

Parental Omnibus findings - briefing

Almost half of parents in Scotland facing difficulties paying household bills BEFORE cost-of-living increases

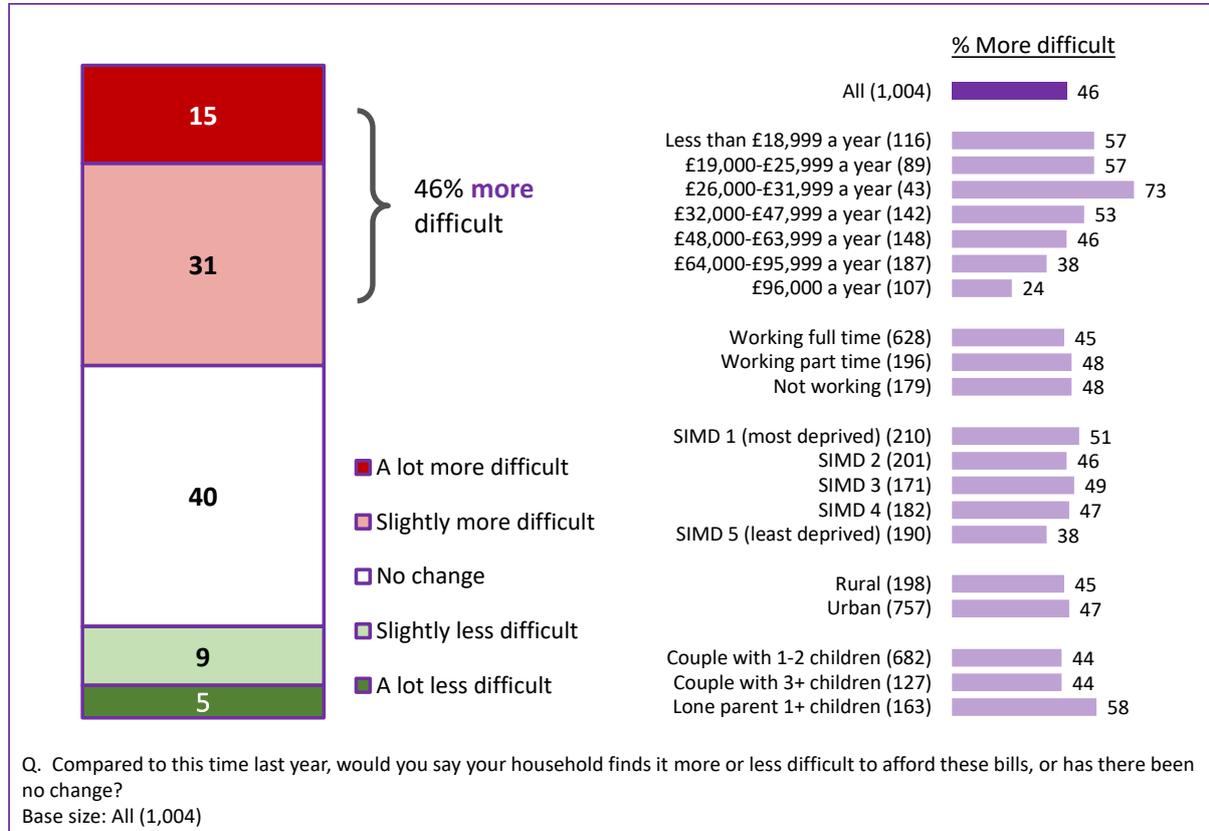
A Parental Omnibus poll of parents in Scotland has found that even before soaring cost-of-living increases, almost half of parents were finding it more difficult to pay their household bills.

(Ipsos Scotland 2021, see below for full technical note)

Key findings

Difficulty in affording bills

Parents were asked to consider the bills their household has to pay, and to indicate whether their household found it more or less difficult to afford these bills compared to the same time the previous year.



- Almost half of all parents in Scotland (46%) were currently finding it more difficult to afford their household bills, compared to the same time the previous year.
- Four in ten (40%) of all parents surveyed had experienced no change in circumstances in this respect, and
- Fourteen percent were currently finding it less difficult to afford their household bills.

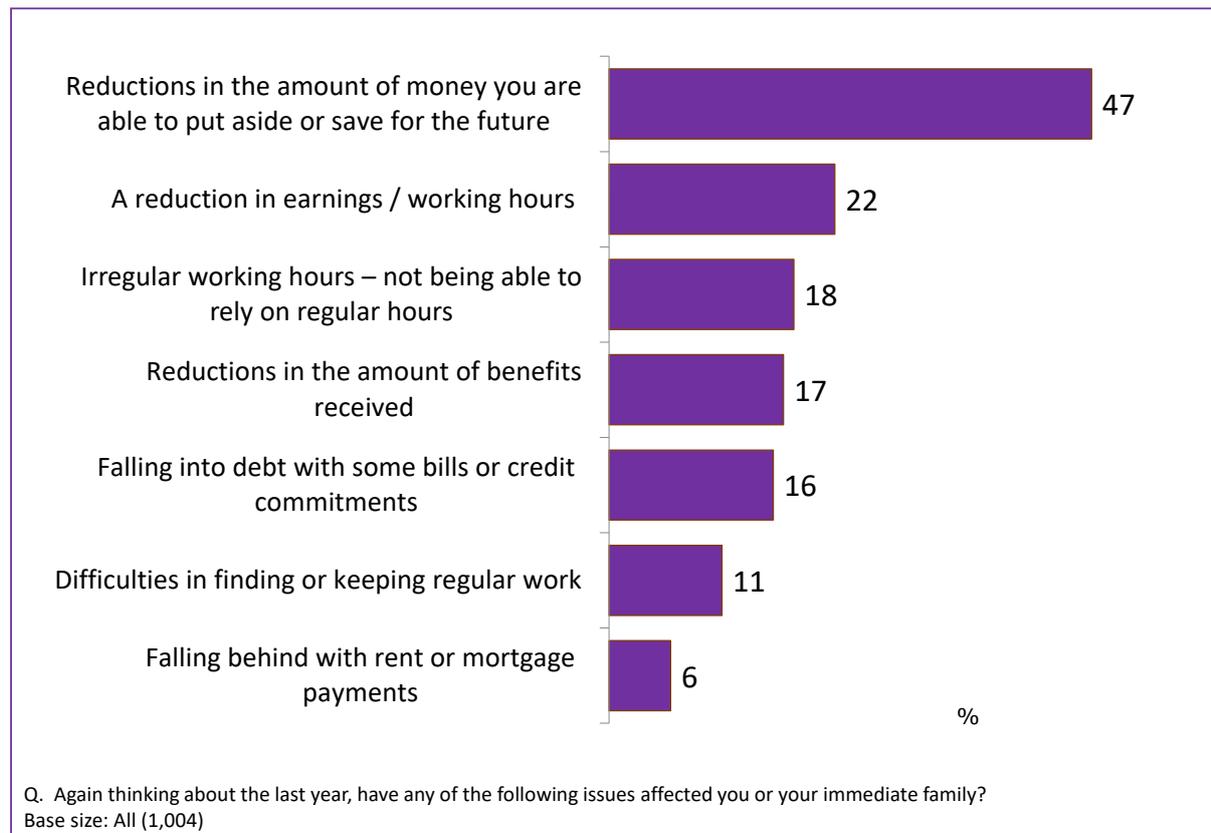
58% of single parents (58%) were finding it harder to pay their bills compared to 44% of couples with children.

All types of parents faced increased difficulty in affording household bills. In all household groups with incomes up to £47,999, over half reported that they were having more difficulty affording household bills. Those with the lowest household incomes (under £25,999) were significantly more likely to experience this compared to those with the highest household incomes (over £64,000).

Those living in the most deprived areas (as defined by SIMD) were more likely to have experienced this compared to those living in the least deprived areas.

Financial challenges affecting families

Parents were presented with financial challenges and asked to indicate whether any had affected them or their immediate family in the last year.



Of the financial challenges presented, the one experienced by the most parents (by a considerable margin) was *reductions in the amount of money you are able to put*

aside or save for the future which was experienced by 47% of parents in Scotland in the previous year.

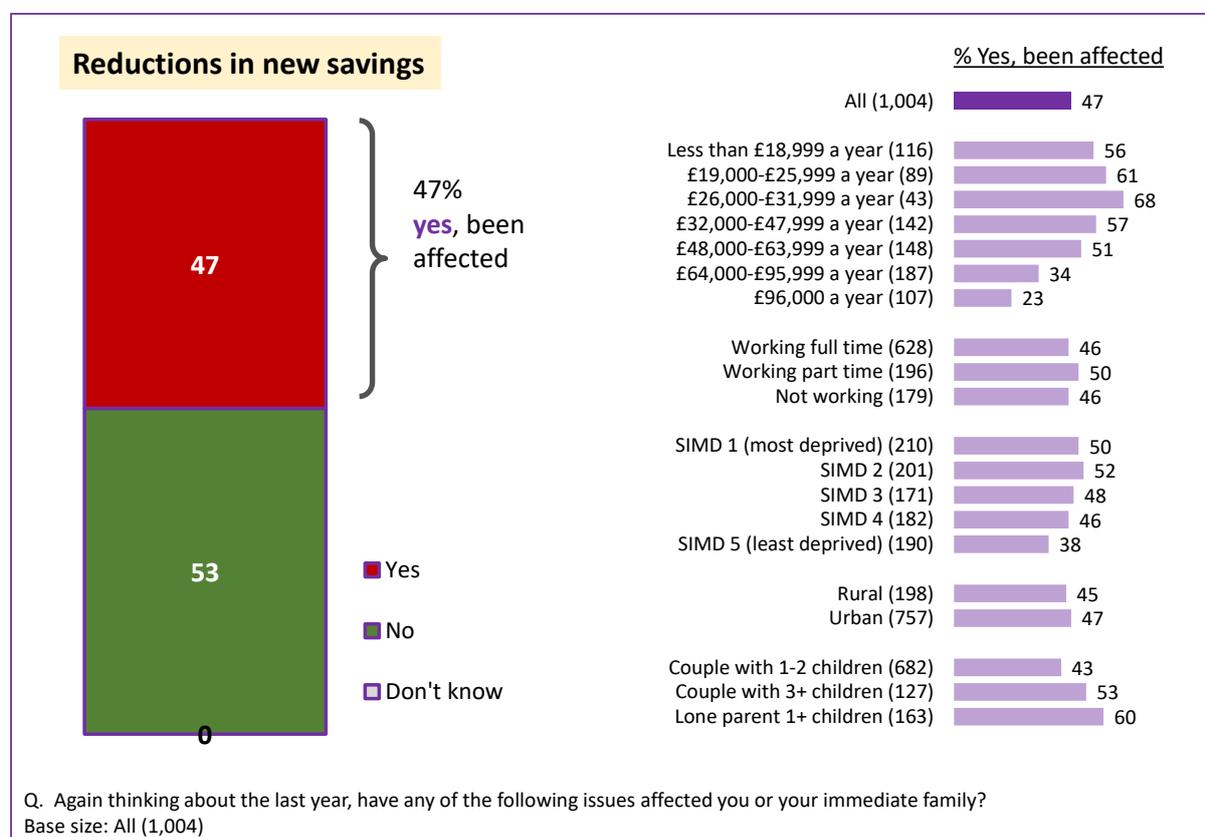
Many parents had also experienced other difficulties:

- More than one in five (22%) had experienced a *reduction in earnings / working hours*
- Almost one in five (18%) had faced the challenge of having *irregular working hours* they could not rely on
- Nearly one in five (17%) had experienced *reductions in the amount of benefits received*
- Sixteen percent had experienced *Falling into debt with some bills or credit commitments*.

Fewest parents (6%) had experienced *falling behind with rent or mortgage payments*.

Reductions in the amount of money you are able to put aside or save for the future

Parents were asked whether they or their immediate family had experienced *reductions in the amount of money you are able to put aside or save for the future*.



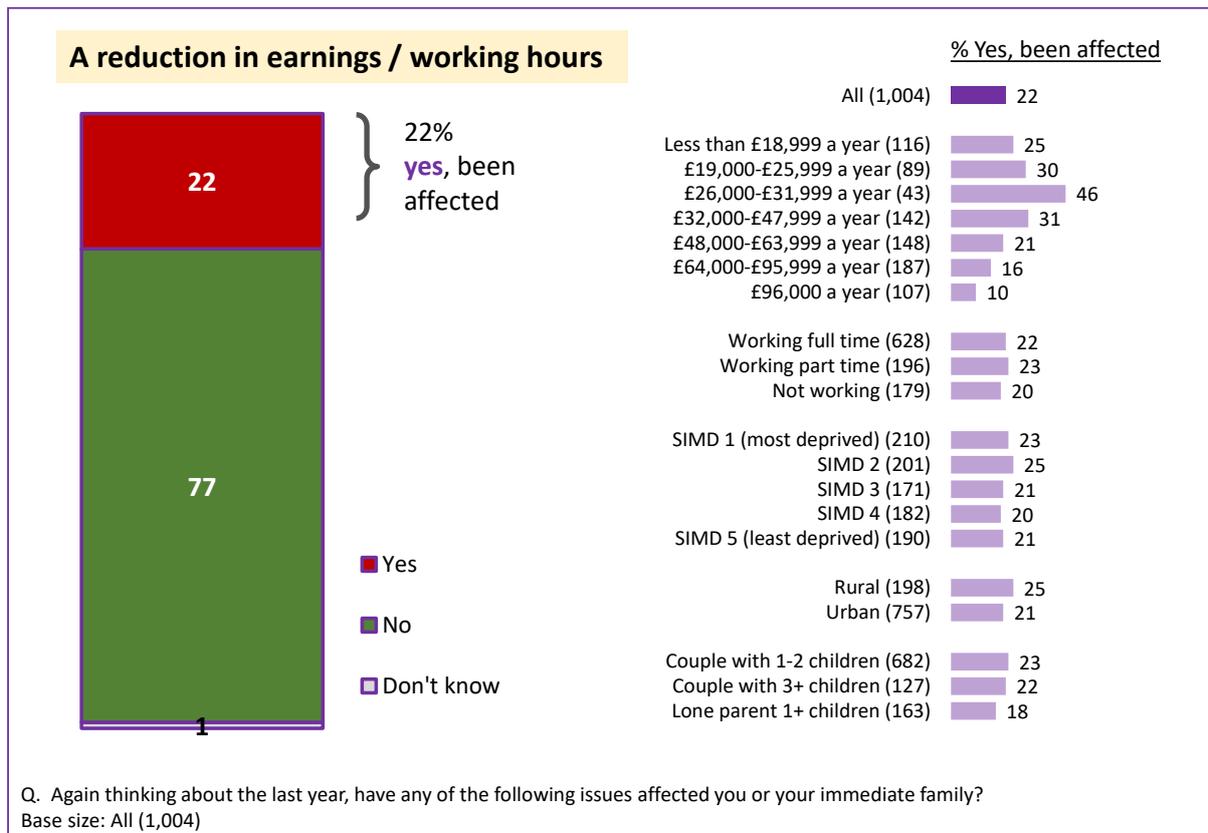
Reductions in new savings was the most experienced financial challenge, and was experienced by all groups of parents, but those with lower household incomes (under £25,999) were significantly more likely to experience this compared to those with household incomes of over £64,000 and those living in the most deprived areas (as defined by SIMD) were more likely to experience this compared to those living in the least deprived areas.

Work

A reduction in earnings/working hours

Parents were asked whether they or their immediate family had experienced a *reduction in earnings / working hours (imposed by employer, rather than being requested)*.

Nearly one in five parents in Scotland (22%) had experienced a *reduction in earnings/working hours* in the previous year, with little significant variation across demographic groups.

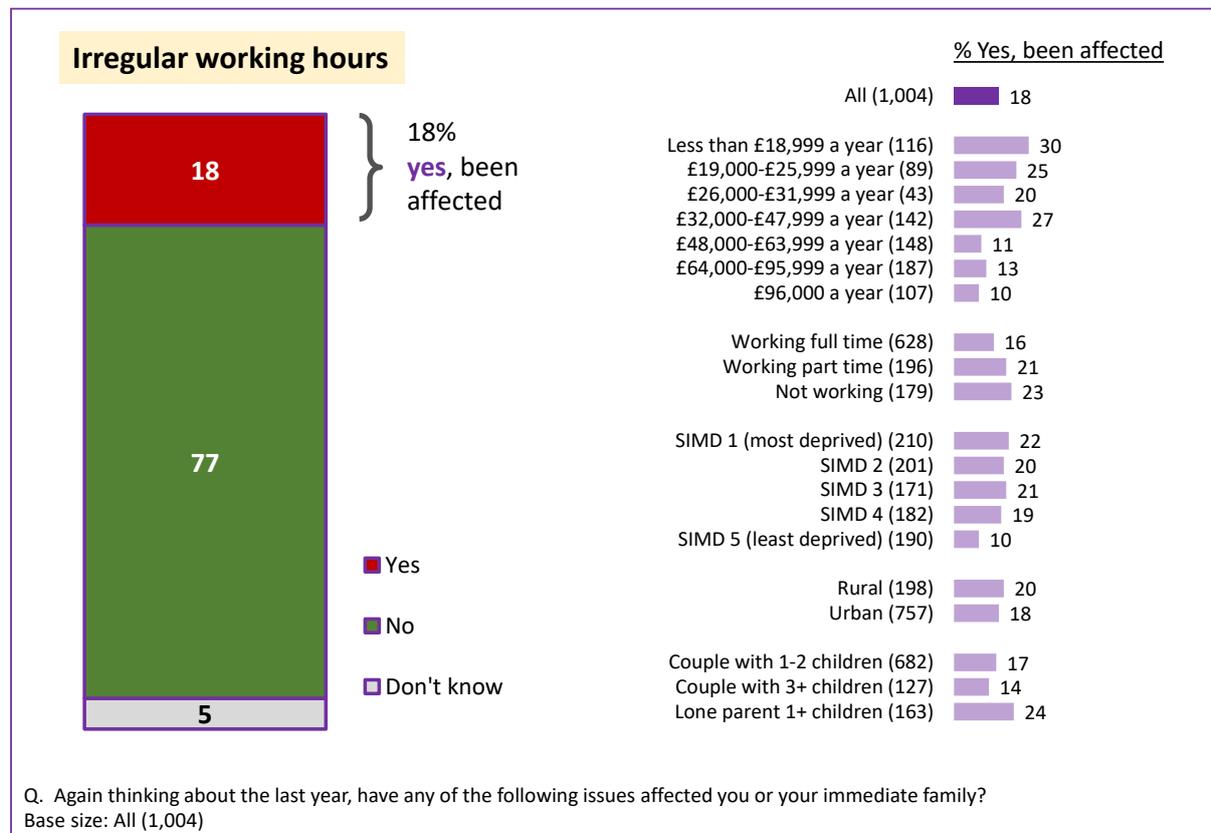


Irregular working hours

Parents were asked whether they or their immediate family had experienced *irregular working hours – not being able to rely on regular hours*.

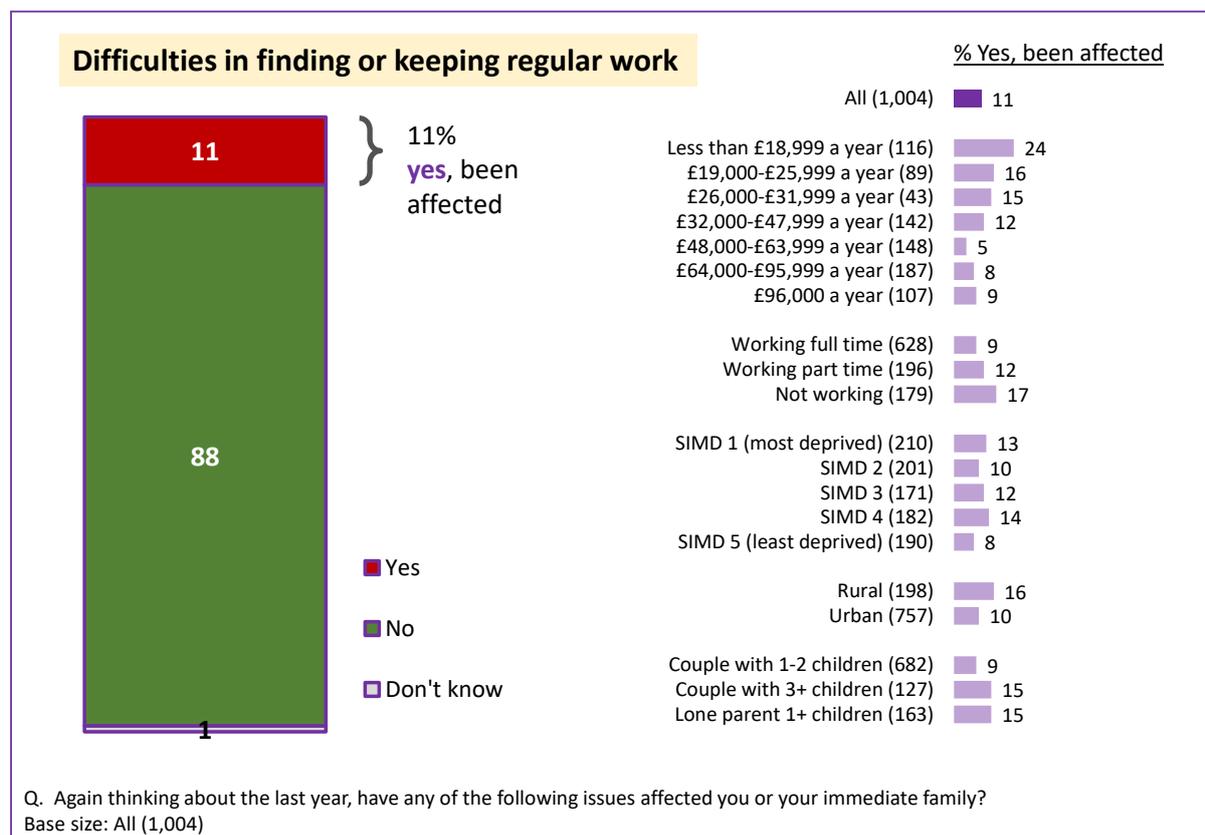
Almost one in five parents in Scotland (18%) had experienced *irregular working hours* in the previous year.

Those with household incomes under £47,999 were more likely to experience *irregular working hours* compared to those earning over this amount, as were those living in the four lower SIMD quintiles compared to those in the SIMD 5 (least deprived) quintile.



Difficulties in finding or keeping regular work

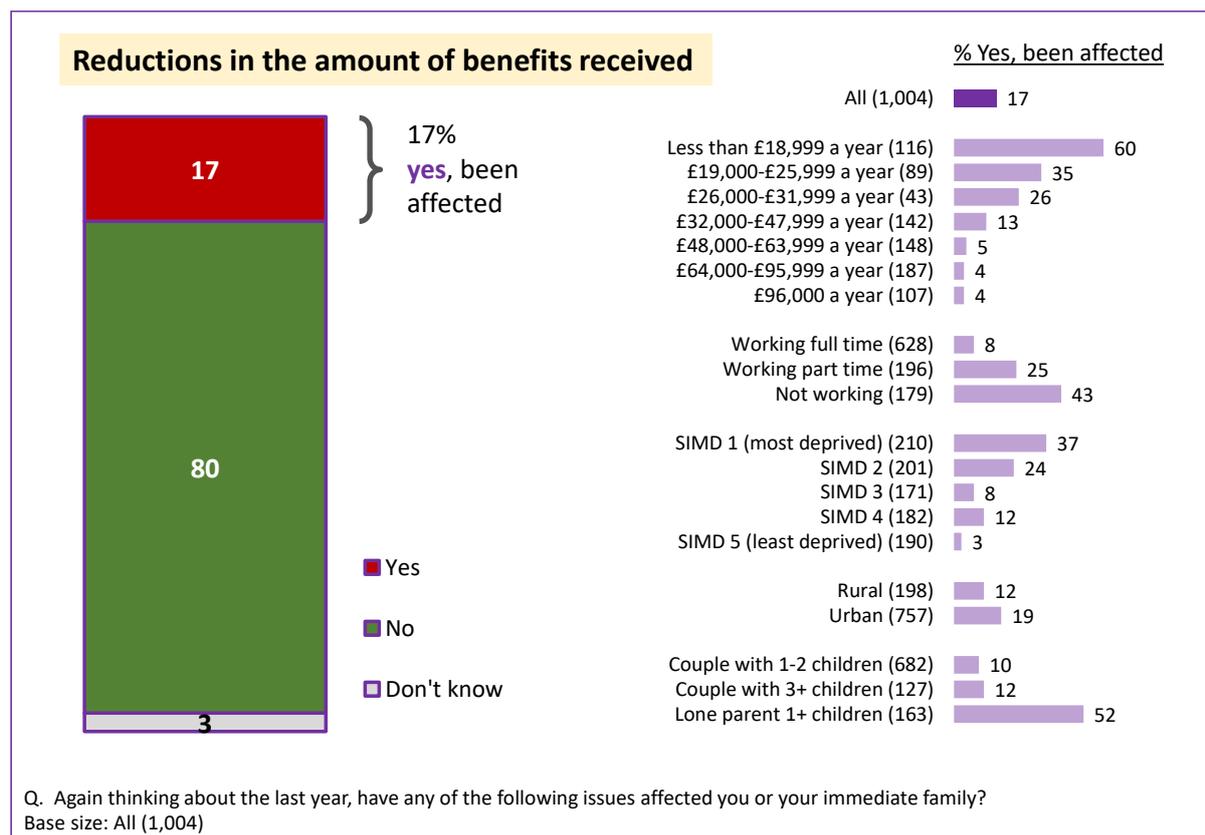
Parents were asked whether they or their immediate family had experienced *difficulties in finding or keeping regular work*. Overall, this had affected 11% of parents. 67% of households with an income of less than £47,999 had experienced these difficulties compared to only 22% with incomes over this level.



Reductions in the amount of benefits received

Parents were asked whether they or their immediate family had experienced *reductions in the amount of benefits received*.

Around one in six parents in Scotland (17%) had experienced a *reduction in benefits received* in the last year with significant variations across demographic groups.



Overall, the groups most likely to experience a *reduction in benefits received* were:

- households with incomes of less than £18,999 a year (60%) compared to those households with incomes over this amount
- lone parents (52%) compared to couples with children (22%)
- those not currently working (43%), compared to those working part-time (25%) or full-time (8%)
- those living in SIMDs 1 and 2, the most deprived quintiles, (61%) compared to those living in the three more affluent quintiles (23%).

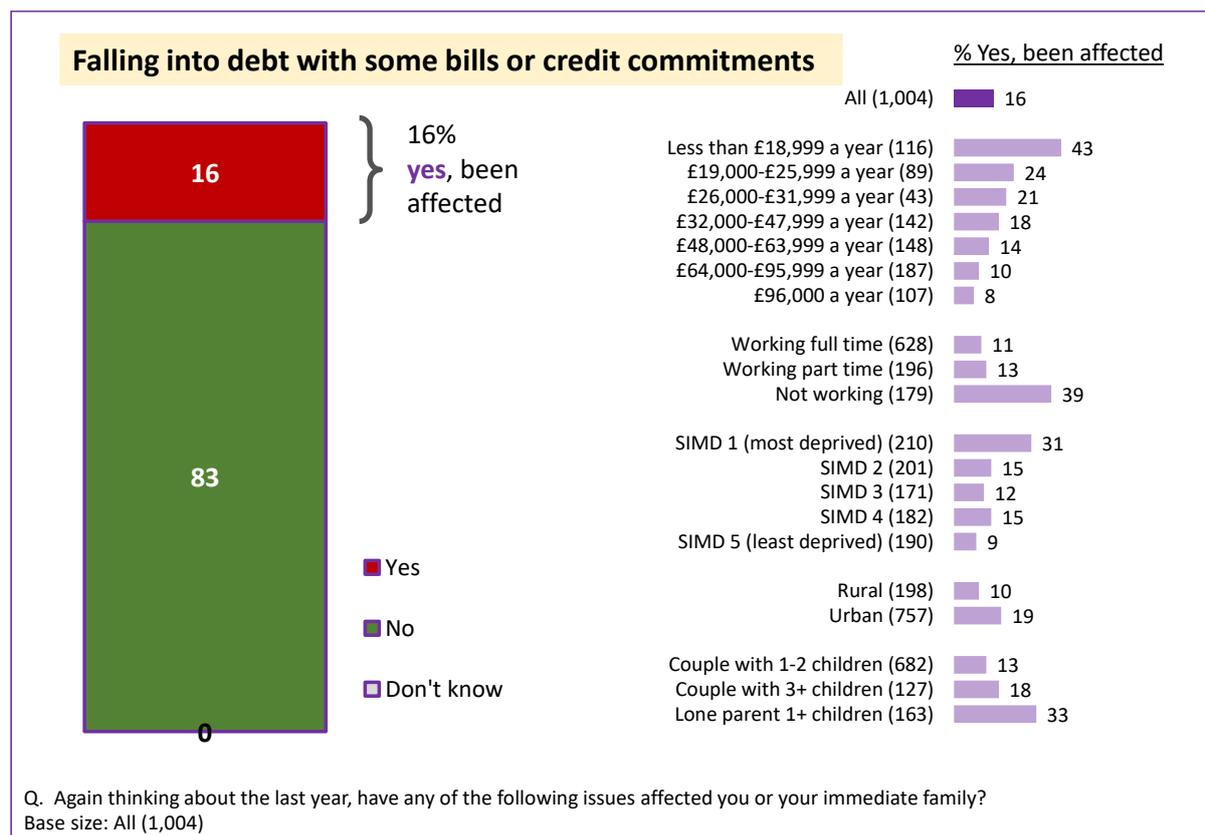
Women (22%) were significantly more likely to have experienced a reduction in benefits compared to men (7%).

Younger parents were also more likely to have experienced a *reduction in benefits received* compared to older parents. (Thirty-four percent of parents in the 16-34 age group had experienced this compared to 14% of parents aged 35-44, 7% of parents aged 45-54 and 6% of those aged over 55.)

Falling into debt with some bills or credit commitments

Parents were asked whether they or their immediate family had experienced *falling into debt with some bills or credit commitments*.

Around one in six parents in Scotland (16%) had experienced *falling into debt* in the last year with significant differences across demographic groups.



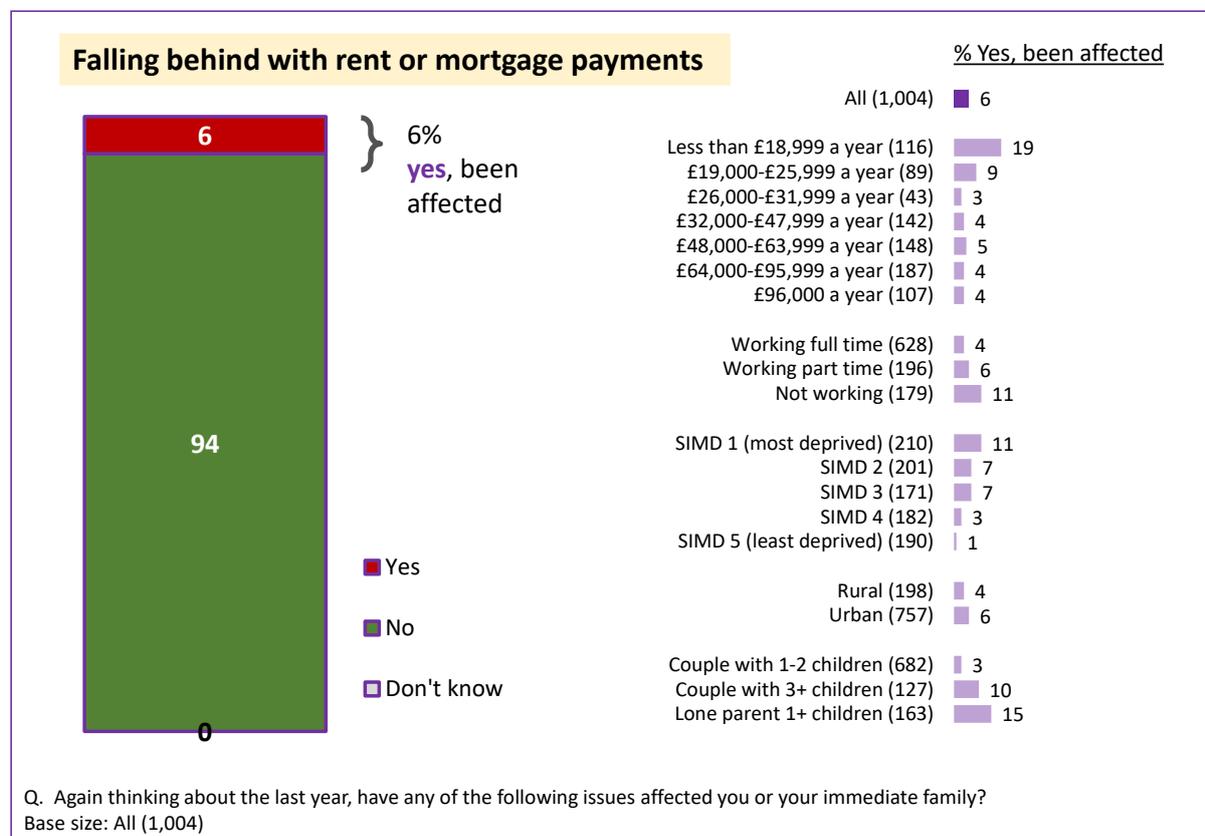
Households more likely to fall into debt were

- those with incomes of less than £18,999 a year (43%) whereas it was almost half this (24%) for those earning £19 - £25,999 and 21% for those earning £26 -£31,000
- those not currently working (39%) compared to 11% of those working full-time and 13% of those working part-time
- single parents (33%) compared to couples with 1 -2 children (13%) or couples with over 3 children (18%)

Parents in the 16-34 age group (28%) were more likely to experience *falling into debt* compared to parents aged 35-44 (15%), 45-54 (8%) and 55+ (8%).

Falling behind with rent or mortgage payments

Parents were asked whether they or their immediate family had *experienced falling behind with rent or mortgage payments*.



Of the various financial challenges presented, *falling behind with rent or mortgage payments* was experienced by fewest parents in Scotland (6%).

That said, some demographic groups were significantly more likely to have experienced *falling behind with rent or mortgage payments* as compared to couples with one or two children (3%). It is notable that couples with more than three children (10%) and single parents (15%) were significantly more likely to have experienced *falling behind with rent or mortgage payments* as compared to couples with one or two children (3%).

In summary

The findings show that a substantial proportion of parents in Scotland have been facing financial difficulties. Almost half of parents in Scotland (46%) found it more difficult to afford their bills and almost half of parents in Scotland (47%) were less able to make new savings last year than in the previous year.

While parents across all demographic groups have faced financial challenges, certain groups of parents have been more vulnerable to financial difficulties, specifically:

- a greater proportion of single parents had experienced these new financial challenges as compared to couples with dependent children
- households on lower incomes
- those living in the most deprived areas as defined by SIMD, and
- those currently not working.

These groups of parents were much more likely to have experienced the challenges of *reductions in benefits* and *falling into debt*.

That so many parents in Scotland were already facing this level of financial difficulties even before the projected cost-of-living increases is extremely concerning.

Technical Note

Ipsos Scotland interviewed a representative sample of 1,004 parents across Scotland.

Interviews were conducted by telephone 1 November – 2 December 2021.

Data are weighted on age of parent, working status, Scottish Index of Multiple Deprivation (SIMD) and age of child.

Full data tables can be found at <https://www.ipsos.com/en-uk/nearly-half-parents-across-scotland-are-finding-it-more-difficult-pay-their-household-bills>