



Social disinvestment and vulnerable groups in Europe in the aftermath of the financial crisis

The case of lone parents in Scotland

Fiona McHardy & Peter Kelly



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Executive summary

This report has been prepared for the European Commission Horizons 2020 funded project RE-InVEST - Rebuilding An Inclusive Value based Europe of Solidarity and Trust Through Social Investments. The economic crisis of 2008 has impacted across Europe in multiple ways through unemployment and changing labour market, poverty, and reduction in service provision. The RE-InVEST consortium is exploring the social investment strategy of the European Commission in response to the financial crisis of 2008 and the impacts on vulnerable groups.

The RE-InVEST consortium is looking at the impacts on human rights and capabilities across 12 countries (13 regions) covered by the project. RE-InVEST as project looks to provide building blocks based on solidarity, trust and social investment. An important aspect of this process is giving space to vulnerable groups through participative methods and a crossing of knowledge through lived experiences. This is conducted through the Participatory Action Research with Human Rights and Capability approaches.

This research explores the demographic group of lone parents in the city of Glasgow, Scotland. Lone parents historically have faced multiple barriers and have experienced vulnerability. This research explores the impacts of the crisis on this group.

The report outlines a number of key areas including the impact on individual and collective capabilities, resilience and human rights exploring this through pre crisis and beyond the crisis. Participatory tools such as drawing and modelling were employed to utilise the PAHCA approach. The qualitative evidence provides illustrative material on the effects and experiences of the financial crisis and includes Biographical Narrative interviews conducted with two individuals Julia and Lucy involved in the crossing of knowledge process.

- The research indicated through the crossing of knowledge process utilising PAHRCA methodology that lone parent human rights had been eroded and that peoples capabilities ‘what they were able to do and be’ had been negatively affected. This erosion had reinforced a shift where there had been a loss of trust within society and democracy however this was counter balanced within political activism across this group.
- Austerity measures and a changing social protection system had created a difficult climate for lone parents to exercise their individual and collective capabilities and to have their human rights realised. Being lone parents meant that they were under increased pressure to meet the needs of them and their families, and their choices had become restricted in terms of jobs, housing and access to support.
- The economic crash of 2009 had resulted in an increasingly precarious labour market with a rise in zero hour contracts and under employment across Scotland. Lone parents faced specific barriers such as access to child care. Obtaining and sustaining employment was very much dependent on accessing affordable childcare and an emphasis was placed on the need for employers to be flexible to individual circumstances. Lone parents faced particular pressure points with this. This was borne out against a climate of privatisation of active labour market support (ALMP) or the work programme and of increasingly conditionality in welfare support in particular activation benefits such as Jobseekers Allowance (JSA).

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Introduction

This report has been produced as part of the ‘RE-InVEST’ project. The project, funded as part of the Horizon 2020 funding stream, is exploring the Social Investment Package of the European Commission in responding to the social damage as a result of the financial crisis in 2008.

RE-InVEST is a consortium of partners who are assessing the impact of social damage of the economic crisis on the vulnerable groups utilising a theoretical framework of human rights and capabilities. This report is one in a series exploring the impacts across Europe.

The economic crisis of 2008 was had an impact across Europe, but the severity of that impact and the responses to it varied considerably across Europe and within countries. In Scotland, whilst part of the UK and subject to many of the same fiscal responses to the economic crisis, was also had the opportunity to develop different responses due to the varied powers available to the devolved Scottish Parliament. In part, the report will consider what some of these differences were and what difference they made to people living on low incomes.

1. Crisis in context- the experience of Scotland

1.1 Introduction: policy in Scotland and the UK

Austerity has been the primary response in the UK to the global economic crisis that began in 2008. However, some parts of the UK and some demographic groups have been affected differentially. When considering the impact of economic change on lone parents in Scotland, and the policy responses to it, it is important to recognise the possibility of divergence in policy making in the UK.

Scotland is part of the UK and since 1999, when the Scottish Parliament was re-established, has had power over key areas of policy, including housing, health, education and justice. Other areas are reserved to the UK Parliament, most importantly taxation, the welfare benefits system, employment legislation and immigration policy. It should be noted however that the devolution of power to Scotland should be seen as a 'process' rather than a single definitive act. Since the Scottish Parliament was re-established in 1999, new areas of responsibility have been given to the Parliament. The most recent current of devolution will see more powers of social security devolved to Scotland over the next four years.¹ In addition, the Scottish Parliament will soon have the power to set and collect most taxes in Scotland (excluding VAT and corporation tax).

However, this is for the future. Despite the possibility for divergence, the reality has been that there are remarkably consistent themes and approaches throughout the majority of the period since devolution began. For example, policies related poverty and welfare have been largely focused on 'work first approaches': labour market activation coupled support for increasing conditionality. There are some good reasons for this: in key areas such as labour market policy and welfare, the extent of powers have offered policy makers in Scotland little room for the development of alternative approaches. Perhaps more significantly, the existence of a common labour market across the UK, and long standing similarities in public policy preferences and in public attitudes have to some extent, been a break on policy divergence.²

However, with the election of the Scottish National Party in 2007, the possibility for real divergence appeared to become a more tangible prospect. This prospect was short lived as the economic crisis that began in 2008 undoubtedly limited the room for significant difference to develop in relation to the economic and social policy approaches of the Scottish and UK Governments.

1.2 Responding to economic crisis: the emergence of austerity

Problems in the banking sector in 2007 presaged the wider economic downturn and the recession that would soon engulf the global economy. The UK Labour Government moved to quickly support the financial institutions that were based here, starting with the Northern Rock Bank (NRB). The NRB was eventually nationalised, and over the next two years more financial institutions were brought into part public ownership. The support for the banking sector was part of a broader emerging strategy to prevent the economy sliding into a slump. Of course, this support came at great cost: initial estimates of around £850bn support to financial institutions now seems to have been an underestimate with the cost now currently estimated at over£1,100bn.³

1 Wane, K., K. Berr, C. Kidner, N Georghiou (2016) New Social Security Powers, Scottish Parliament Information Service, http://www.parliament.scot/ResearchBriefingsAndFactsheets/S5/SB_16-45_New_Social_Security_Powers.pdf

2 J. Adams & Schmuecker, K. (eds) (2006) Devolution in Practice. London: IPPR

3 National Audit Office (2016) Taxpayer Support for UK Banks <https://www.nao.org.uk/highlights/taxpayer-support-for-uk-banks-faqs/>

Support for the banks was just one element of the UK Government's approach. In addition, the UK Government sought to give additional support to homeowners whose properties were increasingly at risk of repossession, for example by making the process of receiving state support for those who had become unemployed easier to access. Perhaps the central element of the UK Government's approach was the introduction of Quantitative Easing in 2009. By 2009, around £200bn had been injected into the UK economy in order to stimulate economic activity.⁴ Fiscal policy was also used to prevent a depression, through cuts in VAT, the slashing of interest rates, increasing capital expenditure. In addition, employment taxes (National Insurance) and the top rate of tax for higher earners were also increased.

The approach of the Labour Government between 2008-10 changed dramatically with the formation of the Conservative and Liberal Democrat Government in 2010. Instead of macroeconomic policies designed to maintain economic activity, and the use of automatic stabilisers to protect those losing jobs, the new coalition government's top priority was deficit reduction. Public spending was already being cut under the Labour Government, but this process increased significantly with the new Coalition Government. There was an initial aim to reduce the deficit by £40bn by 2014-15. The balance between spending cuts and tax increases was 80% cuts to 20% tax increases. Of the cuts to public spending, one third was to come from welfare spending.

1.3 Welfare and austerity

The impact of austerity has fallen, not surprisingly, squarely on public services and on social protection as a whole. In 2010, the UK commenced a wide ranging programme of welfare reform. This left almost no area of social protection untouched, with the exception of state pensions where spending continued to increase after 2010.⁵ Whilst aspects of the Coalition's welfare policy could be seen as a continuation of existing pre-2010 policy - the increase and extension of conditionality, the further refinement of in-work support, etc. - these changes were introduced at great speed and alongside swingeing cuts to the value of many working age benefits.

In Scotland, the Coalition Government changes to welfare since 2010 are expected to reduce benefit expenditure by 2015/16 by around £6bn.⁶ The impact of these welfare changes has been far ranging in terms of the incomes of households across Scotland. Research by Beatty and Fothergill (2013) found that the scale of the loss in Scotland, for each working age adult, is broadly on a par with the GB average and that comparatively the welfare reforms hit Scotland less than northern England or Wales. Despite this there are some key areas to note in Scotland. The most deprived local authorities in Scotland have been the hardest hit. In Glasgow, the loss to the city as a whole when welfare reforms were implemented up to 2015 were expected to be estimated to be around £270m, *equivalent to £650 a year for every adult of working age in the city.*⁷

*With welfare reform there has been a new context of conditionality emerging. Evidence has illustrated the conditions that people are expected to meet for their benefits has become more stringent. This intensification had included a change in conditionality for some in work benefit recipients.*⁸ This has included more widespread use of sanctions and workfare. In addition here has been the growth in need for crisis and emergency support resulting from welfare conditionality.

In the wider labour market there has also been changes with the increase of precarious employment, typified by the increase in the use of zero hour contracts across the UK. The number of people on these contracts has increased from around 200,000 in 2010 to more than 900,000 in 2016.⁹ Despite this there has also been some critical differences in the Scottish labour market. Prior to the 2009, the Scottish labour market was performing better than the UK as a whole, with higher rates of employment. Since then, the

4 Edmonds, Webb, D., & Long, R. (2011). *Economic crisis: policy responses*. London: House of Commons Library

5 J. Hills (2015). *The Coalition's Record on Cash Transfers, Poverty and Inequality 2010-2015* (Working Paper 11). Available at <http://sticerd.lse.ac.uk/dps/case/spcc/WP11.pdf>

6 Scottish Government (2014). *Welfare Reform (Further Provision) (Scotland) Act 2012 Annual Report 2014*.

7 Scottish Government (2013). *2nd Report, 2013 (Session 4) The Impact of Welfare Reform on Scotland*.

8 First Wave Findings: Overview: *Social security in Scotland*. Online at www.welfareconditionality.ac.uk

9 Guardian (2016). *More than 900,000 UK workers now on zero hours contracts*. Available at <https://www.theguardian.com/uk-news/2016/sep/08/uk-workers-zero-hours-contracts-rise-tuc>

Scottish labour market performance has fallen away. Unemployment rates increased across the UK from 5.2% in May 2008 to reach a high point of 8.3% in September 2011. Since then, the trend has been largely downwards, although often in a faltering manner. In contrast, the Scottish unemployment rate rose from 4.4% in 2008 to peak at 8.7% in December 2011. Within these headline trends, there are important changes at work. For example women were significantly impacted by the recession, due in part to a heavier concentration in the public sector. Whereas women’s employment has now returned to pre-recession levels, this has been due to an increase in self-employment and more part-time working.¹⁰ The long term consequences in terms of future earnings and precarity are yet to be known.

Public services within Scotland and across the UK have suffered impacts since the crisis although again on some levels Scotland has fared better than the UK as a whole. Despite this we have seen a reduction in of the block grant to Scotland amounted to a cutback of 11% in real terms between 2011/12 and 2014/15, together with a 36% cut in capital budget and public sector pension provision. This has resulted in shifts across the public sector including service reduction, closure and transfer and savings across all Scottish local authorities.¹¹

Hastings have explored analysis in Scotland on the impacts of the cuts across the Scottish Index of Multiple Deprivation (SIMD). They found that ‘the most affluent authorities saw a slightly smaller percentage reduction than the most deprived (-7.1% vs -9.4%, or -4.5% vs -7.2% excluding education), and that there was some graduation over the deprivation bands, albeit with band 4 (fairly affluent) seeing quite a large cut, compared with band 3.’¹²

Table 1.1 Real budget spending changes by deprivation band, Scottish Local Authorities, 2010/2011-2014-2015

Low Income Deprivation band	% All	% Exc Education	Per Capita All	Per Capita Exc Educ
SIMD1 (poorest)	-9.4	-7.2	-277.7	-142.7
SIMD2	-9.1	-5.9	-241.5	-92.8
SIMD3	-6.2	-1.8	-178.5	-42.9
SIMD4	-8.0	-5.8	-252.4	-122.7
SIMD 5 (most affluent)	-7.1	-4.5	-240.2	-98.2
Scotland	-7.9	-5.1	-237.1	-99.8

Source Scottish Government Provisional Outturn and budget estimates cited in Hastings et al (2015).

Darinka Asenova explored the changing risks on communities as a result of austerity and found that continued to public services and ongoing changes to welfare provision are making daily lives of in some communities increasingly challenging. The combined impact of changes is widening existing geographical inequalities between disadvantaged and affluent communities. As public services in disadvantaged communities are stripped back, those living in these communities do not have the capacity to absorb risk.¹³

10 TUC (2015). *The Impact of Recession and Austerity on Women*. Available at <https://www.tuc.org.uk/sites/default/files/WomenRecession.pdf>
 11 Asenova, D., McKendrick, J., McCann, C., & Reynolds, R. (2015). *Redistribution of Social and Societal Risk*. York: Joseph Rowntree Foundation.
 12 Hastings, A., Bailey, N., Bramley, G, Gannon M., & Watkins, D (2015). *The Costs of the Cuts: the Impact on Local Government and Poorer Communities*. York: Joseph Rowntree Foundation.
 13 Asenova, D., McKendrick, J., McCann, C., Reynolds, R. (2015). *Redistribution of Social and Societal Risk*. York: Joseph Rowntree Foundation.

1.4 Lone parents and austerity

Against this backdrop of the economic crisis, austerity, changing labour market and social protection we must consider the experiences of vulnerable and marginalised groups. In particular there has been a disproportionate impact on women and in particular those in lone parent headed families.

In the city of Glasgow, where the fieldwork for this research was conducted, four out of ten families with children are lone parent families, according to the 2011 Census.¹⁴ Across local authorities in Scotland, this represents the highest in Scotland approximately 26,454 households with an anticipated increase in the future.¹⁵ Lone parent families face a number of barriers including access to childcare, inadequate incomes and access to employment and wider health inequalities. It is important to recognise that lone parents may also face other equality characteristic intersections that may make them more vulnerable such as ethnicity or disability and its important to recognise lone parent beyond a heterogeneous category.

Lone parent households are more likely to be found in poverty partially explained by employment rates, however lone parents are also more likely to experience in work poverty.¹⁶ As a vulnerable and marginalised group lone parents have been affected by the crisis and other changes due to their demographic position and the ongoing barriers they face. Evidence from the Institute of Fiscal Studies found that lone mothers will be hardest hit by the government's programme of benefit cuts and tax rises. It estimates they will lose an average 8.5% of their income after tax by 2015. This compared with 6.5% for couples with children and 2.5% for couples without children.¹⁷

One of the most critical impacts of the context of the crisis in Scotland for lone parents has been the introduction of welfare reform. Research by McQuaid and Graham (2014) highlights the changes for lone parents in relation to conditionality and the negative experiences lone parents report at the job centre. Webster (2014) highlights that figures for lone parents experiencing a 'sanction' on Job Seekers Allowance has risen from under 200 per month prior to 2008 to 4,700 per month.¹⁸ This had gendered impacts. Evidence from Engender outlines that increased conditionality and sanctioning is problematic for lone parents who will be impacted by their caring requirements, this will impacts on the hours they can work and the type of employment they have access to.¹⁹ Engender also highlights this will lead to wider gender inequality with the patterns of current workplace employment and occupational segregation becoming entrenched by the increasing 'workfare' direction of policy.

Lone parent households will also be impacted in wider ways by the crisis, such as the increase of precarious employment in the UK, changes to public services, housing insecurity and so on. This will have impacts on lone parents resilience and their day to day of them and their families. In the next chapter of this report will now go onto highlight the PACHRA approach employed to explore the research hypothesis on lone parent families.

14 Graham, H. & McQuaid, R. (2014). *Lone parents. Exploring the impacts of the UK government's welfare reforms on lone parents moving into work*. Glasgow: Glasgow centre for Population Health.

15 *Ibid.*

16 *Ibid.*

17 J. Browne (2011). *The impact of tax and benefit reforms by sex: some simple analysis*. London: Institute for Fiscal Studies.

18 Webster, D. (2014). *Fawcett Society Who Benefits? An independent inquiry into women and Jobseekers Allowance*.

19 Engender (2013). *A Widening Gap: Women and Welfare Reform*. Edinburgh: Engender/SCVO.

2. The participatory research approach

2.1 Participatory action human rights and capability approach

The RE-InVEST project aims to contribute to a more solidary and inclusive EU, through an inclusive, powerful and effective social investment strategy at EU level. Moreover, the project itself adopts a participative approach that gives voice to vulnerable groups and civil society organisations.²⁰ The RE-InVEST project applies Human Rights approach and the Capabilities approach (PACHRA) in exploring the impacts of the Crisis on vulnerable groups. The Human Rights Act was introduced in 1998 in the UK and sought to embed into UK law the rights contained in the European Convention of Human Rights.

The rights included in the Human Rights Act are:

Article 2: Right to life
Article 3: Right not to be tortured or treated in an inhuman or degrading way
Article 4: Right to be free from slavery or forced labour
Article 5: Right to liberty
Article 6: Right to a fair trial
Article 7: Right to no punishment without law
Article 8: Right to respect for private and family life, home and correspondence
Article 9: Right to freedom of thought, conscience and religion
Article 10: Right to freedom of expression
Article 11: Right to freedom of assembly and association
Article 12: Right to marry and found a family
Article 14: Right not to be discriminated against in relation to any of the rights
Contained in the European Convention
Article 1, Protocol 1: Right to peaceful enjoyment of possessions
Article 2, Protocol 1: Right to education
Article 3, Protocol 1: Right to free elections

The project is grounded in the theoretical framework of the capabilities approach. Capabilities are based upon the work of Amartya Sen (1999) and Nussbaum (2011) and is based around trying to increase social justice for groups experiencing oppression. The framework is based upon operationalising concepts such as wellbeing and development.²¹ It explores this in terms of ‘what a person can do’, the functionings that can be achieved and their capabilities or choices across functionings.

Instead of focusing on resources such as income, wealth or legal rights, capabilities seeks to replace this with an emphasis on understanding on what people are actually able to do and be through what Sen terms functioning’s and capabilities.²²

Functioning’s refers to states of a person and what they are able to do for example literacy, health mobility etc. This relates to capabilities, which is the opportunities to achieve freedom. Resources are based around the material conditions such as income and conversion factors convert resources. Conversion factors can be defined as personal social or structural.²³ The capabilities approach embeds agency within society through this analytical lens.

²⁰ RE-InVEST (2015). Available at <http://www.re-invest.eu/>

²¹ Brunner, R., & Watson, N. (nd). *What can the capabilities approach add to policy analysis in high income countries?* (What Works Scotland working paper 3).

²² Brunner, R., & Watson, N. (nd). *What can the capabilities approach add to policy analysis in high income countries?* (What Works Scotland working paper 3).

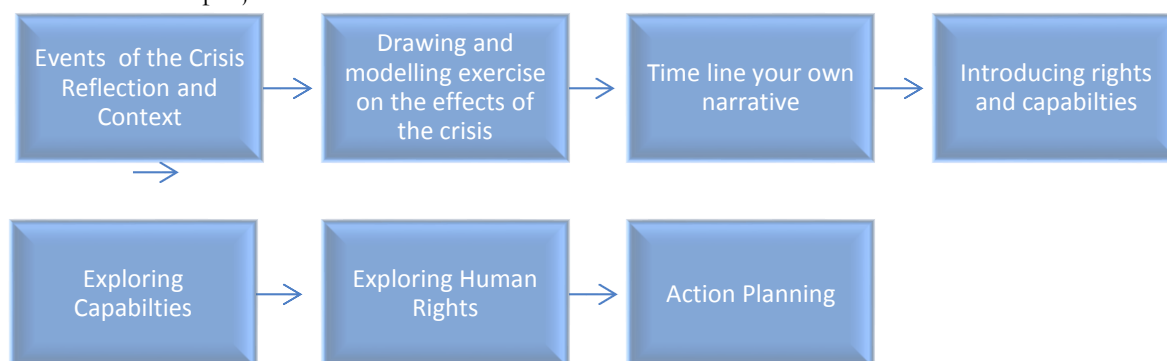
²³ Brunner, R., & Watson, N. (nd). *What can the capabilities approach add to policy analysis in high income countries?* (What Works Scotland working paper 4).



2.2 The crossing of knowledge process: project delivery

Research sessions were held in a community venue to allow for a relaxed and informal environment for discussion. Sessions were held weekly, with a crèche and lunch provided. A support worker from the NGO attended all sessions to assist with supporting the co-researchers.

Delivery of the project involved participative processes to allow the co-researchers control and direction over the research process. A variety of techniques were used to facilitate the crossing of knowledge. This included ensuring the setup of the room allowed full participation, using interactive tools such as red cards and the use of visual techniques. The project ended with seasonal fun activities to provide an emphasis on self-care from the project.



Events of the crisis reflection and context	Using images to stimulate discussion about the impact of economic crisis and austerity on lone parents
Drawing and modelling exercise on the effects of the Crisis	The group were issued with paper and building clay materials and were asked to provide illustrations and models of the impacts of the crisis on women and lone parents. These were then discussed by the group.
Timeline – your own narrative	Snake timelines were provided for groups to populate with their own narrative with key events over the last ten years during the austerity crisis. (Used within biographical narrative interviews)
Introducing Rights and Capabilities	The concept of capabilities and human rights were introduced verbally in terms of thinking broadly about society and how it shapes our lives this was then used to explore an initial discussion around this.
Exploring Capabilities	Using Nussbaum’s concepts of capabilities these were used for exploring aspects of people’s lives using the theoretical approach of the capabilities approach.
Exploring Human Rights	Group drew up a list to define what human rights they felt had been breached in the last ten years and discussed their feelings and experiences around this.
Action Planning	Group had a discussion about next steps from the project including Interest in an exchange between other reinvest groups. To feed into Poverty Alliance and One Parent Families policy and campaigning.

This approach was drawn from the core elements of the Participatory Action Human Rights and Capability Approach (PAHRCA) developed in RE-InVEST. PAHRCA entails seven steps (Toolkit, 44-45):

1. identify and meet partner NGO/gatekeeper;
2. preliminary 'meet ups' (for trust building if necessary);
3. first meeting with participants – trust building;
4. developmental: implement developmental human rights & capability approach;
5. inquiry/data gathering;
6. identifying patterns (key issues and themes of concern to the group) and 7. Undertake action/outcome using one or combination of approaches.

The project involved a crossing of knowledge through the project through the experiences of NGO's and of vulnerable people see diagram below. The merging of knowledge process allows the co researchers in the project to be able to reflect and shape the research and to interpret based on their own lived realities.

Figure 2.1 Merging of Knowledge



2.3 Partnership and crossing of knowledge partners

To deliver work package for the RE-InVEST project, a number of preliminary meetings were held with a partner voluntary organisation: One Parent Families Scotland (OPFS). OPFS are a charitable organisation whose primary focus is on supporting and campaigning for the needs of lone parent family organisation in Scotland. Lone parents were chosen to be the population for this study as they affected by the crisis and other changes due to their demographic position and the ongoing barriers they face. Evidence from the Institute of Fiscal Studies found that lone mothers will be hardest hit by the government's programme of benefit cuts and tax rises. It estimates they will lose an average 8.5% of their income after tax by 2015. This compared with 6.5% for couples with children and 2.5% for couples without children

The Poverty Alliance undertook this research. The Poverty Alliance is the anti-poverty network for Scotland who are involved in a range of policy, campaigning and research activities. At these preliminary discussions a number of areas including:

- Theoretical underpinnings of the RE-InVEST project and aims of RE-InVEST.
- Sampling for the project.
- Recruitment processes and materials.
- Support needs and support structures of the co researchers.
- Programme of activities.

- Policy context shaping lone parent needs.

To recruit for the project, lone parents were drawn from OPFS service delivery projects across the Glasgow. The group selected had a range of support needs and confidence levels. Support workers from the OPFS advice service approached individuals on behalf of the RE-InVEST Project and to provide a trusted point of contact within the project. A breakdown of the demographic information of the group can be found below. A total of 11 co-researchers were involved in this project.

Equalities Characteristics*	Category	Number of Participants
Gender	Female	11
	Male	0
Age	25-29	2
	30-34	4
	35-39	1
	40-44	3
	50-54	1
	No religion	5
	Christian	4
Religion/Faith	Other Roman Catholic	1
	Other Protestant	1
Sexual Orientation	Heterosexual or straight	11
Ethnicity	White Scottish	7
	Black British	1
	Scottish African	1
	White German	1
	Asian British (Nepali)	1
Disability	Physical or mental health condition or illness lasting or expecting to last 12 months or more?	4
	Does your condition or illness reduce your ability to carry out day to day activities? Yes a lot	1
	Does your condition or illness reduce your ability to carry out day to day activities? Yes a little	4
	Does your condition or illness reduce your ability to carry out day to day activities? No not at all	

* Multiple answers may be given and respondents self-define their characteristics.

The group selected were all single parents, and had a range of different experiences including mental ill health, unemployment, low waged employment, housing problems, caring responsibilities.

It was expected that some difficult personal issues for the women involved in the project would arise during the research. Discussions were had with OPFS in order to be sure that the women involved in the project were properly supported during the research. We identified issues related to the timing of the field-work, winter 2015, as potentially problematic due to the seasonal pressures that people may experience. It was also acknowledged that the nature of this phase of the project - reflecting on potentially traumatic periods from each individuals past - could be difficult.

One Parent Families Scotland provided a support worker for the session to address and identify support where needed. This allowed for a deep exploration of issues impacting on the group to be conducted in a supportive environment and to embed ethical research practice when working alongside with vulnerable groups.

2.4 Reflection on the process

The opportunity to participate in the project was viewed positively by the group. The research project provided an opportunity to collaborate and highlight issues being experienced both for them and their families. The importance of speaking out about social injustices was emphasised by the group in recognition of the context families were experiencing.

3. Biographical Narratives

The following interviews were conducted with two members of the group. These respondents were selected based on the events outlined from their life in the individual exercise of the snake timelines. The respondents agreed to share their experiences in an in-depth biographical narrative interview.

3.1 Lucy's story

Lucy – biographical narrative March 2016

Lucy* is a single parent who lives with her three children who are all under the age of 17. She outlines the events of her life below and how her life has been affected by austerity since the economic crisis.

Prior to becoming a single parent Lucy worked as a sales assistant in a large high street chain. She was employed in a concession unit within the chain. She worked a few hours per week, was paid around the National Minimum Wage and was only able to maintain this work with the support of her partner. As a result of the restructuring Lucy was transferred to another store on even fewer hours.

'We had a concession within (the retailer) which closed when we went into administration, ... they offered me another four hour contract in town which quite honestly after travelling to it wasn't worth it.'

Due to the reduced income, Lucy left the job. Shortly afterwards, her relationship broke down resulting in her becoming homeless. Although she found accommodation, her situation remained difficult, partly because of her immigration status and partly because of the health of her children.

'When I moved into temporary accommodation – that turned into a long convoluted process with DWP (Department for Work and Pensions) and housing. Obviously with a European passport [non UK], it was difficult to get things done. I was getting letters from the school to say that the kids weren't at school and finally got that all sorted out.'

The following two years were a difficult period for Lucy in which she had to be a carer for one child who was ill and support her other children, all whilst being a single parent.

'Because you have two other girls who you have to make sure in some way are still getting to school, looked after, fed, etc., all whilst running back to the hospital for the one who is actually sick.'

She also faced childcare difficulties whilst supporting her child who was in a hospital. She got financial support from a voluntary organisation to assist her with the costs of attending the hospital.

'They deal with everything, especially with their transition, ... they had all sorts of help because obviously the extra funds and taxis and bus fares were quite a lot and back and forth were quite a bit.'

During this time she was unable to obtain employment and was given some support with her living costs through the welfare system. She faced some difficulties with her housing. For example, she was unable get necessary disability adaptations to her accommodation or assistance to help get them. This meant her having to carry her child and their wheelchair up and down stairs on a regular basis.

Her child's illness going into remission marked a new phase in Lucy's life although not one without challenges. Lucy was transferred from Income Support (a 'passive' benefit) to active labour market benefits. She was put onto the Work Programme as part of her requirements to be entitled to benefits.

Lucy felt that the organisation running the work programme failed to understand the key issues that constrained and shaped her life. These were childcare, the need for employment that was within school hours and allowed her time off during school holidays. This restricted the type of employment she could seek and she felt that the work programme was unsympathetic to her needs.

'The first advisor I got after the first few appointments she kind of realised my limitations in time and from then on tried to push going self-employed, which was really frustrating, because obviously with self-employment you need a strong plan. You need a strong idea and you need to know what direction you need. This is what she seemed to push.'

Lucy also took part in a work experience trial with a high street retailer but it did not result in a job. However, Lucy has, as a result of her volunteering, been offered sessional work for a period of time. She was advised by the work programme this would not affect her benefits but she has subsequently been investigated by the job centre regarding this. This has caused Lucy a degree of stress and anxiety.

3.2 Julia's story

Julia is a single parent with two children and a grandchild, all of whom live with her. She has been working in retail jobs for some time, in between raising her children and providing support for her new grandchild. Over the last 20 years, she has consistently encountered problems with social housing, child care and employment. Her problems in these areas have often been interconnected with her relationship status – when her relationship with her partner broke down she would often encounter problems with housing, childcare and employment.

Julia's problems with housing pre-dated the economic crisis in 2008. In fact, she had been on the waiting list for a new house (a newly built house) for 11 years:

'I finally got a house that I had been waiting on for 11 years. We were told 11 years previously that we were getting one, then they never got built. We got the keys two days before Christmas.'

Family issues meant that she and her family moved to a new part of Glasgow. However, shortly after this move her relationship with partner ended, resulting in another house move for her and the two children. She found the experience of becoming a lone parent difficult especially with the change from two incomes to just one.

'Because there was obviously two incomes coming in and it was alright, but obviously I felt it when there was only my money coming into the house.'

After a period of time she began volunteering with a local voluntary organisation to obtain experience and to build up her skills and enhance resume for employment. She found support on her own with skills rather than use the Job Centre support which she found to be insufficient.

Julia continued doing courses and volunteering and eventually obtained work as a sales assistant with a high street retail chain. This work was obtained through a specifically designed through a specialist scheme with the retailer to assist lone parents back into employment. This was beneficial for Julia who enjoyed the role and felt that it had increased her wellbeing. Despite the fact that she enjoyed the work and her income increased, there remained some problems. The job was temporary post, and when the initial training phase was completed she was offered other work but in location far from her home. This led to familiar problems with transport and accessing flexible childcare that could accommodate her shift patterns.

At this time she was living in private rented accommodation. This entailed a higher rent and led to financial problems. Julia had to take out a loan from a local charity which provided support to people on low incomes. This loan took some time to repay as she was only receiving Income Support.

The accommodation she is lives in now is in need of repair and since the birth of her grandchild is overcrowded. Julia no longer has a bedroom and has lost privacy and space within her home. She does not see a change in this situation for the foreseeable future unless she is able to find other suitable affordable accommodation. Her daughter and grandchild are unlikely to be eligible for housing support on their own

due to recent welfare benefit changes. Her daughter is 16 years old and will not qualify for Housing Benefit until she is 21 years old when the most recent changes have been applied.

Whilst she has been working in the retailer childcare has become the *de facto* responsibility of her eldest daughter who also had a baby of her own to care for. Julia felt that this was not ideal but noted she had limited options outside of this. She is concerned about the impact this may have on her daughter.

'Childcare would be right up there in terms of the things that I would need to think about. I would really need to consider if I would take another course like that, yeah at the weekend I don't want to just do weekend because I don't want to put the strain on my daughter.'

Julia is also facing challenges with the type of employment that is available in the current labour market. She is looking for employment through the Universal Job match finder in the job centre but there are difficulties with this, as it does not list jobs that fit with the hours that Julia can commit to. Finding work that can fit with school hours for her youngest child, and where she can have more time during the school holidays is particularly challenging.

Julia is also facing difficulties with her current accommodation as she is being pursued for rent arrears and has been threatened with eviction. This is causing instability for both her and her family.

4. Analysis: the economic crisis and the perspective of lone parents

4.1 Introduction

Evidence from this study indicates that the economic crisis has had far-reaching impacts on lone parents in terms of their rights and their capabilities. This section of the report will cover:

- an analysis of the social crisis from the perspective of (erosion of) human rights, social (dis)investment, loss of (individual and collective) capabilities and;
- an analysis of the social, political and cultural impact of the crisis: the relationships between the rise of poverty and social exclusion, the decline of social cohesion and trust, and the threats to democracy and solidarity in the EU.

This RE-InVEST project employed the Participatory Action Human Rights and Capability Approach (PAHRCA). This uses the approaches of human rights and capabilities to understand the impacts of the economic crisis on vulnerable groups. By applying this approach the research was able to explore the impacts of the crisis on lone parents in Scotland. All information drawn from across the research project was coded into themes and analysed drawing upon the theoretical framework to understand the research questions.

4.2 Impact on individual capabilities (choices?) (short and long term effects)

Participants outlined a number of issues that affected their individual capabilities and functionings. Among participants there was shared consensus of the need to be able to lead a life that was healthy, safe and allowed opportunities for expression, freedom and choice at both individual level and collective levels. Participants felt that their position as single parents shaped and influenced their lives and their families in terms of what they were able to do and able to be. Their opportunities and freedoms were constrained as a result of economic crisis and austerity and shaped by these economic drivers. Participants discussed a number of themes including privatisation, the labour market, and access to services, social cohesion, and how this influenced their capabilities in life.

Through a series of exercises, participants reflected on the issue of individual capabilities (choices) and the economic crisis. It was recognised that over the last ten years the context for lone parent families had changed considerably with increased pressures for them and their families. Parents described how it had impacted on their health outcomes, their social and cultural lives and their connections with wider society.

4.3 Lone parent demographics

Within Glasgow, where this study was conducted, lone parent households now comprise four out of ten families with children. This is the highest of all 32 local authorities in Scotland, and expected to increase over the next 25 years.²⁴ The participants reflected on their position as lone parents. It was clear that they felt at a disadvantage in comparison with the 'traditional' two-parent family. The group outlined how they were supporting a family emotionally and physically on their own and faced many, often hidden, problems doing so. They felt that this was often overlooked by wider society which failed to recognise the importance

²⁴ GCPH(2014) 'Lone Parents in Glasgow'

http://www.gcph.co.uk/work_themes/theme_3_poverty_disadvantage_and_the_economy/early_years/lone_parents

of supporting single parents in order to allow them to fulfil their and their childrens' needs. Many expressed the view that this lack of recognition had increased the scapegoating and discrimination they faced as lone parents. In the face of this perceived stigmatisation and discrimination, there was an attendant lack of recognition of the value of the work lone parents carried in bringing up children. If such work was valued there would perhaps be more understanding of the needs of lone parents and support for them to access a wider range of opportunities.

Being a lone parent also limited opportunities for employment compared to two parent households especially when it came to childcare and employment.

This was exacerbated by both austerity measures and greater conditionality for those on active benefits such as Job Seekers Allowance (JSA). These made it difficult for lone parents to exercise freedom in their employment choices or career paths.

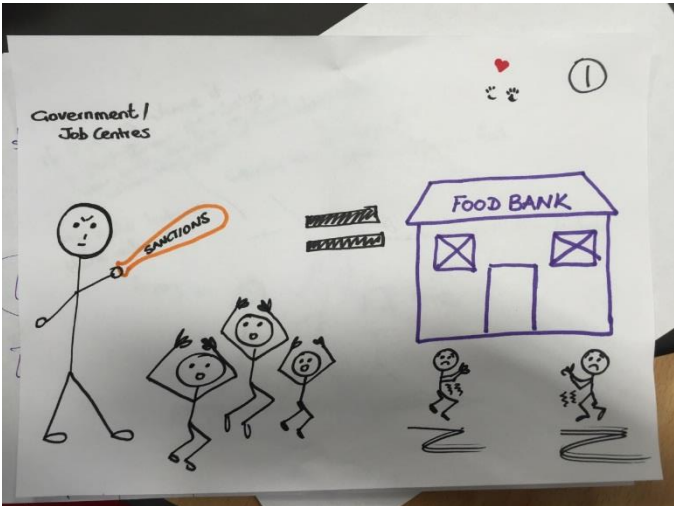
4.4 Changing welfare system

A central part of the response to economic crisis in the UK, particularly after 2010, was a growing emphasis on the 'need' to reduce welfare expenditure. Whilst many changes were already well underway in the UK prior to the crisis in 2008, there is little doubt that the pace of change picked up in the period after 2010. Lone parents were particularly susceptible to these changes.

The welfare system had significant influence over the life of lone parents involved within this study. One of the biggest changes in the welfare system that has affected lone parents is greater conditionality attached to their benefits. Webster (2014) notes that welfare policy towards lone parents has focused on getting them off benefits and into work. He argues that the sanctions system as it now operated does not serve as enabling mechanism to assist lone parents into work. Evidence from Graham and McQuaid (2014) shows that Job Seekers Allowance (JSA) led lone parents into applying for and accepting jobs that are not necessarily sustainable nor reconcilable with caring responsibilities, in order to meet their job search conditions.

In this research lone parents highlighted through use of visual materials the experiences and pressures they faced with the increased use of conditionality and sanctions. They highlighted that this led to families experiencing hardship and were often forced to access emergency food aid provision. They also discussed the nature of the relationship with job centres becoming more authoritarian and being scrutinised.

Figure 4.1 Drawing illustrating effects of increased conditionality



Labour market support has changed significantly since the start of the economic crisis. Through the Work Programme, the UK Government has contracted out labour market support to a mixture of private and voluntary sector agencies. The Work Programme replaced previous Welfare to Work support programmes.

The system operates a mandatory approach and is applied on different levels dependent on the benefit individuals receive. Evidence from the Public Accounts Committee found that only 3.6% of participants (compared to a target of 12%) had found secure employment.²⁵ Concerns were also raised the Public Accounts Committee regarding conditionality in the Work Programme system. Indeed, one report found that at one stage participants in the Work Programme were more likely to have been sanctioned than to have been placed in a job.²⁶

In this study examples were provided of the (in?)adequacy of Work Programme in supporting and providing new skills to lone parents to enable them to access the labour market. Participants spoke of the ineffectiveness of the support to enable them to secure sustained employment that fitted with the demands and responsibilities they faced as lone parents. Increased conditionality also meant increased appointments with the job centre and this again had implications in terms of childcare with some parents forced to take their children along to appointments.

4.5 Health

The impact of austerity on people's health was also a core concern. Participants discussed how the difficulties they faced on an everyday basis led to negative health outcomes on both their physical and mental health. The negative impact on health was more acute for those who were in receipt of out of work benefits especially if they had been sanctioned.

Research by Gingerbread (2014) found that in the first 21 months of the new conditionality regime ending June 2014, 145,000 single parents claiming JSA in the UK had received a sanction. This represented six per cent of all individual decisions.²⁷ The research also indicated that within all sanction levels, a higher proportion of single parents receive a non-adverse sanction decision. This indicates that single parents were being inappropriately referred for a sanction in the first instance or wrongly sanctioned as a result of the decision making process.

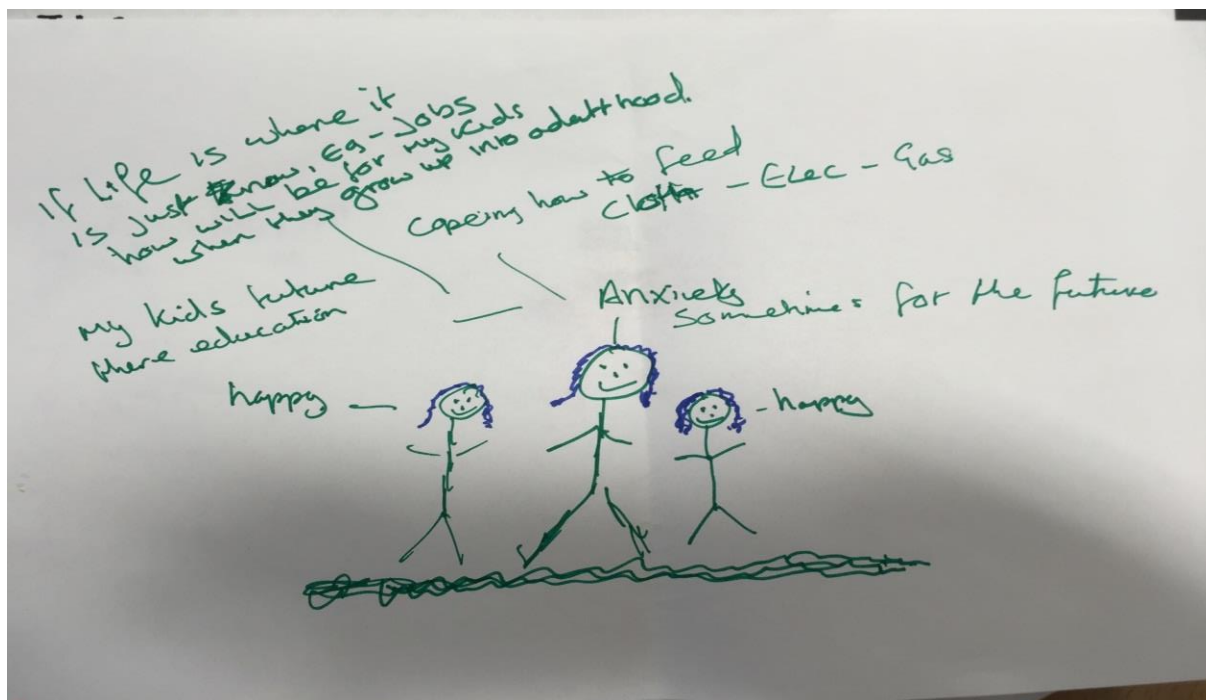
This was reflected in the research group, fear of sanctioning for those in receipt of in work benefit was a significant concern that governed their day-to-day lives. Concerns were raised by the women in this study about their experiences with individual advisors at the job centre and in particular the perceptions advisors may have had about lone parents. People started to worry days before their appointments, with some experiencing many sleepless nights. This prolonged pressure in their life affected their mental health and is illustrated in Figure 4.2 below.

25 Public Accounts Committee (2014). *The Work Programme*. London: The Stationary Office.

26 MacInnes, T., Aldridge, H., Bushe, S., Tinson, A., & Sefton, T. (2014). *Monitoring Poverty and Social Exclusion 2014*. London: New Policy Institute.

27 Gingerbread (2014). *Single parents and benefit sanctions November 2014*. Available at: www.gingerbread.org.uk/uploads/media/17/9340.pdf

Figure 4.2 Picture reflecting on fears for the future



Conflicts could also arise between health care and job centre appointments. Participants told of the pressure they felt (fear of being sanctioned) if a health appointment clashed with a sign on time or meeting with a job centre:

'It depends on the advisor you have got. I've got an appointment coming up ... but I've got a hospital appointment on the same day at a similar time. That appointment is for an hour so I won't be able to go the job centre appointment too, I'm trying to speak with someone from welfare rights to give me advice before I go in ... It should be about your health but it's not.'

This resulted in people having to take letters to the Job Centre with proof of appointments to meet the terms of conditionality placed upon them.

Health was also discussed in terms of the cuts and reductions in services. In particular the reduced time and care available to families by medical staff at all levels from health visitors to GP's. There was also a postcode lottery for services and waiting times across the city.

Research by Graham and McQuaid (2014) showed that lone parent families are disadvantaged relative to two parent families as lone parent households are less likely to have someone in work, and when working are more likely to experience in-work poverty.²⁸ Children living in a lone parent household are twice more likely to be in poverty than children in two parent household.

4.6 Insecurity

The economic crisis has led to greater insecurity for lone parents in the UK. This insecurity has been felt through service cuts, changes in the welfare system, and changes in the economic environment and wider issues such as housing availability. Participants felt that their lives had become more insecure as a result of some of these changes. Meeting the needs of their children shaped the way they were able to engage with the labour market. It constrained their flexibility to adapt and therefore the job choices they were able to make. This had knock-on effects on housing choices. Parents wanted properties that were accessible to

²⁸ Graham, H., & McQuaid, R. (2014). *Exploring the impacts of the UK Governments Welfare Reforms on Lone Parents Moving into Work.*

schools, near good leisure facilities and were of adequate size to meet their needs. Lack of social housing and waiting lists for a home meant that many were in private rented accommodation. Experiences of private rented accommodation were mixed and in some cases were tied to employment which increased feelings of insecurity.

The labour market was seen as having become more insecure and with available work was often short term and precarious. This is reflected in the relative increase in zero hour contracts.²⁹ Concerns were raised about conditionality and the conflict created between accepting any employment and wanting to pursue other career paths or options such as studying.

There were concerns about reduction of and insecurity around support services that provided vital support to lone parents. This was especially the case with voluntary sector organisations which although often providing more person centred support were under constant threat from funding cuts.

Insecurity in participants lives contributed to higher levels of anxiety. It also affected the aspirations they had for them and their families and wider life choices and opportunities. The insecurity they experienced made it difficult to plan long term, reducing their focus instead to meeting short term immediate needs. Long term change, for example moving house, needed to be carefully managed to deal with potential periods of financial insecurity

4.7 Impact on human rights

The economic crisis has had a number of impacts on human rights. People discussed the erosion of their rights and the reduced capacity they felt they had to exercise their rights. As lone parents, they discussed the challenges they faced as demographic group in terms of advocacy for their needs. Participants argued that their rights were upheld more when they supported trusted intermediary NGO's who understood their individual needs and circumstances. This section will outline the breaches of rights the research group had identified as a result of the economic climate.

4.8 Choosing to have a child

Choosing when to have a child is a fundamental right recognised by the UN Convention on Human Rights. Participants felt that the impact of austerity and economic crisis had influenced their thinking on whether they could/should have more children. The consensus of the group was that their opportunity or choice to have another child would now be constrained due to restrictions on support available to families.

'In the current climate I would be scared to have another baby.'

'I wouldn't bring another child into this world. I feel sorry for all the kids now being born.'

Pregnancy support, post-natal care and early years services had all been reduced. Services were perceived by participants as having fewer staff with bigger caseloads. One participant shared her experience of the maternity unit where patients were left unattended for long periods due to a combination of large caseload and staff shortage. This was a particularly difficult situation for first time mothers to learn how to care for their baby.

Several examples were provided about the inadequacy of support for breastfeeding a baby. Evidence from the NHS Scotland (2015) highlights there is a clear association between breastfeeding and deprivation. Mothers in the least deprived areas were nearly three times as likely to exclusively breastfeed at 6-8 weeks compared with mothers in the most deprived areas.³⁰

Other examples given were on post-natal support from Health Visitors. Health Visitors are a post-natal outreach service in Scotland. The support being offered was constrained by caseloads and in some cases

²⁹ Scottish Government (2015). *Zero Hours Evidence Note*. Edinburgh: Scottish Government.

³⁰ NHS Scotland/Information Services Division (2014). *Breastfeeding Statistics Scotland*. Financial Year 2014/15
Publication date: 27 October 2015.

participants did not receive any support. Delivery of post-natal support and observation of the child was expected to take place at General Practitioner surgeries instead but this had constraints in terms of available appointments and the surgeries' own caseload demands.

'2012 was when I had my young daughter and I didn't have my health visitor come to the house once because I was told there wasn't enough staff, that they didn't have time to see us.'

'My younger daughter missed her 30 month check and the health visitor said we don't have space to see her.'

'I saw my health visitor twice. I used to hear from her [the health visitor] was "I have another 300 plus clients in addition to you".'

A third issue emerged on the issue of maternity grants and the removal of support for a second child. The Sure Start Maternity Grant was a means-tested lump sum payment worth £500 per child, which was paid to low income families to assist with the cost of maternity and baby items, but was revised in 2011. Since 2011, eligibility has been restricted to first children, first multiple births or births where the other children are over 16. The value (£500) has not increased³¹ despite rising living costs. The group recognised the value of this support and disagreed with the policy changes restricting it.

'It was a grant you didn't have to pay back but you could buy preparation clothes and, that it stopped the end of 2010 ... and then that was it ... it helped first time parents just when the baby's born I bought sleep stuff and things like that. But that's been scrapped, that money.'

All of these issues, combined with the freezing of Child Benefit, influenced the participants' decision on whether to have another child.

4.9 Rights in the workplace

The right to work without discrimination is also recognised by the UN Convention on Human Rights. Article 23 of the Universal Declaration of Human Rights states that:

1. everyone has the right to work, to free choice of employment, to just and favorable conditions of work and to protection against unemployment;
2. everyone, without any discrimination, has the right to equal pay for equal work;
3. everyone who works has the right to just and favorable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection;
4. everyone has the right to form and to join trade unions for the protection of his interests.

The status of single parents in the workplace was also discussed. Their rights as workers were seen as being regularly infringed.

Despite Article 23, participants raised several workplace issues that they felt contravened it. For research participants who were in work, points were raised on treatment and human rights in the workplace. Issues of unfair practice, restructuring, loss of employment and zero hours contracts emerged.

As lone parents accessing and sustaining work was difficult in order to meet their childcare needs and for work to be financially viable. Precarious employment placed additional pressures on lone parents due to their caring responsibilities. Fluctuations in income caused additional pressures and shortfalls were often difficult to anticipate and mitigate. Lone parents argued that employers were not able to meet their needs. They argued they were subject greater conditionality to be participating in the labor market but their rights and experiences and needs in the labour market were not recognised.

31 Maternity Action (2014). *Valuing families? The impact of cuts to maternity benefits?*

Several issues were reported on the practices of some employers. For example, some employers would issue penalties for time keeping infringements and place restrictions on toilet breaks. This placed workers under stress in their working day.

'My mum left her work through that last week. She was 3 seconds late. And the man was in her face with a penalty notice.'
'If I'm in work, you're not allowed to leave the shop floor. So if you're 3 hours in and you need the toilet, I can't go to the toilet for another hour.'

Workers' rights during a company restructuring was another issue raised by some of the participants. One restructuring resulted in staff being laid off with minimal notice or being given reduced hours or demoted posts. Their appeal to be no recourse or appeals process for the staff to challenge such developments.

Zero hour contracts were seen as exploitative. Those on zero hours contracts were seen as a completely flexible resource, and were preferred by managers to those on more traditional forms of contract:

'They have 4 member of staff in on 0 hours, the managers are using them as opposed to other staff.'

Local authority cuts had also affected those working in public services. Reduced budgets meant staff were often shifted around different services which was often mismanaged, with shortfall in shift patterns placing pressure on staff to maintain and deliver services.

4.10 Rights and living conditions

Article 25 of the Declaration of Human Rights states that:

1. everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control;
2. motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.

Participants spoke extensively about their standard of living being eroded. As result of welfare reform the UK's system of social protection was seen as inadequate in meeting people's needs. Having secure and habitable accommodation was seen as a priority for lone parents and their families.

Housing provided an anchor for achieving other outcomes and opportunities such as good health, and employment. The quality and sustainability of their housing was therefore critical. Participants described how the economic crisis had placed greater pressure on housing and that lone parents and other demographic groups were more likely to be facing issues such as homelessness or living in poor quality insecure housing.

This is supported by wider research. Evidence from Shelter shows that Scotland faces challenges in providing good quality housing. Their research shows that 150,000 households are on social housing waiting lists, 940,000 households experience fuel poverty and some 73,000 households are overcrowded. They also estimated that around 29,000 people are classed homeless in 2014.³²

Several of the group reported housing concerns. This included issues such as problems dealing with landlords (both private and social), waiting lists for housing and repairs to properties. Several people reported being affected by rent arrears and therefore being at increased risk of homelessness.

'I know someone who just got made homeless, she's got two kids and due to housing benefit mix up she was in arrears. She's got put out her house two weeks away from Christmas and they told her there were no homeless houses.'

32 Commission for Housing and Wellbeing (2015). *A blueprint for Scotland's future*. Available at: <http://housingandwellbeing.org/assets/documents/Commission-Final-Report.pdf>

People were being left in vulnerable situations with their children. This was often in accommodation that was infested with insects or had poor quality heating.

'They put me in a council house when I was homeless. When we moved in at daytime it looked okay but at night so many cockroaches came out. My son was nearly five and he always slept on the sofa in the living room because he thought on the sofa they won't climb.'

One participant discussed being in the homeless system with a three day old baby.

'The homeless house I got put in was awful, it was £10 a day to heat. So my daughter and me were living in the bedroom, wrapped up with one heater on. The heating ran out at 2am in the morning. I knew there was usually a backup but there wasn't anything. I had a 3 day old baby.'

Accommodation that was poorly insulated or was affected by dampness had an impact on the health of participants, including respiratory illness. Moving on from poor accommodation was seen as difficult or impossible. Choices were limited due to the increased length of social housing waiting lists and accessing alternatives such as the private rented sector held its own challenges.

4.11 Rights and education

Under Article 26 of the UN Declaration of Human Rights, everyone has the right to education. Several issues emerged concerning lone parents and the right to education. The conditionality attached to their benefits was seen as a barrier to them accessing higher education. Lack of support for childcare whilst studying was another issue. These all worked to constrain their choices and opportunities.

On a wider level, they also faced issues with their childrens educational attainment. Their ability to participate in extracurricular activities was constrained and pressures on learning spaces such as libraries had increased. Recognition within schools of barriers and access issues families may be facing was a key issue such as digital access.

4.12 Collective capabilities: stigma, discrimination and community cohesion

The issues of stigma and discrimination were raised extensively across project activities. Stigma and discrimination were perceived to have increased for communities over the last decade. The economic crisis was seen as a driver of a less cohesive society which focused more on individualism. Lone parents reported feeling that they were being judged on their economic circumstances. They argued that the media and politicians were contributing to this negative view. Gaffney, Baumberg and Bell (2012) has supported that this has been contributing factor in the UK.³³

Several members of the group reported other forms of discrimination such as racially motivated hate crime. This had been experienced when they were with their children.

'That's the worst, when you're with a child and someone makes this racist kind of comment to you or your baby. You can take racism if its juts myself but when the kids are there.'

'I got into trouble because a group of young boys spat on my daughter when she was 4 ... they called me all the names under the sun, both my daughter and myself.'

This impacted on the wider safety and security people were able to achieve in their daily lives and the connections with their communities. Community cohesion was viewed as a fragile phenomenon and that the focus on individualism was shifting people away for community support to more distrustful society. Participants discussed breakdown in social cohesion during the period of the UK riots. This had been seen as a

33 Gaffney, Baumberg and Bell (2013). *The missing dimension of Poverty Stigma*. Available at <http://www.newstatesman.com/economics/2013/02/missing-dimension-poverty-stigma>

negative form of protest but illustrated the anger and dissatisfaction people were feeling in the UK as communities came under increasing pressure to make ends meet.

A lack of community cohesion could also lead to other factors such as social isolation. Public service such as libraries and other community facilities and community projects had been reduced which restricted the ability of people to come together.

Social isolation affected lone parents particularly. For example being a lone parent often meant reduced adult company and limited time and resources to participate in wider social activities due to the pressures of bringing up children and managing a home alone and in some cases employment.

The group also discussed the way in which the economic crisis had not been experienced equally. The group acknowledged the wider inequality present in Scotland and the UK and the distance that they experienced as a result of economic disparity. One lone parent discussed how this was a barrier for her in their playground in terms of staying away from other parents who they deemed to be more affluent than her.

4.13 Democracy and civic participation

Being an active citizen was viewed as important by lone parents involved in the study. They viewed it as important for a good and cohesive society. The group recognised the limitations for lone parents to participate in public participation structures. Their opportunities to be heard or participate in policy and decision making processes were often dependent on engagement with voluntary organisations. The group also felt that the Scottish referendum on independence in 2014 had provided an opportunity for people to engage more in politics and this had a positive effect on Scotland.

Welfare reform was seen as key area and there was consensus in the group that those on a lower incomes did not have opportunities to collectively challenge the austerity climate. Many of the changes and cuts were viewed as inevitable and people described scepticism that things would change for those living in poverty.

However many in the group did engage in some types of civic participation such as volunteering and taking part in activities such as school committees. These activities provided an opportunity to 'give something back' and were viewed as important for the benefit of both the individual and the wider community. Community action was viewed as important source of change and one that was authentic to different group's needs.

4.14 Conditionality and freedom

Living on a low income limited people's freedom to live life as they wished. For example conditionality restricted how much time they could spend on activities other than job-seeking.

'The letters are very threatening. It's the format too. Emotionally it's very distressing; it's kind of like a threat. If you don't do this, this is what will happen. You feel anxious.'

'Because the [job centre] got power over you. If you say something, then that's them, they go and sanction you. They've got a hold over you. Total fear, even just walking into the jobcentre you are scared.'

Conditionality had also created a mindset where people felt guilty about how they spent their time. People spoke of feeling that they were under more scrutiny when they were in receipt of benefits and that there was a constant pressure to be achieving and fulfilling time in ways that would be deemed meaningful. Complying with conditionality also contributed to feelings of less privacy, as everything had to be documented and recorded.

4.15 Security of income

A clear factor emerged on the need for security of income. A steady, regular income was a critical factor for resilience for individuals within this study. Consistency of income was critical: being on low income required

significant day-to-day management, advance planning, and strategies for dealing with change. Inconsistent or unpredictable sources of income made these tasks much more difficult. This applied for those both in and out of paid employment. Participants discussed threats to the security of income as a result of increased conditionality within the welfare system and the changing labour market and precarious employment.

Changes in income levels, either short or long term, could result in a lower level of resilience. The impact on people's lives of having a reduced income were far reaching. These included the ability to meet basic needs such as food, heat and shelter. The ability to cope with such changes was dependent on individuals' overall confidence and wellbeing. If individuals were already feeling depressed or anxious because of their situation, then this in turn affected what support or resources individuals were able to draw upon when facing a crisis.

One participant discussed the impact that the precarious nature of employment had had on her life. She had been employed for some time on a low paid job on a zero hours contract. The fluctuations in her working hours had conflicted with welfare support such as tax credits and housing benefits.

'The employers' a nightmare. I started off at 16 hours, then to 9, now currently at 4. Making £20 at the end of every week. I have to sign on. It mucked up housing benefit then working tax credits, then they stopped it all. I owed the tax credits. I am going to be better off on benefits until I find a job that's 16 hours or more. It left me in a load of debt.'

Research by Harkins and Egan (2013) found that there has been a rise in women working part time in Glasgow since 2008.³⁴ Evidence from Citizens Advice Scotland³⁵ drawn from frontline advice services reported evidence of zero hour contract workers being unable to meet their basic living costs and greater susceptibility to income shocks.

For those on out-of-work benefits lack of security of income was shaped by welfare conditionality especially being sanctioned. The capacity to cope with changes in income levels when on benefits was limited. This greatly affected individuals' levels of resilience mainly due to the unsustainability of these strategies. Some reported having to access emergency food aid to cope through such periods. Both the changing labour market and increased welfare conditionality were contributing to an increasingly pressurised environment for lone parents and their families. This contributed to fragility and uncertainty in their lives.

4.16 Access to service provision in an austerity context

A key factor for improving resilience was access to wider support services. Public services were felt to play a vital role in maintaining the resilience of individuals, their families and their wider communities. Access to public services varied across the research participants. Since the economic crisis, services were generally felt to be more stretched and to have longer waiting lists. Accessing support was seen as more difficult even when people were clearly able to articulate their needs. This was leading to people's problems spiralling instead of being dealt with at an early stage. This situation was particularly problematic for those who lived in more vulnerable or chaotic circumstances.

The experience with health care services varied across the group, especially the support provided by post-natal health visitors. For some in the group this meant getting only the minimum level of support due to the health visitor's heavy caseload. It was a similar situation with access to General Practitioners. Lone parents reported varying lengths of times for appointments. Cuts to service provision were viewed as disproportionately affecting the most vulnerable. Areas of deprivation were argued to be more susceptible to experiencing loss of provision despite their higher levels of need.

'I've seen cuts by the city council mostly in schools with budgets getting smaller and smaller.'

'Services available in affluent areas aren't as much of a risk of being shut down.'

34 Harkins, C., & Egan, J. (2013). *The rise in in work poverty and the changing nature of poverty and work in Scotland. What are the implications for population health?* Glasgow: Glasgow Centre for Population and Health.

35 Citizens Advice Scotland (2013). *Scottish Affairs Committee Inquiry into Zero Hours contracts response from Citizens Advice.*

Research by Unison (2014) on the impact of austerity across Scotland’s public services support these views. Unison highlighted the loss of revenue for local government in Scotland. Spending in the most deprived areas has been cut by £90 per head more than in the most affluent areas. They also highlight additional pressures such as the impact on the workforce across local government of a 50,000 reduction in the number of public sectors workers since the financial crash with estimates of a further 60,000 over the next 5 years.

4.17 Widening inequalities

A core impact of the economic crisis has been growing income inequality. Lone parents discussed that this was very visible in Scotland. In their view one of the most significant indicators was the rise of food insecurity and foodbanks. Hardship had been experienced by many in the group as result of the economic crisis. Several spoke of going without and the risks they faced in regards to homelessness. One group member had accommodation tied to their employment; another had been served with eviction notices. Another spoke of having to access a homeless shelter. The group recognised the hardship they had experienced after the crisis was not the experienced by everyone in their community. This difference in experience led to a disconnect in terms of how people understood their lives and related to their circumstances.

The group emphasised how this was most acute for their children. The gap between their better off peers resulted in a reduction of leisure opportunities and holidays for children. Some in the group spoke of relying on support from family or voluntary organisations to provide holidays.

4.18 Lasting Impacts

As part of the discussion of events in their lives over the last ten years, the group produced timelines. Significant personal circumstances have combined with the crisis to contribute to a number of impacts on people’s lives. When people had incurred changing life circumstances such as separation from a partner, they had become more financially vulnerable. Rebuilding a life for them and their children after the crisis had been more difficult to achieve as a result of the increased pressures on services, the precariousness of the labour market and their position as lone parents providing the main caregiving for their children. This period of their life’s created long terms vulnerabilities such as an ability to save and negative impacts on health outcomes such as increased stress and anxiety.

5. Conclusion

This report highlights the experiences of the financial crisis and austerity measures on lone parents in relation to their human rights and their capabilities. The research focused on exploring how the crisis and the measures to tackle it through social investment affected lone parents.

The research indicated through the crossing of knowledge process utilising PAHRCA methodology that lone parent human rights had been eroded and that peoples capabilities ‘what they were able to do and be’ had been negatively affected. This erosion had reinforced a shift where there had been a loss of trust within society and democracy however this was counter balanced within political activism across this group.

The research illustrated that austerity measures and a changing social protection system had created a difficult climate for lone parents to exercise their individual and collective capabilities and to have their human rights realised. Being lone parents meant that they were under increased pressure to meet the needs of them and their families, and their choices had become restricted in terms of jobs, housing and access to support.

The economic crash of 2009 had resulted in an increasingly precarious labour market with a rise in zero hour contracts and under employment across Scotland. Lone parents faced specific barriers such as access to child care. Obtaining and sustaining employment was very much dependent on accessing affordable childcare and an emphasis was placed on the need for employers to be flexible to individual circumstances. Lone parents faced particular pressure points with this. This was borne out against a climate of privatisation of active labour market support (ALMP) or the work programme and of increasingly conditionality in welfare support in particular activation benefits such as Jobseekers Allowance (JSA).

RE-InVEST - Rebuilding an Inclusive, Value-based Europe of Solidarity and Trust through Social Investments

In 2013, as a response to rising inequalities, poverty and distrust in the EU, the Commission launched a major endeavour to rebalance economic and social policies with the Social Investment Package (SIP). RE-InVEST aims to strengthen the philosophical, institutional and empirical underpinnings of the SIP, based on social investment in human rights and capabilities. Our consortium is embedded in the 'Alliances to Fight Poverty'. We will actively involve European citizens severely affected by the crisis in the co-construction of a more powerful and effective social investment agenda with policy recommendations.

<http://www.re-invest.eu/>

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