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# Lone-Parent Families in the UK - Research Findings and Policy Issues

by Jane Millar and Jonathan Bradshaw

## Introduction

There are now just over one million lone-parent families in the UK, with 1.6 million children. This means that about 14 per cent - or one in seven - of all families with children are headed by a lone parent. Most - 90 per cent - of these families are headed by women, and two-thirds are women who are divorced or separated from their former partners.

This total of one million means that the numbers of lone parents have almost doubled since the early 1970s. This is part of some more general patterns of change in family structure which mean that the 'traditional' family of two married parents and their natural children is steadily declining. The rise in extra-marital births (now accounting for over a quarter of all births), the increase in cohabitation (half of all married couples live together before marriage), the rise in divorce (one in three marriages currently contracted will end in divorce), and the extent of re-marriage and cohabitation after divorce (in a third of couples marrying at least one of the couple has been married before) mean that 'families' are now very diverse. By the year 2000 only about half of all children will have spent all their lives in a conventional two-parent family with both their natural parents (Kiernan and Wicks, 1990 give further information on all these family trends).

The rising numbers of lone-parent families have given rise to increased policy concern. Very many of these families are dependent on Income Support for all or most of their incomes, and this reliance on Income Support has been increasing rapidly in recent years. Nearly three-quarters of all lone parents are in receipt of Income Support, up from about 37 per cent in 1971. This has consequences both for the families and for the state. For the families it means living for what can be quite lengthy periods on a relatively low level of income. About half the children in families on Income Support live in lone-parent families and in 1987 there were about 160,000 lone-parent families who had been on Income Support for at least five years (DSS, 1989). Many children are therefore growing up in families living on incomes that can provide only a restricted life-style in comparison with other families with children. Data from the annual Family Expenditure Survey show that the average gross incomes of lone-parent families in 1988 were only just over a third of the average for families with two parents and two children (DE, 1990).

Secondly the costs to the state of supporting lone-parent families on Income Support has obviously also been rising rapidly. Between 1981/82 and 1988/89 the real expenditure (ie taking inflation into account) on income-related benefits for lone parents rose from £1.4 billion to £3.2 billion. Mainly this is explained by the increasing numbers on benefit, but it was also the case that less money was being recouped from the 'liable relatives' (in general the fathers of these children). In 1988 £126 million was collected from liable relatives of lone parents and offset against benefit costs. This represents a fall of nine per cent in real terms since 1980/81 (Cm 1263, 1990).

However, support for lone parents is an area where policy touches on some very sensitive and difficult issues. Personal behaviour, human relationships at their most intimate, and the needs and interests of children all interact with public policy and interest. Policy-makers are faced with trying to reconcile a number of competing objectives. These include maintaining the living standards of children on relationship breakdown; enabling parents to support vulnerable children; and recognising the special needs and extra costs of families with only one parent - but at the same time not encouraging marital breakdown nor putting barriers in the way of re-marriage. In addition there are very difficult questions concerning the extent to which lone mothers should be expected (or compelled) to support themselves through employment; and concerning the extent to which the absent fathers should be expected (or compelled) to financially support their 'ex-families'.

In order to provide some up-to-date information to inform these policy debates the Department of Social Security commissioned us to carry out a national survey of lone-parent families in the UK. About 1400 families across the country were interviewed in the spring and early summer of 1989, and these survey data were supplemented by in-depth interviews with 30 current and ex-lone mothers and 15 absent fathers (ie the separated partners who were liable for the maintenance of the children in the lone-parent families). Here we provide a brief overview of some of the main results and their policy implications. We focus on the issue of financial support for lone parents, and so discuss in turn each of the three main sources of income potentially available to lone parents - maintenance, earnings and Income Support.

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**"About half the children in families on Income Support live in lone-parent families and in 1987 there were about 160,000 lone-parent families who had been on Income Support for at least five years...**

**...The average gross incomes of lone-parent families in 1988 were only just over a third of the average for families with two parents and two children".**

## **Maintenance**

In the survey only 29 per cent of the lone parents were receiving maintenance payments. This varied with marital status, from three per cent of lone fathers currently receiving payments, to 13 per cent of unmarried mothers, 32 per cent of separated mothers and 40 per cent of divorced mothers. Of those in receipt payments were most often for children only, with only a quarter saying they had received payments for themselves. The mean weekly level of maintenance was £26.81 per week but payments varied considerably, the median was £20 per week and the modal payment was £10 per week. Furthermore about a quarter of the lone parents in receipt of maintenance did not get regular payments of the same amount each time, so they could not rely upon knowing when and how much they would be receiving - important considerations for people trying to manage on low incomes.

Of those not receiving money payments 20 per cent said they did not want or need them, 14 per cent did not know where their former partners were, 14 per cent said that their former partner was unemployed, and 11 per cent that their former partner had refused to make any payments.

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In their proposals in the White Paper *Children Come First* (Cm 1263, 1990) the Government outline plans to set up a new Child Support Agency that will be responsible for the assessment, collection and enforcement of maintenance. Maintenance levels will be set according to a formula and the exact amount an absent parent will be expected to pay will depend on his (or her) circumstances. For a man on average earnings of £250 per week, the formula would produce a figure of about £50 per week. The Government estimate that the 'norm' will be that men will be expected to pay about 25 to 27 per cent of their net incomes (ie income after tax and national insurance contributions) in child support. (See also Slipman's article in this issue, and *Briefing*).

If implemented and enforced these proposals mean that many absent parents not currently paying will be required to do so, and many of those currently paying will be required to pay substantially higher amounts. Since the publication of the White Paper there has been much debate about whether or not it is reasonable to expect these levels of child

support; as to what the impact might be on absent parents and their second families; and on the relationships between the lone parents, the absent parents and their children. There may well be widespread support for the principle that absent parents should contribute financially to the needs of their children. However our research suggests a number of issues that require further consideration.

First there is still very little information on the capacity of absent parents to pay, or pay more, maintenance. Volume Two of the White Paper reports the results of a survey of recent maintenance assessments in the courts and DSS local offices (Cm 1263, vol 2, ch 3). This found that absent parents were less likely than average to be employed, taking age into account; and that 'the proportion of men with low incomes was far greater for the surveyed population of absent parents than for the total national male population' (para 3.3.4). In our sample of lone parents 38 per cent did not know the circumstances of their former partners. Of those who did know only 39 per cent thought that their former partners could pay, or pay more, maintenance. And again of those who knew the circumstances of their former partner, half said he (or she) had a new partner and a quarter had dependent children in their new family. The proposed formula gives priority to the first partnership - no allowance is made for new partners or step-children. The incomes of second families are to some extent safeguarded by the 'protected income level' which means that the income of the absent parent cannot be reduced below the level of Income Support plus £5. But even so second families may be substantially worse off, in effect by the transfer of financial resources from one family to another.

Secondly, ongoing child support requires at least some ongoing contact between the parents. For many families this will not be a problem but for others it could cause significant difficulties. A fifth of lone mothers reported that violence was a factor in the breakdown of their relationships. About half had no contact with their former partner. A fifth of lone mothers not receiving maintenance said they did not want any. Under the new arrangements lone parents on benefit will be expected to pursue maintenance whether they want to or not. Although it is recognised in the White Paper that some lone parents will not want maintenance it is argued that it is 'not right that the caring parent should choose to transfer the absent parent's obligation to the state without good cause' (para 5.33). Thus most lone parents will be required to pursue maintenance regardless of the impact this might have on their relationships, and independently of issues of access.

Thirdly, the new arrangements will require lone parents to identify the absent parent of their child. Those who refuse to do so will have their benefit reduced. This might involve significant numbers: in our sample 24 per cent of those ever on Income Support had, or would, refuse to give the names and addresses of their former partner, of whom about a third said they could not give the details because they did not know his whereabouts. Of unmarried women 35 per cent said they would not or could not give these details.

Fourthly, those on Income Support will have no financial gain from any increase in child support because benefit will continue to be reduced pound for pound. This might maximise savings in public expenditure but the risk is that fewer lone parents and absent parents will be encouraged to comply as there is no incentive for them to do so - the proposed regime is all stick and no carrot for those on Income Support.

Finally, the formula includes an amount for the lone parent as well as for the children. This is justified as a payment for the parent 'as carer' of the child but it may well be perceived more as a payment for the women - something that our data suggest is likely to be very unpopular with both the lone and absent parents. Whatever each felt about the financial obligations of absent parents to their children their views on payments for ex-partners were usually negative. The lone parents mostly wanted to be themselves financially independent of their former partners and the absent parents were all strongly opposed to financially supporting their former partners. This part of the formula is likely to be unpopular.

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Even if the proposed changes are successfully introduced they are likely to make little difference to many lone parents. The Government estimates that up to 200,000 more lone parents will receive regular maintenance as a result of the changes and about 50,000 will no longer be on Income Support because of maintenance receipt (para 5.35). Even if these targets are met there will still be many lone parents not receiving maintenance, and many for whom maintenance is only a small amount. Thus earnings and Income Support will still remain important income sources for lone parents.

## Employment

Just over two-fifths (42 per cent) of the lone parents in the survey were employed, 24 per cent full time (24 or more hours) and 17 per cent part time. One per cent were self-employed. In general the employed women worked in typical 'women's jobs' - in clerical, secretarial, retail, catering, and domestic work. For this they received rather low wages. On average the gross hourly earnings for full-time workers were 339p compared with 480p for full-time women workers in general, and about 65 per cent of the full-timers were low-paid, if low pay is defined as earning less than two-thirds of the median full-time male wage (in 1989 £4.16 per hour).

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The lone mothers working part time were in especially poor and low-paid jobs. A quarter were doing domestic cleaning and a third were in retail and catering. Average hourly gross earnings were only 267p (compared with 359p for part-time women workers in general) and as many as 93 per cent were low paid according to the definition used above.

Nevertheless, despite low pay, the women in employment had the highest overall incomes and it may be that employment offers the greatest opportunities for financial security and independence. However employment was not necessarily an option immediately available to all the non-employed lone parents. About 62 per cent of the lone mothers on Income Support said that currently they did not want to work. Most said they wanted, or felt they needed, to stay at home and care for their children - either because they had very young children or because they felt their children needed some additional support to 'compensate' or make up for the trauma of family breakdown. These women therefore wanted to delay any return to work, although 26 per cent said they would go back to work sooner if suitable child-care was available.

Indeed the lack of child-care was clearly a major barrier to employment. A quarter of the lone mothers on Income Support said they wanted to work immediately but nine in ten had no child-care and two-fifths said it would be very difficult to arrange any care. Both the lack of available child-care and costs were major constraints upon working.

**"The Government estimates that up to 200,000 more lone parents will receive regular maintenance as a result of the changes and about 50,000 will no longer be on Income Support because of maintenance receipt. Even if these targets are met there will still be many lone parents not receiving maintenance, and many for whom maintenance is only a small amount. Thus earnings and Income Support will remain important income sources for lone parents".**

Other constraints on employment included low potential wages and the fact that the tax/benefit system offers little financial incentive to work. The rules allowing some earnings to be 'disregarded' on Income Support were little known or understood, neither were the details of in-work benefits. The take-up rate for Family Credit was about 56 per cent of those who seemed to be eligible. Similarly many of the women were unqualified (50 per cent had no educational qualifications) and had had little job training (63 per cent had no vocational qualifications). But although 68 per cent of those wanting employment expressed an interest in employment training, few knew how to go about applying or what the implications would be for their benefits.

Thus there were several barriers to employment, some of which are specific to lone parents, others are likely to be shared by other job seekers. In some respects lone parents share similar needs to other long-term unemployed benefit recipients and thus might benefit from similar programmes to improve skills and confidence. In other respects lone mothers share similar needs to married mothers in, or seeking, employment. For policy purposes the needs of lone mothers could usefully be considered alongside the needs of married women 'returners' to the labour market. Given that 90 per cent of the expected growth in labour over the next ten years is expected to come from women (NEDO, 1989), most of whom will be mothers, then these needs ought to be urgently coming onto the policy agenda.

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### Income Support

Income Support was a very important source of income for the lone parents in the survey - 83 per cent had spent some time on Income Support since becoming a lone parent and 70 per cent were currently in receipt. As described above, many lone mothers currently on Income Support were not seeking immediate employment and the study showed clearly that perceptions of the needs of the children were the most important factor in determining decisions about employment. In this these lone mothers were reflecting the views of mothers in general, and indeed were reflecting our society's norms, which expect women to put motherhood before employment.

For women making this decision to stay at home Income Support has an important positive role to play in providing stable financial support and a framework in which they can care for their children. This can, however, give rise to ambivalent feelings because living on benefit often meant financial, practical and personal problems for many of the lone parents. The financial problems included difficulties managing on a low income and avoiding debt. Half of the women on Income Support said they worried about money 'almost always'. The practical problems included things such as queueing with young children, and sorting out delayed and incorrect payments. The personal problems included feelings of 'stigma' and a dislike of being on benefit rather than earning money. Thus living on benefit was often a struggle and if we, as a society, are willing to accept that it is a legitimate choice for mothers - lone as well as married - not to have paid employment while they are caring for children then perhaps we need to be more willing to ensure that the mothers who make this choice are not unduly penalised, either in terms of current income and living standards or future employment prospects.

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Over fifteen years ago the Finer Committee recommended a guaranteed maintenance allowance, intended to give lone parents a secure income which recognised their additional costs. The financial problems of lone parents will not be solved by maintenance alone, by benefit alone, or by earnings alone. What is needed is a flexible system, which allows combinations of the different sources of income. The proposed changes to make Family Credit payable instead of Income Support for those working 16 or more hours per week may make it possible for more lone parents to work part time and claim benefits as well as receiving maintenance; especially as the first £15 of maintenance will be disregarded in the Family Credit calculation. However this does not necessarily give lone parents a *secure* financial base - an income which they can rely upon. Looking for this security is still an important policy goal.

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