families with cars, fuel costs can be prohibitive (McSorley 2008). Poor transport services restrict access to health services, retail and social care resources (Bostock 2001 cited in Ridge 2009), culture and leisure services, and visits to family and friends, all of which can lead to feelings of isolation (Green 2007). Without transport, mothers are particularly likely to not attend preventative (but non-urgent)

Findings b. How do parents on low incomes manage?

services such as cervical smears (Bostock 2001 cited in Ridge 2009). Walking long distances with young children, sometimes through neglected areas, can be demanding and stressful (Bostock 2001 cited in Ridge 2009).

Generally, families on low incomes report mixed experiences of formal health and social welfare services (Attree 2005). Key problems in accessing services include not knowing what is available, inability to access information about entitlements or not knowing what to ask for, and concerns about being labelled inadequate parents (particularly by social workers) (Green 2007; Ghate et al 2002; Attree 2005). Some parents feel that agency staff have little practical understanding of the challenges of managing in poverty (McKendrick et al 2003b) and do not offer help relevant to their needs (Ghate et al 2002).

Women who are the most socially isolated are least likely to access services (Attree 2005). Lone mothers with little social support are particularly likely to be concerned about being labelled inadequate (Dearlove 1999 cited in Attree 2005). A reluctance to ask for support could reflect a fear of being seen as unable to cope through admitting need for more help (Seaman et al 2005).

Ethnic minority families are significantly less likely to use formal services (Ghate et al 2002; Attree 2005). A lack of cultural sensitivity in services and/or a lack of information can deter some ethnic groups from accessing services (Barnard et al 2011). Ethnic minority parents particularly value interventions which offer practical help, such as health visiting, and prefer professionals who are non-judgmental, take their concerns as parents seriously, and treat them with respect (Ghate et al 2002). They like personal and informal support which emulates natural social networks (Gill et al 2000 cited in Attree). Therefore the needs of ethnic minority families go beyond language translation and require their involvement in service design, planning and delivery (Temple et al. 2008, cited in Birch and Martin 2010).

The benefits system is often a significant source of stress for families, including those affected by disability (Hooper et al 2007 cited in Ridge 2009; Mitchell and Sloper 2002 cited in Cunningham-

Burley et al 2005). It is seen as complex, difficult to understand and negotiate, and confusing. Late or missed payments can result in families going into debt, while changes in payment can exacerbate stress and financial strain. With few resources to fall back on, interruptions, delays or deductions in payments can be extremely destabilising (Ridge 2009; Mitchell and Sloper 2002 cited in Cunningham-Burley et al 2005). Tax credits now help more than a million children in working families out of low income but the number needing such help has risen sharply (The Poverty Site).

For families with disabled children, making successful claims can be difficult even with information (Cunningham-Burley et al 2005) and parents sometimes need professional help from a social worker or advice worker (Preston 2005 cited in Ridge 2009). This was reflected in the *About Families* research with families affected by disability. Families affected by disability on the lowest incomes and those from minority ethnic groups are least likely to apply for support (Preston 2004 cited in Cunningham-Burley et al 2005).

Many families do not receive all the benefits to which they are entitled, which increases financial pressures and, in turn, stress for parents. This can be a particular problem for families experiencing a sudden drop in income and who have little experience of the benefits system. Those facing the most severe and persistent poverty do not necessarily receive appropriate support to claim benefits (Adelman et al 2003). Nearly 1 in 6 families in Scotland do not claim the tax credits they are entitled to, estimated to be worth around £240m (HM Revenue and Customs 2011). Less than half of children affected by disability receive Disability Living Allowance (Preston et al 2006).

Parents of disabled children can feel anxious about the stigma attached to benefit claimants. However, claiming Disability Living Allowance (DLA) is an essential step in obtaining extra funds to meet the additional costs of disability. DLA can make a significant impact for the whole family, not just the disabled child (Preston 2005 cited in Ridge 2009). Receipt of disability benefits can decrease the risk of a child living in poverty by 14% (Department for Work and Pensions 2011).

Findings b. How do parents on low incomes manage?

Families affected by disability say:

27% of respondents felt they did not have access to information on benefits which could help them with the additional costs relating to disability, either because they were not aware of sources of information or they felt it was difficult to find information. Comments showed mixed experience of obtaining information through health professionals.

30% of respondents said they didn't know if they had access to information on benefits, which suggests a general lack of certainty over availability and eligibility.

What would help support families on low incomes to access services?

Welfare rights advice and information services can increase take up of benefits by eligible families and maximise family resources. These extra resources tend to be spent on fuel, food, education, recreation and transport. Welfare rights advice is cost effective. RNIB estimate that for every £1 invested in welfare rights services, £44 worth of unclaimed benefit is claimed by eligible families. The Citizens Advice Bureau estimate that for every £1 spent on running take up campaigns they will net up to £85 for claimants (Wiggin et al 2006).

Factors which would help families on low income engage with support services include:

- specialist support tailored to the individual's needs;
- family-oriented approaches;
- the development of trusting relationships with service providers;
- multi-agency approaches and the sustainability of services (Pinnock and Evans, 2008 cited in Ridge 2009); and
- including parents' perspectives in the planning, design and evaluation of support services to ensure that provision is relevant to their needs (Attree 2005).

Ethnic minority parents say they would prefer:

- taking an holistic approach to addressing issues facing families;
- having a member of staff dedicated to parental engagement and acting as an advocate;
- recruiting staff from local communities to break down 'us and them' barriers;
- helping parents to meet each other and reduce feelings of isolation (Page and Whitting, 2007 cited in Ridge 2009);
- professionals who are non-judgemental;
- personal and informal support (Gill et al 2000 cited in Attree); and
- involving families in service planning and delivery, not merely providing translation (Temple et al. 2008, cited in Birch and Martin 2010).

Families with more than one disabled child say they would prefer:

- better childcare and accessibility to childcare;
- better services and short term breaks; and
- co-ordinated support that is flexible, designed around routines and crises, and meets whole families' needs (Cunningham-Burley et al 2005).

Discussion points:

- How can services include parents in their service planning to ensure services are relevant to their needs?
- How can services better engage with ethnic, rural and lone parent families?
- How could financial advice be incorporated with family support services?
- How can services take a more asset based approach to supporting families, while acknowledging the structural barriers they face?

Findings c. Work and care

c. Work and care

Key findings: Work and care

- Low-paid and part-time workers can shuttle in and out of work in a 'low pay – no pay' cycle. Jobs in this cycle usually have worse employment conditions than stable jobs.
- Parents in a 'low pay – no pay' cycle face a range of barriers to entering or remaining in paid employment, including family health issues, low qualifications, lack of confidence or self-esteem, the benefits system and lack of suitable childcare, education, training and transport.
- Parents of disabled children face particular barriers to employment including inflexible employers, and especially, lack of affordable and appropriate childcare.
- Barriers to employment for disabled adults include lack of opportunity for education and training, lack of support, inflexible employers, fear of losing benefits, the low-paid nature of much employment and discrimination and prejudice from others.
- Multiple barriers, together with the extra costs generated by entering employment, can make transition to work difficult or even unviable for parents.
- Balancing work and family care is difficult and involves managing a variety of intersecting and competing tensions, usually by women.
- Informal caring arrangements are common, but can be complex, variable and difficult to arrange, requiring negotiation and reciprocity to keep it going.
- Affordable, good quality childcare; job flexibility; help with employability skills and confidence; reducing barriers to education; and tailored and integrated support would help low-income parents to manage work and care.

Poverty is a dynamic, not static, state. Rather than being 'in poverty' or 'not in poverty', 'in work' or 'not in work', low-paid workers, especially those working part-time, shuttle between work and not-work (Evans and Williams 2008, cited in Kenway 2008; McQuaid et al 2010). This is often referred to as a 'low pay – no pay' cycle, where families remain in poverty or at least highly vulnerable to poverty.

'Low pay – no pay' cycle jobs usually feature low pay, part-time hours and temporary contracts.

Compared to stable jobs, there is often less generous sick pay, holiday pay, pensions and potential for promotion (Goulden 2010). People from ethnic minorities are much more likely to be working and still on low income than the general working population (The Poverty Site).

i) Barriers to work**Parents in a 'low pay – no pay' cycle face a range of barriers to entering or remaining in paid employment.**

These include health issues (their own or their family's); low qualifications; and lack of confidence or self-esteem. Structural factors include availability of childcare, education and training, transport and the benefits system (Goulden 2010; McQuaid et al 2010). Lack of childcare in the evening and at weekends is particularly problematic (Goulden 2010) especially in rural areas (McKendrick et al 2003b). Issues such as domestic violence, traumatic experiences and drug addiction can also feature for some (McQuaid et al 2010). Low-paid jobs can contribute to family stress and demoralisation, adding to pressures (McQuaid et al 2010).

Parents of disabled children face particular barriers to employment.

Employers can be reluctant to allow mothers of disabled children to take time off for daytime appointments or unanticipated ill-health (Dowling and Dolan 2001 cited in Cunningham-Burley et al 2005). The need to take unpaid compassionate leave can result in financial uncertainty (Preston 2005 cited in Ridge 2009). Since parents of disabled children tend to spend longer periods of time caring for their children, they may take work below their skill level when they re-enter the job market, and experience fewer opportunities for study or voluntary work (Preston 2005 cited in Cunningham-Burley et al 2005).

Findings c. Work and care

Lack of affordable and appropriate childcare for disabled children is a significant employment barrier (Cunningham-Burley et al 2005; Capability Scotland 2003). In Scotland nearly 70% of working parents with a disabled child relied on family members for childcare and half of them did so because of a lack of other suitable childcare (Capability Scotland 2003). The Scottish Out of School Care Network (Boyd 2002) reports that very few childminders, out of school care groups and private nurseries have appropriate training and expertise in special needs childcare (cited in Cunningham-Burley et al 2005). A survey of Scottish rural out of school clubs found that few disabled children were accessing places, even though, in principle, the clubs were willing to accept children with additional needs (cited in Cunningham-Burley et al 2005).

Disabled adults affected by disability can face particular barriers to employment (Cunningham-Burley et al 2005; Ridge 2009; Green 2007; Capability Scotland 2003). These include lack of opportunity for education and training (Capability Scotland 2003), lack of support, inflexible employers, fear of losing benefits and the low-paid nature of much employment (Cunningham-Burley et al 2005). The need for flexible work patterns to accommodate health-related needs (such as pain, fatigue, unpredictable symptoms and health appointments) can conflict with employers' needs (Salway et al 2007 cited in Ridge 2009). Other major barriers include discrimination and prejudice from others, and low confidence (Capability Scotland 2003, cited in Cunningham-Burley et al 2005).

Extra costs associated with entering employment can make the transition to work difficult. Costs include childcare, travel and buying work clothes, and occur alongside the possibility of a gap between benefit withdrawal and the first pay cheque (Green 2007).

Multiple barriers can make work unviable for parents. While work is often described as an important part of the culture of family life (Ridge 2009), barriers can force parents to leave paid employment and prevent them from re-entering it (McQuaid et al 2010). Shift-work and anti-social hours are particular problems for parents, even those with childcare provision (Goulden 2010). Wives, partners and mothers of prisoners often give up work to care

for children, resulting in a heavy reliance on welfare provision and benefits and an increased vulnerability to poverty (Smith et al 2007 cited in Ridge 2009).

Lone mothers of children of all ages are more likely to experience employment barriers. Lack of childcare is a key barrier, including for lone mothers from ethnic minority communities (de Lima et al 2011). Without childcare, lone parents in rural areas often fall into the 'benefit trap' of having to stay home on benefits (Scottish Government 2009, McKendrick et al. 2003) and have limited employment and training options (Scottish Government 2009). Unemployed lone mothers are likely to experience poor health, disability (Rafferty and Wiggan 2011), and lower qualification levels (Bradshaw et al 2008) which present obstacles to employment.

Income for lone mothers is complex, involving a range of sources, and often fluctuates around a relatively low level. For those in low-paid work, total income can be made up of wages, child support payments from the former partner, benefits such as child benefit and housing benefits, and tax credits. If any of these income sources fluctuates or falls even marginally, or is withdrawn, total income can be put under strain which can make lone mother families vulnerable to poverty. Over time the cumulative impact of changes in income may be substantial (Ridge and Millar 2011).

ii) Balancing work and care

Employment is highly valued for a range of reasons and parents aspire for work-life balance. Low-income working mothers view work as important for personal identity, social contact and giving good messages to their children, as well as for economic reasons (Backett-Milburn et al, 2008). Many parents want to work in order to improve household finances and emotional well-being, and aspire to balance work with family life and personal fulfilment (McQuaid et al 2010).

The conditions of low-paid jobs are not conducive to work-life balance. Parents on a low income have fewer resources to support a satisfactory 'work-life balance' (Jamieson et al 2005; Ridge 2009). Working hours and employers' lack of flexibility often conflict with household and childcare needs (McQuaid et al

Findings c. Work and care

2010). Part-time work is often seen as the only option for combining work with childcare and domestic tasks, particularly for women (McQuaid et al 2010; Backett-Milburn et al 2008).

Work-life balance is a profoundly gendered issue (Dean 2007; Ridge 2009). Women in couples combine work with doing the majority of domestic tasks (Backett-Milburn et al 2008). In addition, women are responsible for providing care and arranging formal care outside the family. This applies both to childcare and care for family members who are sick or disabled and/or frail and elderly (Ridge 2009). However, we need to know more about how lone fathers balance work and care, and the level and type of support they access.

Women negotiate around inflexible and informal work policies. Many low-paid women work in small- and medium-sized enterprises (SMEs) which have variable flexibility, fewer formal family friendly policies, and more informal arrangements (Backett-Milburn et al 2008) which require negotiation. This often involves trade-offs, with work demands taking precedence over caring responsibilities in order to maintain employment (Backett-Milburn et al 2001, cited in Backett-Milburn et al 2008; Dean 2007). Subtle pressures, inconsistent employer practices, uncertainty about the nature and extent of employment rights can result in working long hours (Dean 2007).

Sustaining work and care involves managing a variety of intersecting tensions (Dean 2007). Women in low-paid work rely on informal support from families due to a lack of formal work policies and accessible childcare. While highly valued as safe and flexible, informal caring arrangements can be complex, variable and difficult to arrange, requiring negotiation and reciprocity to keep it going (Dean 2007; Backett-Milburn et al 2008; Seaman et al 2005). Arrangements can change according to children's needs, the availability of family members, and employment demands (such as shift work) (Backett-Milburn et al 2001; Dean 2007). Poor health in low-income families can mean that informal support can be fragile, for example key family members like grandparents can become ill, or in need of care themselves (Ridge 2009).

For lone-parents, decisions about work are influenced by the availability of a suitable work-childcare

combination. Most lone parents prefer part-time jobs (Bell et al, 2005) during school hours, which reduces their earning capacity (Ridge and Millar, 2008; Millar and Ridge, 2009). While Working Tax Credits can make it viable for lone parents to work even in part-time jobs, affording childcare can still be difficult (Bell et al. 2005).

Families affected by disability say:

90% of parents or carers felt that the circumstances arising from their or their child's disability had an impact on the number of working hours or type of work they could access. The main impacts were either that one parent could not work at all or they could only work part time.

82% of families also felt that the additional challenges associated with having a disabled child made it more difficult to juggle work and family life. Reasons included the need to attend frequent appointments, problems with accessing suitable childcare and the increased likelihood of having to take time off work to care for a sick child.

What would help in balancing work and care?

The studies cited propose that considerable improvements are needed to support parents on low incomes who wish to work, by:

- making work more financially viable;
- access to affordable, good quality childcare;
- increasing job and employer flexibility in order to reconcile work and family life more effectively;
- making the benefits and tax credit systems more realistic and responsive to the needs of people on very low incomes attempting to move into, and remain in, paid employment;
- alleviating debt issues by reducing the incidence and adverse effects of debt;
- improving employability skills and confidence; and
- helping movement towards higher-paid jobs and careers by reducing barriers to education (McQuaid et al 2010).

Findings c. Work and care

As well as these structural changes, studies suggest:

- tailored, integrated support targeted at a range of individuals' needs;
- support being offered as a route towards independence, rather than 'being pushed into a job' (McQuaid et al 2010); and
- breakfast clubs, providing a suitable meal when families do not have adequate incomes to ensure a good breakfast, and are seen as safe and affordable by parents (Schmilt et al 2003 cited in Ridge 2009).

Discussion points:

- How can services support parents experiencing the different pressures arising from unstable employment?
- How can services support families affected by disability?
- As employers, how can services ensure they have a family friendly approach to areas such as pay, flexible working, or carers leave?
- How can services help ensure parents are receiving the in work benefits, tax credit and childcare support that they are entitled to?

Findings d. Low-income neighbourhoods

d. Low-income neighbourhoods

Key findings: Low-income neighbourhoods

- Due to recent housing policies, people on low incomes are increasingly likely to live alongside others who are materially disadvantaged. Deprived neighbourhoods have inadequate housing and a lack of basic amenities and services, all of which can contribute to stress. Balancing safety with opportunities for children's development adds to pressure for parents. However, while poverty is higher in deprived areas, more families on low incomes live outside these areas than in them meaning that localised policies alone will not tackle poverty.
- Low-income neighbourhoods can be labelled as 'bad' and become stigmatised by outsiders based on the behaviour of individuals, overlooking their positive community aspects. Residents' can also isolate individuals by labelling them as from 'bad' areas within their own neighbourhoods.
- Parents identify physical, behavioural and health risks associated with their local environments for their children including being exposed to aggressive peer groups and anti-social behaviour, being drawn into problematic lifestyles, and drug and alcohol use.
- Managing perceived risks impacts on the development of children's independence, and ability to look after themselves, and limits their social life and access to leisure facilities.
- Efforts to balance safety and risk for children, such as accessing supervised activities, cost money and time.
- Parents on low incomes say they would like more tangible and local support in response to local needs, clearer parenting advice, affordable childcare and more accessible, affordable, local facilities.

i) Where do people on low incomes live?

Due to recent housing policies, people on low incomes are increasingly likely to live alongside others who are materially disadvantaged (Ridge 2009; McKendrick et al 2003a; Seaman et al 2005; Power 2010). Many low-income families live in low-cost, run down, and inadequate housing in deprived neighbourhoods where there is a lack of basic amenities and services (McKendrick et al 2003a; Ridge 2009). While accommodation problems are a major stress factor for families in hardship, many are unable to either fund home improvements or afford to move (Ridge 2009).

However, while levels of poverty are higher in deprived areas, more people experiencing poverty live outside these areas than within them (McKendrick et al 2011). In 2009/10, 29% of people in deprived areas in Scotland were in relative poverty before housing costs are taken into consideration, compared with 15% in the rest of Scotland. However, of the 870, 000 people in relative poverty, 670, 000 lived outside areas classed as deprived by SIMD (Scottish Index of Multiple Deprivation) (Scottish Government 2011). This means that that localised policies are not sufficient to tackle poverty.

Low-income areas can be labelled as 'bad' and become stigmatised. Anti-social behaviour in individuals can be mapped onto the wider community. Once established, area stereotypes are hard to change (Hastings et al 2000 cited in McKendrick et al 2003a). Jobseekers can find that employers will not consider applications from particular streets, estates or districts. In addition, residents' categorisations of safe and unsafe areas within their own neighbourhoods can potentially label individuals as living in 'bad' areas, which could isolate them from social networks through which parents and young people watch out for each other and hear about safe play and leisure opportunities (Seaman et al 2005).

Positive aspects of low-income neighbourhoods can be easily overlooked by outsiders (McKendrick 2003a; Green 2007). Both parents and young people in low-income families describe positive aspects of their neighbourhood, in particular the presence of familiar and trusted family, friends and neighbours (Seaman et al 2005, Green 2007). A UK study with

Findings d. Low-income neighbourhoods

low-income parents reported that 95% feel their neighbourhoods are friendlier than average and 90% think a sense of community is very important (against a national average of 50%) (Power 2010). In addition, for children a seemingly impoverished physical environment of waste ground and wild areas can be appropriated and used imaginatively in play (McKendrick 2003a).

ii) Identifying and managing risk in low-income neighbourhoods

Parents identify physical, behavioural and health risks associated with their local environments for their children (Power 2010; Ghate et al 2002; Seaman et al 2005; Borland et al 1998 cited in Seaman et al 2005). Parents see gangs or aggressive peer groups as potential threats to physical safety (Seaman et al 2005). Behavioural risks are seen in terms of anti-social behaviour (such as rough behaviour, bullying, violence and crime). This includes their children being exposed to other people's behaviour, being drawn into problematic lifestyles (Power 2010; Seaman et al 2005), and being a risk or nuisance to others in the community (Seaman et al 2005). Parents are also concerned over behaviours which pose a risk to health (such as drug and alcohol use) (Power 2010).

Parental perceptions of risk are influenced by gender. Parents worry about girls becoming adults 'too quickly', whereas worries about boys are more often related to dangerous outside activities and pressures from peer groups (Hood et al 1996 cited in Seaman et al 2005).

Managing perceived risks impact on children's freedom and opportunities for development and independence. Closely monitoring children (e.g. ensuring they stay in the garden) and categorising different areas as safe or unsafe mean that children's movements and activities are restricted, which can inhibit their social life and development of their ability to look after themselves (Power 2010; Seaman et al 2005). This could include avoiding amenities such as local parks and sports facilities that should be a resource for development and growth (Seaman et al 2005). Traffic is also seen as hazardous (Power 2010; Ridge 2009). Parents are more willing to allow their children greater freedom of movement when

they know and trust the parents of children's friends (Seaman et al 2005).

Efforts to balance safety and risk for children cost money (Power 2010; Seaman et al 2005). Parents view organised, supervised activities as offering children opportunities for social and skill development while reducing the likelihood of contact with risks. However, these activities cost both money and time (Power 2010; Seaman et al 2005).

What would help families manage risks?

Parents on low incomes say they need more support, and more accessible facilities and activities such as safe parks and play areas, youth provision, childcare and affordable leisure activities like swimming (Ridge 2009). Families also suggest that regeneration plans can undermine social networks (Power 2010) and would like more say in how their communities are run (Green 2007).

School social events can play an important role in bringing families of all ethnicities together, while providing cheap and safe activities. Community centres are likewise important for the activities they can offer. Churches are seen as important across ethnic and faith boundaries (Power 2010).

Parents in urban areas suggest local problems could be tackled through:

- Offering clearer parenting advice;
- Offering parents tangible support such as parenting groups along the lines of Sure Start;
- Giving local schools a wider remit to support parents;
- Making local facilities low cost for local children;
- Providing open space within five minutes walk of every home;
- Ensuring strong adult supervision, e.g. in stairwells, on estates;
- Involving parents in the planning and development of local amenities for young people;
- Delivering services locally;
- Brokering needs locally;
- Encouraging community roles and representation;
- Bringing frontline staff to ground level;

Findings d. Low-income neighbourhoods

- Reinstating and expanding role of caretakers, park keepers, street wardens; and
- Listening to local families (Power 2010).

Discussion points:

- How can services respond to local needs when supporting parents?
- How can local services work together to support parents better?
- How can services support parents to balance what they see as risks to their children's safety while still encouraging their social and educational development?

Findings e. Impact of the current economic climate

e. Impact of the current economic climate

Key findings: Impact of the current economic climate

- The recent recession has generated additional burdens for people already living on low incomes, including increased time pressures, concerns about job security, decline in nutrition and higher stress levels.
- Scottish charities and voluntary organisations have seen a general drop in income and face a need to do more work with less money.
- While relative child poverty is forecast to remain broadly constant in the short term, it is forecast to rise to 24% (from 20%) in the longer term.
- While the Universal Credit welfare reform is claimed to reduce relative poverty - if implemented successfully - any reduction would be more than offset by the poverty-increasing impact of the UK government's other changes to personal taxes and state benefits. Proposed changes to disability-related benefits may also increase poverty levels.

Recession

A 2010 study of the effects of the recent recession on people living in relatively deprived areas suggests they are dealing with hidden costs, including extra burdens on (mainly women's) time, adjustments to cope with inflation which result in less nutritious diets or colder homes, and higher stress levels. Those who kept their jobs during the recession were travelling further for work and feeling less secure about work and incomes. The study suggests the fact that these costs tend to go unnoticed reinforces the need for more participatory and people-centred understanding of what poverty and well-being mean in everyday life, and in particular in a fast-changing global economic context (Hossain et al 2011). Aside from the impact of the current economic climate, some areas have still

to recover from the high unemployment and cuts in community resources in the 1980s and 1990s.

Families affected by disability say:

Over 80% of respondents said that their disability related expenditure had increased in the past year. The main areas that had increased were basic commodities such as petrol, electricity, gas, food, and clothing.

What would help families affected by disability?

74% of respondents suggested what would be of greatest help to them in reducing financial pressure and managing family life. The key areas are:

- reducing fuel and utility costs (one parent suggested a 'disability discount' on fuel bills);
- increase in, and certainty around, benefits and entitlements;
- availability of affordable and suitable childcare and short term breaks (including out of 9-5 office hours);
- improved support such as with therapies and equipment; and
- access to work, including flexible hours.

Impact on Scotland's charity and voluntary sector

Between 2009 and 2010 charities and voluntary organisations across Scotland (excluding housing associations) have seen their income drop by £98m. Almost 62% of small grassroots organisations experienced a decrease in income between 2009 and 2010. Rising inflation, together with static income, means that the voluntary sector has to do more with less, and in some cases organisations are dipping into reserves to fund crucial projects. Since public sector contracts and grants provide around 42% of the voluntary sector's income, squeezed local budgets could threaten this source of funding which is often targeted at providing services for the most vulnerable in society (SCVO 2011a).

In a survey of the voluntary sector across Scotland in October 2011, 76% of organisations expected demand for services to increase over the next year.

Findings e. Impact of the current economic climate

While half of respondents were optimistic about their capacity to meet new challenges, 45% were unsure or concerned (up 15% from 33% in 2010). More than half of large organisations (with incomes over £1m) expected their financial position to deteriorate, and one third expected their staffing numbers to decrease (SCVO 2011b).

UK poverty forecasts and proposed welfare reform

In the short term, relative child poverty is forecast to remain broadly constant between 2009-10 and 2012-13 before rising slightly in 2013-14, while absolute child poverty is forecast to rise continuously (and by more than relative poverty) over this same time period (Brewer et al 2011).

In the longer term, absolute and relative child poverty are forecast to rise from current levels of 20% to 23% and 24% respectively in 2020–21. These are both considerably higher than the targets specified in the UK Child Poverty Act 2010 (of 10% and 5% respectively). This would be the highest rate of absolute child poverty since 2001–02 and the highest rate of relative child poverty since 1999–2000 (Brewer et al 2011).

Forecasting suggests that current proposed changes to UK personal tax and benefit policy (including Universal Credit) will increase relative child poverty by 200,000 in both 2015-6 and 2020-21; and increase absolute child poverty by 200,000 in 2015-16 and 300,000 in 2020-21 (Brewer et al 2011).

Universal Credit: The most significant reform to state benefits since Beveridge proposed by the UK government is to replace most means-tested benefits and tax credits for those of working age with a single, integrated benefit (Universal Credit). Considered in isolation - and if it is successful despite its growing complexity and reliance on online application - Universal Credit is claimed to reduce relative poverty significantly (by 450,000 children and 600,000 working-age adults). However, this reduction is more than offset by the poverty-increasing impact of the government's other changes to personal taxes and state benefits, and particularly the switch from indexing most benefits from the retail price index (RPI)

level of inflation to the consumer price index (CPI)*. This means that the net effect of proposed changes will be to increase both absolute and relative poverty (Brewer et al 2011).

Changes to disability related benefits: The replacement of Disability Living Allowance (DLA) with Personal Independence Payments (PIP) is also likely to result in increased poverty amongst disabled people. The UK Government has announced a 20% reduction in spending on this benefit (HM Treasury 2010) which is intended to meet the added costs that can arise from having a disability. In addition, the Welfare Reform Bill proposes the reduction of Disability Premiums that families with disabled children receive by up to 50%.

The scale of the proposed welfare changes, combined with the ongoing cut-backs in existing welfare advice and other local services, are likely to increase anxiety and uncertainty amongst families.

Discussion points:

- How can services support families experiencing additional material and non-material pressures arising from the current economic climate?
- How can services respond to the challenge of 'doing more with less' while responding to the changing needs of all families?
- How will changes to welfare system impact on families' ability to pay for and access services?

* The CPI usually gives a lower estimate of the rate of inflation than the RPI.

4. What next?

Informing service provision

This report will be used by voluntary and public sector agencies to assess what action needs to be taken based on the evidence presented. *About Families* will work with these agencies to develop, implement and evaluate action plans based on the needs they identify.

About Families supports voluntary and statutory sector organisations to develop evidence-based services to meet the changing needs of parents and families, including those with disabilities.

About Families evidence reports and briefings can be downloaded free from

www.aboutfamilies.org.uk

If you use any of the evidence in our reports to inform your services, we would like to know about it. Please contact **karen.mountney@ed.ac.uk**.

If you think *About Families* could support you to use these research findings in your service planning, please contact **Katrina Reid on 0131 651 1941 or Katrina.reid@ed.ac.uk**.

About Families is a partnership between the Centre for Research on Families and Relationships, Parenting across Scotland and Capability Scotland

Appendices

5. Appendices

Appendix i) Research

a) Literature search method

Searching: An initial scoping was carried out to see what types of evidence and information are currently available around parenting and low income. *About Families* carried out research using the Web of Knowledge social science database, as well as searches of online resources accessible from Scottish and UK governments, the voluntary sector and NGOs (Scotland and England), relevant UK research centres and national statistical bodies.

The terms used to search for evidence were combinations of: parent/ing, mother, father, family, large family, lone parent, single parent/mother/father, step-family, disability, low income, poverty, poor, hardship, disadvantage, low pay, environment, neighbour/hood, community/ies, kinship, rural, remote, ethnic minority, Scotland, UK

Research standards: All evidence drawn on is peer-reviewed*, publicly funded or produced by government bodies. Due to the variety of sources it has not been possible to carry out a meta-analysis of studies in this area, though meta-analyses have been drawn on. This report has been peer-reviewed by a panel of academics. Service providers have also given comments.

Referencing: Some of the literature reviews drawn on are extensive and give multiple citations of other works. Where this is the case, we have referenced the literature review we have drawn on, rather than the original sources cited, as the latter would have made this review overly cumbersome. Original sources can be found in the reviews referenced in the bibliography. Where one specific author or piece of work is referenced in a literature review drawn on, this is cited and included in the bibliography.

b) Breakdown of research

Type of publication/research	
Analytical report / briefing	5
Literature review	9
Statistical information/report	7
Voluntary sector report	3
Voluntary sector website	2
Working paper	2
Research study: longitudinal	5
Research study: qualitative	13
Research study: quantitative	2
Research study: qualitative and quantitative	8
Secondary analysis of longitudinal data	1
Secondary analysis of quantitative data	6
Secondary analysis of qualitative and quantitative data	1
Total	64
Areas covered by research	
Scotland	26
UK with specific inclusion of Scotland	5
UK	28
England	2
UK and Europe	1
USA	2
Total	64

c) Research with families affected by disability

As noted in section two, families affected by disability were generally not referred to across the range of literature on parenting and low income. We therefore conducted a survey and interviews with disabled parents and parents of disabled children. We asked them about their experiences of disability related expenditure and whether they felt the additional costs they face have an affect on family life. This research was small scale and is not representative of the views of families affected by disability across Scotland, since that is outwith the scope of this work. The intention was to include some reflections from families affected by disability to inform discussions of

* Peer review is a process used to ensure the quality of academic work through academics with similar expertise reviewing each other's work and commenting on its standards.

Appendices

what action is needed to meet the relationship needs of parents, and to ensure that the voice of families affected by disability was included.

The research was carried out in two ways:

- A self-completion questionnaire was sent to parents on Capability Scotland's 1 in 4 Poll, parents on the Cerebral Palsy Register for Scotland, and users of Capability Scotland's children's services. 538 questionnaires were sent out and a total of 82 completed questionnaires were received, a response rate of 15%.
- Telephone interviews were conducted with 13 parents in order to explore views in depth.

Of the 13 interviews participants, 12 were mothers, one was a father. All had disabled children living at home.

Some survey responses added up to more than 100% due to multiple responses. Where responses added up to less than 100% this was due to "no replies".

Appendix ii) Policy context

The policy context is not described in detail because this report is aimed at those would already be familiar with the key areas. In brief, this report is relevant in the context of national initiatives in Scotland aiming to reduce poverty and inequality, and support parenting, including: Achieving Our Potential, Equally Well, Early Years Framework, Child Poverty Strategy.

For more detailed information on poverty and its impact, the following key sources may be of particular use:

- Joseph Rowntree Foundation (<http://www.jrf.org.uk/>)
- The Poverty Site (<http://www.poverty.org.uk/>)
- Child Poverty Action Group (<http://www.cpag.org.uk/>)
- Monitoring Poverty and Social Inclusion (Mopse) reports (can be found on the Joseph Rowntree Foundation website)

Table 1.1: Profile of respondents to the survey and interviews:
Base = all respondents

	Number of responses	% of total responses
Profile of family		
Disabled child	80	96
Disabled mother/father	5	6
Relationship		
Mother	75	90
Father	6	7
Grandfather	1	1
Disability - parent		
Visual/hearing impairment	1	1
Learning difficulty	3	3
Mental ill health	3	4
Physical difficulty	2	2
Other disability - (ME/CFS)	1	1
Disability - child		
Visual/hearing impairment	24	30
Learning difficulty	52	65
Mental ill health	10	13
Physical difficulty	60	75
Other disability – see Appendix 2	20	25
Age - child		
Under 2 years old	5	6
3-4 years old	7	9
5-8 years old	13	16
9-12 years old	26	33
13-16 years old	32	40
17-19 years old	16	20
20 plus years old	8	10

Table 1.2: Benefits Received
Base = all respondents

	%
Disability Living Allowance	88
Disabled Child Element of Child Tax Credit	93
Income Support Disability Premium	6
Employment Support Allowance	5
Housing Benefit Disability Premium	5
Incapacity Benefit	1
No reply	10

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Appendix iv)

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