

A Manifesto for Single Parent Families

Single Parents in the UK: High Employment and High Poverty Rates

There are 2.9 million single parents in the UK - a number which is constantly on the rise. As a group, single parents are marginalised and in Britain today face **high and rising poverty rates**. In 2020/21, 39% of single parent families were in poverty – close to double the number of two-parent families¹ and **almost half of all children raised in single parent homes are now living in poverty**. Since the pandemic, **single parent employment rates have dipped to a six-year low**, standing at 66% between April and June 2022 according to the Office for National Statistics.² Whilst employment is a positive route out of poverty for many families, this is not always the case and in-work poverty rates are increasing. In 1996/97, 9% of those in poverty lived in higher work intensity households. By 2019/20 this was 19%. For lower work intensity households, the increase in the same period went from 35% in to 47%.³

Single parents face other challenges too. Shelter has found **single parents are at greater risk of no-fault evictions** and are more likely to fall behind on their rent.⁴ The failing Child Support Agency has been replaced by another failing system – the Child Maintenance Service - with many families never receiving the payments they are entitled to. Unsurprisingly, **76% of single parents are now in debt**.⁵

None of this is inevitable though. Policy design, social attitudes and a lack of legal protections create a system where single parents are excluded, disadvantaged, and discriminated against.

Single Parent Rights is a group of single parents with lived experience of the realities and challenges of raising children in the UK today. This manifesto has been created with the input of our members and the findings of our research into single parent discrimination, employment, and Universal Credit work conditionality.

Our vision is of a country which values and supports single parents, enabling them to thrive and not merely survive. **Creating legal protections and public services which both acknowledge the existence and specific needs and challenges facing single parents will ensure this**. We have identified eight core policy areas which need addressing to ensure this. A table summarising our key recommendations has been provided below.

Key Policy Areas for Reform

1. Protection from Discrimination for Single Parent Families
2. A Social Security System Which Recognises and Supports Single Parents
3. Specialised Single Parent Employment Support
4. Inclusive Childcare for Single Parent Families
5. Decent and Affordable Housing for Single Parent Families
6. A Reformed Child Maintenance Service
7. Abolish DWP Overpayment Demands for Official Errors
8. Access to Services for Single Parent Families
9. Universal Single Parent Family Tickets as Standard

¹ https://media.actionforchildren.org.uk/documents/All_worked_out_-_Final_report_-_Jul23.pdf

² HR Magazine - Single parent employment rate reaches six year low

³ <https://www.health.org.uk/evidence-hub/money-and-resources/poverty/in-work-poverty-trends>

⁴ <https://www.theguardian.com/society/2024/jan/02/families-with-single-parents-at-higher-risk-of-eviction-in-england-says-shelter>

⁵ <https://www.gingerbread.org.uk/wp-content/uploads/2023/03/Single-Parents-in-2023-Parents-Day-report.pdf>

Recommendation	Increased employment	Decreased poverty rates	Reduced discrimination
1. Protection from Discrimination for Single Parent Families			
Conduct an inquiry into single parent discrimination			✓
Enact legislation to protect single parents from discrimination	✓	✓	✓
2. A Social Security System Which Recognises and Supports Single Parents			
Introduce a single parent lead carer category with lower work requirements	✓	✓	✓
Introduce a single parent top-up payment for parents not receiving CMS payments		✓	
Revise child benefit eligibility to be based on household income			✓
Revise social security policies to support single parents	✓	✓	✓
3. Specialised Single Parent Employment Support			
Provide single parent specific employment support	✓	✓	
Have specific employment legislation and HR policies to meet the needs of single parents	✓	✓	✓
4. Inclusive Childcare for Single Parent Families			
Work towards a universal childcare system	✓	✓	✓
Fund nursery providers an hourly rate inline with actual costs	✓		
Remove single parent exclusions within childcare	✓	✓	✓
Expand funded hours to all working single parents	✓	✓	
Prioritise children in single parent families for childcare	✓	✓	✓
5. Decent and Affordable Housing for Single Parent Families			
Outlaw single parent discrimination in the Renters Reform Bill			✓
Provide significant investment in social housing		✓	
Introduce a single parent homebuyer ISA account exempt from UC savings limits		✓	
7. A Reformed Child Maintenance Service			
Remove the 4% fee charged to recipients		✓	
Improve CMS payment rates		✓	
Address common CMS evasion tactics		✓	
6. Abolish DWP Overpayment Demands for Official Errors			
Expunge UC debt created by official error		✓	
Cap maximum repayments at 5% of benefits		✓	
Cap overall debt repayments created by official error		✓	
8. Access to Services for Single Parent Families			
Create child-friendly services			✓
Prioritise single parents for mental health services			✓
8. Universal Single Parent Family Tickets as Standard			
Businesses to provide value for money single parent family tickets			✓

1. Protection for Single Parent Families from Discrimination

Single parents are stigmatised and discriminated against both by government policies and private institutions. Up to 80% of single parents report experiencing discrimination in multiple areas, from housing to employment caused by a triple whammy of prejudice, institutional bias, and a lack of legal protections.⁶

An **inquiry is needed to identify discriminatory policies and practices**, including but not limited to issues with childcare entitlements, benefit payments, the housing sector, and employment. Identified discriminatory policies and practices must then be addressed.

Introducing legal protections for single parents would ensure discriminatory policies and practices are outlawed. This could be achieved by adding single parents to the Equality Act, or by enacting specific legislation to protect single parents. This would ensure that single parents are considered during the policy development process and are considered in impact assessments like other vulnerable/ minority groups. It would also provide single parents with a legal route to address experiences of direct discrimination rather than having to rely on indirect sex discrimination when the issue is often not (just) about the sex of the individual concerned but specifically about their single parent status.

2. A Social Security System Which Recognises and Supports Single Parents

The UK social security system has suffered from long-term underinvestment and stricter work conditionality. Universal Credit payments are now at the lowest level for 40 years, while work requirements have increased for almost all groups.⁷ Single parents are currently significantly disadvantaged by the system which ignores their needs. This is reflected in the higher rates of unfair sanctions that single parents face when compared with other groups.⁸

We have outlined four key areas which need to be addressed to create a social security system which better supports single parent families.

Firstly, **the introduction of a single parent lead carer category which has lower work requirements than lead carers in couples would acknowledge the additional caring responsibilities of single parents and the extra challenges they face in managing their caring responsibilities alongside paid employment.**

Our research found that 59% of single parents were already struggling to meet existing work requirements and 81% feel unable to increase their working hours to 30 hours a week, with a further 13% stating they are unsure if they can meet these increased work requirements. Introducing more staggered work requirements for single parent lead carers would help to support single parents to gradually increase their hours in a more manageable way as their child grows, for example:

- 18 hours work requirement for lead carers of 3-4 year olds
- 20 hours work requirement for lead carers of 5-6 year olds
- 25 hours work requirement for lead carers of 7-9 year olds
- 30 hours work requirement for lead carers of 10-12 year olds

Secondly, alongside reforms of the CMS (see below), **for families where there is no option of CMS or payments are below the default rate of £38 for 1 child, £51 for 2 children, £64**

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<https://static1.squarespace.com/static/5f48828dc7aa5581c79bd3/t/6041658def754e3c31e47ee3/1614898639383/Single+Parent+Discrimination+Full+Report.pdf>

⁷ <https://www.jrf.org.uk/social-security/inadequate-universal-credit-and-barriers-to-work>

⁸ Bowden, G. (2018) Single parents more likely to suffer 'unfair' benefit sanctions, *Huffington Post*, available at [Single Parents More Likely To Suffer 'Unfair' Benefit Sanctions, Research Finds | HuffPost UK News \(huffingtonpost.co.uk\)](https://www.huffpost.com/entry/single-parents-more-likely-to-suffer-unfair-benefit-sanctions)

for 3 or more children, an additional single parent top-up payment should be made to these families up to the default level. This would help address the lack of financial support these families face. As with CMS payments this should sit outside the Universal Credit system and not be means tested or subject to the taper rate.

Thirdly, **child benefit rules should be revised to remove the current discrimination towards single parents.** Child benefit eligibility begins to taper at an individual income of £50,000 and is removed at £60,000. Basing this on individual income means that two-parent families can earn up to £100,000 before being impacted by the High-Income Child Benefit Charge. This creates a huge marginal tax rate for some single parents, disincentivizing higher earnings and disadvantaging children. A single mother of three with earnings over the threshold faces a 71% effective marginal tax rate on each additional pound earned.⁹

Revising the child benefit calculations so that entitlement is based on household income, rather than individual incomes would ensure single parent families are better able to provide for their children and do not face disincentives to earn over £50,000.

Finally, **single parent families should be placed at the heart of social security policies by removing policies which disproportionately impact single parent families and expanding certain benefits to ensure single parent families are better able to withstand the cost-of-living crisis.** This includes:

- remove the 5-week wait for new UC applications
- remove the two-child limit
- remove the benefit cap
- introduce legislation to ensure benefit payments and entitlement thresholds increase annually inline with inflation
- expand Free School Meals to all families in receipt of Universal Credit.

3. Specialised Single Parent Employment Support

Single parent employment rates, whilst high, have dipped since the pandemic to a six-year low of 66.4% between April and June 2022 according to data from the Office for National Statistics.¹⁰ **Providing single parent specific employment support which addresses the additional barriers to paid employment that single parents face** would help to reverse this trend and ensure that single parents can develop meaningful careers rather than be pushed into a cycle of low-paid work with poor working conditions which has all too often been the pattern for single parent employees.

This employment support should include:

- dedicated single parent work coaches
- practical job search support
- funding for training and career development opportunities including in-work career progression opportunities
- a reduced taper rate of 50 pence for working parents in receipt of UC
- a UC childcare allowance of £250 per month per child for working single parents which ensures single parents receive 85% of the first £250 spent on childcare regardless of earnings level before the taper rate applies (this could work in much the way the work allowance operates currently)

⁹ <https://www.resolutionfoundation.org/app/uploads/2022/12/Inconsistent-Incentives.pdf>

¹⁰ HR Magazine - Single parent employment rate reaches six year low

Single parents should also be specifically considered in employment legislation and HR policies to ensure that their specific needs are met. For example, single parents should have double the entitlement of parental leave dates to cover caring related responsibilities. Flexible working rights should also be monitored to ensure single parents have equal access to flexible work as other groups.

4. Inclusive Childcare for Single Parent Families

The research repeatedly shows that a lack of affordable childcare for single parents places single parent families under additional strain and increases the employment barriers single parents face. This is unsurprising given single parents are covering childcare costs on one salary and have higher childcare needs (all things being equal) than two-parent families. Despite this, the current system disproportionately supports two-parent families and higher income earners of which there are less within single parent families.^{11 12 13}

While the government should **work towards a universal free childcare offer open to all children regardless of their parents' employment status or earnings level**, in the meantime, there are specific issues which must be addressed to ensure single parents are supported as parents and given the access to the childcare they need to work and to build their careers.

The first step to ensure that the childcare system can operated effectively in the UK, is to ensure that it is funded sufficiently. The funding rate per hour is woefully insufficient to cover providers' costs meaning additional fees are passed onto parents in an ad-hoc and opaque manner which is both confusing and unfair for parents. It also acts as a barrier to parents increasing work hours for fear the additional payments will not be manageable. The Women's Budget Group has identified that as things stand there will be a £5.2 billion funding gap for the new offer by 2025/26. The **hourly rate paid to childcare settings should be raised to the level of actual costs incurred by providers**. This would significantly reduce financial pressure on providers and reduce the number of providers closing. These savings and the certainty they provide will reduce financial barriers to work and allow parents to better plan their working hours.

Under the current system single parents face a double disadvantage; higher childcare needs, paired with lower access rates. Research from the Fawcett Society highlighted that 44% of single mothers reported that significantly lower childcare costs would enable them to increase their hours at work compared with 33% of single mothers.¹⁴ Whilst it is hard to estimate exactly how many single parents are working and earning below the threshold required to access the funded childcare hours, it is likely to be significant given the Administrative Earnings Threshold (AET) is currently below the childcare entitlement threshold and there are working single parents who struggle to (consistently) meet their AET. **The earnings threshold for the funded childcare hours should be removed for all working single parents**. This would better support working single parents to increase their earnings – ultimately reducing pressure on the social security budget - and enable children in low-income families to access early years education helping to lower the attainment gap which is already significant by the age of three.¹⁵

¹¹ <https://www.smf.co.uk/wp-content/uploads/2022/07/Childcare-costs-and-poverty-July-2022.pdf>

¹² Chancellor urged to use the budget to help parents hit by rising childcare costs and a sharp drop in availability of places | Family and Childcare Trust

¹³ <https://ifs.org.uk/publications/early-years-spending-update-budget-reforms-and-beyond#:~:text=From%20September%202025%2C%20all%20children,and%20fastest%20expansion%20on%20record>

¹⁴ <https://www.fawcettsociety.org.uk/Handlers/Download.ashx?IDMF=d73d0c92-19af-479c-a206-0807ec008bf1>

¹⁵ <https://www.jrf.org.uk/care/poorer-childrens-educational-attainment-how-important-are-attitudes-and-behaviour>

Within the current childcare system there are a number of anomalies and exclusions which impact single parents specifically. Single parent carers and single parents living with a disability, are unable to access the same childcare support as their counterparts with a partner in work due to the regulations of both the UC childcare element and the funded childcare hours. This exclusion is cruel in its impact on both children and parents and acts to increase barriers to work for these groups. **Single parents with disabilities and those who are a full-time carer should be entitled to the same childcare support as two-parent families.** To enable this, the government should **remove work requirements for disabled single parents to access childcare funding and count caring work as equivalent to paid employment regardless of whether a claimant has a partner in work or not.**

A second element of childcare support which is discriminatory towards single parents is the higher income cut off for the funded childcare hours and the tax-free childcare support. Due to the limit being based on individual earnings rather than household income two-parent families can earn up to £200,000 before losing this support, whilst a single parent will lose their entitlement at £100,000. These discrepancies within the system must be addressed if high earners are to be incentivized to earn more and relationship status is not to impact a family's entitlement to childcare support. To ensure this, **the earnings threshold for tax-free childcare and the funded-childcare hours should be made household based at £200,000.**

Across the UK there is a severe shortage of childcare places, with only half of local authorities in England stating they have enough childcare in all areas for children under two years.¹⁶ The lack of childcare can hit single parents especially hard as they have no partner to shift parent with and also – for those in receipt of UC – face pressure to work, or indeed increase their work hours, to avoid being sanctioned. Given this situation, **single parents should be given priority access to childcare settings** to better enable them to access work.

5. Decent and Affordable Housing for Single Parent Families

According to the 2011 census, only 29% of single parents were homeowners compared with 77% of two-parent families.¹⁷ Between 2011 and 2017, rent in the UK has increased 60% faster than wages.¹⁸ Even with the increase in the Local Housing Allowance (LHA) in April 2024, it is likely that many single parents will face rent charges above their local LHA rate. Perhaps it is unsurprising then that in England there are 40,000 single mothers living in temporary accommodation with single mothers making up nearly 40% of homeless households, despite only making up 6% of households overall. Single parents also face discrimination within the rental market in three ways. Firstly, landlords often discriminate against families with children, secondly, they discriminate against those in receipt of housing benefit which single mothers are disproportionately in receipt of, and thirdly, they discriminate against single parents due to their single parent status regardless of their income. We have identified three key policy changes to address these issues.

Firstly, **the renters reform bill must explicitly outlaw discrimination from landlords based on (i) a family having children, (ii) a tenant being in receipt of housing benefit and (iii) single parent status. These rights need to be accompanied with a simple legal route to address discrimination if and where it occurs.**

¹⁶https://www.coram.org.uk/wp-content/uploads/2023/07/Childcare-Survey-2023_Coram-Family-and-Childcare.pdf

¹⁷ Taken from the census data for 2011, table 2011 DC4101EW

¹⁸ <https://blog.shelter.org.uk/2018/08/flatlining-wages-surging-rents-and-a-national-affordability-crisis/>

Secondly, **the government needs to make serious investment into social housing to ensure single parent families in need can access decent quality and affordable rental property.**

Thirdly, **a single parent home buyer ISA saver account should be introduced which is excluded from the Universal Credit savings limit for individuals who do not already own/ jointly own a property.** The UC savings limit of £16,000 combined with the high cost of buying property in the UK means that single parents in receipt of UC are unable to save to buy a home, placing them at disproportionate risk of being unable to purchase a property. Currently the capital home-owners hold within their property is not counted towards their savings when calculating UC entitlement; an account of this type would merely open the opportunity for single parents who are not homeowners to move onto the property ladder. It would also help single parents who receive capital from a house sale in divorce proceedings which is insufficient to immediately buy a property but could be used for a property in due course. This would ultimately lessen the financial burden on the welfare state as it could reduce the number of renters in the long term.

6. A Reformed Child Maintenance Service

The Child Maintenance Service is broken. Thirty-five percent of Collect and Pay cases result in no payments. While the system needs to be reformed to secure higher payment rates. CMS payments have the potential to raise 60% of children out of poverty¹⁹ – more should be done to ensure this. **The 4% collection fee charged on payments received, should be removed.** This will reduce barriers for people accessing the CMS where direct agreements are not possible. It will also ensure children benefit from the financial support they are entitled to from both parents.

In addition to this further **reform is needed to both ensure that parents are paying an amount related to their actual wealth and hiding of assets and the evasion of self-employed parents needs to be prevented.** The CMS also needs to make better use of their expanded powers to improve collection rates.

7. Abolish DWP Overpayment Demands for Official Errors

Many single parents are facing financial challenges due to the broader issues with DWP overpayments. We have heard from single parents who have been issued with repayment demands for overpayments made due to official error. These families have no idea they are being overpaid until a demand for repayment lands on their doorstep. In one case we are aware of, the overpayment never occurred, yet the individual concerned had to fight over months to have the repayment demands dropped.²⁰ Each individual repayment demand letter risks sending an entire family into turmoil. **The DWP should work towards expunging debts of all single parents who have received overpayments** due to official errors made by the DWP. As an initial step towards this move, the DWP should **also introduce a maximum amount above which a claimant cannot be asked to repay and cap the maximum monthly amount which can be taken from benefit payments for overpayment debt repayments at 5%.**

8. Access to Services for Single Parent Families

Access to services are often a challenge for single parents who are unable to rely on a partner to assist with childcare to attend appointments. This could be addressed by having **child-friendly services as standard.** For example, free or subsidised creches in health centres,

¹⁹ <https://journals.sagepub.com/doi/abs/10.1177/0958928717754295?journalCode=espa>

²⁰ <https://www.bigissue.com/news/social-justice/dwp-benefits-universal-credit-money-owed-penny-davis/>

hospitals and leisure centres where single parents can bring their children when they need to attend appointments should become standard.

Mental health is a critical issue for single parents who are more likely to experience mental health issues than their partnered counterparts.²¹ To address this, in addition to the child-friendly approaches suggested above, **single parents should be prioritised for mental health support** in a similar way to how mothers are prioritised in the first-year post-partum.

9. Universal Single Parent Family Tickets as Standard

Businesses currently do not universally offer single parent family tickets, from things such as cinema trips and days out, to holidays and insurance policies. This results in single parents paying more per individual than a two-parent family despite being reliant on only one income. **Businesses need to ensure fees and charges include value for money options for all family types, including single parent families.**

Enabling Single Parent Families to Thrive

We believe that enacting these policy changes would have a positive impact on single parents, their children, and the UK economy.

We hope that whichever party wins the next UK election, more single parent friendly legal protections, policies and services can be developed.

Single Parent Rights is a campaign group set up in 2020 in response to the exclusion of single parents in policy decisions during the pandemic which reflected a broader exclusion of single parents within UK policy making.

We conduct research and policy work closely rooted in the lived experience of our members who are all single parents. More details can be found here: www.singleparentrights.org

To discuss this manifesto, or any of our work, contact us on singleparentrights@gmail.com

²¹ <https://www.gov.uk/government/publications/children-living-with-parents-in-emotional-distress-2019-update/statistical-commentary-children-living-with-parents-in-emotional-distress-2019-update>