

In the pink?

In the red?

Or in between?

What parents tell us about their family finances

Results from Parenting across Scotland poll of 1,000 parents in Scotland

Parenting across Scotland is a partnership of charities which offers support to children and families in Scotland. We work together to focus on parenting issues and to help realise our vision: 'a Scotland where all parents and families are valued and supported to give children the best possible start in life.'

PAS provides support for parents and families through our information service and partners' helplines. We find out what matters to parents and families and what they need, and communicate this to politicians. We also share research, policy and good practice with people who work with families.

Our partners are children's charities and organisations which support thousands of parents and families in Scotland. PAS partners are:

- Aberlour
- Capability Scotland
- Children 1st
- Children in Scotland
- Families Outside
- One Parent Families Scotland
- Relationships Scotland
- The Spark
- Scottish Adoption

Contents

Summary	4
Introduction	7
Overview	8
Findings	13
• Family finances	13
• Families and work	21
• Families and the future	25
Profile of survey participants	26
Note on methodology	27

Summary

Are parents living in the pink, in the red or somewhere in between?

This poll¹ of 1,000 parents in Scotland found that, while most are no worse off than they were last year, the picture is not so rosy for others.

And those who report financial hardship tend to fall into certain categories: those living in the most deprived areas, and single parents (mostly women). If the family is affected by disability, that also has a bearing.

Financial hardship creates other difficulties over and above not being able to pay bills. For example:

- More than one in three parents reported increased stress and anxiety
- Around one in three parents said changes in financial circumstances meant they spent less time with their children
- Around one in five parents said changes in financial circumstances were adversely affecting their health, or causing relationship problems with their partner, family or friends

The survey also showed that two in three parents are concerned about their child/family's prospects suggesting a more general level of uncertainty. This is coupled with around half of parents saying that they are less able to put money aside or save for the future than they were a year ago.

Spending

Compared to last year:

- A third of parents are finding it more difficult to pay their household bills
- Two thirds of parents are paying more for food
- A half are paying more for gas/electricity

Those living in the most deprived areas are more likely than those in the least deprived areas to say that the increased cost of food affects their family.

Cutting back

Compared to last year, most parents did not have to cut spending but:

- A third had to cut back on food shopping
- A quarter had to cut back on gas and electricity

This particularly affected parents living in the most deprived areas and single parents:

- Around half of single parents had cut back on food shopping, compared to three in ten of those living with a partner

¹ Fieldwork by Ipsos MORI; analysis by PAS

- Two in five single parents had cut back on children's clothes compared to around one in seven of those living with a partner

Saving and borrowing

Compared to last year:

- Around half of parents said that they were less able to put money aside or save for the future
- Around one in seven parents said they had fallen into debt

Those most likely to find it difficult to save or who had fallen into debt were most likely to find it difficult to get affordable credit: those living in the most deprived areas; and single parents. Disabled parents also found it difficult to get affordable credit.

Pay and benefits

- Most working parents received around the same as, or more than, the 'living wage' of £7.85 per hour², but over one in ten received less than that
- Around a quarter of all parents said that they were affected by cuts to benefits (such as tax credits)

The parents who were most affected by benefit cuts (including tax credits) were disabled parents and single parents. The parents who were more likely to receive less than the 'living wage' lived in the most deprived areas; were single parents; and disabled parents. Part-time workers (mostly women) were less likely to receive the living wage equivalent than full-time workers (mostly men).

Working hours, incomes and family life

- Two out of five working parents were not happy with their hours of work
- Around one in ten working parents said that they had been affected by employers imposing reduced hours
- Around one in seven said that they were affected by having to work irregular hours and not being able to rely on regular ones

Those affected by employer-imposed reduced hours and irregular hours were more likely to live in the most deprived areas than the least deprived ones. Those who wanted to work fewer hours tended to be full-time rather than part-time workers and living with a partner. But over half of parents (who wanted to) could not afford to cut their hours. Women were more likely than men to say that they could not afford to work fewer hours while men were more likely than women to say that they could not reduce their hours because of workload/commitments. For those who wanted to work more hours, the main barriers were lack of available jobs/hours and childcare costs.

² Living Wage Foundation (see also footnote 6)

In the pink, in the red or in between?

1 in 10



parents earned less than the living wage

1 in 4



parents were affected by cuts to benefits

Cutting back



51% of single parents
30% of couples had to cut back on food



40% of single parents
15% of couples had to cut back on children's clothes

Changes in finances

The effects



1 in 3 parents spent less time with their children



1 in 3 parents reported increased anxiety or stress



1 in 5 said it was causing relationship problems

The future



Around **1 in 7** parents had fallen into debt

Around **1 in 2** parents had cut their saving

Introduction

Clare Simpson, PAS manager



While it is great news for families that after the recession of 2008 family finances are improving, unfortunately this is not the case for a significant proportion of Scotland's families. This new report, *In the Pink? In the Red? Or in Between?* illustrates a Scotland divided between families whose finances are sufficient to manage easily and those who have had to cut back on essentials such as food and fuel.

This is a picture borne out by what we hear from the services and helplines of the charities which form Parenting across Scotland. Many of the families which PAS partners are working with are struggling to pay for necessities. Services established to provide family and parenting support are now advising on benefits; advocating for those who have lost money through benefit sanctions; and taking parents to food banks to get food for their children. Of course, it is right that services should re-focus to ensure families' basic needs are met – but they should not need to do this in 21st century Scotland. That they are having to, often means they are not able to provide the parenting support which is so badly needed.

Our survey shows that some families are disproportionately affected: single parents³, families affected by disability and parents living in the most deprived areas. Whether they work or not, many families simply cannot manage.

Families have been told that they should work to get out of poverty. And yet, our survey shows that, for too many parents, working does not mean escaping poverty. For many, tax credits have provided some protection against falling into poverty, and now it looks like even that option may be withdrawn. It seems that, no matter how hard families try to do the best for their children, they just cannot win.

We urge Westminster and Holyrood governments to make sure that efforts to combat poverty focus on those who are already struggling as well as on those 'in between' who, through no fault of their own, may be thrown into the red by even the smallest change.

³ 91% of single parent families are headed by a woman. ONS (2014) Families and Households 2014: Statistical bulletin. [online] Available at: www.ons.gov.uk/ons/rel/family-demography/families-and-households/2014/families-and-households-in-the-uk--2014.html [Last accessed 16/11/15]

Overview

Parenting across Scotland (PAS) commissioned Ipsos MORI to survey Scottish parents about experiences of parenting and raising a family⁴. The research followed similar surveys conducted in 2004, 2007, 2008 and 2010.

The survey is based on a representative sample drawn from respondents to the Scottish Household Survey (SHS) which describes the composition, characteristics, attitudes and behaviour of Scottish households and individuals.

Given the recession of 2008, PAS wanted to find out about the state of family finances; how families are coping in the current economic climate; and linked to that, parents' experiences of employment. Through the PAS partnership we know that many families are enduring financial hardship, the effects of which our partners are trying to mitigate. But we wanted to find out a bit more about these families. Who are they? Where are they? And are they even visible? This report highlights some top-line findings which paint a picture of a divided society – of parents who are living in the pink and in the red, but also in the grey areas in between.

Most parents in our sample said they were no worse off than they had been the year previously. But the findings show that, while some parents are not adversely affected, some are doing very well indeed, and others are struggling. And those who are most badly affected tend to fall into certain categories. They live in the most deprived areas⁵; they are likely to be single parents (mostly women); their family is likely to be affected by disability; and they are likely to be in part-time work; irregular work; or unemployed. 12% of those in work are working for less than the 'living wage' of £7.85 per hour calculated by the Living Wage Foundation⁶.

The parents who are doing best financially tend to be men; living with a partner in the least deprived areas; working full-time; and paid at least the living wage.

And there is a grey area of families which are getting by. They may be finding things just about OK or even slightly difficult, but managing. But, as a recent report into food banks⁷ by Child Poverty Action Group shows, many families, which are just

⁴ Fieldwork by Ipsos MORI; analysis by PAS

⁵ Categorized using the Scottish Index of Multiple Deprivation

⁶ Living Wage Foundation (n.d.) What is the living wage? [online] Available at: www.livingwage.org.uk/what-living-wage [Last accessed 16/11/15] Note: in July 2015 the Chancellor of the Exchequer announced that the UK Government will introduce a compulsory minimum wage premium for all staff over 25 years of age, and referred to it as the 'national living wage'. The government rate is calculated on median earnings while the Living Wage Foundation rate is calculated according to the cost of living.

⁷ Child Poverty Action Group (2015) Hard choices: reducing the need for food banks in Scotland. [pdf] http://www.cpag.org.uk/sites/default/files/CPAG_Food_Bank_Report.pdf [Last accessed 16/11/15]

about managing, are very insecure. It does not take much for a family's circumstances to change entirely. Families experience poverty for many reasons, but its fundamental cause is not having enough money to live on. A family might move into poverty because of a rise in living costs, a drop in earnings through job loss or benefit changes⁸. Such changes in circumstances can tip those who are living in the grey area into the red because the safety net provided by the state is not sufficient, and there is no cushion within the families themselves. The less wealthy you are, the less likely you are to find affordable loans. Around a quarter of the parents in our survey said that they had been negatively affected by tax credit and welfare benefit cuts over the previous year, while around half said that they were less able to put money aside or save than the previous year.

Forthcoming research by think-tank IPPR⁹ reported in *The Herald*¹⁰ notes the growing gap between rich and poor in Scotland, and predicts that the gap between the best off and the worst off families is set to increase over the next five years as a direct consequence of the latest (autumn 2015) UK Government budget. According to IPPR, the average Scottish household will be more than £200 a year worse off by 2020; the poorest 20% will lose an average of £520 a year; while those in the wealthiest 20% will gain £110 a year. The hardest hit are expected to be single parents, forecast to lose more than £1,500 a year. While IPPR predicts that a greater number of Scottish households – 1.3 million – will benefit from the budget than the 800,000 who will lose out, reductions to tax credits vastly outweigh tax cuts and the 'living wage'. Those who benefit will gain £170 a year, while the poorest will lose an average of £830 a year.

It is a pattern. A recent report from Oxfam¹¹ states that the top four billionaires in Scotland have more wealth than the 'bottom' 20% of the population. Their wealth increased £25bn last year alone; a wealth gap which appears to be growing faster in Scotland than in England. The system is working nicely for some people, but at the expense of the most vulnerable.

These differences matter because what happens to children in their earliest years affects their life chances, throughout their lives. As the latest report from the Growing

⁸ Department for Work and Pensions (2015) Child poverty transitions: exploring the routes into and out of poverty 2009 to 2012. <https://www.gov.uk/government/publications/child-poverty-transitions-exploring-the-routes-into-and-out-of-poverty> [Last accessed 16/11/15]

⁹ IPPR: www.ippr.org

¹⁰ Devlin, K. (2015) Scots to lose hundreds of pounds as a result of Osborne's Budget: *The Herald* [online] Available at: www.heraldscotland.com/news/13840329.Scots_to_lose_hundreds_of_pounds_as_a_result_of_Osborne_s_Budget/ [last accessed 16/11/15]

¹¹ Oxfam (2015) Even It Up: Scotland's role in tackling poverty by reducing inequality at home and abroad – Oxfam's policy priorities for the Scottish Parliament [pdf] Available at: <http://policy-practice.oxfam.org.uk/publications/even-it-up-scotlands-role-in-tackling-poverty-by-reducing-inequality-at-home-an-579309> [Last accessed 16/11/15]

Up in Scotland (GUS) longitudinal study¹² shows, despite improvements, there are stark inequalities across various outcomes and experiences from the early years of a child's life (including health and cognitive development). The report highlights the importance of the home learning environment (such as parent/child reading); early learning and childcare; supporting positive parenting; and the value of one-to-one support (such as that provided by health visitors). The evidence from GUS shows that providing these things makes a significant difference to children.

In our survey, the parents living in the most deprived areas, and single parents, were most affected by cuts in local services and amenities, such as libraries, community centres and parks areas; most likely to report increased stress and anxiety; having most difficulty in paying bills; falling into debt; and most likely to be cutting back on food shopping, domestic energy, toys, books, clothing and other materials for children, and family outings – all of which can affect children's development. When children grow up in poverty, it can mean being cold or going hungry. But it can also mean not being able to join in activities with friends or go on holiday with their family or have books to read. Evidence from the Department for Work and Pensions found that 60% of families in the bottom income quintile would like, but cannot afford, to take their children on holiday for one week a year¹³.

The latest SHS annual report (August 2015)¹⁴ is based on 2014 data and is roughly comparable with the PAS survey. For example, the SHS shows that a higher proportion of men than women are in work. Women are more likely to be working part-time, especially if they have children. Although more parents felt positive about their household finances increasing over the previous year, a quarter of families in the SHS did not have any savings. Single parents were most likely to report that they do not manage well financially – at 24% much higher than the overall Scotland figure of 11%. Over half (59%) of single parent households reported having no savings, more than double the overall Scotland figure of 25%. The SHS also found that households on lower incomes (up to £20,000) are more likely to say that they get by rather than manage well while nearly a quarter (24%) of households on incomes up to £10,000 say they do not manage well - much higher than those on higher incomes. There is a large gap between households with incomes over £30,000 and those below - nearly three quarters of the former reported managing well. This is 21 percentage points higher than households with an annual net income of £20,001 to £30,000.

¹² Scottish Government (2015) Tackling inequalities in the early years: key messages from 10 years of the Growing Up in Scotland study. [online] Available at: www.gov.scot/Publications/2015/10/7513 [Last accessed 16/11/15]

¹³ Department for Work and Pensions (2015) Households below average income: an analysis of the income distribution 1994/95 – 2013/14, Table 4.7db Available at: www.gov.uk/government/statistics/households-below-average-income-19941995-to-20132014 [Last accessed 16/11/15]

¹⁴ Scottish Government (2015) Scotland's People Annual Report: Results from 2014 Scottish Household Survey [pdf] Available at: www.gov.scot/Resource/0048/00484186.pdf [Last accessed 16/11/15]

A PAS-commissioned review of the changing shape of families¹⁵, used census data from 2001 and 2011 and other national datasets, to consider different family forms and types of parents including families affected by disability, adoptive parents, single parents, kinship carers and families affected by relationship breakdown. The review found significant changes in household composition and family forms over the ten years, with a trend towards smaller but more numerous households, with one person households becoming the most common type of household in 2011. Notable differences remained, however, in the type of employment undertaken by men and women. Women were considerably more likely to work part-time, and less likely to work full-time, than men. Whilst levels of economic inactivity decreased for both men and women between 2001 and 2011, the reasons for such inactivity continued to exhibit stark gender differences. In 2011, women were almost six times as likely to be economically inactive because of looking after the home or family as men. For single parents, levels of economic activity and the number of hours worked increased between 2001 and 2011 for both men and women. However, single parent women remained considerably more likely to work part-time, and less likely to work full-time, than single parent men.

The PAS poll also indicates the influence of employers, employer attitudes and working patterns on working parents. This is consistent with the findings of a recent study by Family Friendly Working Scotland (FFWS)¹⁶ which concludes that families need the twin currencies of time and income to enjoy a reasonable quality of life and the time away from work to do this. If family income is too low, or working time is too long, then this imbalance can result in a negative overspill into the home and into the workplace. FFWS found that 41% of parents said that work life is becoming increasingly stressful. More than a quarter felt constantly torn between work and family, and over a third thought that this affected their family life and their relationships with their partner.

Around one in seven parents in our survey said that they were affected by having to work irregular hours and not being able to rely on regular ones. Around one in six reported experiencing a reduction in family-friendly working practices. Asked about their concerns for the future, two in five parents were concerned about work-life balance and the time they would have to spend with their family, and around a third were concerned about the amount of quality time they would have with their partner.

¹⁵Evidence Request Bank (2014) Family households: How have family households in Scotland changed over 2001-2011? Evidence response summary [pdf] Available at: www.parentingacrossscotland.org/media/424993/pas%20summary%20with%20cover.pdf [Last accessed 16/11/15]

¹⁶Family Friendly Working Scotland (2015) Modern Families Index 2015: Scotland [pdf] Available at: <http://familyfriendlyworkingscotland.org.uk/wp/wp-content/uploads/2015/07/Modern-Families-Index-Scotland-2015-EDIT.pdf> [Last accessed 16/11/15]

But not everyone can afford 'work-life balance'. Given the number of parents having to work irregular hours; being forced to work reduced hours; or working for below the living wage, it is clear that being in work does not guarantee a secure or comfortable or supportive living for many parents or their children. A Scottish Government report into the extent of severe and extreme poverty in Scotland found that employment is no guarantee against severe or extreme poverty, and that 43% of working age adults in severe poverty and 44% of working age adults in extreme poverty lived in working households¹⁷.

This report sets out some broad themes and indications emerging from our 2015 poll of parents. PAS partners also describe their work with parents who are struggling to cope, whether like Aberlour, feeding children during the school holidays; the Spark, counselling parents who are stressed about money and its effects on their relationships; Children 1st, supporting children and parents coping with the emotional and physical harm from bad nutrition, inadequate clothing, cold houses, and debt; or One Parent Families Scotland, safeguarding the personal dignity and wellbeing of single parents and their children.

While we can take heart from the fact that many parents are not notably worse off than they were a year ago, we need to act on behalf of those who are increasingly marginalised, and in danger of disappearing from view. This is not about individual behaviour, but about ingrained structures which benefit some at the expense of others, and then leave them on the margins.

¹⁷ Scottish Government (2015) Severe Poverty in Scotland [online] Available at: www.gov.scot/Publications/2015/03/4673 [Last accessed 16/11/15]

Findings

Family finances

How have things changed over the last year?

Are parents managing to pay for household essentials? Are they managing to save? Are they getting into debt? Are they choosing between food and fuel? Are they foregoing holidays and the other things that families enjoy doing together? And if money is a struggle, who do they ask for help? These are some of the topics we explored.

Overall, we found that most people said they were no worse off than they had been the year previously.

But, the picture is very mixed. Looking more closely at the findings shows that, while some parents are not adversely affected, others are. And those who are most badly affected tend to fall into certain categories. This section highlights some of the marked differences between parents in our sample.

Paying the bills

A third of parents (33%) said they found it more difficult to pay household bills than a year ago, while 14% said they found it less difficult. Around half (53%) said there had been no change.

For those who were finding it more difficult, one in ten were finding it 'a lot more difficult'.

Those finding it more difficult to pay household bills were most commonly:

- Women (35% compared to 29% of men)
- Single parents (51% compared to 28% of those living with a partner)
- Not working or in education or training (44% and 48% respectively compared to 29% of those working full-time)
- Living in the most deprived areas (43% compared to 27% of those in the least deprived)
- Disabled (54% compared to 29% non-disabled)

Increasing costs

We asked parents whether they had been affected by increased costs of essentials (such as food, mortgage/rent, council tax, electricity/gas, TV licence) over the last year. Almost two thirds (63%) said that they were paying more for food; around half (52%) were paying more for gas/electricity or household bills (51%); and around a third (35%) were paying more for petrol.

Case study: children need to eat all year round

Given that more and more families are using food banks and that many families lack basic cooking utensils and/or cannot afford gas or electricity for cooking, free school meals for children are not simply an optional extra. But when the summer holidays come, what happens to children who usually get free school meals? Inevitably, some of them go without food.

So, in summer 2014 Aberlour, together with Barnardo's and Falkirk Council, piloted a project to help children and families over the long school break.

With funding from Sodexo, they ran three weekly groups, for ten parents and their 21 children. In the groups, staff showed parents how to cook a particular meal, while their children played. Parents and children prepared the meal together and then everyone sat down to eat. At the end, each family received a set of utensils to keep and enough ingredients to cook the same meal twice more. Staff also suggested meals which parents could make without electricity or gas.

Such was the pilot's success that the project ran again in summer 2015 for 22 parents and 33 children; this time each family also received a slow cooker.

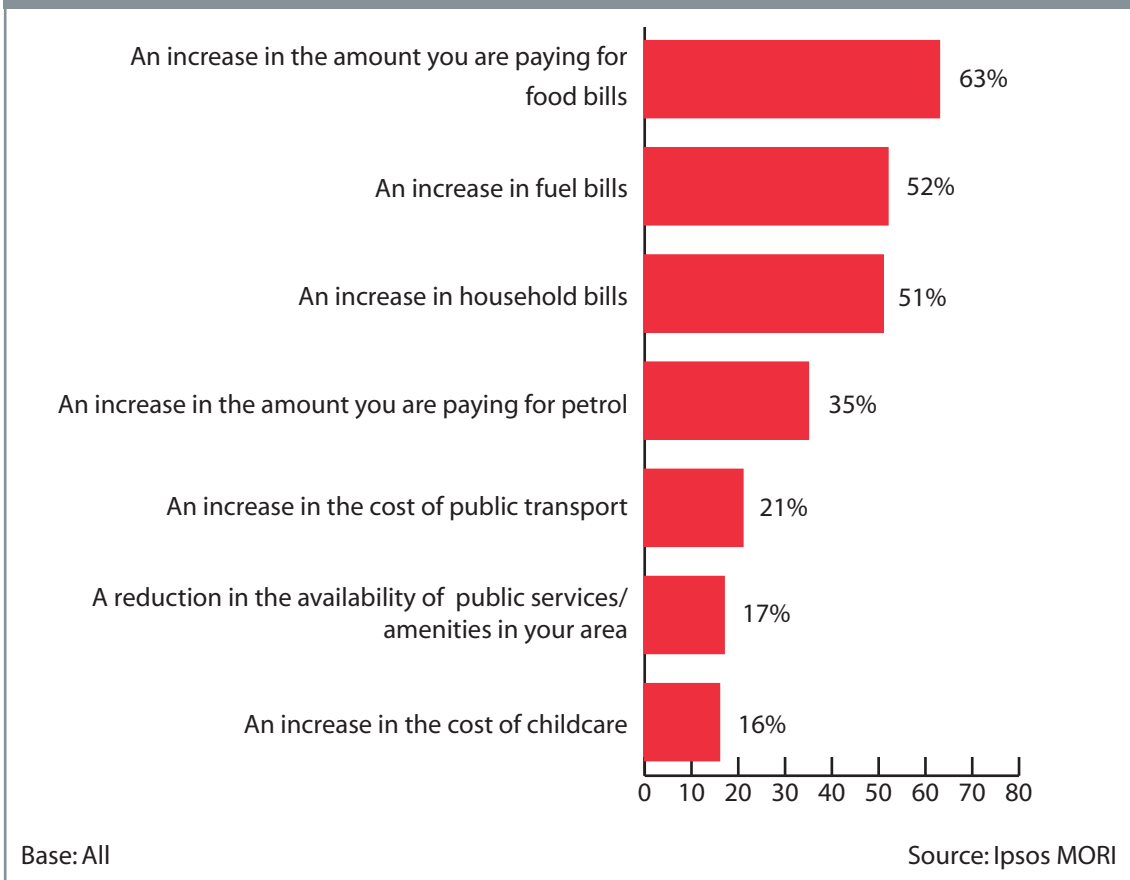
Parents said they enjoyed improving their cooking skills; learning to make low-cost meals using fresh food; to cook as a family without arguments; and spending time with their children, eating and having fun.

Aberlour intends to continue to support families who are most in need, and during times of most need.

Sally Ann Kelly, chief executive of Aberlour said, 'We are concerned about vulnerable families being left behind. The changes to working tax credits, along with the rising cost of childcare, mean that poverty is set to deepen for those families. We've seen the impact of this first-hand in Aberlour services, where we've had to provide meals for children during the school holidays as families struggle to make ends meet. We also know there has been a significant increase in families relying on food banks. Forcing families into poverty takes away their dignity and makes it more difficult for them to survive. Child poverty is an issue which should transcend party politics. As we move towards the Scottish parliamentary elections, we would like to see all parties addressing this as a priority.'

PAS partner: Aberlour

Which, if any, of the following has affected you or your immediate family in the last year?



Those living in the most deprived areas were more likely than those in the least deprived areas to say that these increases affected them. For example, three quarters (75%) of parents in the most deprived areas said they were affected by higher food bills compared to just over half (56%) of parents in the least deprived areas.

16% of parents said that they were affected by an increase in the cost of childcare. A fifth (21%) of parents said that they were affected by an increase in the cost of public transport.

Local services and amenities

Coupled with increasing costs, parents in the most deprived areas were more likely than those in the least deprived areas (27% compared to 15%) to say that they were affected by having fewer local services and amenities, such as libraries, community centres and parks than the previous year.

Case study: how money worries can affect family relationships

Colin and Emma have two children (aged five and three). Colin is a joiner, which used to be a steady job with good pay, but contracts are now irregular and poorly paid, and he sometimes has no work. When he does have work it usually means long shifts. Emma is qualified in business management. But related work tends to be full-time and childcare is too expensive, so she works in a call centre on a zero hours contract with her parents helping out with childcare.

Money is a struggle and a source of argument. Colin has left several times and gone to stay with his parents, adding to the stress on the family. He says that life is all work; that Emma does not appreciate him; and that she blames him for all their problems. Emma feels responsible for everything: the children, meals, bills, on top of working. She resents the fact that, 'he just ignores me and walks out!'

The children are stressed by the arguments. The nursery notices that the three-year-old seems distressed, clingy and fearful, and Emma confides in staff who give her the number of The Spark's relationship helpline. The Spark suggests counselling to help the couple talk about their difficulties.

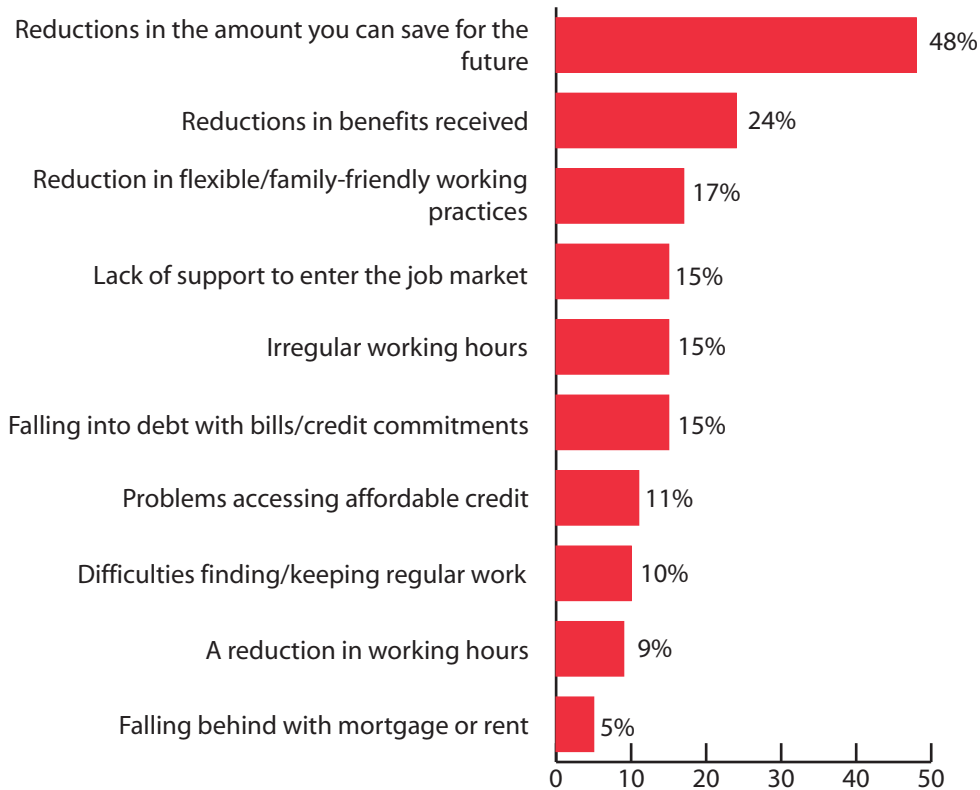
Over six sessions, they gradually begin to understand more about themselves, each other and their relationship. Colin talks about how worried he is about his work. He is working harder than ever, coping with less pay and more hours. He feels dissatisfied, tired and low, and cannot see any way out of it. He does not feel appreciated, and even blamed for working at weekends. In turn, Emma is worried about the future, feels guilty about asking their parents to help with childcare, trapped in her job and frustrated because she cannot follow her career. She also feels unappreciated, unloved and unsupported.

PAS partner: The Spark

Cuts to benefits

Around a quarter of parents (24%) said that they were affected by cuts to benefits (such as tax credits), notably disabled parents (37% compared to 22% of non-disabled parents); and single parents (35% compared to 22% of those living with a partner).

Again thinking about the last year, have any of the following issues affected you or your immediate family?



Base: All

Source: Ipsos MORI

Changes in spending patterns

Parents were asked if they had had to stop or cut back their spending because of their financial situation. Across all categories of spending, including food, domestic energy, family holidays or day trips, out-of-school activities and toys or other equipment for children, most parents did not have to stop or cut back their spending over the previous year. However, significant proportions of parents did have to.

Case study: basic dignity

What are the basics of life? Having enough to eat and drink? Being able to stay warm and dry? But what about keeping clean? If money is tight, too tight for food even, how do you afford toilet rolls, sanitary products, shampoo or soap? And if you can't keep yourself or your children or your home clean, how does that affect self-respect, family health and wellbeing? And does it also affect how professionals regard you – especially if you are a woman?

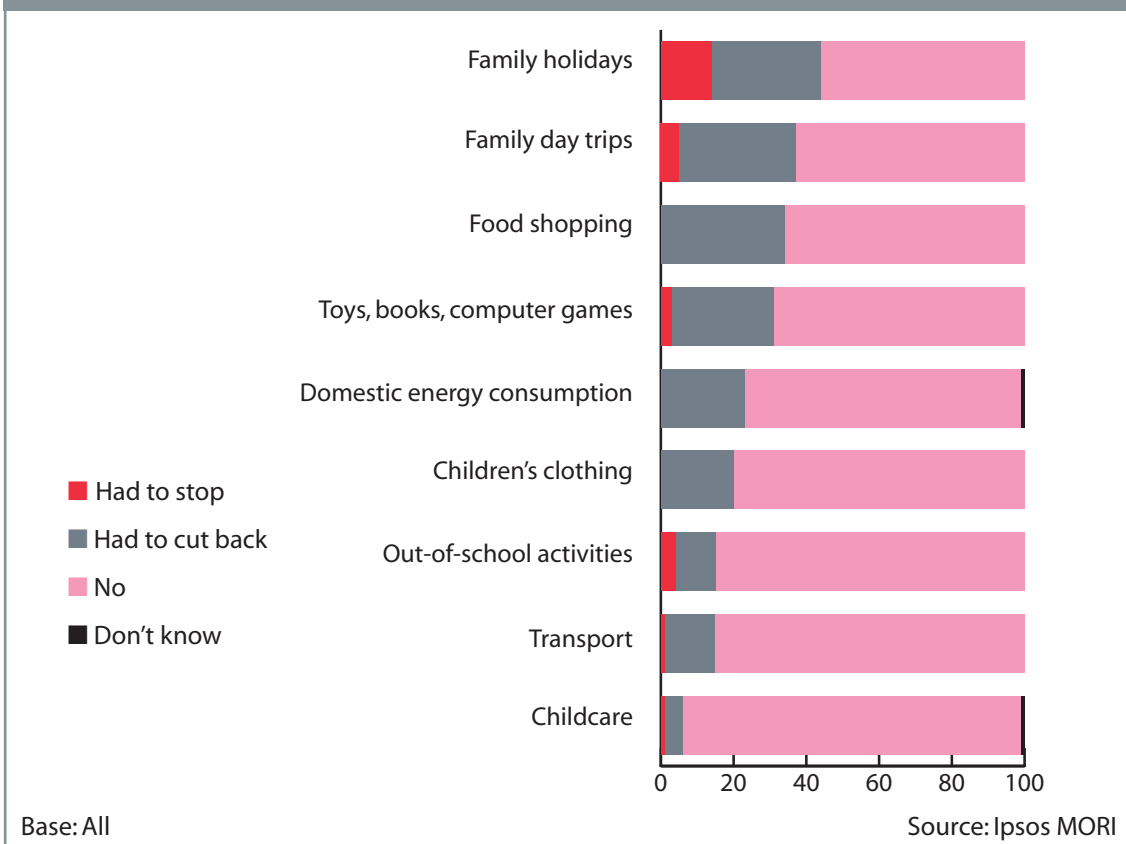
Take Jean, for example. A single parent of a five-year-old, she was living in a tenement in a very deprived area, with disruptive neighbours dealing in drugs. Jean and her child were both frightened by the surroundings, and continuous noise from neighbours meant that neither was sleeping well. Jean was finding everything hard to cope with; lack of money was a huge issue; and she was distressed about not being able to keep herself, her daughter or her house clean. The health visitor referred them both to Families House, a One Parent Families Scotland (OPFS) project in Dundee, for support. And it was the basics which OPFS had to start with – including a referral to the food bank.

But Families House had found that, although food banks sometimes provided basic toiletries and cleaning products, this was sporadic. So, the project contacted In Kind Direct, which supplies charities with toiletry and cleaning items, donated by businesses, for little or no cost. Families House is now making up packs for the families it is referring to food banks – shower gel, shampoo, toothpaste, toothbrushes, shaving foam, razors, sanitary items, deodorants, toilet rolls, nappies, laundry liquid, washing-up liquid and multi-purpose cleaners.

For Jean, the referral was a turning point. Now, many months later, she has moved to a new area, to a house with a garden. But before she moved, being able to look after her own and her child's personal hygiene helped her feel more in control. For example, she felt more confident about going to appointments with housing staff. And the end result of this is that things are much better for the whole family.

PAS partner: One Parent Families Scotland

Changes in spending patterns



Over a third (34%) of parents had to cut back on food shopping and almost a quarter (23%) on their domestic energy consumption. Most of these parents were living in the most deprived areas; and were single parents. For example, 51% of single parents had cut back on food shopping compared to 30% of those living with a partner. 40% of single parents had cut back on children's clothing compared to 15% of those living with a partner.

Similar patterns were evident across other sorts of expenditure affecting children's and families' lives together:

- Almost half (44%) of parents had had to stop or cut back on family holidays, and around a third had had to stop or cut back on family day trips (37%)
- Almost a third (31%) of parents had had to stop or cut back spending on toys, books or computer games for children

Spending on childcare was least affected, followed by out-of-school activities and transport; all elements which are less negotiable.

Falling into debt

15% of parents surveyed said they had fallen into debt with some bills or credit commitments in the past year. This was more likely to be an issue for parents living in

the most deprived areas rather than the least (30% compared to 9%); and single parents rather than those living with a partner (33% compared to 11%).

Getting affordable credit

11% of parents had problems in getting affordable credit. This was most likely to be an issue for parents living in the most deprived areas (25% compared to 4% in the least deprived areas); and this pattern followed for single parents (24% compared to 7% living with a partner); and disabled parents (25% compared to 8% non-disabled parents).

Saving for the future

Around half (48%) of parents said that they were less able to put money aside or save for the future than the previous year, notably those living in the most deprived areas (61% compared to 41% in the least deprived areas); disabled parents (64% compared to 45% non-disabled); single parents (67% compared to 43% living with a partner); and women (50% compared to 43% men).

How changes in financial circumstances affect families

A sizeable proportion of families said that changes in financial circumstances were negatively affecting them:

- More than a third (36%) reported increased stress and anxiety
- Around a third (32%) said it meant they spent less time with their children
- Around one in five (19%) said these changes were resulting in relationship problems with partner, family or friends (19%) or adversely affecting their health (17%)

Parents living in the most deprived areas were more likely than those in the least deprived areas to report increased stress and anxiety (57% compared to 28%) and having to spend less time with their children (40% compared to 28%); and single parents were more likely to report increased stress and anxiety than those living with a partner (60% compared to 30%).

Asking for help about financial difficulties

117 parents (12%) had asked for help about financial difficulties, typically those living in the most deprived areas rather than least (26% compared to 8%); single parents rather than those living with a partner (26% compared to 8%); and disabled rather than non-disabled parents (30% compared to 9%).

Of these 117 parents, around a third (35%) asked their own parents or other relatives for help. Roughly half as many had approached the bank (14%); Citizens Advice Bureaux (13%); and local authority advice centres (6%). No other source of support was mentioned by more than one in ten parents.

Families and work

How has work – availability, length of working day and so on affected families, their finances and family life over the past year? Are parents earning enough to bring up a family? How many are working for less than the ‘living wage’ of £7.85 per hour? Are they content with their working hours or wanting more or less time at work? And, given the demands of juggling work and family life, are their workplaces family-friendly? For those who are not in work and want to be, what help are they getting to find it?

These are some of the questions we asked parents.

Employment status

Around half of parents surveyed worked full-time (48%); around a third worked part-time (32%); while around a fifth (18%) did not work¹⁸. A small number (29) were in education or training.

Parents working full-time were more likely to be:

- Men (78% compared to 31% of women)
- Living with a partner (52% compared to 31% of single parents)
- Without a disability (52% compared to 19% with a disability)

Parents working part-time were more likely to be women (44% compared to 11% of men).

Parents who were not working represented 44% of disabled parents; 37% of parents with a disabled child; 35% of parents with a child under a year; 28% of those living in the most deprived areas; and 29% of single parents.

Support to enter the job market

15% of parents said that they had been affected by a lack of support to enter the job market (for example, lack of help finding a job or lack of training opportunities).

Those parents were:

- Living in the most rather than least deprived areas (29% compared to 13%)
- Single parents (27% compared to 12% living with a partner)
- Disabled (29% compared to 13% non-disabled)

Pay

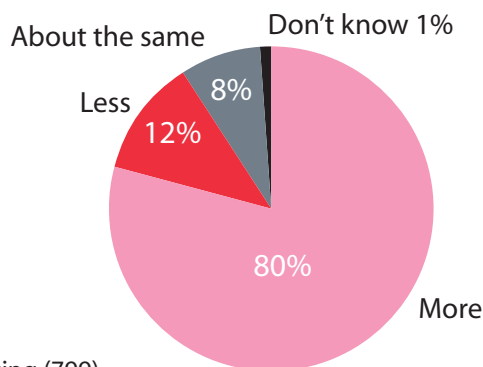
Of the 799 working parents in the sample, most (88%) received around the same as, or more than, the ‘living wage’ of £7.85 per hour, but one in ten of them (12%) received less than that.

¹⁸ Not in work and not studying or training

Those paid less than the living wage were most commonly:

- Women (14% compared to 8% of men)
- Living in the most deprived areas (24% compared to 6% of those in the least deprived)
- Single parents (22% compared to 9% of those living with a partner)
- Working part-time (19% compared to 7% of those working full-time)
- Disabled (26% compared to 10% not disabled)

Are you currently paid more, less or about the same as the Living Wage (£7.85 per hour)?



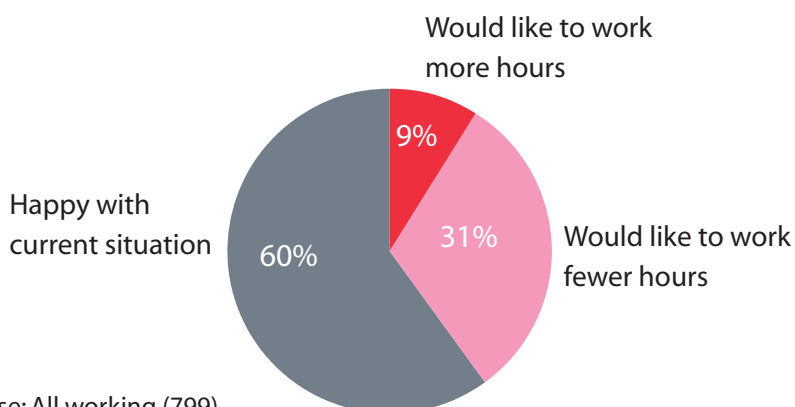
Base: All working (799)

Source: Ipsos MORI

Satisfaction with working hours

Of the 799 working parents in the sample, three in five (60%) were happy with their hours; around a third (31%) would like to work fewer hours; and around one in ten (9%) would like to work more hours.

Satisfaction with working hours



Base: All working (799)

Source: Ipsos MORI

Those who wanted to work fewer hours tended to be:

- In full-time rather than part-time work (43% compared to 13%)
- Living with a partner (33% compared to 24% single parents)

Case study: what everyday poverty means

Children say they are being bullied at school – picked on because of what they are wearing. Their uniforms are too big, or too small, or their clothes don't keep them warm or dry.

They don't always go to school. Patchy school attendance can be revealing. Children whose parents have money problems are absent when there's a school trip; or on non-uniform days when pupils are expected to put money in the charity box.

They are hungry. They say the family doesn't have enough money for food. They don't understand why their parent (it is usually only one) has to go to food banks. Or worse – it becomes normal. Their health suffers. Eating tinned and processed foods from a food bank is fine in a crisis, but, in the long run, it's never going to meet a child's nutritional needs. Some families can't cook what they get from the food bank because there's no electricity.

Their houses are cold, because the family can't afford to put the heating on. Their parents are using their pre-paid electricity card for the electricity meter which swallows up their money.

Benefits sanctioning is increasing, often for missed appointments. But some parents have mental health issues which means they find it hard to get to appointments, or parents have to look after a sick child. If you can't afford credit for your mobile, how can you call the DWP to let it know you need to rearrange? There are no public phone boxes.

And there's the stigma of poverty. Some parents won't use food banks because they feel it's humiliating. Instead, they'll ask neighbours, and in the Gorbals, neighbours often help. But the stigma is not in their heads.

And all this, day in, day out, stresses children and parents.

These are the observations of a Children 1st family support worker based in the Gorbals in Glasgow. Many families she supports are one-parent families. She goes into the cold houses; sources food vouchers or crisis grants; and makes the phone calls when parents lack know-how or confidence; and helps with housing.

PAS partner: Children 1st

Parents who were working part-time were more likely than those working full-time to say that they would like to work more hours (18% compared to 2%).

Those working part-time were also more likely than those working full-time to say that that they were happy with their working hours (68% compared to 54%).

Around one in ten parents (9%) said that they had been affected by employers imposing reduced hours.

15% of parents said that irregular working hours had affected them. Those living in the most deprived areas were more likely to say this was an issue (25% compared to 12% of those living in the least deprived areas).

Barriers to working more hours

Of the 69 working parents who would like to work more hours, barriers included:

- Not being able to find a suitable job with more hours (32%)
- Employers not being able to provide them with more hours (25%)
- The cost of childcare (19%)

Barriers to working fewer hours

Of the 248 parents who wanted to work fewer hours, the main barriers were:

- Being unable to afford the cut in income (55%)
- Workload/commitments (18%)
- Their employer not being willing to reduce their hours (15%)

Women were more likely than men to say that they could not afford to work fewer hours (69% compared to 35%).

Men were more likely than women to say that they could not reduce their hours because of workload/commitments (28% compared to 11%).

Family-friendly working

17% of parents said that they had been affected by a reduction in the availability of family-friendly working practices. The findings also suggest that lack of family-friendly working practices, including workplace culture and employer attitudes, was an issue for those who wanted more hours and those who wanted fewer hours.

When asked about their concerns for the future, two in five parents were concerned about work-life balance (41%) and time they would spend with their family (40%). Around a third were concerned about the amount of quality time they would spend with their partner (31%). This was more likely to concern those who were working full-time.

Families and the future

Parents were asked about their concerns for their family for the future. Most parents had some concerns for the future. Two in three parents (67%) were concerned about their child/family's prospects. These parents were more likely to be:

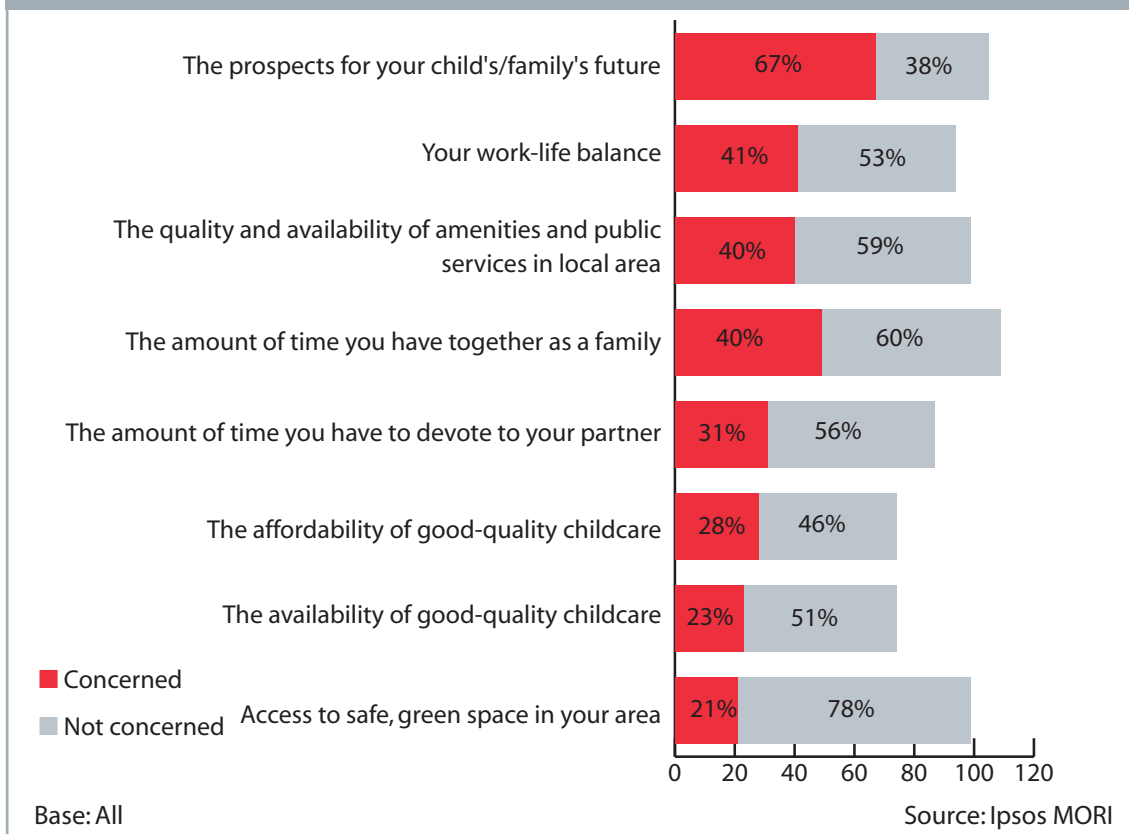
- Living in the most deprived rather than least deprived areas (75% compared to 66%)
- Single parents rather than those living with a partner (74% compared to 66%)
- Disabled (77% compared to non-disabled 66%)

Other concerns for parents were:

- Work-life balance (41%)
- Time to spend with their family (40%)
- Quality and quantity of local services (40%)
- Amount of quality time with their partner (31%)
- Childcare affordability (28%)
- Childcare availability and quality (23%)
- Access to safe, green space in their local area (21%)

Those working full-time were more likely than those not working to be concerned about the amount of time they would spend with their family (44% compared to 33%); their work-life balance (49% compared to 27%); and the amount of time they would spend with their partner (37% compared to 24%).

How concerned are you about?

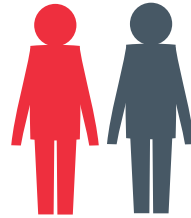


Profile of survey participants

1,000 parents

took part in the survey

644
women



356
men

80%
couples

20%
single
parents

87% of
single parents
were **women**

13%
were **men**

53%

lived in the least deprived areas

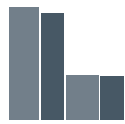
20%

in between

27%

most deprived areas

62%



lived in an
urban location

28%



lived in a
rural location

14% of parents
had a disability

8% of children
had a disability



4 out of **5** worked full or part-time

1 out of **5** were not working

Note on methodology

1,000 parents with children aged 0 to 16 took part in the survey which ran between 11 August and 10 September 2015.

The survey sample was drawn from a database of people who had taken part in the Scottish Household Survey (SHS) and who stated that they would be willing to be re-contacted for future research.

Ipsos MORI conducted the survey by telephone using Computer Assisted Telephone Interviewing (CATI) using a survey questionnaire designed in consultation with PAS staff and partners.

Although many families included more than one child, the focus was on one child only in order to make the questions easier to answer. Parents with more than one child were asked to think about one of their children when answering the questions. The child was randomly selected by the CATI programme at the start of the interview.

The survey results are based on a sample of parents and not the entire parent population so they are subject to sampling tolerances, meaning not all differences are statistically significant. Throughout the report, differences between sub-groups are commented upon only where these are statistically significant (at the 0.05 level).

Results are based on all respondents (1,000) unless otherwise stated. If results do not add up to 100%, this may be because of computer rounding, multiple responses, or the exclusion of 'don't know' categories.

Parenting across Scotland
1 Boroughloch Square
Edinburgh EH8 9NJ

0131 319 8071
pas@children1st.org.uk

www.parentingacrossscotland.org
Twitter: @scotparents
Facebook: Parenting-across-Scotland

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