Lone Mothers
Coping with the Consequences of Separation

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Introduction

The Centre for Research in Social Policy has carried out a unique study of the benefit information needs of newly separated mothers and their children. The study has provided an opportunity to observe the process of adjustment to single parenthood; earlier studies have relied upon retrospective accounts. The study took place in three stages over a period of eighteen months, the first contact occurring within a few weeks of separation.

Research previously undertaken by the Department of Social Security into benefit information needs had suggested that recently separated or divorced people, mainly women, were without access to clear and effective channels of information about the social security system. The specific purposes of the study were to identify and explore:

- how newly separated parents gain information about the social security system
- the financial, personal and social consequences of separation, with particular reference to their need for welfare benefits
- the process through which they apply for benefits and the difficulties which they encounter
- their patterns of adjustment over the longer term.

The study took place against a background of significant policy change, most notably the introduction of the Child Support Agency. The study has provided some early impressions of the impact of these changes.

The nature of the study

A group of 30 newly separated mothers was recruited across two areas - Nottingham and Derby - with equal numbers in each area. They were contacted through a wide range of agencies in the community and directly through appeals on local radio and in the local press. Most women were aged between 20 and 35 years, and had one or two young children.

The women were interviewed as close as possible to the point of separation and then again six weeks later. A further follow-up interview took place after an interval of approximately fifteen months. Group discussions with the women were also held during the final stage.

The women received payments of between £5 and £10 for each interview and for taking part in a group discussion. After the second interview, each woman was also offered a free consultation with an independent welfare rights expert who acted as consultant to the research team. He was able to advise them individually about their benefits claims.

Qualitative methods were chosen because of the exploratory nature of the study and the sensitivity of its subject matter. A topic guide was developed for each set of depth interviews in order to ensure consistency in the information gathered and the topics covered. The group discussions were structured more loosely around a limited number of key topics. Both the interviews and the group discussions were tape-recorded and transcribed.
The crisis
The report considers the experiences of the women in the immediate aftermath of separation ('the crisis') and over the longer term as they begin to adjust to single parenthood.

Immediate practical issues
The separation created complex practical problems for the women at a point of maximum emotional vulnerability. The problems fell into three broad categories - legal, housing and financial - but were inevitably interrelated. Legal issues centred upon the payment of child support maintenance and upon arrangements for contact with the children. For those women who had chosen to leave or who had been forced to leave the home upon separation, the separation caused an immediate housing crisis. Those who remained in the joint home generally felt insecure about their continued possession of the property. All women faced a level of financial difficulty, especially during the two weeks following separation when most women fell back upon their families for help.

Meeting information needs
The women as a group had a wide and complex support network encompassing informal advisers and a range of voluntary and statutory agencies. Solicitors, Citizens Advice Bureaux and Benefits Agency branch offices were approached most frequently for advice and guidance. However, individual women varied greatly in their readiness to seek information. Those who had remained in their own homes with some residual financial resources were noticeably slower to seek help than those who had moved out. In relation to the search for benefits, the role of intermediate agencies was threefold: alerting women to possible entitlements and encouraging them to contact the Benefits Agency; providing an objective opinion on the information given by the Benefits Agency; and mediating with the Benefits Agency when problems arose with a claim.

Entering the benefits system
The event of separation brought most of the women into the benefits system for the first time as customers claiming means-tested benefits. Nonetheless, there was a widely expressed reluctance to claim, linked to negative images of the Benefits Agency and its customers and also to the women's own ambivalent feelings about being lone parents. Many of the women who claimed Income Support did so, however, within a week of separation. For a minority, however, there was a gap of between four and five weeks before a claim was made. The women were more likely to claim promptly if they had received Income Support before; if the separation had caused them to move from the shared home into temporary accommodation; and if they had access to an experienced adviser at the time of separation.

The women were very uncertain at the outset about the range of benefits to which they were entitled and of the amounts they could claim. Furthermore, information provided by the Benefits Agency branch offices tended to be focused upon Income Support so that women had only a hazy understanding of other benefits. Confusion about One Parent Benefit was widespread. One or two examples of apparent misinformation about benefit entitlement at the point of first contact were reported. The process of claiming benefit presented difficulties for many of the women. Some of the obstacles related to the location and layout of Benefits Agency offices, while others were more administrative in nature.

Although most claims were processed swiftly by branch offices, there were examples of delay which caused acute financial difficulty. These had three main causes: slow implementation of the Liable Relatives Procedure; doubts on the part of the Benefits Agency of the genuineness of the separation and hence of the claim; and apparent lapses of communication between branch offices when women moved to different areas. Women experiencing delays were more likely to turn to family and friends for financial support than to seek a Crisis Loan.

The application of the Liable Relatives Procedures (during a period which preceded the introduction of the Child Support Agency) appeared inconsistent, with considerable variation in the handling of similar cases by different Liable Relatives Officers.
The process of adjustment

The experience of lone parenthood and the relationship with the former partner

By the time of the second interviews, approximately two to three months after separation, the women felt that they had taken on the full burden of responsibility for bringing up the children and for taking important decisions about their lives. They tended to initiate any communication with the ex-partner about the children. The women believed that this situation was likely to continue, and anticipated little meaningful sharing of the parenting role.

There was a broad trend towards diminishing contact and diminishing financial support by the ex-partner over the course of the study. A few attempts at reconciliation were made but all failed. By the third interviews, a quarter of the ex-partners were no longer in touch and half the women were receiving no financial support. Where contact was maintained, it revolved entirely around access to the children and there was little direct communication between the partners. Day-to-day parenting responsibility remained almost exclusively with the mother.

Looking back, none of the women appeared to regret the original separation, and many felt that they had gained in self-esteem and independence. They believed that their children had adjusted well to their new situation and some even felt that the ex-partner’s relationship with the children had improved since they had been apart. Where contact between father and child had ceased completely, the women were reluctant to press for a resumption.

Housing and financial issues

Several of the women who had left the joint home following separation had been placed in crisis accommodation. At the point of the second interview, almost all had been re-housed in peoniantic council or housing association rented accommodation, and for them this marked the threshold to a more settled and independent existence. Ironically, the women who had remained in their own homes were experiencing a greater degree of housing insecurity at this stage, usually because they were reliant upon the former partner to continue to pay the mortgage. Over the next fifteen months, both groups experienced a fair degree of continuity in their housing circumstances. The women who had stayed in the joint home were still there, but in several cases this stability had been achieved only through the payment of mortgage interest by the Benefits Agency.

Income support played an important role in stabilising the incomes of the women, albeit usually at much lower level than before separation, in the early weeks. It also shielded the women from the consequences of unpredictable financial support from the foluier partner. Those who continued to rely directly upon the former partner tended to have higher incomes but a greater degree of uncertainty. Managing on low incomes or means-tested benefits was very difficult. The women said that they managed reasonably well from week to week if they exercised rigid control over the family budget but they worried about large bills and unpredictable expenses. This was particularly an issue for women who had remained in their homes (because of inherited responsibilities for repairs and maintenance) and for those who relied upon having their own cars in order to work.

Fifteen months later, most believed that they had learned to cope better financially, and a few actually felt better off. However, meeting bills and unexpected expenses continued to be a worry. Wherever possible, payments were spread through budget schemes but this strategy depended critically upon a stable weekly income. Most women were repaying debts but the burden of debt appeared to have decreased, and bad debts were rare.

Subsequent dealings with the Benefits Agency

Six to eight weeks after separation, most claims for Income Support had been sorted out satisfactorily. However, a few claims were unresolved because the woman had delayed in making an application. Delays in the processing of claims had affected the payment
of Housing Benefit, Community Charge Benefit and Community Care Grants for several women, causing some anxiety and inconvenience. Those who were considering claiming Family Credit at this stage had discovered only by chance the change in the definition of full-time work which made this benefit more relevant to them.

Once the process of claiming Income Support had been established, the payment of benefit usually proved uneventful and reliable. However, some women did experience inconvenience when their benefit books were recalled for any reason. Also, those women who had moved home since their initial claim seemed more prone to experience interruptions and complications in their claims, relating in particular to the amounts deducted for the repayment of Crisis Loans.

Over the subsequent fifteen months, several women contacted the Benefits Agency because of changes in their circumstances and, in general, adjustments to payment books were made quickly and efficiently with minimal inconvenience. There was a good level of awareness within the group of the changes which might affect their claim for benefit, and they recognised the obligation to report any such changes to the Benefits Agency.

Negotiating transfers between benefits proved more problematic. Many women were confused and anxious about their entitlement to 'passported' benefits if they moved off Income Support. Loss of financial assistance with housing costs was a widespread concern, particularly for those women who were owner-occupiers.

With hindsight, several women felt that they would have coped better with the financial crisis following separation and the search for assistance through the benefits system if they had had access to a counsellor or 'key worker' within the Benefits Agency to whom they could have returned for support and advice.

**Working and receiving benefit**

Most women on Income Support saw their reliance upon benefit as a short-term expedient and had expectations of greater financial and personal independence in the future. They saw employment as the key to independence. At the same time, they identified important barriers to obtaining the type of employment which would provide an income sufficient for their needs. Primary among these were a lack of affordable child care and insufficient training and marketable skills. The earnings limit imposed by Income Support regulations was identified as another key factor.

Just under half the women in the group were working at the time of the second interview. Fifteen months later, a clear majority were in some form of employment. At both stages, however, the women were engaged in part-time, low-paid work which they saw as a supplement to benefit. Some women had transferred to Family Credit in the interim but, in general, did not view Family Credit as a step to greater self-reliance, but as an alternative benefit to Income Support with its own advantages and disadvantages. Most women who were employed full-time at the time of separation continued to be so, but a number experienced increased pressures on their incomes to which they responded in different ways.

A demand for low-cost, part-time, flexible education and training provision was identified, but the women felt that they would be able to take up such opportunities only if they were local and if the continued payment of benefits was guaranteed. Free creche facilities was another essential requirement. The women did not have access to comprehensive advice and information about opportunities for jobs, training and education, and none had been offered employment-related counselling.

A case was made for a local advice service for single parents which offered employment-related advice alongside information about benefits, child care and other matters of common concern to single parents.

**The Child Support Agency**

By the third stage of the study, the women were generally aware of the existence of the Child Support Agency and had a good understanding of its central purpose. Nonetheless, there were some widespread misunderstandings about the extent of the Agency's powers.
There was a universal endorsement of the idea that separated fathers should support their children and that their obligations should be enforced more effectively than under the old system. At the same time, there were misgivings about the practical implications of pursuing separated parents for child support maintenance. Most women felt that they would not be better off, and many suggested that there might be negative consequences - for example, through the undermining of agreements with former partners who were making payments for their children voluntarily. Among those women on Income Support, there was considerable ambivalence about the prospect of receiving maintenance payments at a level which would enable them to come off benefit. There were fears that maintenance would not fully compensate for `passported' benefits and that they would therefore be forced out to work, whether or not this was appropriate to their circumstances.

The few women who had been contacted direct by the Child Support Agency expressed several concerns about its procedures, notably the length and complexity of the assessment forms and the demand for assessment fees.

A THE SETTING
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Chapter 1 Introduction

Marriage, whether or not blessed by the church or state, is no longer for ever. Official statistics show the risk of marriages ending in divorce climbing year on year and common-law marriages appear to be even more unstable. Yet simply because separation and divorce are commonplace does not necessarily make them any less painful or mean that couples either expect to separate or are well able to cope with the consequences of doing so.

As this research will show, when separation occurs it is often unexpected by at least one partner. This may be so even if, in a deteriorating relationship, the prospect has loomed large for some time. In some cases the possibility has never been considered or, at least, confronted. Whatever the precipitating factor, the consequences - emotional, financial and legal - are enormous and are generally heightened by the presence of children. For all concerned the outcome, sooner or later, is the reality of a new life with, in the interim, a journey of transition to be negotiated.

The transitional journey taken by recently separated mothers is the focus of this study. How they cope, and what the Department of Social Security, in particular, can do to assist them during the early days and months are the central questions that are to be addressed. Before describing the research design (in Chapter 2) and introducing the respondents whose life transitions are followed (Chapter 3), we outline the context in which the research was commissioned, in the light of which the results need to be interpreted.

1.1 Demographic trends and consequences

For much of this century the institution of marriage moved from strength to strength. The Finer Report on one parent families published in 1974 was able to conclude that marriage was more popular than ever with over four-fifths of women marrying by the age of 25 (Cm.5629, 1974). Ironically, at just about this time, the move towards earlier marriages was reversed and fifteen years later the proportion of women married by the age of 25 had fallen to three-fifths (Gibson, 1991). Since the mid 1980s the trend against marriage has further accelerated (OPCS, 1993).

Instead, there has been a growth in extramarital cohabitation in relationships that are nevertheless sufficiently stable to produce children. Today, perhaps one in seven births are to parents living in consensual unions and, in 50 per cent of these cases, births are jointly registered by both parents. Around nine per cent of women aged 18-49 are cohabiting - three times the figure in 1979 - including 21 per cent of all the women in this age range who are not currently married (Great Britain, CSO, 1994a).

Most people still marry despite the trend towards cohabitation but increasing numbers of those who do so later separate and/or get divorced. The rate of divorce increased by more than 600 per cent during the thirty years to 1991 when it reached 13.5 per 1,000 and one divorce was recorded for every two weddings that took place (Great Britain, CSO, 1994b). Couples who live together before marriage seem particularly prone to divorce: for couples marrying for the first time during the 1980s the risk of divorcing within five years was 50 per cent higher among those who cohabited prior to marriage (Great Britain, CSO, 1994b).

Well over half of divorcing couples (56 per cent in 1991: England and Wales, OPCS, 1993) have children aged under 16 and this largely accounts for the very dramatic increase in the number of lone parent families - a doubling in the last 20 years. Lone
parent families now account for one in five families with children; 90 per cent are headed by mothers and more than half of these are either divorced or separated. However, in recent years the fastest growing group, now accounting for a third of lone mothers, comprises women who have never married. Some of these lone parent families (Bradshaw and Millar (1991) indicate at least a fifth) result from the breakdown of previously relatively stable consensual relationships and therefore reflect the growth of cohabitation.

There is considerable evidence that lone parents are much more likely to have lower living standards than other families (Millar 1989; Bradshaw and Millar, 1991; and Burghes 1993). Their housing conditions are generally worse - 80 per cent live in local authority accommodation and many live in flats without access to amenities such as gardens (Hardey, 1989) - and they are less likely to have the same range of household goods as other families.

Incomes are also lower. Forty-three per cent have family incomes below 50 per cent of average when equivalised to take account of differences in family composition (DSS, 1992). This is a higher proportion than for any other group and, moreover, on average almost two-thirds of lone parents’ income is derived from social security payments. Indeed the proportion of lone parents receiving Income Support has risen steadily over the last decade (Gibson, 1991). Today about 50 per cent of divorced or separated mothers receive benefit as do 90 per cent of mothers who have never been married. About three-quarters of lone mothers with pre-school aged children and half of those with older children are not employed. Two-thirds of divorced or separated mothers, and six out of seven never married mothers, do not receive any maintenance.

Although cohabitation, divorce and separation are all more prevalent among low income families (Hudson, 1989) this goes little way to explaining the much lower living standards experienced by lone parent families. Instead, the breakdown of a relationship is usually accompanied by a simultaneous, sudden and often long-lasting fall in the income received by the mother and her children. While dealing with the emotional consequences associated with the breakdown of a relationship and/or a change in marital status, most of the mothers involved also have to learn to budget on a much lower, and perhaps more unpredictable, income.

1.2 Policy contexts

The increase in divorce, and hence in the number of lone parents, of course reflects changes in public attitudes and in the legal position regarding divorce. The Divorce Reform Act 1969, which came into force in 1971, made the irretrievable breakdown of a marriage the sole grounds for divorce which could be established, if both parties agreed, by two years' separation. In 1984 the Matrimonial and Family Proceedings Act allowed couples to petition for divorce after the first anniversary of their marriage and, as a consequence, the proportion of marriages lasting two years or less has multiplied six-fold.

As well as laws to facilitate easier divorce there have also been changes in the legislation and procedures dealing with some of its consequences. Developments in two areas, housing and maintenance, are especially germane to this study.

1.2.1 Housing

Housing policy has radically altered the nature and composition of the housing market with considerable implications for separating couples and lone parents. Of particular importance has been the rise in the level of owner-occupation with a commensurate contraction in the availability of rented accommodation. There has also been a very marked fall in the level of local authority house-building, increases in local authority waiting lists and tightened criteria over access.

Pertinent legislation - apart from that contained in family law, in particular divorce proceedings and proceedings concerning domestic violence - includes the Housing (Homeless Persons) Act 1977 and the Housing Acts of 1980 and 1985 which established criteria for the acceptance of families as homeless by local authorities.
Between 1981 and 1992 the largest increase in the proportion of homeless families found accommodation by local authorities was due to the breakdown of a relationship with a partner (CSO, 1994b). In 1987 a working party on relationship breakdown was established by the Department of Environment which reported with recommendations in 1993 (RBWP, 1993).

Research undertaken for the Relationship Breakdown Working Party (Bull, 1993) revealed that some people in all tenures and family circumstances experienced difficulties related to their housing upon relationship breakdown. Moreover, certain groups were especially likely to encounter problems. Cohabitees faced difficulties, both as owner-occupiers and tenants, because of the lack of legal protection on relationship breakdown. For instance, in the case of cohabitees who are not joint tenants, there is no legal procedure for a tenancy to be transferred from one partner to the other as there is for married couples.

Women suffering domestic violence also frequently encountered additional difficulties. What happened to them was often dependent on the policy approach of the local authority and usually the women involved had only a poor understanding of their legal position. The normal pattern of the partner with care remaining in the conjugal home was frequently reversed. Moreover, the woman frequently left suddenly with no clear plan of action and often had to move on numerous occasions.

Similarly married women living in owner-occupied accommodation at the point of breakdown could face a range of difficulties. Some in mortgage arrears, and advised to sell their house on this account, were treated as being intentionally homeless and thereby excluded from local authority accommodation. Others who sold up as part of a divorce settlement found that there was insufficient equity and income to buy again. Yet others who were granted the property in exchange for little or no maintenance were unable to maintain their repayments.

1.2.2 Maintenance

Prior to the creation of the Child Support Agency in 1993 maintenance payments were either decided upon informally between former partners or through the jurisdiction of the courts. Family law legislation recognised that fathers had a legal liability to maintain their dependent children which was extended to the mother, if the father was or had been married to her, and continued until she remarried. Prior to 1993 magistrates had the power to award maintenance in the cases of couples not immediately seeking divorce or separation. Those who were, turned to the divorce courts.

The level of maintenance payments took account of the financial needs of the child, the income of the parents, prior living standards, etc., but was determined at the discretion of the courts. In practice, the amount awarded varied widely and with little coherence from case to case; many awards were for amounts less than the child scale rates allowed for Income Support (DSS, 1990). Moreover, maintenance was often not paid. Only 39 per cent of lone mothers who were interviewed in a national survey in 1991 had ever received monetary payments from their former partner and less than a third received money regularly (Bradshaw and Millar, 1991). Where maintenance was determined by court order, lone parents could seek enforcement but only by going back to court. In certain circumstances the Department of Social Security could assume responsibility for collecting maintenance on behalf of people receiving Income Support.

It was in response to the haphazard and generally inadequate support made by absent parents, the growing number of lone parents and the higher proportion receiving Income Support, that the Department of Social Security issued a White Paper (Cm.1264 (1990), proposing a new child maintenance system and the establishment of an agency to administer it. Legislation was passed in 1991, and the Child Support Agency (CSA) became fully operational in 1993.

The legislation established the principle that both parents of a child have a duty to contribute to its maintenance and that this liability is met when the absent parent pays child maintenance assessed under a fixed formula. Any assessments made under the
formula by the CSA override previous court orders for child maintenance and it is intended that the CSA will eventually become responsible for virtually all child maintenance cases.

Parents with care who receive Income Support, Family Credit or Disability Working Allowance - the vast majority of lone parents - are required, except in exceptional circumstances, to authorise the Secretary of State to take action to recover maintenance (the task of the CSA). Maintenance that is recovered is effectively offset against benefit payments.

The study described in this report straddled and informed the implementation of this important legislation. Begun during the passage of the Bill, it ended after the CSA had become fully operational and includes accounts of some of the first experiences and impressions of the CSA recorded by the lone mothers in the study.

1.3 Developments in social security

While the Child Support Act may be the most significant policy response to the increase in numbers of lone parents, it is but one of many related social security measures that have been introduced recently.

The rise in the number of lone parents in the 1980s was exceeded by the growth in the number reliant on Income Support and other means-tested benefits. This contributed to the rise in the number of families with children among the poorest fifth of incomes which informed changes that followed from the 1985 review of social security including, for example, the Lone Parent Premium for those on Income Support.

The increased reliance of lone parents on Income Support reflected a fall in the numbers that were in employment (from 50 per cent in the late 1970s to 40 per cent now (Millar and Bradshaw, 1991). This was, in turn, affected by, amongst other factors, changes in employment opportunities and in the causes of lone parenthood. (Bradshaw and Huby, 1989).

In response to these developments several measures have been introduced to facilitate lone mothers' opportunity to work. The earnings disregard allowed to lone parents on Income Support is higher than for other families. Family Credit replaced Family Income Supplement paying more generous benefits to those with low-paid occupations and the definition of full-time employment has been progressively reduced to 16 hours.

Also, a maintenance disregard was introduced in April 1992 for in-work benefits such as Family Credit and Housing Benefit.

Most recently it was announced in the 1993 Autumn budget that a Child Care Allowance is to be introduced for Family Credit recipients who use registered childminders or nurseries. The 1991 survey of lone parents found that child care was of great importance for mothers wanting to work (Bradshaw and Millar, 1991). All those with pre-school children needed such care in order to work, and three-quarters would have had to give up work without it. Forty-two per cent of those who wanted to work (or increase their hours) had difficulties in arranging child care and cost was often the major factor. The present study also documents the significance of finding and juggling child care in order to take up and retain employment.

Although most public attention has focused on the increase in the numbers of lone parents receiving Income Support, the Department of Social Security is also aware that the uptake of benefits is slow among certain lone parents. Previous work has identified recently separated and divorced people, mainly women, as a group without easy access to clear and effective channels of communication (BJM, 1990). However, it has not distinguished between parents and non-parents nor explored differences (or, indeed, similarities) between mothers who have been married and those who have not. Moreover, the research was retrospective, depending on respondents' recall of events which had occurred much earlier.

In the light of this partial knowledge, and needing effectively to disseminate information about the establishment of the CSA and the associated changes affecting the
definition of full-time work and the new maintenance disregards, the Department of Social Security commissioned the first stages of the research reported in this volume.

1.4 Research objectives

The objectives changed during the course of the research. Initially they were limited to exploring:

• how newly separated mothers gain information about the social security system
• the process through which they apply for benefits
• the difficulties which they encounter.

Subsequently, the focus altered to include examining:

• the way in which the experiences, needs and information requirements of lone mothers change in the longer term
• the nature and purpose of their continuing contacts with the Benefits Agency
• their awareness, experiences and views of the Child Support Agency
• the factors which served to facilitate or constrain the economic activity of lone mothers.

The methodology employed for the research is outlined in the next chapter and the characteristics of the respondents are described in Chapter 3. Part B of the report concerns the circumstances and needs of lone mothers in the immediate aftermath of separation - usually a time of crisis. Part C adopts a longer perspective and charts the process of adjustment towards a new life that occurs in the first year or so of separation.

Throughout the text verbatim extracts are included from the interviews and discussions. This gives a vivid impression of the way in which the respondents think, talk and behave. However, the quotations are included purely for illustrative purposes and should be read in the context of the surrounding commentary. Some important points may not be easy to illustrate in this way, and the presence or absence of verbatims is not necessarily an index of the importance of a particular topic. Each verbatim is assigned a unique identifier.
Chapter 2  Methodology

2.1 Nature of the study
The focus of this research was mothers who had very recently experienced relationship breakdown. A depth study using qualitative methods was considered the most appropriate, as the research was exploratory in nature and would involve people likely to be in a state of some vulnerability and distress. The study was conducted in two areas - Nottingham and Derby - and aimed for an interview group of fifteen women in each location.

The initial design incorporated interviews at two stages:
- within four weeks of separation
- six weeks later.

The timing of the first interviews meant that the research could capture the situation of the interviewees during the period of crisis following separation. The second interviews were intended to establish patterns of adjustment and change in the aftermath of the crisis.

The follow-up study, which was subsequently commissioned by the Benefits Agency, continued the methods and approaches used in the earlier research in that qualitative data was gathered through depth semi-structured interviews which took place fifteen months after the second round of interviews. The purpose of these third and final interviews was to trace the women’s progress towards financial independence from the benefit system in the light of their earlier aspirations.

An additional element, incorporated into the research design as a final stage, was small group discussions with the interviewees. Apart from bringing the women together and enabling them to reflect upon and share their experiences, these groups allowed for the discussion of ideas generated by the research findings.

2.2 Selection criteria for interviewees
In order to encourage agencies to cooperate with the study and to facilitate direct recruitment, the selection criteria were made very simple. There were two essential qualifications: first, that the women should have children under sixteen years old in their care; second, that they should have separated recently or that they should be contemplating immediate separation. ‘Recent’ was defined as within four weeks of the point of contact with the interviewer. However, it proved difficult in practice to adhere strictly to this definition and some flexibility was accepted.

Our initial inclination to confine recruitment to women with expressed needs for support through the benefits system was subsequently rejected. Narrowing the criteria in this way would, in our view, have made it more difficult for agencies to refer, given that information about the women’s financial situation was not always available to them. In addition, we felt it important to include women who had a reasonable level of financial independence at the outset but whose circumstances were liable to change during the weeks following separation. A final reason for not specifying benefit status more closely was that, by the nature of their circumstances, it might be predicted that many women would be precipitated into the benefits system. This indeed proved to be the case.

2.3 Recruitment strategy
2.3.1 Recruiting indirectly through agencies
Working through agencies in touch with separated women was the main element of the recruitment strategy. This was to prove less efficient and straightforward than anticipated despite the willing cooperation offered by almost all agencies. The first points of
contact in each area were the main Citizens' Advice Bureaux. Early discussions established that there was a reasonable monthly throughput of women satisfying the criteria, and an agreed referral procedure was established. However, the yield of interviewees from this source proved very disappointing in both areas. The problems which arose were also encountered subsequently in our dealings with other agencies. These can be summarised as follows:

- **over-optimism by workers about the numbers of women they would be able to refer.** Although there was an intuitive perception that this group of clients formed a significant part of their workload, the flow proved to be much smaller than they had predicted.
- **the short interval specified between separation and first interview.** It would appear that a significant proportion of enquiries received by agencies are from women who have been separated for several weeks or months.
- **difficulties in gaining the commitment of all the workers in an agency to the referral process.** Agreements reached with senior workers or managers did not necessarily filter down to front-line staff and volunteers. The referral procedure worked best when it was negotiated with a staff member who was able to make referrals directly.
- **the sensitivity of the topic and of the women's situation.** It is difficult to know how far this contributed to the slow flow of referrals. However, some agency contacts did say that they would find it difficult to approach women so soon after separation because of the risk of causing further distress.
- **reluctance on the part of the women themselves.** Once again it is difficult to assess the significance of this factor. Certainly there were very few reports of women refusing to take part once they had been approached by an agency. It is possible, nonetheless, that the focus of the study with its emphasis upon lone parent status and problems of coping provided a negative image for some women and discouraged their participation.

The upshot of these difficulties was that the original plan to recruit from a small number of key agencies did not work. The lack of referrals during the early weeks of recruitment, despite careful preparation and discussion, indicated that the net had to be spread more widely. Further agency contacts were made and the strategy of direct recruitment through the media (see below) was extended. By the end of the recruitment period a total of 14 agencies in Nottingham and 16 in Derby had been contacted. In both areas these included voluntary and statutory agencies and solicitors' films. The distribution of referrals from these agency sources is shown in Chapter 3 below. The impact upon the study of these difficulties was that the time taken to set up agency contacts and generate referrals was much longer than originally anticipated. As a result there was a change of plan.

### 2.3.2 Recruiting directly through the media

An element of direct recruitment through the media was part of the original recruitment plan. The route chosen was the independent local radio station, Radio Trent, which broadcasts across Nottingham and Derby and which disseminates information about community activities and services through its 'Careline' operated by a team based at Nottingham Council for Voluntary Service. With the support of a Careline worker, a series of short broadcasts and promotional slots was created to publicise the study. The items generated several telephone calls but only one case that met the research criteria.

Further efforts to recruit through the media were made at a slightly later stage in order to compensate for the slow flow of referrals from agencies. Letters explaining the study were placed in newspapers (including free papers) in both areas. Although the response in Nottingham was modest, it did produce two suitable interviewees. However, considerable interest was generated in Derby, and this was to prove the most fruitful source of recruitment for the study in that area, generating twelve out of the fifteen interviewees.

The experience of recruiting interviewees contains lessons for the future planning of research into the needs of separated mothers. It would also seem to have implications for the publicity strategy of the Benefit Agency, casting some doubt upon the
effectiveness of disseminating information through agencies. It suggests that information needs to be made available through women’s everyday networks.

2.3.3 Leaflets

The recruitment process, both direct and indirect, was supported by a leaflet. This described the purposes and methods of the study and explained what was required of each interviewee. The confidential handling of personal information was emphasised. The leaflet briefly described the background to the study, explaining that the research was being undertaken by the Centre for Research in Social Policy as an independent centre on behalf of the Department of Social Security. Two versions of the leaflet were developed. The first was designed for referrals channelled through agency workers; the second enabled women to contact the researchers direct. Workers in each of the contact agencies were provided with leaflets to hand to prospective interviewees; several agencies also placed leaflets in their waiting-rooms.

2.4 Interviews

The exploratory nature of the study meant that the shape and content of the interviews could not be tightly structured. Instead a topic guide was developed at each stage of the interview process in order to ensure consistency in the information gathered and the issues covered. At the beginning of the first interview some baseline data was gathered from each interviewee so that the interview group could be described accurately in terms of its personal and social circumstances, and monitored closely as the study progressed.

2.4.1 The first interview

The main purpose of the first interview was to enable the woman to describe her situation before and immediately after the breakdown of her relationship. Previous research had identified a range of issues which were likely to affect women at this time, and these were introduced into the topic guide as prompts for the researchers. Thus the interviews explored the financial, housing and legal implications of the current separation; where there had been a series of separations from the same partner, particular attention was also given to the first occasion. The steps taken by the woman to seek help and information were discussed, as were the outcomes, if any, of this action.

The woman’s benefit status was examined against a checklist of possible benefits, and her experiences of obtaining information about benefits and of making a claim were explored.

2.4.2 The second interview

The second interview, approximately six weeks later, provided an opportunity to review each woman’s situation during a period of rapid potential change and adjustment. Issues which were unresolved at the first interview were followed up, and actions taken during the interval were noted. Changes in relation to the woman’s benefit status were discussed and another benefits checklist completed. Finally, an inventory of current income and outgoings was taken.

Upon completion of the second round of interviews, each woman was offered a free consultation with an independent welfare rights specialist who was acting as consultant to the study. This provided her with an opportunity to check her current entitlement to benefit; it also provided the research team with an expert view of her benefit position and of the history of her benefit claim.

2.4.3 The third interview

The third round of interviews took place approximately fifteen months later. In spite of house moves, new family commitments and, in one case, relocation to North Yorkshire for employment purposes, 29 of the 30 women in the original group were contactable and willing to take part in this follow-up stage. The one woman who could not be traced was a woman in Nottingham who had been rehoused by a housing association and who did not respond to contact made indirectly through the association.
Changes in the financial and other circumstances of the women were examined retrospectively, and aspects of their current situation were explored, in particular their new benefit information needs, the nature and purpose of their continuing contacts with the Benefits Agency, and their awareness, experiences and views of the recently established Child Support Agency. In addition, a key question was whether the women had been able, through employment, training or further education, to make substantial progress towards financial independence from the benefit system. Up-to-date details of their income and outgoings were also obtained.

A payment of £5 for the first interview and £10 for the subsequent interviews and for the group discussions (see below) was offered to each woman. An agreement had been reached in advance with the Department of Social Security that such payments should be regarded as additions to capital, rather than as income or earnings for the purposes of assessing benefit. Letters to this effect were handed to the interviewees on each occasion of payment.

2.5 Group discussions

The focus group discussions took place about three months after the third round of interviews. Four groups were held in Nottingham or Derby, and 18 of the women attended. Participation in these groups proved more difficult to organise than the individual interviews, and there were inevitably some women who were unable to attend for reasons of absence from their home area, college commitments or illness.

The purpose of the groups was to enable the women to reflect together upon their experiences, to identify common themes and differences, and to account for them. They were asked to comment upon how their search for information might have been facilitated, and their needs more effectively met. They were also asked to share their experiences and perceptions of the Child Support Agency which was in its first weeks of operation and drawing much media attention to lone parents as a client group.
Chapter 3  Characteristics of the Interview Group

For the reasons discussed earlier, the recruitment of women to the study was not straightforward, and changes had to be made to the original recruitment strategy. Nonetheless, the target interview group of 30 women, divided equally between Nottingham and Derby, was achieved.

3.1 Sources of referrals

The profile of referrals differed in several respects between the two study areas. In Nottingham, contacts with local agencies were the principal source of referrals. Eleven of the fifteen women were recruited in this way. The referring agencies included four voluntary bodies - Relate, a women's refuge and two local advice centres. The others were a homeless families centre run by the City Council, and a film of solicitors. Self-referrals to the study following local publicity were made by three women; two of these had read about the study in a local paper and one had listened to a local radio broadcast. One interviewee was recruited informally by a member of the research team through an indirect personal contact.

Agency contacts were less fruitful in Derby. Despite extensive preparatory work, only two agency referrals which met the criteria for the study were forthcoming - one from a homeless hostel and one from a solicitor's firm. The majority of interviewees (12 out of 15) referred themselves following newspaper publicity. As in Nottingham, there was one informal word-of-mouth referral.

It is possible that the contrasting referral patterns were related to differences in the agency infrastructure in the two areas, in particular to the more extensive development of the voluntary sector in Nottingham. It is worth noting that Nottingham has by far the most substantial provision for homeless people of any population centre in the East Midlands.

The precise breakdown of referrals between the two areas is shown in Table 1.

Table 3.1  Sources of referrals - Nottingham and Derby

<table>
<thead>
<tr>
<th>Sources</th>
<th>Nottingham</th>
<th>Derby</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary agencies</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Statutory agencies</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>Solicitors</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Newspapers</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>Radio</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Informal</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

All sources  15 15

3.2 Length of time since separation

The research team was successful in contacting women who had separated very recently. Eleven members of the Nottingham group were recruited at or within the target period of four weeks since separation. The remainder fell outside this period by only one or two weeks. One woman was seriously contemplating separation but had not yet taken the final step. In Derby the intervals were more variable, ranging from one week to nine weeks, with an average of four and a half weeks.
3.3 Ages of the women
As might be predicted from the selection criteria, almost all the women in the interview group were in their twenties or early thirties. The age profile was slightly older in Nottingham (average age 30.2 years) than in Derby (average age 27.5 years). Only one woman in each area was aged more than forty and there were no women younger than twenty.

3.4 Ethnicity
Although the group was recruited directly through the media as well as from a variety of agencies, all the women who were interviewed were white. No special effort was made to recruit members of the ethnic minorities, partly because the Department of Social Security had recently commissioned a separate study of their specific information needs. However, women from the ethnic minorities would have been included if they had come forward or been referred. Indeed, this happened in one instance with an Asian woman, who was excluded only after first interview when it became clear that her circumstances were exceptional - she had sought accommodation in a Refuge following threats from her husband’s family to repatriate her to Pakistan and separate her from her baby; her visa had expired and she was now seeking voluntary repatriation with her child in order to re-join her own family.

3.5 Numbers and ages of children
One and two-child families predominated. Within the somewhat younger interview group in Derby, two-thirds of the women had only one child. Women with three or more children formed less than a quarter of the interview group across the two areas. Most of the children were very young: in Derby 18 out of 24 were aged five years or under, and in Nottingham 18 out of 29.

3.6 Marital status
Twenty-one women were married to their former partners, the remainder (nine) had been cohabiting.

3.7 Reasons for breakdown
For some women the separation was preceded by a sudden event such as an episode of violence or the discovery of the partner’s adultery. For others the break was seen as the inevitable end of a disintegrating relationship. A third of the women in the group had separated from the same partner on a previous occasion. A pattern of frequent separations was particularly evident among women who had suffered violence within their relationships.

Table 3.2 shows the reasons for relationship breakdown in the two areas.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Nottingham</th>
<th>Derby</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incompatibility</td>
<td>3</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Violence</td>
<td>7</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Financial</td>
<td>3</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Adultery</td>
<td>4</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Desertion</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Addiction</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>All reasons</td>
<td>14*</td>
<td>15</td>
<td>29</td>
</tr>
</tbody>
</table>

*NB: One of the women in the Nottingham group had not separated at the time of interview.

Violence was the reason most frequently cited for the current separation; however, violence was more widespread within the Nottingham group with its high proportion of agency referrals than within the Derby group which was largely self-referred. Violent incidents often appeared to be linked to bouts of drunkenness. An admission by the partner of an adulterous relationship was the next most common reason for breakdown, closely followed by general incompatibility within the relationship.
Figure 3.1 shows that the reasons for breakdown corresponded closely with those recorded by an earlier DSS study of lone parents (Miller and Bradshaw, 1981), except that the proportion of women quoting violence as the key factor was markedly higher in the present study. This was probably because the agencies from which women were recruited included those providing crisis accommodation for women leaving home in traumatic circumstances.

In more than two-thirds of cases in the study the decision to end the relationship had been taken by the woman. This was an unexpected finding, given the inevitable risks in coping alone with dependent children. However, this finding may have been influenced by the relatively high proportion of women experiencing violence prior to separation.

Figure 3.1 Reasons for breakdown: comparison with DSS Lone Parent study*

<table>
<thead>
<tr>
<th>Reason</th>
<th>Project</th>
<th>DSS Lone Parents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incompatibility</td>
<td>21</td>
<td>34</td>
</tr>
<tr>
<td>Violence</td>
<td>9</td>
<td>28</td>
</tr>
<tr>
<td>Financial</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Adultery</td>
<td>3</td>
<td>24</td>
</tr>
<tr>
<td>Addiction</td>
<td>3</td>
<td>8</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>32</td>
</tr>
</tbody>
</table>

*One Nottingham woman had not separated

3.8 Housing before and after the separation

Prior to the separation, the majority of women were joint owner-occupiers with their former partners. The proportion in this position (two-thirds) was identical in the two study areas. The remainder had occupied rented accommodation except for one woman who had moved, with her partner and their children, into the home of her parents-in-law after having been evicted from a rented flat.

Fifteen of the nineteen women in jointly-owned homes remained in the home following separation. The remainder decided to move into temporary accommodation. Across the interview group as a whole, one-third of the women had moved out of the shared home; however, the proportion was noticeably lower in Derby than in Nottingham (where half the women had moved out). Several women were in crisis accommodation at the time of first interview, including a refuge, a hostel and a homeless families flats complex. Only two had moved in with family and friends, and it appeared that several women had rejected this option on the grounds that it would jeopardise their chances of obtaining permanent housing.

The distribution of the women in the group between different types of accommodation pre- and post-separation is shown in Table 3.3.
Table 3.3 Housing before and after separation

<table>
<thead>
<tr>
<th>Housing position</th>
<th>Pre-break</th>
<th>Post-break</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own home (mortgage)</td>
<td>19*</td>
<td>15*</td>
</tr>
<tr>
<td>Rented accommodation</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Family or friends</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Refuge</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Hostel</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Homeless families flats</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td><strong>All accommodation</strong></td>
<td><strong>29</strong></td>
<td><strong>29</strong></td>
</tr>
</tbody>
</table>

*NB: One of the women in the Nottingham group was excluded because she had not separated at the time of interview.

3.9 Employment status

At the time of the first contact just under half the women in the group were in some form of employment. There were equal numbers in full- and part-time work, and one woman was on paid maternity leave; all but one of these women had retained the jobs they had occupied prior to separation; the other woman had moved into new employment soon after the break, but this was in an institution where she had worked a few years before. Those women without employment at this time included a small number in Nottingham who had given up their jobs following a move to crisis accommodation.

3.10 Experience of the benefits system

Prior to breakdown the women's experience of the benefits system was limited. All were in receipt of Child Benefit and had received maternity benefits in the past but very few had been reliant upon benefits as their main source of income before the separation. Only three women in each of the study areas had been claiming means-tested benefits with their partners. Although many more reported that they had claimed benefit - usually unemployment benefit - in the past, their reliance on benefit appeared to have been episodic and occasional.

3.11 Current benefits claims

A considerable majority of the women had initiated a claim for Income Support by the time of the first interview contact. Only five women, mostly in Nottingham, had not attempted to claim by this point. Four of these women were in employment and the other had not yet separated. It is important to note, however, that over the group as a whole most of the women in employment were low paid and were pursuing a benefits claim following separation in order to sustain their income.

It is clear that the event of separation caused many of these women to enter the benefits system as new claimants of means-tested benefits. By the first interview just over half the women in the group had begun to receive Income Support (or were investigating Family Credit) for the first time. The strong representation of new customers within the interview group was of great value to the study since it provided good qualitative evidence of the responsiveness of the benefits system to the crisis of separation.

3.12 Summary

The aim of recruiting 30 newly separated women across two study areas was achieved through contacts with a wide range of agencies in the community and directly through appeals on local radio and through the local press. Most women were aged between 20 and 35 years and had one or two young children. A majority had been married to their former partners. Violence and adultery were the reasons most frequently stated for relationship breakdown, and a pattern of repeated separations from the same partner was particularly evident where violence was a factor. One third of the women moved out of the shared home following separation and several entered crisis accommodation. However, a considerable majority of women who had been joint
owner-occupiers with their former partners remained in the marital home. Very few women had been reliant upon benefits as their main source of income in the past. Nonetheless, by the time of the first interview, most had made a claim for Income Support. Thus the event of separation had led them into the benefits system as new customers.
B THE CRISIS
Separation from a partner, whether a husband or cohabitee, creates complex practical problems for women at a time when they are feeling least able to cope. Women whose relationships have ended in traumatic or acrimonious circumstances are struggling to overcome the huge emotional shock of separation. Even where the parting has been relatively amicable, there are anxieties about the well-being of the children and a realisation that the responsibilities of parenthood can never be fully shared from now on.

It is within this context that women are required to confront a range of legal, housing and financial questions. These tend to be intricately connected. For example, an agreement between two parties to transfer a house from joint to sole ownership has legal and financial dimensions. Alternatively, the level of financial support the woman is able to obtain from her partner may determine her housing options and her eligibility for Legal Aid to pursue unresolved matters relating to the home and the children. Issues around access to the children are often tied into each partner’s expectations about child support maintenance, and so forth.

Whatever the particular configuration of circumstances each woman faces, financial insecurity is likely to be a common theme. The financial consequences of separation may be felt directly and immediately (for example, through the sudden withdrawal of financial support) or as an indirect effect of resolving housing or legal issues. The woman’s financial circumstances will influence her capacity to make adjustments in each area of her life. Consequently, when she approaches the Benefits Agency for help, she is bringing not a simple financial problem but a multiplicity of problems, some of which have direct financial implications.

4.1 Legal issues

4.1.1 Obtaining Legal Aid

The majority of women in the group needed legal advice following separation. For a few, the immediate priority was to obtain legal protection for themselves and their children from a violent partner. More commonly, the women were seeking expert advice and guidance in reaching an agreement with the partner on access to the children, on arrangements for maintenance and other forms of financial support, and on respective rights to a joint property. In most cases, the women were seeking an informal agreement at this stage but some were already looking towards a formal divorce settlement.

In their uncertain financial circumstances, the cost of legal advice was an important concern. However, the women’s reports of their preliminary visits to solicitors suggest some inconsistency and confusion about Legal Aid. All the women were given claim forms, in the expectation that they would be eligible. However, some were offered free consultations initially, while others were asked for contributions of £5-£25. Presumably these contributions were dependent upon their financial resources at the time, and would go towards their total legal costs; nonetheless many women were unclear as to (a) the precise legal services that the Legal Aid would cover, and (b) whether they should expect to be faced with any additional charges at some later stage:

‘I just filled in a green form, and I hope that will cover me, but there’s no guarantee. I mean she could write and say: ‘Well, you’ve got to pay.’ I don’t know really.’ (AH)
4.1.2 Injunctions

Given that violence committed by the former partner was the most frequently stated reason for separation, it is unsurprising that several women were worried about their immediate safety. However, only three women - all in Derby - sought an injunction against the partner, and in only one case was the injunction granted. Although more of the Nottingham women had decided to leave the shared home in order to escape violence from their partner, none had sought this means of legal protection, possibly because they were more likely to have sought shelter in a women’s refuge or other form of crisis accommodation which offered temporary anonymy. There was one example where the partner repeatedly pestered the woman’s mother to reveal her whereabouts but the pressure was successfully resisted.

4.1.3 Children: legal rights, access and contact

With one exception, the women were not in dispute with their former partners about where the children should live (their respective legal rights as parents). However, they were very concerned and anxious about setting up suitable arrangements for access. In many cases, an informal access arrangement had been agreed between the partners without external intervention. These women believed that it was in everyone’s interests to make access as flexible as possible, and felt that they would have been unduly restricted by a formally regulated arrangement. At the same time, they felt very uneasy and uncomfortable if their partner tried to visit on a casual basis or overstayed his welcome:

‘So I’m just at the moment trying to get a balance between seeing some of him and the boys seeing some of him, and I don’t want him standing on the doorstep waiting for them, you know. I’m not organised enough anyway for them to be ready when he comes but it’s just a strange business really. You can’t explain it. He went in the kitchen the other night, for instance, and started to tidy away the pots and I just, you know, couldn’t bear it really.’ (MJ)

In other cases informal unsupervised access was not seen as a realistic possibility. Several women mentioned that they would forbid unsupervised access because of their underlying fear that the ex-partner might try and abduct the child or one of the children. This was particularly the case when the children were of pre-school age. Two mothers who had left the family home expressed their uncertainty:

‘I don’t necessarily think he would perhaps snatch her, because I think at the end of the day, he does know that he’s in no position to look after her.’ (CJ)

‘When I first left he was going to kill himself and you know things like that, and then the next day he’d want to have Sam there overnight and everything, and deep down I know he wouldn’t hurt her, but then there’s always the chance that he’ll flip and something will change his mind, and I’m not prepared to risk it.’ (BN)

Even if the partner’s behaviour towards the child was not in question, some women had worries about the impact on the child of unrestricted access. Once again these worries related primarily to very young children who might have a very limited understanding of the changed relationship between their parents.

4.1.4 Maintenance

While the need to consider divorce proceedings clearly added to the women’s emotional distress, it was the maintenance issue which was the most pressing in practical terms and which caused most uncertainty and anxiety. Almost all the women whose ex-partners were in work were expecting them to make some contribution towards the care of the children and, where appropriate, the upkeep of the marital home. In a few cases the partner had continued to maintain the full cost of the mortgage and this contribution was accepted in lieu of maintenance. The women with unemployed ex-partners had minimal expectations of their former partner in terms of his contribution to the children or the home.

In some cases, ex-partners were already contributing by informal agreement; in others, the woman had received nothing since the separation. Whatever the situation, there was
a shared concern about the likely size and frequency of contributions, and to what extent these could be relied upon. Clearly this prevented any realistic attempt at budgeting or planning financially for the long-term.

In general the women had modest expectations of maintenance. They recognised the extra costs which had been incurred by partners who had moved out of the shared home, particularly by married men whose tax position was substantially changed by the move. Most rejected a vindictive approach and favoured a settlement which took account of both partners’ needs and which could be seen as fair and realistic:

‘I understand that because he will be single, then they will be taxing him as a single person so, as I say, he might be coming out with quite a bit less. So that’s the only problem I foresee, that they’re going to sort of try and get everything off him and he’s going to be absolutely broke, and that’s going to start causing friction between us.’ (LS)

4.1.5 Legal separation and divorce

With regard to the longer-term future of the women and children, the final resolution of the relationship breakdown through a divorce settlement required consideration. Most respondents had made contact with a solicitor by the time of our first interview with them, and consequently had some awareness of the options available. A few had already initiated divorce proceedings; others were awaiting further legal advice; some preferred to take no further action, at least for the time being. One woman, married after her three children were born, envisaged some competition between herself and her partner:

‘I can get him done for adultery, but the thing is, he’s saying to me, well, if I see anybody else he can get me done for adultery . . . It’s just going to be a race to the solicitors in September to see who can get who done first, divorced first . . . ‘(YE)

4.2 Housing issues

4.2.1 Who leaves?

Perhaps the most significant act when a couple who have been living together decide to separate is the departure of one partner from the shared home. The issue inevitably arises, and may be the subject of considerable discussion or argument, as to which partner is to leave. This is of particular relevance in circumstances of joint ownership or tenancy where both parties have rights of residence. One woman in Derby persuaded her reluctant husband to leave only by agreeing to put her divorce proceedings ‘on hold’, and to have a four-month trial separation instead.

Most of the Derby respondents reported that they had persuaded their partner to leave for temporary accommodation, usually with family or friends, while they and their children continued to live in the house or flat. The following scenario, described by one of the unmarried women, was typical:

‘I’ve decided that either I’ll have to go or you’ll have to go. And he decided because of the baby, it would be better if he went and everything, and he’s gone back to his Mum’s . . . ‘(SK)

In Nottingham, as noted earlier, more women had chosen to leave the shared home or had been forced to do so because of violence. However, most of this subgroup had been living in rented accommodation with their partner prior to separation. Their departure, although traumatic, did not, therefore, raise issues about apportioning responsibility for the maintenance of the shared home.

A few women who had been joint owner-occupiers with their partners did opt to leave with the children for rented accommodation. In these cases it was assumed that the partner would sell the joint property. One woman who had moved into privately rented accommodation was also continuing to pay the mortgage on the shared home. She was relying on the sale in order to relieve her very considerable housing costs. The others were pessimistic about receiving any financial benefit because of debts and low equity;
however, the selling of the home was less crucial to them because the rents on their new accommodation were being met through Housing Benefit.

4.2.2 Transfer of mortgage/tenancy and financial responsibility

Most of the women had been living in a property bought with a joint mortgage. With one exception, those in rented council properties were cohabiting, and one of the partners was the sole tenant. Earlier studies have shown that cohabitees who are not joint tenants can face difficulties because their stake in the accommodation is not legally protected (see Introduction).

In most of the cases in the present study where the women left rented accommodation, the partner was the sole tenant. However, the immediate reason for the women's departure was not a dispute about their rights to remain in the home but, rather, a build-up of intolerable pressure in the relationship, including violence. Their first priority was to escape from the partner. In this context it is unclear whether stronger legal protection of their rights to the tenancy would have been helpful to them. Ironically perhaps, it might have led to them being viewed as intentionally homeless and thus denied access to crisis accommodation and permanent rehousing.

For those women who were joint owner-occupiers, one woman cohabitee who held a joint tenancy with her partner did persuade him to leave. However, she was unable to transfer the tenancy into her own name because of substantial rent arrears. This left her feeling anxious and vulnerable in case her partner should return to take up residence once again.

For those women who were joint owner-occupiers, three issues arose as a direct consequence of separation: (a) should the house be sold?; (b) if not, should the mortgage be transferred into the sole name of the remaining partner?; and (c) how and by whom would the repayments continue to be paid? These issues tended to be of primary concern to women whose husbands had left, and clearly they were influenced by legal as well as financial considerations.

4.2.3 Division of contents

A related issue of a more emotive nature was the need to decide what should happen to the house contents. Generally speaking, apart from personal belongings, house contents remained in situ to the benefit of the partner who remained in the home. Clearly, while a legal settlement may be made at a later date, the partner who leaves risks additional loss of material goods. Some of the women in the group who were in this situation had `cut their losses' in this respect:

`Well, I’ve sort of resigned myself now to the fact that I don’t want anything that’s in the house. It’s just a case of I’ll just sort of leave it at that, because I don’t want to cause any more aggro and hassle. I just want to forget, you know.’ (CJ)

Others were reluctant to give up their share of the possessions which they had helped to accumulate. In some cases vital personal documents had been left in the home which would have been costly and time-consuming to replace. Organising the retrieval of possessions was, however, a difficult manoeuvre which could be accomplished only with the help of family and friends (and sometimes the police). This extra support was especially needed when the woman felt herself to be at risk of physical violence by returning to the home.

4.3 Financial issues

4.3.1 Loss of financial support

An immediate consequence of relationship breakdown was that financial support from the former partner either ceased abruptly or continued at a reduced level.

Consequently, a level of financial difficulty - ranging from inconvenience through to crisis - affected all the women in our group in the period immediately after separation. Difficulties tended to be particularly acute in the first two weeks, when the woman was
assessing and clarifying her situation, when her future income from benefits or maintenance was at its most uncertain, and when cash resources (especially those in joint names) were no longer either secure or readily accessible.

4.3.2 Crisis cover

Those women who were in some form of employment had the important advantage of being able to rely upon a regular, independent wage even if this was insufficient to meet all their needs; some also had the facility of a personal cash reserve in an independent account.

However, many women had little or no money at their disposal and found themselves in a critical financial situation. One woman described how:

`I'd got no money and I asked him for some money, if he could leave me some to keep us going. Got no coal for the fire, you know, nothing, you know, for food, and he just looked at me, he says, "Keep away from me, " and then as he was going, he said to my two younger daughters who were here, 'I'll see you around," and I thought you ... you know.' (AN)

In most cases the woman's financial predicament reflected the suddenness of the final decision to separate, and the lack of time given to discussion and planning, rather than the partner's vindictiveness. Nonetheless, she felt bitter about left with minimal funds to meet immediate financial demands:

`We'd hardly got any saving at all, and I used what money was in the account to pay the bills . . . so I was just basically buying food, nothing else, and the gas bill arrived on the doormat and I thought, ‘Oh crikey, how am I going to pay this?” but I managed to pay, hang on until I got my first cheque from income support and use that.’ (DK)

Despite these difficulties, very few women had applied for Crisis Loans. One woman who did so had been left with £5 and was awarded £12 towards the cost of nappies and milk for one week. She did not feel she had been treated very sympathetically:

`It was so horrible . . . They wouldn't allow me no money because I'd got my Family Allowance due . . . I had to apply for a crisis loan . . . They just weren't bothered; it's just like you're another case and that's it.’ (YE)

Whenever possible, the women weathered the crisis by borrowing from a member of the family. Not everyone was aware of the availability of Crisis Loans but even those who had been informed said they preferred to rely on an informal loan. This was partly because they knew the lender would be tolerant over repayment, but also because they were concerned about taking on a formal financial commitment, especially at a time of such uncertainty. One woman commented:

`I then had to go down to the DSS [on the Monday] and explain to them the situation. They said to me that they could get me some money by the Friday, and did I want a Crisis Loan in the meantime? I declined because I thought I'd only have to pay it back, and I don't know how much I'm entitled to anyway, so I thought it best not to, and my Mum did say that she would help me out, if and when I needed money.’ (CJ)

4.3.3 Issues of joint assets and liabilities

It was common for the women to have had joint accounts with their former partners, although there was considerable variety over whether there was a joint savings account as well as a joint current account, and whether either or both partners had additional personal accounts.

Clearly any joint arrangements, whether assets or liabilities, required attention following separation, but it was the joint current account which tended to be addressed as a first priority. For one woman, resolving the banking issues caused considerable distress:

`Well, we both had to go and that was really difficult because he didn't want to go with me and really I didn't want to go with him. We basically had to sit down with
our bank manager and go through the computer and dissect our bank account bit by bit: who was paying what, you know, the standing orders, the loans that we had ... It was hard all that was, because it was like seeing your life on a TV screen sort of being chopped away.’ (DA)

Of greater importance, however, was the unexpected loss of funds or savings. Several women were extremely disconcerted to discover, at this time of acute financial insecurity, that their partners had withdrawn money without their knowledge. One woman described her experience with regard to a joint building society account:

‘I just couldn't believe when I got the statement the amount of money he’d taken out, and yet I’d seen him the day before . . . and he never said a thing to me . . . I thought, "Well if he's used his cheque book, we're in the red," and he had, and obviously you can imagine the state I was in that particular day . . . I spent two hours in the building society feeling ashamed and humiliated, trying to sort all the mess out ...’ (GL)

4.3.4 Issues of dependency

Often the loss of financial independence was one of the most distressing aspects of separation, especially if this enforced reliance upon means-tested benefits. As one woman, separated after over twenty years of marriage, commented:

‘The financial side is very hard. It's very hard to cope with when you've never had to ask for anything before and now you're cap in hand everywhere. It's very hard.' (AH)

Other women found themselves with the unfamiliar and daunting responsibility of managing money within an uncertain budget. Several, particularly in the homeless group, had had little experience of budgeting and even, in one case, of handling money, because their previous partners had taken responsibility and control. The women who had moved to temporary hostel accommodation remained cushioned to some extent, and it would only be when they were moved to permanent accommodation of their own that their abilities to cope financially would be fully tested.

4.4 The needs of married versus those of unmarried women

Women in a cohabiting relationship folioed just under a third of the total group. Most were living in rented Council properties, whereas most of the married women were joint owner-occupiers with their fouuer husbands.

The main difference between the two subgroups was in the ease of separation. Thus the common-law wife was spared the necessity of ending the relationship formally through the courts, and was less likely to have the additional complication of a jointly owned property. Also, some of the older married women in the group were experiencing the breakdown of a relationship of long duration, which suggests that their task in adjusting to their new circumstances would be considerably harder in comparison with others who had made a lesser commitment:

‘You don’t really know financially . . . You’re just lost. I mean you spend your life in a marriage, secure, well, not secure, but you just go along financially - you just look after it. I mean, I always looked after the money side of things, and then this hits you and you just don’t know where to turn ...’ (AH)

At the same time, these women displayed considerably more bitterness and resentment towards their husbands than the younger women who had either been married or cohabiting for a shorter time. This could be due to a variety of factors such as the women's age or the fact that adultery by the husband had usually precipitated the separation. Whatever the reasons, it does suggest that older women, experiencing the end of a long-standing marital relationship, may be in particular need of emotional and practical support during the process of adjustment.

4.5 The needs of employed versus those of unemployed women

Just under half the women in the group were in some form of employment, whether part-time or full-time. However, most were in low-paid employment and were pursuing
benefit claims after separation in order to supplement this income. Also, it was common for these women to be working unusual or ‘antisocial’ hours - for example, a Saturday clerical job, or an evening nursing job - as a way of reconciling employment and child care responsibilities within a one parent family.

One woman in Derby had taken up child-minding in order to supplement the family income and provide for ‘extras’ like holidays and unexpected expenses. After separation, she found herself in an unusual situation whereby she was using her earnings not only to cover increased mortgage payments, but also to give her husband £30 with which to pay board to his mother. This is an illustration of how an optional second income can become a financial lifeline in meeting unplanned needs following separation.

For the women who were not in employment prior to separation, ‘finding a job’ was clearly an option. Some were actively considering work opportunities which would fit in with their family constraints. Some women had the advantage of offers to child-mind from within their own families (usually their own mothers), but for others the main consideration was the availability and cost of adequate alternative child-care. The women who considered job possibilities most seriously were those with only one child, for whom the cost was not seen as too prohibitive.

For several women, already in jobs, it was the idea of increasing their working hours which created the dilemma, because they were reluctant to risk further distress to their children who might, especially when young, perceive their mother’s absence as yet another separation:

‘I feel that if somebody asked me if I’d go back to work full-time, I’d say straight away, "No," cause I feel that I’d be deserted Jamie, or he’d feel I was deserting him. His dad’s left him. I know that he sees him regularly, but he’s still gone. He’s not here very often, and if I went full-time and left him with a stranger, or even somebody he knew, I’d feel that he’d feel I was deserting . . . that his mummy had left him as well as his daddy . . . ’ (DK)

The women who were employed prior to separation tended to have greater awareness of the range of benefits and how to claim them. This was due mainly to the fact that several had had contact with claimants in their work settings - for example, one worked in a day nursery and another was on secondment from a post as a residential social worker. This exposure to the welfare system in a professional capacity gave these women the advantage of a knowledge base. On the other hand, a few had had experiences as advocates on behalf of others which prejudiced their willingness to initiate a claim themselves.

At the same time, the process of claiming benefit tended to be perceived as more complicated by women in employment. This was partly because they were uncertain how the definition of full-time work would affect their entitlement to Income Support or Family Credit, and partly because they found it difficult to anticipate whether they would be eligible for associated benefits, especially Housing Benefit and Community Charge Benefit (now Council Tax Benefit). Some women found it hard to assess (a) whether Income Support or Family Credit would be the most likely in their particular case, and (b) which ‘package’ of benefits would be to their best advantage financially. This was particularly the case when there was some flexibility over their hours of work.

4.6 Summary

The evidence from the study shows how the ending of a relationship fractures a woman’s life at many points, creating an intricate knot of practical problems which she must deal with in order to survive but which she would often prefer to push to one side at a time when she is feeling highly anxious and vulnerable. In order to interpret the women’s situation in an accessible way, we have analysed the problems in an orderly fashion. It is important to remember, however, that in real life women do not encounter these problems in neat succession but tend rather to feel engulfed and overwhelmed.

This has important implications for those agencies, including the Benefits Agency, who have a role in providing information, advice and support to newly separated mothers in
the immediate aftermath of separation. The damage that has been done to women's confidence and self-esteem, and the confusion they may be feeling about their identity as lone parents require that the help they are given is sympathetic, positive and non-judgemental. The complexity of their situations requires an efficient and thorough appraisal of their circumstances. The following chapters follow the fortunes of the women as they sought information and help during the crisis period.
Chapter 5  Meeting Immediate Information Needs

When the women were interviewed immediately after separation, it was clear that there was no typical procedure in the search for information. This was mainly because the women differed widely in their background, knowledge and experience of the benefits system, as well as in their circumstances and needs at the time of their relationship breakdown.

5.1 Personal support networks

5.1.1 Differential levels of support

A distinction was evident between those women who became homeless and those who remained in the family home after the relationship breakdown. The former, temporarily accommodated in hostels, refuges or flats, had more immediate access to professional advisers. The level of support they were offered varied between settings. The most intensive support was given to the women who had moved to a refuge (this is discussed further below in relation to benefits claims). Women in hostels and homeless families’ flats were advised to claim benefit at an early stage, either by staff of the Homeless Unit or by workers attached to their new accommodation. However, they were usually left to pursue their claims independently.

5.1.2 Role of informal advisers

Women who remained in the family home (or, as in a few cases, moved in with their own parents) were more dependent upon their personal support networks of family and friends.

This support was given in two ways. The first was in the form of practical advice (often as a result of similar personal experience) or useful contacts; for example, an introduction to a local councillor secured one woman a place on a housing list although she had previously been denied an application form. Second, family members (and, to a lesser extent, friends) often provided a badly needed financial buffer in the period immediately after separation. Help was given in kind - for example, the supply of bags of coal during a very cold period - but more usually took the form of a gift or loan of money. Borrowing from within the family circle was preferred even by those aware of the possibility of Crisis Loans from the Social Fund because repayment could be more flexible.

One woman described how reliant she had been upon her social network around the time of her separation:

‘I was lucky that I had, you know, my family and friends round me. But thinking about it, if I hadn't have had that, I really don't know what I would have done. You know, I haven’t got the first clue ...’ (JC)

5.2 Contacting agencies

5.2.1 Which agencies?

The second interviews showed that most women had sought advice from a solicitor and from the Benefits Agency at some stage in the weeks following separation. In many cases these were the first ports of call. Those women with anxieties about alternative housing or with problems in meeting the rent for their existing properties also made
contact with the Council’s Housing Department one of their immediate priorities. The Citizens’ Advice Bureau featured as another ‘core’ agency for seeking information, especially in Nottingham. However, it was not often used as the primary source of help. More frequently an approach to the Citizens’ Advice Bureau was made at a later stage in order to clarify the information which had been given by a service agency or to unravel a problem which had arisen in a benefits claim.

These information sources can perhaps be regarded as the centre of an information-providing network which extends to cover a wide range of agencies, local authority departments, individual professional advisers and informal supporters. The range and complexity of the network was particularly striking in Nottingham - for example, the voluntary agencies consulted included Relate, the Nottingham Women’s Centre, Shelter and three community-based local advice centres. One woman had also contacted the Radio Trent ‘Careline’. In some cases the woman identified one agency as her principal support and one to which she might return with repeated enquiries. Other women contacted several agencies in order to obtain advice about specific problems:

‘I’m on the phone every day to somebody, and I’ve got somewhere else to go, someone else to see. But I want to keep plodding through it.’ (HK)

In the context of the search for benefits the independent advice agencies had three main functions:

- alerting the woman to possible entitlements and encouraging her to contact the Benefits Agency
- providing a second opinion on information given by the Benefits Agency
- mediating with the Benefits Agency when problems arose with a claim.

Women who did not have recourse to an intermediate agency had to depend upon their personal resources and knowledge in negotiating benefit. Those with prior experience of the benefits system knew how to find their local Benefits Agency branch office and knew something of the procedures for claiming. Similarly, those who had links with a local solicitor were at an advantage compared with others. Women new to these procedures typically resorted to the telephone book or the ‘Yellow Pages’, selecting a Benefits Agency branch office or a legal practice effectively at random, and then making further enquiries by telephone (most women had access to a private telephone).

A few women mentioned that they had specifically requested a female solicitor. One explained her reasons for this:

‘I feel more comfortable with females, you know. I just can’t be doing with the … dynamics of male company and the lack of empathy and the assumptions that I imagine that they’re making about, you know, another silly woman that’s got herself in a mess.’ (DA)

Although not specifically said, it may be that women who have experienced relationship breakdown would generally prefer to deal with female staff within the Benefits Agency.

5.2.2 At what stage in the separation process?

Many women took some action within the first week of separation. In some cases, being practical helped them to cope emotionally:

‘I thought, “Well, the first thing in the morning I’ve got to ’phone Social Security and get things sorted out.” I think really I was thinking more practical, so that I wouldn’t be upset.’ (DK)

Sometimes rapid action was in response to either critical financial circumstances or the threat of physical violence by the ex-partner. Women who remained in the family home, with some continuing financial support and at no perceived risk to themselves or their children, were more likely to delay investigating legal options and benefits. For example, one woman waited three weeks before contacting a Benefits Agency branch office; her husband was continuing to support her by having his salary paid into their
joint current account, from which she was able to withdraw an agreed amount to settle bills; her search for information began only when she realised the vulnerability of her position:

*It wasn't until I thought, "Oh well, when he stops paying [which he had threatened to do if she proceeded with the divorce], I'm going to be stuck, I'm going to be in trouble, because I won't be able to pay anything, not until I get, like, a maintenance order from him. " I know how long it takes when it, you know, goes to courts and that, and I just suddenly thought, you know, "Well, I'll send off for the leaflets."" (WJ)

5.2.3 Range of problems

Some women brought specific problems to the agencies and organisations they contacted:

'I've got to do something to see if there is some way I can prevent him from just selling this [house] from under me. So I phoned the Citizens' Advice Bureau.' (AH)

'I just needed some money off them [the Benefits Agency branch office]. I mean all I'd got was my Family Allowance. I needed shopping; I needed electric; I needed nappies for the twins. Well, yes, the twins - milk for the twins.' (YE)

More frequently, though, the women wanted more general advice along the lines of 'What are my legal rights and options?' and 'What benefits (if any) might I be entitled to?' This need for broader information reflects the tendency for problems facing newly separated mothers to be too complex and interrelated to be addressed and resolved in isolation.

5.2.4 Expectations of help

One woman described her expectations of a first visit to the Citizens' Advice Bureau:

'I think I was hoping for somebody to say, "Oh, you'll be all right; you'll be able to stay where you are. You know, you'll get money coming in and be able to carry on as normal really."' (DK)

This woman's need for reassurance suggests that she was still trying to adjust emotionally to her new circumstances, whereas most women in this early stage of seeking information appeared to have accepted the ending of their relationships and were essentially redefining their situations by establishing their rights and options. In a few cases immediate action was required - for example, to obtain an injunction or to arrange a Crisis Loan from the Social Fund. More typically, though, the women were needing information which would permit them to make decisions which would best serve the interests of the children and their own interests as lone parents.

5.2.5 Role of agencies in filtering women towards the Benefits Agency

Solicitors and advice agencies acted as signposts to the Benefits Agency, reminding women of the need to check out their benefit position. This function was particularly important for women who had had no previous experience of being dependent upon benefit and who might not have spontaneously decided to claim at an early stage. Since solicitors were contacted by most women in the immediate aftermath of separation, it would seem particularly important that they are aware of benefit entitlement. There were several examples within the group in which solicitors had guided a client towards the benefit system and had continued to support her in her relationship with the Benefits Agency. For example:

'She gives me more confidence . . . She says they will deal with her - the Social will send letters to her - and I thought, "Well that's nice," because I says, "You know what I'm entitled to whereas I know nothing."' (SL)

Often guidance about seeking benefit was given in the context of housing advice, particularly for those women who had departed suddenly from the shared home. An early benefit claim was necessary in order to ensure that the women would be in a position to claim their rent for crisis accommodation.
5.2.6 Misinformation

Very few women recalled being given inaccurate or incorrect information. However, those new to the system are unlikely to be in a position to identify misinformation, unless errors are admitted as in the following episode, recalled by a woman who spoke to a Citizens’ Advice Bureau volunteer:

‘She told me . . . (I can’t remember how much she said I’d get, but it wasn’t much money at all) and that I wouldn’t get any help with the mortgage. I came away feeling, “Oh crikey, I’m going to lose everything.” But she did ‘phone me and say that she was mistaken, I would probably get help with the mortgage, and depending on my salary, my wages each week, I’d probably get more Income Support as well.’ (DK)

In another case, a woman was told by a Liable Relatives Officer that ‘he didn’t think I was entitled to any money and if I was I’d perhaps be entitled to a day, a day’s Social Security’ (WL), but the next day she received a cheque for £74 for the week.

These incidents were not typical, and both had reasonably satisfactory outcomes. However, they do show how vulnerable women in these circumstances are to misinformation, and how this may well add to their distress and anxiety. Furthermore, the misinterpretation of complex, accurate information is a risk faced by people in stressful situations.

5.3 Summary

Women sought help from informal advisers, solicitors and a wide range of statutory and voluntary agencies in the weeks following separation. In general, women who remained in their own homes were more dependent upon informal advisers at the earliest stages. Agencies, and to a more limited extent, informal advisers served as signposts to the DSS, alerting women to the need to make a benefits claim. At a later stage in the claiming process they might be asked to support the woman in negotiating the claim. Once in contact with the Benefits Agency or advice agencies, the women identified the risks of receiving misinformation, or misinterpreting accurate information in times of stress.
Chapter 6  Entering the Benefits System

All the women in the group were drawn into a search for information about benefits and/or the process of claiming. A striking finding of the study was that their experiences of negotiating the benefits system were enormously variable. Some moved swiftly from finding the information they needed through to receipt of claim with few intervening difficulties. For others the process was fraught with frustration, confusion and delay. The research offers some insights into the factors which may influence the course of a benefits claim by a newly separated mother.

6.1 The gap between the separation and the claim

Many of the women who claimed Income Support did so within a week of separation. For a minority, however, there was a gap of between four and five weeks before a claim was made. The women were more likely to claim promptly if:

- they had received Income Support before
- the separation had caused them to leave the shared home for temporary accommodation
- they had access to an experienced advisor at the time of separation.

For the women in refuge accommodation all three conditions applied. Although these women were perhaps the most vulnerable of all in terms of their personal and social circumstances, their benefits claims were handled with maximum efficiency:

'I came here on the Sunday and on the Monday morning Jane saw me and she said to me, "Right, catch the ten past ten down to the DHSS, and go and get some money. I've filled it all out, I've phoned them and they know what you're doing."
They gave me a week and ten days which was £90. I got that immediately - no problem whatsoever.' (MA)

The longest gaps between separation and making a claim were experienced by women who remained in the shared home following separation and who were new to the benefits system. Although they suffered an immediate loss of income, it was several weeks before their long-term financial position became clear. In the meantime they were preoccupied with the practical problems of managing alone and with the emotional consequences of separation. A few women delayed claiming in the hope or expectation of a change of circumstances. Mostly, the hope was of a reconciliation and return to the status quo, but one woman anticipated a job change if she passed her professional examinations. There was an apparent reluctance to pursue a claim if circumstances were likely to change in a way that would affect eligibility; this was because problems anticipated in reversing a claim or adjusting a payment were seen as greater than the perceived financial benefit in the short term. As one woman described in relation to One Parent Benefit:

'I didn't send off for it at the time when I got the form, because I still hoped that we'd get back together again. I didn't want to go through the hassle of like, claiming it, getting payment, and then Dave coming back and me having to repay it or whatever...' (RR)

6.2 Reluctance to claim

Most women professed a reluctance to claim. Some had a very negative image of the benefits system and of the people it caters for. For example, the woman quoted below was anxious to escape as quickly as possible after a visit to a Benefits Agency branch office to enquire about One Parent Benefit:
Respondent: Well, it's the building itself when you walk in. Everyone's sitting there looking really depressed, and it's just really a down and out place . . . and I didn't feel down and out even though I'd got problems. I felt all right, you know.'

Interviewer: 'Does it have a certain image in your mind, going to the DSS?'

Respondent: 'Yes, I just feel really desperate, begging people to help you with money and just so degrading, isn't it really?' (HK)

At a time when self-image is shaken and undermined the process of claiming benefit may reinforce some women's feelings of distress and vulnerability.

The stigma attached to seeking help may be particularly acute for those women who have been committed to work and a career, and who have suddenly found themselves in adverse circumstances. Two expressed a combined sense of awkwardness and degradation:

'I felt embarrassed even having to 'phone up. I never thought I'd be in a position after having a career and worked hard all my life, to end up sort of asking for money ... The hardest bit was, I suppose, saying that I was separated . . . the feeling of rejection . . . people that don't know us. It's like, you sort of feel humiliated . . . almost ashamed.' (GL)

'It was an alien environment . . . I feel I've been insulted and that I've worked a lot of my life and paid a lot of tax . . . I feel it's not their responsibility to keep me anyway ... ' (AH)

Two of the women in Derby had worked in social welfare agencies and found it extremely difficult to take on the role of client or customer. As well as the embarrassment involved, there were issues of confidentiality:

'I might have considered going to Welfare Rights at the Social Services office, but then I didn't want the stigma of that as well, being a social worker for Derbyshire myself It's not out of snobishness or anything like that, it's just that there's bound to be somebody there who knows you and wants to know your business.' (DA)

For some women, the practical difficulties of visiting a Benefits Agency branch office were a significant disincentive. Transport difficulties, particularly for mothers of small children, discouraged informal enquiries:

'I lived in Arnold at one time and that was quite easy. We had a Benefit Office there, a small one that you could walk into which was very easy. You never really had to queue or wait. Here in Bridgford you can only get in if you are going to town as it is the main big one. It makes it more difficult.' (SC)

Past experiences clearly played a part in the women's willingness to seek benefit at this time. One woman vividly recalled her negative experiences of claiming Unemployment Benefit as long as ten years ago:

'I found the DHSS, or DSS, a frightful place to be, not for the people who go there to make their claims, but the attitude of the people behind the counter. They just make you feel, well, just dreadful. I mean you go in there with a set of personal circumstances that if you wasn't suffering those circumstances you wouldn't be there. Y e t they treat you like you're just a number, a piece of ... "God, what do you want - it's nearly my tea break?" sort of thing.' (DA)

This respondent also remembered being 'virtually interrogated by the DSS to see whether I was actually cohabiting with [the person I was sharing a house with].' Clearly this may not be a typical experience, but it serves to show how previous contact with the benefits system can influence a person's decision about how and whether to apply for benefit at a time of personal crisis.

The women's reluctance to claim could not be attributed entirely to their feelings about the benefits system. It also related to their feelings about being a lone parent. While rejecting popular media stereotypes of lone parents and their children, they were
nonetheless aware that these images could be applied to them by outsiders simply because of their current circumstances. Instances of overt hostility or discrimination within their communities were rare but could be very hurtful when they happened:

'I've had a couple of comments made - "Your boy [aged three and a half] is a delinquent," and someone once said, "Single parents don't have discipline with their children," and I knew that it was directed at me.' (DK)

Having had their children within longstanding relationships with the intention of bringing them up within a traditional family, this prejudice was hard to bear. For some women the process of claiming benefit seemed to imply a public acknowledgement of their status as lone parents about which they had strongly conflicting feelings at this time.

6.3 Personal encounters with the Benefits Agency

6.3.1 Visiting

A visit to the Benefits Agency branch office often involved an inconvenient and expensive journey. However, the woman's difficulties were not over when she arrived, particularly if she was accompanied by young children. The research identified particular aspects of the layout, facilities and interview arrangements at branch offices which could be improved to make them more welcoming to separated mothers.

Some branch offices are located at the top of stairs which makes them very inaccessible to mothers with pushchairs, as one woman commented:

'I was lucky, I already knew that it was upstairs, so I took the backpack rather than the pushchair; if I'd have took the pushchair, I don't think I'd have made it upstairs.' (SK)

Mothers with babies would have welcomed some facilities for changing and feeding them; those with toddlers were concerned about the difficulties in entertaining (and containing) them, and the lack of facilities for purchasing refreshments.

Some women who visited without prior arrangement experienced lengthy delays; others, even with an appointment, anticipated some delay, either from past experience or from a general uncertainty as to what to expect:

'Yes, she gave me an appointment. So I thought I wouldn't have to wait too long. I mean, I didn't really know the system. Didn't know whether you sat and waited all day or what, so I didn't know what to expect.' (DK)

One woman, who was applying for a Crisis Loan as well as Income Support spent most of the day in the branch office with her three young children. She described the following sequence of events:

'I had to see the woman downstairs in the reception and tell her that I wanted to make a claim. Then I had to go upstairs and wait, fill my forms out. Then I had to see somebody at the desk, then I had to go to somebody in a cubicle, and then I had to go and see somebody in a cubicle after I'd got my cheque and everything, sign the forms and everything.' (YE)

Lack of privacy was an important concern. Several women mentioned that they would have preferred the opportunity to talk to someone in a private room rather than in a partitioned cubicle. This was partly because they felt that their business could be overheard by those waiting, as one woman described:

'There was this lad what I knew from years and years ago, and I was sort of trying to keep my voice down because, oh God, everyone's going to know my business. It weren't bad people who you don't know, but like when somebody's in there what you know, you think, "Oh God." That was embarrassing.' (YE)

This same woman, who was accompanied by three young children, also pointed out the difficulties of supervising and controlling them at the same time as concentrating on talking to somebody else when in a cubicle as opposed to an interview room:
'I mean the thing is, if they put you in a room, then you could see what your kids were up to, they haven't got a big space to run around, nobody else to annoy.' (YE)

6.3.2 By telephone

Several women made their initial contact with the Benefits Agency branch office by telephone. For some this was quick and straightforward:

'I explained that I'd been to the Inland Revenue and they'd advised me to come, and I explained the situation. "Oh, you'll need Income Support," so they put me through to Income Support and I spoke to this particular gentleman . . . and he made the appointment for the following day.' (GL)

However, others encountered indecision and delay:

Respondent: 'I said, "My husband's left; we're now separated; I've got a little boy; I've got no income; what do I do?" She said, "Oh, if you wait a moment, I'll get someone to talk to you." And then I'd repeat it again . . . "Well, you really want to talk to such and such, I'll give you a number to ring."

Interviewer: 'About how many times do you reckon you repeated this story?'

Respondent: 'Probably, that morning, just three or four times. I don't want the 'phone bill when it comes.' (DK)

Clearly such a prolonged sequence is likely to frustrate and add to distress. There is also the issue of the cost of the calls. Some women, especially those without the facility of a private telephone, may well not share this woman's patience and persistence.

6.3.3 Finding the right form

A typical outcome of an initial visit or telephone call was a promise to `send you a form'. However, a considerable number of the women in the group did not know to which benefit or benefits the `form' would apply, although it usually turned out to be one for Income Support. This is illustrated by the following interview excerpt:

Interviewer: 'When you say you put in a claim, what benefit was that a claim for?'

Respondent: 'Single parent.'

Interviewer: 'It was One Parent Benefit?'

Respondent: 'Yes.'

Interviewer: 'OK It wasn't Income Support, for instance?'

Respondent: 'Yes, I think it is Income Support.'

Interviewer: 'You think it was Income Support?'

Respondent: 'Yes, I'm still not quite sure what it is.' (WL)

One woman in employment, after some brief questions about her income and her husband's current financial support, was sent a package of forms for Income Support, Family Credit and One Parent Benefit, with the instruction to:

...just fill them all in and we'll let you know if you're not entitled to them.' (WJ)

Apart from raising expectations that some welfare benefits will be forthcoming, this comprehensive approach may be wasteful of documentation as well as of the customer's time and that of the Benefits Agency staff.

Most women were content to complete their forms and await further notification. A few, though, wanted urgent reassurance that their claim would be accepted, and an indication at least of how much support would be forthcoming. One woman, who had been given a personal interview, was particularly concerned at having to leave without the information which she felt she needed in order to budget and plan:

'I didn't really know where I stood. I still felt as if I was just hanging really. I think I expected her to tell me exactly how much I'd get and what would happen.' (DK)
6.4 Coping with the forms

Coping with the application for Income Support without the aid of an advisor was daunting for some women. The amount and detail of the information required surprised them:

‘I mean if you've not got about five ‘O’ levels - have you seen the form? It's like a book. It's just incredible . . . I filled it in on my own. I probably did it wrong. I don't think it's clear, not at all, so I might get there tomorrow and have another one to do.’ (SL)

Several women within the Nottingham group had repeated changes of accommodation during the early weeks as they moved out of the shared home into temporary accommodation before being permanently rehoused. The requirement to complete a fresh application for Income Support at each stage caused considerable irritation.

A woman who was in part-time employment identified some sections of the Income Support form that she found particularly difficult to fill in:

‘The mortgage side, because obviously my husband's got the mortgage book, and to do with the interest, I couldn't fill that part in. I couldn't fill the part in the maintenance [section] as to how much he's paying me because he's not. Nothing's agreed. I found that bit very difficult to fill in. I think most of the other I have filled in, but like dates of benefits like the One Parent Benefit . . . I don't know whether I've been accepted or . . . when it's going to start.’ (GL)

Our respondents indicated two sources of difficulty with the Income Support form (and possibly with others): first, complexity without clear instructions and guidelines, and, second, the requirement for detailed information which may not in the circumstances be readily available.

6.5 Sorting out entitlements

At the outset of the benefits search few women had a clear idea of the range of benefits to which they were entitled or of the amounts of support which they could expect. The uncertainty was particularly acute for women who were new to the benefits system. Those who had received benefit before were more aware of the procedures involved in claiming but remained uncertain about how their change in circumstances would affect their claim.

There were just two women who had sought and received detailed guidance from the Benefits Agency prior to separation about the amount of money they might receive. In one of these cases the information obtained enabled the woman to make a precise calculation of the amount available to her for daily living expenses, and the result in fact contributed to her decision to delay the separation:

‘I sat down and worked it out. £62.25 a week, and I worked the gas bill out on a weekly basis as well as other things I could think of and I will be left with £15 a week to live on . . . Well I can't do it . . . I did ask about working. They said if I got a job to earn £60 per week, which is almost impossible at the moment, I worked it out I would have £120 per week that way. They [would] give me I think £58 Family Credit plus the £60 I earned. I'd get One Parent Benefit which I wouldn't get on Income Support because they just take it off again, but they wouldn't pay the mortgage and the poll tax would go up, so I would be £10 better off actually.’ (LH)

This indicates that clear and accurate information is available within the system to aid decision-taking and that some frontline Benefits Agency staff, including those staffing the free helplines, are competent and sympathetic in analysing a woman's situation. Unfortunately, however, there were more instances in which the woman had either not received the information she sought or had actually been misinformed about her entitlement at the first point of contact. Bad advice seemed to spring from an inadequate assessment of the individual's circumstances and from untested assumptions about the level of support forthcoming from her former partner:
I spoke to her [BA officer] on the 'phone but, no, I wasn't entitled to anything and he's got to pay for everything which is just impossible because we could only just manage when we lived together - never mind if he's living away - and you know he's having to sort of pay his way where he lives now, so I'm just a bit worried about that . . . You go in there and all you've got is this person telling you, and you just don't know, you've got no idea of what you're entitled to.’ (SL)

This woman in fact sought a second opinion from the Citizens' Advice Bureau and was encouraged to pursue her claim which was then successful. Her comments nonetheless illustrate how women may be deterred from claiming benefit if they have no independent information about entitlement and if they accept inaccurate advice from the Benefits Agency at face value.

The feeling that 'no-one tells you what you are entitled to' was common. Officers at the Benefits Agency branch office were often perceived as guardians or gatekeepers of benefits whose role was to minimise illegitimate access to the system rather than to maximise the income of bona fide customers. Despite the changes recently introduced by the Benefits Agency in terms of presentation and terminology, it is clear that these women saw themselves as supplicants who had to justify the basis of their claim rather than as customers asserting their rights. The approach taken by the Benefits Agency in providing information tended to confirm this view. The impression given by these women's experiences was of a drip-feeding of information in response to specific questions rather than of information being volunteered on the basis of a comprehensive assessment of the woman's situation. This approach suited the very few women who were able to analyse their situation and formulate an agenda for seeking information. However, most did not know where to start or what to ask for, and finding out about entitlement was an erratic process.

6.6 Understanding the range of benefits available

Most of the initial contacts between the women and the Benefits Agency seemed to be centred upon establishing the claim for Income Support. This undoubtedly reflected the urgency of the women's financial circumstances. At the same time, there appeared to be a shortage of information about other benefits. In some cases the Liable Relatives Officers (see below) did point out a range of other benefits but did not appear to offer detailed advice about how to claim them. The Citizens' Advice Bureau or a local advice centre sometimes provided more comprehensive advice; however, the enquiries made to these sources were often focused upon a specific problem arising from the pursuit of a benefits claim. Several women felt that they had been left on their own to sort out their benefits entitlement:

'So really there's not much help unless you do it yourself Yesterday I had to run to Social Security and I done all the running about myself I haven't really had any advice or anything from anybody.' (CT)

There was a remarkable lack of information throughout the group about One Parent Benefit, a benefit expressly designed for women in their situation. Many women were simply unaware of its existence or had confused it with the Lone Parent Premium and assumed that it was included in their Income Support claim. One woman admitted to thinking that Child Benefit and One Parent Benefit ‘was the same thing'.

Although the failure to claim One Parent Benefit had no effect upon the money they received so long as they remained on Income Support, it did of course have implications for their income if in the future they became ineligible for, or ceased claiming, Income Support.

6.7 The time gap between claiming and receiving payment

The time gap between claiming and receiving an initial payment was highly variable. On the whole, the processing of the claim was swift and satisfactory, and in several cases payments were received within a week. Nonetheless, there were examples of delays ranging from ten days to five weeks. Although the reasons for delay were rarely made explicit, the relevant factors perceived by respondents seemed to be:
• slow implementation of the Liable Relatives Procedures, resulting in a stop on payment until the interview with the Liable Relatives Officer had taken place (see Section 6.9 below)
• apparent lapses of communication between Benefits Agency branch offices when women moved to a different area of the city
• doubt on the part of the DSS that the separation (and hence the claim) was genuine.

Whatever the cause of the delay, it was experienced as arbitrary and frustrating. Within the Nottingham group, delays were confined to women who had left the shared home for temporary accommodation. These women were in an especially critical position, having usually left home with little money or clothing. The impact of delay could therefore be very harsh:

`Well, I had to literally go cap in hand and say, "I'm desperate for money. I need the money today. I've only got a few pennies in my purse," and I actually tipped my purse out and showed them.' (PJ) (Delay 10 days)

Pursuing a delayed payment by 'phone seemed to have little effect. Promises of payment were difficult to follow up when the women spoke to a succession of different (and usually unidentified) officers. Only by planting themselves resolutely within the branch office or by enlisting the help of an outside agency were they able to unlock the process:

`Well, I claimed actually at me mum's. Because of me only working part-time they were supposed to make me money up. All in all I've been waiting about five weeks for money, and the last week I've had no money whatsoever. Yes, they've really messed me about, you know, over it. I mean I've been ringing them since last Thursday, and they've kept ignoring me. "You'll get it tomorrow morning. You'll get it tomorrow morning." Yesterday when I didn't get it I went down to Social Services, and they phoned for me, and they said, "You know, you'll definitely get it this morning"... and this morning I've just got a cheque for the money.' (CT)

This woman was also refused an application for a Crisis Loan and had to rely upon financial support from her family until her claim came through. Some women who had left the shared home for temporary accommodation received Crisis Loans but found that these were inadequate to see them through the delay which tended to be longer than anticipated. This was partly because of the exceptional expenses facing those living in temporary accommodation - for example, one young woman spent her entire £35 Crisis Loan on disposable nappies for her two small children in a refuge with limited washing facilities.

6.8 Understanding and challenging benefit calculations

The calculation of benefit was straightforward and comprehensible to women who were in settled accommodation with no other significant source of income, and who were claiming for the first time. The composition of the benefit payment appeared to be clearly explained in regular written communications from the DSS which also alerted women to forthcoming changes in the amount of benefit. Errors and misunderstandings did, however, arise in more complex situations, and were reported to be difficult for women to unravel without help. Errors were related to:

• the repayment of Crisis Loans. In two cases deductions continued to be made after the loan had been repaid. Both women experienced more than one move of accommodation following separation, and errors in their Benefits Agency records affected both their initial and subsequent claims for Income Support. The Benefits Agency branch office was quickly alerted to the problem but proved slow to respond.
• a misunderstanding about the level of earnings. This happened in just one case but had serious consequences for the woman concerned. An accidental overpayment of her part-time salary [which subsequently had to be repaid] had led to an initial assessment of benefit which was approximately half of her entitlement.

A few women mentioned a reluctance to challenge calculations even if they did not fully understand them, or if they felt that the payment was unexpectedly low. For
example, one woman received an initial cheque for £8, then a regular payment of £56.75; she was then informed that this would be increased to £61.40 from 7 April, and reduced to £55.55 from 28 April because of changes in her income. She was unaware what these changes referred to, but she had deduced that they were to do with her Child Benefit. In any event, she was reluctant to query the calculations, partly because of the risk of appearing foolish and partly because:

'I feel that I don't know enough about the system to confidently challenge it. You know, I think, "Well, it's here in black and white, so obviously they must be right." I'm silly, I know.' (CJ)

6.9 Interviews with Liable Relatives Officers

The first interviews pre-dated the Child Support Agency and the transitional arrangements which operated prior to its introduction. Most of the women claiming Income Support were interviewed by a Liable Relatives Officer shortly after separation. However, this was not a universal procedure; in some cases the benefit claim seemed to be handled without a follow-up interview. Indeed the same woman claiming benefit during successive separations might be dealt with very differently each time:

'Last time we split up, I had to go down, make an appointment, and then I had to go into a room, and then he was asking me questions like, "Is he father to the kids?" I hadn't had Tracy, and he says to me am I sure that he is the father to Tracy. And he was asking me all horrible questions - what did Dave look like, how tall was he, what colour eyes he'd got and that, and where did I meet him and what pub did I meet him at? But this time, no, I just went down and got the form, filled it in and sent it back and that was it.' (SJ)

Those who had been interviewed by a Liable Relatives Officer reported widely different feelings and experiences. Some, like the woman just quoted, regarded the interview as intrusive and unsympathetic. They did not understand the reasons for the enquiries about their partner's identity, and felt that the truthfulness of their account of the separation was being questioned:

Interviewer: 'What was that first interview like at the DSS. Were they quite sympathetic, do you think?'

Respondent: 'No, not really. They were more interested if I was claiming and still with my husband. They'd got this daft idea, I mean they had. They'd got a description of his van from somewhere, and they asked me what van he was driving . . . So I thought what are they doing, are they watching me to see that I'm seeing him or something? . . . They were very suspicious, and I don't know why. Like I said to my mum, I've waited all this time for money, and it was really annoying 'cause I've always gone to work, you know, I've paid into Social just as much as anybody else.' (CT)

Another woman reported feeling that the questions were unnecessarily personal:

'She was asking about the marriage a little bit, which I didn't think was really appropriate. As far as I was concerned, all she needed to know was that we'd separated. It wasn't really up to her to ask why.' (DK)

Yet another woman was made to feel guilty about considering a claim:

...he made it quite clear that it should be my husband that supports us ... He should have to pay for the kids, but I mean ... I am unable to work at the moment ... If I could work I would ... Really, he was saying that its not really the government's place to pay for you.' (All)

On the other hand, there were women who felt that they were treated with the utmost tact and sympathy during the interview and that the process of claiming was made as easy as possible for them. Several expressed relief that the negotiation of maintenance payments would be undertaken on their behalf by the Benefits Agency, thus lessening the scope for direct confrontation with their former partners over money:

'They made it sound like it wasn't my problem, that they would pursue it all for me, which took a lot of the burden from me as well. I didn't want to be hassled with
having to see him and asking for maintenance, and then having to go to Social and say, "He's agreed to pay this much, but what do I do if he doesn't pay?" (GS)

These examples demonstrate two kinds of inconsistency: first in terms of the apparent implementation of the Liable Relatives Procedure and, second, in terms of the standards that seem to be applied and the attitudes that may be brought to the handling of different cases.

6.10 Summary

The evidence suggests that while most women initiate a benefits claim promptly upon separation, those who remain in the shared home are more likely to delay. The claiming process is often entered into with feelings of reluctance and shame, associated with negative images of the benefits system and conflicting feelings about acknowledging lone parent status. There are practical difficulties associated with making a personal journey to the Benefits Agency branch office, and telephone contact is not always satisfactory when detailed and personal advice is needed.

Under the present system it appears to be difficult for women in complex situations to gain a clear view of their benefits entitlements. Instead of looking at the woman's situation 'in the round' and taking a diagnostic approach, Benefits Agency staff often seem to drip-feed information in response to specific enquiries. There is also a preoccupation with the claim for Income Support at the first point of contact, with the result that some women are confused about their entitlement to other benefits.
C THE PROCESS OF ADJUSTMENT
By the time of the second interviews, most women had accepted that their relationships had finally ended and a small number had ceased all contact. However, in most cases, the existence of dependent children meant that the ex-partner continued to feature strongly in the women’s lives. Continuing contact tended to arouse highly ambivalent feelings. On the one hand the women felt they were having to face the responsibilities of parenthood alone; on the other they were required to accommodate the wishes and behaviour of the former partner in their daily routines and long-term plans.

This chapter explores how this relationship between the couple - fraught with tensions and contradictions from the start - unfolded over the course of the study, and considers the outcomes in terms of the couple’s own relationship, the father’s contact with the children and his provision of financial support to his former family.

7.1 The woman’s own relationship with the ex-partner

Where the couple had remained in contact, the relationship had usually grown more formal, cold and distant over time. During the final interviews, it was common for the current relationship to be described as 'rocky' or denied altogether - 'there isn't one' - even when contact was frequent. One woman described the efforts she and her partner were making to maintain an amicable relationship for the benefit of the child and to present a united and cooperative front:

'I suppose we are friends now, yes, but I think at first it was more politeness and thinking of Chris. We’ve got to get on . . . We’ve had arguments, bad arguments, but then it upset Chris so much to see us argue that, eh, if one of us says something, we just look and say, "Not now," and then it’s forgotten until the next time we see each other.' (DK)

In most cases regular contact was allowed to persist only because both parents wanted the father/child relationship to be maintained. It was commonly claimed that the relationship between the partners was over, and that a clean break would have been preferable if it had not been seen as detrimental to the children’s interests. When meetings occurred, both parties tended to be civil, rather than friendly:

'I just get on with him for the children’s sake, that’s it.' (WJ)

Despite trying to maintain a cool and guarded front, several women felt pressured or even harassed by their ex-partner’s attentions. One woman was clearly relieved when he found work and was less available. Before then he was persistently telephoning in order to arrange to see his daughter, and this led to irritation and arguments:

'Well, he wanted to be having her every day, and you know he’d be on the telephone every day . . . but he’s not as bothered about her now, he’s got something else to think about, I think, really. I think he was. I mean he used to sulk a lot, but I think it was just because he wasn’t working, and he’d got nothing else to do really, you know.' (BN)

Another woman’s ex-husband was persistently telephoning or walking into their jointly owned house until she had the locks changed and her telephone number made ex-directory. She felt that he was trying to gain a psychological advantage prior to a court hearing:

Interviewer: 'Is he still "hassling" you?'

Respondent: 'He is again now because of the court date coming up, I think. If he doesn’t get what he wants then he’ll start hassling.' (WJ)
It was sometimes felt that an overt concern for the child masked a desire to reassert some control over the woman's life:

‘He might come twice in a week; we might not see him for a month. It still isn't to see Jennifer. It never has been to see Jennifer. He uses Jennifer to get at me. I know that.’ (NA)

Another woman told us how her ex-partner reacted when he was aware of action she had taken in response to his reduced maintenance payments:

‘He doesn't talk to me; he wouldn't talk to me. He brings Susie to the door and leaves her bags on the doorstep, and he won't come in the house. He won't talk to me. He doesn't ask how she is or he doesn't ask what she's doing now. It's all just totally . . . Its because I've seen a solicitor again, and he's received letters in the last couple of weeks.’ (SK)

The behaviour of the partner could not always be rationally explained, but seemed to reflect a continuing need to interfere in the woman's life.

7.2 Attempts at reconciliation

The few attempts at reconciliation which took place seemed to have been initiated by the ex-partner. Even where the partner had initiated the separation, he sometimes seemed incapable of ‘letting go’. An extreme example was one man who persisted in pleading for a reconciliation despite having a new partner and a new family:

‘He keeps on saying he'd like to get back and, "It's about time we got married again.”’ (YE)

Three women refused to be persuaded to try because they were convinced it would not work, and (in one case) because of concerns about further unsettling the children who were older and more aware of the situation.

However, three women agreed. One woman allowed her ex-partner to move back into the original family home; another permitted her ex-husband to share her new housing association accommodation; the third allowed free visiting to her new council house, but stopped short at permitting her ex-partner to move in. The woman who allowed her ex-partner into her new home clearly regretted her decision:

‘Well, he said he . . . wanted to be the family unit again, etc. I thought, "Well, I'll give it a go,” but unfortunately . . . somewhere down the line we had another baby and . . . on 7 June he assaulted myself and my friend, and so he's now on bail from the police. It's been a bit of a mess. It's been the worst year of my life really - again.’ (CJ)

It was clear that it was the women who were setting the terms in these attempts at reconciliation. In most cases these concerned the extent to which the ex-partner was allowed to share the accommodation. Moreover, the two women who agreed to resume living with their ex-partners did so with some doubt and caution - one was very careful to keep control of the benefit payment when the claim was made on behalf of both partners, and the other insisted on remaining the sole tenant:

‘. . . I didn't actually put his name on the tenancy - thank goodness - because I was still a little bit unsure whether or not he was, you know, trying as hard as he should be. As it turned out he was still on drugs and what-have-you, you know.’ (CJ)

It was not possible to assess the level of commitment which these three women made to their attempts at reconciliation, but clearly their acquiescence was tinged with doubt and scepticism. The reconciliations resulted in the birth of two babies but none of the relationships survived. The women were able to speak of these failed attempts without obvious distress. They said that, looking back, they had felt compelled to try both for the sake of the children and for their own peace of mind in proving, once and for all, that the relationship was unsustainable:

My mum and dad were up in the air when I said that we were going to try again, but its like I said to her, "If I don't give him this chance then I'll never know.”
because the last thing I really want was for Julie to grow up just having me, and when all [is] said and done he was a good dad ...’ (CJ)

However, two of the three regretted having allowed their doubts to have clouded their judgement in this way because they felt it had only served to delay them in establishing their newly independent lives.

7.3 **Tensions over contact with the children**

For most women, reconciliation was simply not an option. Their primary concerns in the weeks following separation were to reach a reasonable accommodation with their ex-partners about contact with the children and to secure a level of financial support. By the time of the second interviews, roughly four to eight weeks after separation, most women were already reporting a reduction in the ex-partner’s contact with the children. Sometimes there had been a gradual and subtle shift which came to form a clear pattern:

'I would say he's lessened his contact slightly but whether that's due to work pressure or not I don't know. Or it may even be pressure from his other partner. He doesn't come quite as often in the evening . . . that's dropped off a bit. He will come but it'll be a quick call in and off. And the occasional Sunday he's sort of said, "Oh I can't come this week," so I think that slowly he's not going to come as often.' (BW)

In other cases there was a dramatic falling off of contact, often confounding the women's feelings about their partner's lack of commitment to the children before the separation:

'It's a joke. He used to come out when he first left. He used to come out on a Friday night for half an hour to see them . . . Now he only lives up the road round the corner, and he never has once phoned me in the week to see if the kids are all right. I mean I'm not bothered for myself I don't care, you know. The less I've got to do with him the better It's the kids.' (LK)

Even where the contact remained at a reasonable and regular level, the woman could not but regret the change in the relationship between the children and their father caused by the break:

'He sees a fair amount of them, I think, compared to most ex-husbands, but then I find it difficult because I harp back on the relationship they had with him before, where he knew everything about them.' (MJ)

In other cases, the contact was so irregular or superficial that it was seen as a token gesture rather than a genuine wish to be involved in the children’s lives. This was a particular issue when babies and very young children were involved; intervals of even two weeks between visits meant that the father was regarded as a stranger. This loss of closeness in turn seemed to undermine his motivation to stay in touch:

'I don't think she’d go with him, you see, now she’s getting to the stage where she’s aware of people and she won’t stay with people as easily as she used to. . . . She knows if I’ve left the room and she’ll cry; she just gets upset. So its more difficult for him now to take her out.' (FL)

Sometimes problems arose because the ex-partner had no new permanent home where he could take the child and the child could begin to feel secure. In other cases, the ex-partner had developed a new relationship which he felt might not withstand regular contact visits from his former family. At the same time, the women were reluctant to risk their children finding themselves in a situation where they felt unwelcome.

Whatever the level of contact, the women tended to feel that their partner was setting the terms for it to take place. Contact appeared to them to depend upon his whim and convenience rather than to follow an agreed plan. While the women were generally in favour of flexibility, they wanted to feel that they had a say in the arrangements that were made. As it was, they were frequently required to accommodate the partner’s wishes at short notice. This made it difficult to use the contact time to plan a break for themselves:
"He can still dictate to me what he wants, you know, like he tells me when he's having the kids, so I have to work around that whether I want to go out or not. Mostly he has them Saturday afternoon and Sunday afternoon but nothing definite on a week to week basis. So I don't want to stay here on my own and I could go out on a Sunday afternoon. He won't give me the commitment. He won't tell me till Friday that, yes, he'll have them at the weekend." (GS)

This inconsistency meant that the involvement of the partner offered little direct support for the woman herself. She was not able to rely upon him to care for the children while she was at work or even to take up a regular leisure pursuit. The only perceived advantage of contact, when it occurred, was to the children and the ex-partner.

While the women who were experiencing diminishing contact expressed disappointment and sadness on behalf of the children, they also recognised the advantage it brought in terms of increasing their own independence. In some cases, however, the experience of having been left in a situation about which they had no choice made them resentful of the freedom which the partner appeared to enjoy:

"I mean he's sort of made his positive choice to go and live with somebody else. He's made a negative choice for me in that I've got no choice. I've got to live with the girls; I've got to look after the children. There's no way I'd abandon them, and I don't think he and this other woman want them. So in a way he's half chosen our future." (BW)

Continued contact with the partner provided a painful reminder of this inequality; it also undermined the woman's sense of being in control of the new situation. For these reasons, most women anticipated and accepted a gradual fading out of the relationship. This was indeed what happened in half the cases in the group over the next fifteen months. Several more partners lost contact altogether with their children, and others were in touch less frequently and regularly. Nonetheless, half the women reported a slight increase in the amount and frequency of contact over this period, usually because the fathers' own domestic circumstances were now more settled and they were able and willing to take the children more regularly and for longer periods.

During the final interviews and group discussions some women said that their ex-husband's relationship with his children had improved since the separation. In one case this was in spite of a new baby within a new relationship. This father had remained close to his eldest son, but was showing more interest now in the younger twins. The mother of three children in their late teens felt the relationship had improved as they became older, more independent and more assertive in their dealings with their father. Two other women felt the relationship was better now because the children received fuller attention from their father than when he was living in the house. One said:

"When you're separated, the time that Nicola spends with her dad is quality time, whereas the time she spent with him before, he'd come home and he'd be tired from work and then she'd be going to bed. So like quality time waited till the weekend or whenever he was off or anything, but when she sees him now, it's all quality time, so. That's what he says, anyway." (BN)

Where the amount and frequency of contact increased, it did not appear to bring a greater sharing of parental responsibility. Indeed, at the time of the third interviews, there were fewer areas of overlap between the two parents' roles. Fewer fathers visited their children in the mother's home. An abrupt handing over on the doorstep was the norm, and in one case the transfer was made at a relative's home in order to avoid any contact between the partners.

From the mother's perspective, the tensions and frustrations around contact which they had identified in the earlier phase of the study appeared to persist over time. As before, the women felt that contact was organised around their partner's needs rather than their own or those of the children. This was seen to be reasonable where the father was working long or irregular hours:

"Well, he's working now, and he works six days a week. He only has Wednesdays off, so he has her sometimes on a Wednesday afternoon, like because it's his only day off he's doing his shopping and things in the morning ... " (BN)
More cynically, another woman suggested that contact was closely linked to pub opening hours. She was nonetheless quite grateful for the limitations this imposed:

'If it's Saturday or Sunday it's in-between pub times, so it's five o'clock when he gets out of the pub, and he's got to be back home washed and changed for the evening session, so I know it's not going to be for a long period. So it doesn't bother me any more. He can come as often as he likes.' (NA)

Unreliability on the part of the father in keeping to arrangements was a more serious concern and a persistent source of complaint. As the children became older and more aware, they were also more prone to disappointment. One father had been granted access by the court for every Saturday. The arrangement worked well for eight weeks. Then the father began to collect his son later and later, until one week he did not turn up at all:

`He cancels it; he postpones it; he changes it; he alters the times. If he arranges to pick him up at 10 o'clock in the morning, he changes it till half past two, and then at half past two he's half an hour late. It's just so unreliable and frustrating and because I so much want it to be a reasonable arrangement and relationship, and that Nicky isn't drawn in on the friction of it all, I say nothing. I just stew on it and think how mean he is.' (DA)

Apart from concerns about their children being upset and disappointed, the mothers looked forward to these breaks, however short, in which they could enjoy some freedom from responsibility. They tended to make specific plans which were particularly vulnerable to disruption if their ex-partners were late or failed to show.

Sometimes the women tried to use their ex-partner as a resource for childcare as needs arose. While such an arrangement could, in theory, simultaneously satisfy the father's wish for contact and the mother's need for some personal space, it was rarely successful in practice. This appeared to be because, while the fathers wanted to see their children, they did not want to do so if it also meant providing help to their ex-partner:

`I have asked his father to have him, and he's helped sometimes but he doesn't really want to help ME. So he won't really take a day off to babysit if it's half-term or an Inset day.' (JM)

In those cases where the father had disappeared from their children's lives, the women were reluctant to press for a resumption of contact. Indeed, one woman said that she would refuse any request from her ex-husband for contact with her son. This was mainly because her son had adjusted well to her change in circumstances (which included a house move), and she wanted to preserve this emotional well-being:

`It's Johnnie's emotional stability that I want to keep right. I don't want somebody just turning up out of the blue taking him away, telling him he's his daddy and everything else, because to me at the moment Johnnie is happy, contented and he knows where he is. I don't want any upset.' (RR)

Following a failed reconciliation, another woman had been harassed by her ex-partner who also began to try to pick the eldest child up from playgroup; he was then told by her solicitor that he had to apply to the Courts if he wanted to see the children. He did not do so, and all contact ceased. The woman felt that the court would allow him supervised visits at an access centre, but that he would prefer to lose contact altogether than to continue to see the children in these circumstances. She commented that she was hoping that this would be the case.

Another father was apparently dissuaded from seeking formal access by the prospect of being permitted only supervised contact because of his violent behaviour in the past:

`Trouble is, when I explained to him that if he did get access, it will only be at a centre, I said he wouldn't be able to take them, 'pick 'em up and take them as you please, which you think you're going to," and he checked it out, and I was right, you see, and he didn't want that.' (AJ)

Some fathers had simply dropped out of their children's lives, usually after a period of erratic contact. Although the women were hurt on behalf of their children they were
also relieved because of the upset that had been caused by their partner's unreliability in the past:

'It didn't bother me too much because I found it more of a menace not knowing when he was going to come or not. I'd have Philip saying, "Is Daddy coming today?" and not being able to say yes or no to him. I just didn't know. And having to try to wait in and wait around just in case he was coming. For me it was easier.' (SC)

In cases where arrangements for contact were less than satisfactory, most women avoided the option of turning to the courts. They were suspicious that they might be tied down by a formal arrangement, and they perceived few advantages to themselves or their children. In general their feelings were that if the former partner did not have the commitment to maintain contact voluntarily there was little point in trying to enforce it through the legal process. Where contact had been lost altogether, the women had no desire to revive it.

7.4 Contact with the father's family

Perhaps surprisingly, several women had been able to maintain a good relationship with their former partner’s parents or other members of his family. Sometimes they had had a particular supporter, as in the case of one woman who had been able to maintain a reasonable relationship with her father-in-law; however, this did not extend to other members of her husband’s family, and there was no regular contact between the grandparents and the children. Another woman had received sympathetic support from her former sister-in-law even though she had been rejected by her husband's parents.

There were examples, too, of children spending time regularly with their paternal grandparents, and two women depended upon such arrangements in order to be able to work. Another child visited his paternal grandparents overnight once a fortnight. They had supported their daughter-in-law since her separation, despite difficulties in doing so, and she was keen for the family links to be maintained:

'I think Paul resents the fact that we've not fallen out. It was very difficult for me, to start with, for Nigel to go there. Obviously there was a lot of things that had gone off, but it wasn't their fault and he's the only grandchild that they've got, and I just think it's a shame that he had stopped seeing them and that they wouldn't see him. It's not their fault.' (RR)

However, if her ex-partner wanted to renew his contact with his son, this woman would insist on ending the agreement with the grandparents. This was on the grounds that she was in full-time education and if her husband had the child on a Saturday, the grandparents could not have him on a Sunday 'because that is MY day with him'.

7.5 The division of parental responsibility

In general the women saw little prospect of a meaningful sharing of parental responsibility in the future. Even where the parents remained in touch and saw each other regularly, the woman felt that she had taken on the whole burden of responsibility. It was she who recognised when decisions had to be taken or worries discussed in relation to the children, and any communication with the ex-partner about the children's welfare tended to take place at her initiative.

Sometimes she felt that she had to pursue him to gain his attention and that in doing so her intentions could be misunderstood:

'It's usually instrumented by me. The reason he is here tonight is because Luke is upset. I rang him at work, and I feel a little bit difficult about that as if I am chasing him, and I try to get across that I just have the children's interests at heart. It's difficult.' (MJ)

There were very few examples of contact which was regulated by a formal arrangement made through the court. However, in one case where this was so, the woman felt that the effect was to increase the obligations upon her to consult her former partner rather than to promote his effective involvement in her child's life:
'It's just making it that I've got to ring him and run to him every time I want to do anything. I mean if I wanted to go on holiday and take Stephen, he's got to agree to it and things like that.' (CT)

Although there was little regret for the loss of the relationship, many women did miss having another adult around with equal responsibility for the children. In some cases they felt that their own relationship with the children had suffered as a result:

'It's horrible having always to think about the children and not being able to relax like you can with a partner who [is] the father of the children. It's his duty as far as I can see when you're both living together. To be there when you just can't - just as yours is to be there when he's at work. But it's worrying, it's taken a long time to relax with my children and unfortunately they've got older in that time.' (MJ)

Increasingly, the children represented the sole point of contact between the entirely separate lives of the partners, and true parental responsibility remained with the mother.

7.6 Financial support from the ex-partner

The pattern of financial support by the ex-partner often seemed to follow the course of his contact with the children. Thus, in many cases, there was a lessening of financial support soon after separation and a further dwindling over the next fifteen months.

For several women, particularly within the Nottingham group, there had been no prospect of contributions from the partner from the outset, mainly because he was unemployed and/or because there was a history of violence in the relationship. With a very few exceptions, those fathers who had not made financial provision for their families immediately after separation were still not contributing fifteen months later.

Where the partner was working, however, financial support of some kind was both expected and given immediately following separation. It involved either the payment of maintenance or a continuing responsibility for paying the mortgage. In a few exceptional cases both kinds of support were given. There were examples too of women obtaining ad hoc payments from the partner in order to meet unexpected costs, although this was usually regarded as a last-resort measure.

During the interval between the second and third interviews, there was an unmistakable decline in levels of financial support, of which the reduction in mortgage interest payments was a key indicator.

The figures given in Table 7.1 show an increase in the number of women receiving no support, forming a majority of the group by the third interviews. Although the number of partners paying maintenance as their sole form of support remained constant over the same period, several women reported a decline in the amounts paid or interruptions to regular payment. In some respects, the most critical change was the withdrawal of mortgage support, both where this had been the sole contribution by the ex-partner and where it had been combined with cash payments. This is explored more fully in Chapter 8.

<table>
<thead>
<tr>
<th>Type of support</th>
<th>2nd interview (April/ May 1992)</th>
<th>3rd interview (June/July 1993)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash support plus mortgage paid</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Mortgage only paid</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Maintenance only paid</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>No support</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29</strong></td>
<td><strong>29</strong></td>
</tr>
</tbody>
</table>
7.6.1 Maintenance payments

Where maintenance was paid initially, decisions about the right amount seemed to have been made on an ad hoc basis. In some cases the amount was based upon a rough calculation of monthly outgoings and an allocation of these costs between the couple:

“Well, we had sat down about a week before and sort of apportioned certain payments, you know, to either one according to how much we were earning.' (MJ)

Otherwise the amount of support reflected what the partner felt he could afford to pay. Often a sum was suggested without prior consultation with the woman, and one of the functions of her early visits to a solicitor or the Benefits Agency was to check out whether this offer was reasonable:

‘Well, I mentioned that Mike was going to pay £100 a month, and he was perfectly happy with that. They weren’t going to contact Mike or anything; they were just completely happy.’ (SL)

In several cases, however, the amount of support originally offered by the partner was soon reduced. Sometimes this was because the ex-partner was sustaining a new relationship, and had found himself having to contribute to the upkeep of two households. In other cases, the ex-partner appeared to have underestimated the costs of living alone, and not to have reckoned with the additional tax burden:

‘I mean this tax thing, it’s like £100 extra a month tax being a single man, yet he’s still got the same responsibilities . . . In fact probably a little bit more, but as I say the tax has bumped his wages down and there’s no way he can manage comfortably.’ (SL)

Some women were less forgiving when the money began to arrive less regularly or in smaller amounts. They felt that this related more to their ex-partner’s loss of commitment to his children than to genuine financial pressures.

Some women took a fairly pragmatic view of such developments. Their main concern was that their income should be regular; the source of that income was seen as a secondary issue. Others were unwilling to acquiesce in what they saw as their ex-partner’s neglect of his responsibilities to the children. Over the 15 months between the second and third interviews, several women who had not received any maintenance from their partners following the separation had sought further advice from their solicitors. In most cases they had been advised to delay any action to secure maintenance until the Child Support Agency was able to deal with their case. Thus they were caught in the hiatus between the old court-based procedures and the new arrangements, with no guarantee of an early resolution. In the meantime, their ex-partners continued not to contribute or defaulted upon the maintenance agreements that had been made informally or through the courts:

Respondent: Well I finally managed to - he did agree to pay maintenance of £25 a week which I wasn't happy with. As far as I was concerned it was nowhere near enough. He hadn't financially supported her in any way up until the divorce.'

Interviewer: ‘Has he been paying that?

Respondent: ‘No, he’s paying nothing, even though that was a formal arrangement in court. Not paying anything and that annoys me intensely.’ (FL)

Other women on Income Support echoed these feelings of dissatisfaction and irritation at the apparent ease with which their partners had escaped payment; at the same time, they realised that they were not suffering direct financial loss since maintenance payments would in any case have been deducted from their benefit.

In contrast, those women who were not dependent upon benefit would have improved their financial position significantly if they had been regularly receiving adequate maintenance payments. There was some bitterness about the inefficiency of court-based agreements on the one hand and, on the other, the likely delay before the Child Support Agency would get around to pursuing maintenance for women in this situation.
One woman was extremely discouraged when she went to the Benefits Agency for a form for Child Support, only to be told that there was a long waiting list:

\[ \ldots \text{I thought this is just getting more and more hopeless as time moves on. It's just disheartening. It's one of those things that I'm not in a mad hurry to get it filled in if that's the case. I will fill it in but, you know, if I'm going to have to wait two or three years it doesn't really matter that I'm delaying the process by two or three weeks.}(AD) \]

In a few cases where maintenance had been paid upon separation, it had subsequently lapsed or had been interrupted. This was usually because the ex-partner had become unemployed or had gone abroad temporarily. Also, where the maintenance was paid in cash when the ex-partner visited it was liable to disruption if the contact became less regular. For this reason, regular transfers between the partners' bank accounts were preferred where this was an option. This method also had the advantage in the women’s eyes of making the transaction less personal and embarrassing. One woman described how she received her cash payment:

\[ \text{I do feel that I've got to be extra nice on Fridays, which is a really horrible feeling because you feel a bit like you've got your cap in your hand, and you're saying, "Please could I have some money," and he'll say, "Oh well, I don't know about that," and he's really, "Oh, I've got the power now," and it's a really horrible feeling.}(FL) \]

In general the payment of maintenance was fraught with difficulties and frustration. However, there was a core group of women whose partners had paid maintenance steadily since the separation. In almost all of these cases, the woman had been the prime mover in the separation and had negotiated a voluntary agreement directly with her partner, taking into account their respective expenses and his ability to pay. The arrangement was essentially amicable and provided a basis for a more formal agreement through the courts.

### 7.7 Making a new life

Whatever the subsequent developments in the relationship with the former partner, none of the women appeared to regret the original separation. Looking back, many were struck by the tremendous easing of tension which they had experienced:

\[ \ldots \text{at this moment in time on my own I am very, very happy because I've got peace of mind. It's something I've not had for a long time - six or seven years. I was with him ten years, but [for] six or seven years, I've never had peace of mind.}(NA) \]

Gains in self-esteem were reported as a consequence of having to manage alone. For example, in one of the group discussions, two women described how feeling stronger in themselves had helped them to cope with new opportunities and challenges (such as, in one case, embarking on a full-time degree course):

\[ \text{It makes you stronger and perhaps go for things that you perhaps wouldn't have done.}(DK) \]

The ambivalence and even shame which some women had initially felt about their lone parent status was in many cases later transformed into a sense of pride in their achievements since separation:

\[ \text{I feel strongly about it. I feel that I can hold my head up high.}(DK) \]

\[ \text{I felt quite proud, I suppose, that I was a single parent 'cos I was surviving, and I was independent.}(FL) \]

However, very few were happy to contemplate a future alone. Indeed a majority of women within the group had already formed relationships with new partners during the interval between the second and third interviews. At the same time, their earlier experiences had made them reluctant to forfeit financial and personal independence by setting up home together. In only two cases had new households been created with new
partners, and in only one of these was the partner able to support the family from his earnings. Thus re-partnering did not emerge as a significant route off reliance upon benefit at this early stage. Five of the other women were considering the possibility of cohabitation and in each of these cases the partner was working full-time. However, only two of these women were currently reliant on benefit.

Most of the women who had not found new partners said that they had made a positive choice to remain on their own, at least for the time being. Having struggled to achieve a measure of independence for themselves and security for their children, they did not relish the complications and uncertainties of a new relationship.

There were several new babies and pregnancies within the group. Two babies had been born as a result of reconciliations with former partners: another woman had given birth to a baby within a new relationship and had set up home with the father. There were three further pregnancies arising out of new relationships. In two cases the fathers were working and had expressed a willingness to support the child even though there was no immediate intention of living with the mother. In the case of the third, a twin pregnancy, the relationship had already failed.

The impact of new children upon the benefit status of the mother was ambiguous. Where the father was committed to providing support, there would presumably - depending on its level - be little or no change in the amount of benefit received. However, in the absence of affordable and acceptable child care, the arrival of a new baby would almost inevitably prolong the period of during which the mother would be reliant upon benefit.

7.8 Summary

At the time of the second interviews most women were continuing to communicate with their former partners on a regular basis. They did so in order to facilitate contact with the children and to reach an agreement about financial support. In general, the continuing relationship with the partner was a source of irritation and resentment. Finding themselves alone with the responsibility of bringing up the children, they had begun to look towards independence, both financial and emotional. This remained difficult to achieve so long as they relied upon the partner for their income, and were required to organise their weekly routine in order to accommodate his visits.

A gradual lessening of contact was evident by six to eight weeks after separation, and the women anticipated that the links would grow weaker over time. Their predictions were largely realised over the course of the study. Although they tended to blame this process of detachment upon the partner's lack of interest and commitment, it was something in which they appeared subtly to acquiesce.

Following a similar pattern, the amount of financial support provided by the ex-partner began to fall very soon after separation and continued to decline over the period of the study. Several fathers made no contribution from the outset. This echoes the findings of other studies. However, it perhaps has a particular significance at a time when the Child Support Agency is seeking to implement government policies to reverse this trend.

By the concluding stages of the study, it was clear that the women were feeling very positive about the separation, and had regained confidence and self-esteem. They were making new lives for themselves, in some cases with new partners and new babies.
Chapter 8  Striving for Housing Security

Worries about housing were prevalent among the women when they were first interviewed in the weeks following separation. Those who had moved out of the shared home were anxious about their prospects for long-term housing and were, in many cases, living with their small children in unfamiliar and crowded accommodation. Those women who continued to occupy the shared home had experienced less disruption and anxiety in the immediate aftermath of separation but were nonetheless concerned about their long-term housing security.

Six weeks later, when interviewed for the second time, almost all the women were in a more secure position. The improvement was most dramatic for the group in crisis accommodation, all but one of whom had been permanently rehoused in local authority or housing association properties, in several cases well ahead of schedule. All but one of the women who had made their own temporary accommodation arrangements had also managed to achieve a more permanent housing solution by finding long-term rented accommodation. The one exception was a woman who had moved out of her own rented council house and into her mother's home; she was now on the local housing list, but did not feel that her case was being treated as a priority. For the women who had remained in the joint home, the improvement in security arose from a better understanding of their position and entitlements rather than from a change in their physical circumstances.

8.1 Setting up a new home

The move to permanent accommodation for women who had found themselves homeless seemed to them to mark the threshold to a settled and independent life. At the time of the second interviews these women were still adjusting to their new surroundings. Those who had been rehoused by the City Council had received little advance notice and had been busy in the interim organising furniture and equipment for the new home. Once installed they were preoccupied with decorating and furnishing (mostly financed by Community Care Grants), finding schools and playgroups for the children and finding their way around an often unfamiliar neighbourhood. This was another period of upheaval for them, and they had many uncertainties about how they would manage alone, both socially and financially. Nonetheless they now felt that they had their own base to work from:

`You can only go up when you've been down as far as the refuge - well I think so anyway. It doesn't matter what anybody else thinks as long as you know you can cope and you can survive on your own. Everything will improve, you know, I mean they've got to.' (MA)

Most of the women who had been rehoused were making a clean break. They had very little money, but neither did they have debts and financial responsibilities to carry over from their former lives. There were, however, a few women who had moved out of a jointly owned home and had left the partner in charge of selling the property. They had low expectations of receiving any profit from the sale because of outstanding debts and low equity, and were inclined to distance themselves from the process and ‘cut their losses’. The exception was a young woman who was dependent upon the sale of the joint property in order to be able to continue to pay a substantial rental on a new home for herself and her small child. Her partner had allowed the mortgage to go into arrears, and she had had to contact the building society herself in order to stave off the threat of repossession:

`I've just pointed the situation out to them, and told them that I have just not got the money to pay but the house is up for sale and, you know, things are looking
good for a sale. That's all I've sort of said to them so that they wouldn't start
panicking and thinking about repossessing it. Just sort of stave them off for a little
while. But that's another dirty job that I shouldn't have to do ... It would only
cost him £180 a month to live there, but it's costing me £350 to live here. Why
should I worry about what's going on there when I've got this place, you know. It
isn't fair.' (HK)

8.2 Retaining the existing home

Worries about achieving a fair share of financial responsibility for the joint home were
most acute for women who had continued to occupy the property following separation.
At the time of the second interviews, the former partner was continuing to pay the
mortgage in several cases, usually in lieu of maintenance, but the women were sceptical
about whether this arrangement would continue indefinitely. The threat of losing the
homes was uppermost in their minds:

'I've told him that, you know, losing the house is the worst thing that he can do
because we all lose out. But it's worse for me because I've got Katie to look after...
I know somebody who's ended up living with a young baby in a bed and
breakfast, and I just think once you've got into that situation it's very difficult to
climb back out, and that's my biggest fear really - losing my home.' (FL)

Entitlement to Income Support offered a valued safeguard against calamity. Several
women who were uncertain about their partner's intentions and had discussed their
anxiety with Benefits Agency staff had been assured that the situation would be handled
promptly if the partner defaulted. In a few cases where the partner was paying
maintenance but not contributing to the mortgage, the mortgage interest payments were
already being met through Income Support.

As noted earlier, those women who were not dependent upon benefit felt themselves to
be in a more precarious financial position because of their direct reliance upon their
former partner's support. However, they did not see any real prospect of increasing
their security by negotiating higher maintenance payments. Their response was rather
to try to increase their independence, and the primary means of achieving this goal in
the short-term was to achieve a financially advantageous settlement of their rights in the
home which they had shared.

Indeed the status of jointly owned property after separation was of widespread concern
for women throughout the group, whether or not they were on Income Support, and was
generally seen as a more pressing issue than the payment of maintenance. For many
women the home was their most significant asset and the main source of security for
themselves and their children.

Where the woman felt she could rely upon her former partner to continue the monthly
mortgage repayments and she had no immediate need or desire to move house, it was
not important to resolve the issue of ownership, and she was prepared to acknowledge
his legitimate financial interest in the home:

'As far as I'm concerned, half of it's his. I mean he's worked hard for it, and I don't
see why he should be told he's got no rights over it ... I mean I know I've looked
after his children but he's worked hard to support the house and everything.' (SL)

However, in those cases where the former partner was seen as 'difficult' or unreliable in
providing financial support, establishing a firm hold upon the property became a high
priority even if it meant trading off against more immediate benefits of maintenance
payments or mortgage repayments. Several women had arrived at this position after
consulting a solicitor in order to clarify their rights and to seek advice about the best
course of action:

'My solicitor was saying that rather than have maintenance for me, he wants to
try to get me the house so that if I needed to leave - there may come a time when I
want to get a job - it may be easier for me to go and live near my parents in
Oxford. And then if I've got the house to sell it makes it possible for me to do that
because I'd have some capital to go and get a house down there ... I think I'd
rather have that because then I’d feel that I’ve got my independence. It might be harder in the long run, but I don’t want to be tied to Mark particularly. I want him to pay for Katie because that’s fair, but I don’t want to be tied to him myself financially.’ (FL)

None of the women in the group had managed to achieve a once-and-for-all settlement at this stage but it was an option they increasingly preferred to the prospect of a lingering relationship based upon financial dependency. Most had arrived at an interim arrangement which provided them with an element of financial support in the short-term even if it fell short of the ideal outcome. From this point on they were inclined to leave further financial negotiations to their solicitors, recognising that a final resolution would be needed to form the basis of a divorce agreement in the future.

8.3 Achieving stability over the longer term

The women’s housing circumstances revealed a fair degree of stability over the fifteen-month interval between the second and third interviews. Those women who had stayed in the jointly owned family home after separation were still there, with the exception of one who had sold the shared house, moved to a new area and taken out a sole mortgage on a new property. The only woman in the interview group who was still living with her partner at the time of the previous interviews had subsequently separated and had also remained in the shared home.

As Table 8.1 shows, there was more movement among non-home owners. Even so, half the women in this group were renting the same accommodation that they occupied when last interviewed. The seven women who had been rehoused had almost all moved into more permanent housing out of crisis accommodation or makeshift arrangements with family and friends. Thus the overall change for this group was towards greater permanence and security of housing.

Table 8.1: Changes in housing circumstances between interviews 2 and 3

<table>
<thead>
<tr>
<th>Circumstances</th>
<th>Nottingham</th>
<th>Derby</th>
<th>Whole group</th>
</tr>
</thead>
<tbody>
<tr>
<td>New tenancies</td>
<td>3</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Same tenancies</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Continued in own home</td>
<td>7</td>
<td>8</td>
<td>15</td>
</tr>
<tr>
<td>New mortgage</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>14</td>
<td>15</td>
<td>29</td>
</tr>
</tbody>
</table>

The women who had set up new homes were agreed that finding permanent accommodation had eventually brought financial stability as well as peace of mind. They had generally found it difficult to meet the immediate costs of obtaining furniture and equipment for the new home. Even where community care grants had been obtained, they barely covered the basic essentials so that part of the weekly income had to be diverted towards essential purchases. However, once this initial obstacle had been overcome, there was a noticeable relaxation of financial pressure, particularly where the woman had subsequently taken on a job:

‘Well, when I first moved in here I had lots of things to get for the house, so you’ve got to think, “Well, I can’t spend that because I’ve got to get something for the house and get the kids sorted out and whatnot.” But now I’ve got a job, and I’ve got most things that I need in the house, and I’ve got this extra £15 per week which helps. So I’m a lot better off than I was.’ (GC)

Only one woman felt that her housing circumstances had deteriorated. She had initially moved out of the property she had owned with her partner into privately rented accommodation. The intervening period had shown that this was too expensive an option for her even though she was working full-time. At the time of the third interview she was contemplating the purchase of a mobile home from the proceeds of the sale of the joint property.

8.4 Coping with lapses in mortgage interest payments

For those women who continued to occupy a jointly owned home, stability of housing had been achieved in many cases only through the payment of mortgage interest by the
Benefits Agency. The number of ex-partners paying the mortgage on the shared home declined sharply between the second and third interviews. This was especially the case in Nottingham where mortgage repayments had initially been provided by the ex-partner in all seven cases where the woman had remained in the joint home. A year later only three ex-partners were continuing to pay and one of these had given notice that the payments would cease shortly when he began a full-time college course.

There was general agreement that the Benefits Agency responded swiftly and efficiently once the mortgage interest repayments had lapsed. Prompt action was particularly valued by those women whose partners had stopped paying abruptly and without notice and who were anxious in case arrears might build up:

‘I just phoned up the [Benefits Agency branch office] and explained the situation and they offered straightaway to send the relevant forms in the post. It was one of the easiest forms I’ve ever known to fill in.’ (SC)

Most women in this predicament received full relief immediately because they had been receiving Income Support for more than six months. Thus the transfer did not alter their own financial position except where an endowment policy was involved and the woman was required to pay the monthly premium. This did cause significant additional financial hardship to some women.

If the woman was not receiving benefit, she was obviously in a more vulnerable position if support from the former partner lapsed. One woman had already experienced a crisis over the mortgage repayments, and repossession had been only narrowly avoided:

‘. . . I was paying half my share but I’m paying the endowment as well. Obviously when he stopped my maintenance I couldn’t afford to pay, and so it went into arrears, and I got this letter saying I was being took to the county court for repossession. Eventually I got his signature and the house is safe for the moment.’ (GL)

Another woman had made contingency plans against such an outcome. She had increased her working hours once her youngest daughter began school in order to put herself in a position where she could meet the mortgage repayments if necessary:

‘My husband was sort of giving me the impression that he was getting into difficulties with his business . . . and I just felt if his business collapsed I wouldn’t be able to manage on the money I was earning now. With the increased hours I could actually pay everything myself. I don’t think I would have much left but I could actually do it. So it was basically secure for me to know that my income will actually cover my outgoing without having to worry about whether he can make a contribution or not.’ (BW)

A third woman had been trapped by a mortgage which had been taken out jointly with her former partner but to which he was no longer prepared to contribute:

‘I couldn’t sell the property because my ex partner’s name was on the mortgage, and I couldn’t afford to take it off because he was refusing to do that. So I couldn’t sell it. I had to stay there. If I couldn’t pay it, he wasn’t going to pay it, and the house would be repossessed, and I wouldn’t be able to get another mortgage. So I just had to keep going and keep working.’ (DA)

8.5 Negotiating rights to the joint property

During the third interviews, many women were echoing the concerns they had expressed at the previous stage about the partner retaining a financial interest in the joint home. In many cases these concerns had become more pressing because he had ceased to make any significant contribution to the mortgage and upkeep. Security of housing was of overwhelming importance to them, and they felt that this was threatened so long as the partner could claim a share of the proceeds from a future sale. There was also resentment at having been pushed into taking on full financial responsibility for a property that was only half theirs:
'He doesn't pay anything to help with the maintenance of it, and he sort of wants a total split of it in the end. I begrudge the fact that he wants that because if I'm the one that's having to do all the work on it, spending the money on it, I can't see why he should have half the property.' (SC)

Sole ownership was the objective, and the rights to the property were therefore a crucial bargaining counter in the negotiations which took place between the partners.

There were examples where mortgage repayments by the ex-partner had ceased following an agreement through which the woman had been assigned the house in lieu of cash support or in return for granting a request for a divorce. Sometimes the agreement had been made amicably, as in the case of the one woman in the group who had separated during the year:

Dave has signed the house over to me, and he didn't want to pay maintenance to me for the rest of my life as he put it so he pays me £150 a month to the children, and it was that plus the house. And also he wanted to buy rather than rent a place, and he couldn't have two mortgages at the same time. So that encouraged him to do that as well.' (LH)

For others, the price of obtaining the house were concessions to the partner that were reluctantly made. One woman, for example, became convinced that sole ownership of the property was the only financial benefit which might be wrung from her former husband, and eventually agreed to a divorce and abandoned her claim for maintenance in return for the house:

'I wasn't getting anywhere legally with my husband and trying to get maintenance off him. He wasn't prepared to shift on that and so I decided in the long-term that the relationship was obviously over, and I had to come to terms with that, so my solicitor advised me to go for a divorce, and we had to divorce as a means of almost bribing him to give me the house. If he gave me the house he could have his divorce, and he wouldn't have to pay me maintenance. I was prepared to settle for the house, so that's what we did.' (FL)

Even where agreement had been reached, the transfer of the property into the woman's name was not always straightforward because of her low income. In the case of the woman just quoted, the consent of the building society could be obtained only if her father agreed to underwrite the arrangement:

The only problems I had really were not with Income Support but the building society... I was lucky in that my father stood guarantor for me. I had to involve him, and he had to fill in all the forms to say how much he was earning. They wouldn't accept me taking on the mortgage without that.' (FL)

Another woman was less fortunate when she raised the idea of a transfer of ownership with her building society:

Respondent: 'We approached the mortgage company, and they just refused. The solicitors approached them.'

Interviewer: 'On what grounds?'

Respondent: 'That I wasn't earning enough. So they wouldn't do it.' (MJ)

8.6 Summary

There was a trend towards greater security and stability of housing for all women over the course of the study. With one exception, those who had moved out of the shared home had found satisfactory permanent housing by the time of the final interviews. The women who had been placed in crisis accommodation following separation were re-housed with particular speed. Most women relinquished any possessions they had left behind, and they anticipated little financial benefit from the sale of a joint property. This meant that the initial costs of setting up the new home were high; however, once these costs had been met the women felt themselves to be in a considerably more stable financial position.
For the women who had remained in their own home, the property was seen as their principal asset and their main source of security. From the outset, they worried that this security would be jeopardised if the ex-partner ceased to contribute to their housing costs. In several cases, the partner did subsequently withdraw support; however, these women found that they were able to cover their mortgage interest payments through Income Support. Women who were not on benefit felt very vulnerable in this situation and were making contingency plans, including extending their hours of work, to cover mortgage costs. Achieving sole ownership of the property was an important goal, and the women were prepared to make substantial concessions to the partner in order to achieve it.
Chapter 9  Coping Financially

9.1 A Predictable income

One of the key factors in achieving stability during the process of adjustment was a predictable income. However, those women who were dependent upon the financial support of their partners, particularly those who had been married and had jointly owned their homes, were aware that any new-found stability could be undermined by a change in the partner's circumstances or behaviour. In the months following separation the ex-partner continued to feature as a ‘wild card’ in many of these women's lives, and was perceived as a threat to their fragile equilibrium.

Between the first and second rounds of interviews, there was little change in the pattern of dependence on Income Support. Most women were already in receipt of Income Support at the first point of contact, and all of these were continuing to receive it six weeks later. Those women who had initiated a claim for Income Support prior to the first interview appeared to have received it shortly afterwards. Almost all of these women had received payment books following their initial giro payments and could therefore rely upon a regular and predictable weekly cash sum. This was tremendously relieving, as one woman described:

“That's what comes of being on Income Support, you know it's going to be there. I'll think, 'I'm desperate this weekend ... but Monday ...'” (AH)

Income Support was undoubtedly highly important in stabilising these women’s financial circumstances, albeit at what was considered to be a low level, at an early stage in the aftermath of separation. Not only did it provide a guaranteed income but it offered a shield against the unpredictability of the ex-partner's financial support. Where maintenance payments were an issue, most women were glad to be able to leave the task of pursuing the ex-partner to the Benefits Agency in the knowledge that their income would remain unaffected whatever the outcome. In no case had maintenance payments been agreed at a sufficiently high level to threaten the woman's eligibility for Income Support.

The seven women who had not applied for Income Support following breakdown found it considerably more difficult to achieve an adequate and predictable income level, mainly because they were directly dependent upon (a) the contributions of the ex-partner, and (b) their own earned income. Although their total incomes were greater than those on benefit, their financial circumstances were more unstable. A sudden change in their situation through loss of employment (their own or their ex-partner's) or fluctuations in the partner's support for other reasons could have a catastrophic effect upon an already fragile pattern of coping, as the predicament of this woman who earned a modest income as a child-minder illustrates:

“Well, my income's dropped just by coincidence really. Two of the people that bring their children to me - their situation's changed so my income has halved ... I have all the bills and the phone bill, you know, which I can't cope with. They've built up and I'm thinking how am I going to pay them next week. You know they've all got red and my money's drained away.’ (MJ)

Her husband was also finding it difficult to cope financially and to maintain the level of support originally envisaged. It was at this point, several weeks after separation, that she decided to apply for Income Support in the hope that her mortgage interest payments would be met by the DSS, thus removing at least part of the financial burden.

Another woman had been coping satisfactorily with the income from her part-time employment plus the payments her husband continued to make into a joint business
account. But she was aware of her husband's incipient business difficulties and deeply concerned about the implications for herself and her children:

'\textit{The past week, since he said that he has some business trouble, I sort of have a recurrence of the feelings [I had] when I first found out that he was moving out. You know, really everything's dragged from under you; you feel really insecure, and you just don't know what's going to happen next. I was getting on reasonably well, you know - I thought I was coping reasonably well - but then when he introduced all this money doubt, you know, you sort of think, "Oh dear, what next?"}' (BW)

Her response was to put pressure on her husband to separate their bank accounts. Although she would remain dependent upon him for money coming into the account, she would at least gain control of the outgoings and avoid any personal liability for his business debts.

For both these women the unpredictability of their income was proving a major obstacle to planning ahead for themselves and their children. In different ways both took steps to reassert a degree of financial control.

At the third interview stage, only one woman reported a marked deterioration in her financial circumstances. The remainder felt that their situations were about the same or had actually improved. Indeed there were some visible signs of improvement; for example, more women were now on the telephone, and a few had acquired cars. For the majority, however, the capacity to manage on a restricted budget over an extended period had brought a greater sense of self-reliance and independence rather than any marked change in lifestyle.

Feelings of being better off or at least more in control were related to net gains in income from employment and greater experience in managing the weekly budget.

9.2 Managing on a tight budget

Achieving a regular and predictable income gave the women a clearer view of their resources. Matching these resources to their needs and commitments was another matter. In most cases the women had a much lower disposable income after separation than when they had lived with their partners.

When interviewed six to eight weeks after separation, most women identified managing the family budget as their biggest problem, given their substantially reduced income. It was especially so for those who had remained in the joint home and who were to some extent trying to sustain a lifestyle which had been supported by the partner's income. Often the woman was left to cope with debts and commitments relating to the home which they had built up with their former partners. Those women who had moved into new permanent accommodation faced the rather different problem of trying to calculate the unknown costs of running their new homes and fitting these into a weekly budget which was already stretched by the additional expenses of moving in.

The margins within which all the women operated their budgets were extremely tight but acutely so for those on Income Support. Their principal strategy for coping was to eke out their weekly budget from day to day to ensure that they did not run out of money before the next payment was due. Rigid control over the food shopping budget was usually required, dispensing with 'luxury' items and shaving small amounts off their actual expenditure by buying cheap 'filler' foods and substituting less expensive brands of necessary goods:

'Well, the children aren't getting anything are they? Whereas before, you know, you keep sort of buying yourself a bit of something, I mean that's all gone out of the window. It's like with food. I'm buying basic food, nothing extra. It's got to be the basic stuff because I can't afford to buy anything else, not at the moment, you know' (LK)

'We've laid out what we've got and we're just sorting it out as we go . . . If you haven't got it you just span it out and you just cope. If you buy a pound and a half
of mince it's a big outlay but it's three meals, whereas if you buy a pound of mince it just gives you one good meal, so you're best going for the extra and splitting it up, you know, and you do. If you work it out to suit yourself you can actually manage. It's the little luxuries, you know. You can't have 20p every day for sweets any more and things like that.' (MA)

The women who were not on benefit also needed to set rigid limits on their weekly expenditure. Their substantially higher housing costs, plus the costs of transport for those in work, could result in a weekly outlay on essentials which was little higher than for women on Income Support:

'I brought home £569 this month. £350 of that went to the landlord; £79 went to pay the car, and I must put £60 to one side for petrol because that's what it's costing me a month . . . so it leaves me with about £40, you know, for the month to buy food and stuff.' (HK)

Fifteen months later, most women felt that they were coping rather better with meeting their basic living expenses from their weekly incomes. Fewer reported that they were running out of cash by the end of the week. They coped through rigorous planning, by operating a very tight budget for food and other daily purchases, and by avoiding impulse buying. Many found this regime oppressive and repeatedly used the image of a `struggle' in describing their circumstances:

'It's a struggle. Obviously I just buy in as I need it. The kids don't go without but it's a struggle, I'll be honest with you.' (LK)

'It's a struggle. We manage somehow We've got to be careful with food and things - clothing and shoes. It's difficult but I'm lucky that I've been passed on so much for the pair of them from friends who have got older children.' (SC)

Others seemed to be invigorated by the challenge of coping and were clearly proud of their resourcefulness in managing on very little:

'I cope fine actually. I just don't like paying bills but I do cope really well . . . I can't understand why people can't manage on what they get. Whether it's because I don't smoke, I don't drink, I don't go out very much, I don't know, but I seem to manage quite well.' (SL)

'We don't do without, you know, food-wise and everything. We like our meat and things like that, so we still have it but we work on a budget . . . We have a menu for the week, and I have a list, and I go and get what's on my list, and we have the odd luxury. It might just be sultana scones, you know, but we don't really look for many luxuries any more.' (NA)

These differences in perception seemed to owe as much to personal expectations and past experience as to objective differences in circumstances.

9.3 Coping with bills and unexpected expenses

A substantially reduced income after separation meant that sudden and unpredictable expenses were dreaded. A demand for the immediate payment of credit card or catalogue club bills, or the need to make an emergency expenditure on the home could throw the precarious budget into disarray. For some of these women a lump sum in backdated One Parent Benefit came as an unexpected bonus which could either be saved for such emergencies or spent on immediate necessities. One woman who had received over £100 `out of the blue' said:

'... so the only thing that was like . . . that made a difference was the cheque for the single parent benefit. I thought, "Glory be, " you know, "there is a God! "'(DA)

Running a car might seem an extravagance, but by those few women who managed to continue to do so, it was considered essential. They were exclusively women in employment, and most needed a car to go to work and to take the children to their day care facilities. At the same time, though, transport was seen as crucial to their
independence - almost a ‘life saver’ - as the woman quoted above described after trying to cope without:

‘Having a set of wheels, having a car . . . when I didn't have the car, when my partner, it was his turn to have the car, I tried to coach myself into thinking, “You don't need to depend on it.” I felt so trapped. All I seemed to do was work and be a mum, and there was nothing left for me, you know, once the cleaning was done. I'd sit looking out of the window, and obviously with the neighbours being not particularly friendly as well, I just felt really isolated.’ (DA)

However, an unexpected repair bill could blow a large hole in the monthly budget:

‘Dave, my husband, gives me £140 a month for the children - £35 a week - which is nothing really for the three kids. And I run a car and I need a car. I have to have that. If I didn't have that car, I think I'd go crackers. I had to have a new carburettor. Well, that cost £135, and I was left with £5 out of that so I didn't have any spare money at all. This month has been a struggle.’ (LK)

Coping with a large unexpected outlay might involve deferring other regular payments. This in turn meant detailed and time-consuming negotiations, as this woman describes in relation to the payment of her poll tax bill:

‘I paid £20 of it off, and I've told them not to expect another payment this month. Sounds really assertive on the 'phone but this chap was really very nice, and he said, "Well, do you think you'd be able to make any payment at all?" I said, "Well, if I sent £5 to you today I might need it tomorrow for food, so I can't say.” He tried to pin me down, and I said, “We'll have to talk about it when I get paid next month now. I'm just not able to meet it this month.” And I know I won't be able to meet it next month, but it got him off the 'phone.’ (HK)

By the time of the third interviews, fifteen months on, there was widespread agreement within the group about the continuing difficulties of meeting large bills and unexpected expenses. Whether the women saw themselves as coping quite well or as just surviving, this remained a predominant concern. Methods of spreading the cost of regular bills through budget schemes, stamps, weekly payment books and card meters were widely used. By using such systems, the women were able to plan for these contingencies from their weekly incomes or on a monthly basis. Given that most of the women were living up to the margins of their incomes and beyond, it was vital that these intermittent costs should be made as predictable as possible. Two women described how:

‘I've spaced all my money out. I pay it weekly on books and stuff for gas and electricity. Everything's in instalments. Then I know where my money's going.’ (PJ)

‘All my money is split up. I get Income Support weekly; I get my Family Allowance every four weeks; and I get my wages monthly . . . My wages go straight into my bank account. I use that for my big bills like the 'phone bill which is always big, and any other bills I get in. My Income Support I use weekly to live on. I'm still paying my Visa Card off I use my Family Allowance for that at the moment.’ (GS)

These arrangements were nonetheless vulnerable to being undermined by interruptions to income. By this stage, most of the women receiving Income Support or Family Credit reported that payments were continuous and straightforward. However, complications did sometimes arise through changes in hours of employment or in previously agreed arrangements for the payment of maintenance.

Stability of income continued to be of critical importance. This was illustrated by a woman whose child had become seriously ill during the year. Prior to the illness she had been earning £20 per week but then had to adjust her hours when the child required hospital treatment. The consequent disruption to her Income Support prompted her to seek a permanent reduction in hours:

‘It means that way if I'm not going into work if Paul takes ill, then it doesn't affect my Social. Whereas before I had to take my Social book back to get it altered. It
Another woman encountered a similar dilemma when an arrangement made between the Benefits Agency and her ex-partner for the direct payment of maintenance proved unreliable and then broke down. This destroyed the predictable flow of weekly income upon which she depended absolutely for managing her finances:

'Well, the DSS approached him, and they asked if he would mind doing it [making direct maintenance payments]. They never asked me. They never asked if it would suit me. They went straight to him and asked if it would suit him. But the thing was they didn't realise that as he came up on the Saturday it was making me a week behind in all my bills because I got paid on the Wednesday with my Income Support, and all my bills were dated from that day - my electric and my gas and everything . . . And then when he stopped coming up it was me that was chasing him for it. By the time I got down [to the Benefits Agency] it was the Monday; by the time I got any money it was getting on for Tuesday or Wednesday; and then I just simply got fed up with it, and I stayed at the DSS, and I said, 'I want that Giro now, over the counter. I'm not waiting until the next day or the two days after . . . For a month I was chasing down at the DSS until they got fed up of me demanding over the counter, and they decided to give me my book back.' (PJ)

Even when stability of income had been achieved and expenditure had been planned meticulously, the threat of unexpected expenses remained. This was a particular source of anxiety for women who were owner-occupiers and those who depended upon owning a car in order to work. If a repair had to be attended to urgently, then the money either had to be borrowed from the family or diverted from ordinary income. In a situation where even an additional £5 expenditure strained the weekly income, a large additional bill could prove disastrous.

Severe problems, from time to time, in making ends meet meant that some women continued to depend upon the help of family and friends. Several remained in touch with their ex-partner's parents and in some cases relied upon them completely for child care support. In general, however, the women looked for help from within their immediate personal networks.

One woman relied heavily for financial help from her parents. They were both pensioners and, because her mother suffered from arthritis and her father had problems with his sight, they were unable to help much in the care of their grandchild. However, for a recent birthday present they had covered the annual expenses on the car (MOT, tax and insurance) which cost nearly £1,000, and the woman estimated that they also gave her a ‘top-up’ of about £40-£50 a month in household goods and petrol:

'Well, I go shopping on a Thursday when I get my Giro. I take my parents with me. And we all sort of do the . . . weekly shop and, to be honest, my dad does little jobs for neighbours, and he probably gives me . . . £10 a week to get the big things like washing powder, toilet rolls, nappies every week. If it wasn't for my father and my mum - I mean she puts the petrol in the car - then I would really have problems.' (JM)

Essential house repairs and maintenance were often delayed even though it was recognised that this might create more serious and expensive problems over time. In the end most women preferred to live with the risks of not carrying out the work rather than to face the certain difficulties of meeting the costs out of their present income:

'Living day-to-day is fine. It's things like managing to pay the bills and maintain the house. That's an ongoing thing, I'm constantly worried that in winter the roof's going to need dealing with and the windows. I'm having problems with some of the windows that really need replacing but it will have to be put off for a year or a couple of years.' (FL)

There were also instances in which women were aware that additional investment - for example, in more efficient heating - would dramatically reduce their regular household bills but could not meet the immediate costs:
My bills were very big because my husband's taken the gas fires out, and I've got to rely on central heating to keep the house warm. As you can see, it's a big house, and my gas bill was about £220, and £80 odd for the electric, and I've never had bills like that before. He was going to re-do them [the fires] but he did it without even thinking that we hadn't got the money to replace them’. (SL)

Despite the severe impact of unavoidable extra expenditure, those women who were on Income Support did not see the Social Fund as a useful resource for crisis management. They preferred to cope by delaying payments on other bills or by seeking help from their families. This was for two reasons. First, they were unclear about what expenditure would be regarded as eligible by the Social Fund; second, they were very reluctant to face a reduction in their weekly Income Support payments upon which they depended for managing from week to week. A Social Fund loan represented a loss of control over their finances, particularly since the amounts deducted were not open to negotiation:

'I haven't had to approach the DSS for any loans or anything. I'd sooner not really. I'd sooner try to save it. If I was really desperate - if something really did go wrong like a breakdown of the washer or my cooker had gone - then possibly I would because you can't save for them. You need them straightaway. If I was really desperate for them I would, but I don't really want to go into debt with them because they take too much off you.’ (PJ)

It was the need to safeguard the basic weekly income which caused many women to resort to extended credit arrangements with catalogue companies or private lenders for meeting unexpected expenses and for the purchase of clothing and household equipment. Although infinitely more expensive over the long-term than a Social Fund loan, the key advantage from the women’s point of view was that the weekly repayments were very low.

9.4 Repayment of debts

At the time of the third interviews, a majority of the women in the group were repaying debts. These encompassed housing and fuel arrears; debts inherited from joint commitments made before the separation (usually home improvement loans or hire purchase agreements); and debts arising from credit arrangements which the women had entered into since separation in order to finance purchases of clothing and household goods.

Where substantial debts for rent, mortgage and fuel existed, they were obviously very serious for the women concerned. In several cases arrangements had been made with the Benefits Agency for the repayment of arrears through deductions from benefit. However, there appeared to be little consistency in the amounts deducted relative to the size of the total debt. One woman in Derby had had her weekly benefit reduced by one-third because of substantial gas arrears while a Nottingham woman was required to make a weekly payment of £2.00 against rent arrears of £1500. In the latter case, the woman had consulted an independent local advice centre which had negotiated the repayment on her behalf and had also arranged for repayments at the same level for water rate and Community Charge arrears. (The advantage of engaging an independent negotiator was further illustrated, in a different context, by the case of a Derby woman who had sought help from a money adviser at the YMCA for the repayment of a £2000 car loan. He persuaded the bank to agree to the repayment of the loan at a rate of £1.50 per week.)

A few women had negotiated the repayment of gas arrears through their weekly benefit, usually at the suggestion of the gas supplier. For electricity arrears, the option of a card meter adjusted to include the repayment of arrears was preferred over benefit deduction since it offered greater discretion over weekly expenditure.

Where housing and fuel arrears had accumulated, they were given first priority in budgeting for debt repayment. Other debts had to be managed within the constraints of the income that was left. A degree of flexibility was essential to the coping strategy. Payments sometimes had to be deferred if the maintenance contribution from the ex-
partner was late or if the money earmarked for the debt had to be diverted to an urgent expenditure:

> 'What happened was something to do with the car threw me completely out, and I had to use most of the money I had from [ex-partner] to cover my car so of course that got me behind.' (LK)

Catalogue debts were the one form of debt which many women maintained over time. Catalogues provided a facility for purchasing clothing, shoes for the children and, more occasionally, household equipment. The aim was usually to service the debt each month in order to prevent it accumulating rather than to eliminate it entirely.

Generally speaking, the women were conscientious about repaying debts of all kinds, and they were concerned to reduce the amount they owed over time. None of the women appeared to have increased her burden of debt over the fifteen months, and some were making substantial financial sacrifices in order to make repayments. An example was the woman quoted above who was using the whole of her monthly Child Benefit in order to pay off her Visa card debt rapidly. She was spurred on by the prospect of being significantly better off financially once the debt was repaid:

> 'Come October that will be paid off, and I'm going to be so much better off. It's taken me nearly two years to get straight, but I'll be there, and I'll have more money than I've had before.' (GS)

Also, the repayment of debts was given high priority if there were any sudden gains in income, for example through additional employment. One woman who had been given a substantial loan by an understanding employer repaid it immediately when the opportunity arose:

> 'What he said to me was, "When you get on your feet, and you want to give it me, give it me, and I'm not mentioning it again." ... Then all of a sudden I had a tax rebate - £700 something - so I gave him his £400 and bought a bed for me.' (NA)

Although the women sometimes got behind with their debt repayments, there were very few instances in which they were not intending to pay. These tended to be debts inherited from the relationship with the former partner, and where responsibility for their discharge was disputed. One woman who had left the shared home upon separation found that she had inherited a considerable debt on her catalogue account after her former partner had gone on a spending spree:

> ... when I left my ex I left my catalogue and all the bits and bobs there, and in spite he went and ordered loads of stuff out of the catalogue, and so once he got the stuff through then he said, "She's cleared off, you know. There's no one here to pay the bill." So he's left me in that predicament ... I don't really want to ring the catalogue up and say, "Look, I'm here; this is where I am," you know, because I can't afford to start paying the bill that he ran up. So I think I'm just going to lie low and wait until I've won the pools or something.' (GC)

It was more common, however, for women to accept responsibility for debts incurred by or with the former partner in order to avoid a bad debt against their own name. One woman who had paid out far more in discharging her partner's debt than she had ever received in maintenance from him:

> He has never, ever given me anything. Not from the day I left him. He had a loan which I paid off for him - £700. But because we was married at the time, and I had my name on it, it came back to me. I paid £20 a week. It's now finished, and I paid it.' (NA)

9.5 Summary

By the time of the second interviews the sense of acute crisis which had surrounded the women six weeks earlier had passed, and they had entered into a more predictable routine. Almost all had achieved a stable income, which was critical to their more settled outlook. Nonetheless, it was proving difficult to cope financially within a much-reduced budget, particularly for women who had remained in the joint home and who
tended to have a heavier burden of financial commitments. Women who continued to be directly dependent upon the ex-partner for financial support felt themselves to be particularly vulnerable because of his unpredictability.

Fifteen months on, the women felt that, although life remained a struggle, they were managing rather better financially. Nonetheless, everyone found it difficult to cope with large bills and unexpected expenses. Wherever possible, they used budget payment systems; otherwise help had to be sought from the family or diverted from other commitments. The Social Fund was not seen as a useful resource for coping with emergencies. Many women were still repaying debts, but the burden of debt across the group as a whole appeared to have diminished over the year.
Chapter 10  Dealing with the Benefits Agency

As a result of their relationship breakdown, all the women were forced to investigate social security benefits as an alternative to their partner’s support. At the outset few women had a clear idea of the range of benefits to which they might be entitled, or of the amounts which a successful claim would yield.

By the time of the second interviews the majority of the women were receiving Income Support (in most cases with Housing Benefit); a few had been accepted for One Parent Benefit; no one, as yet, had applied for Family Credit.

Table 10.1 shows the changes in benefit status which had taken place by the time the women were interviewed for the third time, a year later.

<table>
<thead>
<tr>
<th>Type of benefit</th>
<th>2nd interview (Apr/May 1992)</th>
<th>3rd interview (June/July 1993)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Benefit only</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td>Child Benefit plus One Parent Benefit only</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Income Support</td>
<td>19</td>
<td>17</td>
</tr>
<tr>
<td>Family Credit</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Both FC and IS (temporarily)*</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29</strong></td>
<td><strong>29</strong></td>
</tr>
</tbody>
</table>

*One woman, who received Family Credit during a period of reconciliation, received Income Support as a 'top-up' when the reconciliation failed; similarly another, who received Family Credit during a period of employment, was 'topped up' when her employment temporarily ceased.

The table indicates that the number of women claiming Income Support had declined marginally between the second and the third interviews. Behind these figures there lies quite a complex picture but there is an indication of a decreased reliance on benefits across the group as a whole.

Two interviewees had in fact moved on to Income Support in the intervening period. One was the woman who had not made a final decision about separation at the time of the previous interview; she had subsequently persuaded her husband to leave and had then begun to claim benefit. The other had allowed several months to elapse before beginning to claim, by which time she was in quite serious financial difficulties. She was later to make a successful appeal for the payment of Income Support to be backdated to the point of separation.

Four women had moved off Income Support, of which two had set up households with new partners. In one case, the partner was working and able to support his new family; in the other, the partner began to claim Income Support on behalf of the woman and her children.

Two women succeeded in moving off Income Support in their own right. One had been working part-time while claiming Income Support and had taken an extra cleaning job in order to make her eligible for Family Credit. The other was the only woman who had managed to move off benefits entirely through employment. She had taken on a part-time job which was later supplemented by shift-work at the same place. Ironically, she was soon to lose both jobs because of her employer’s bankruptcy, and she was claiming Income Support once again by the time of the third interview.
10.1 Unresolved issues from the original claim

It was clear from the second round of interviews that those women who had moved home since making the initial claim seemed more likely to experience interruption and delay in their payments. This was partly because their financial situation had been more desperate in the first instance, in several cases necessitating Crisis Loan applications which sometimes appeared to lead to administrative errors. A few women complained that Crisis Loan repayments continued to be deducted from their Income Support for some weeks after the Loan had in fact been repaid. Failures in communication between different branch offices appeared to be the source of the problem. For the women concerned it meant immediate financial hardship and anxiety plus the inconvenience of trying to correct the error:

‘I got a letter a couple of weeks ago, well before I moved here, that they wanted my book back. They reckoned I hadn’t paid the Crisis Loan, and there’s no way of proving it with the book at all because there’s no payment on your counterfoils or anything what you’ve paid. But I went back, and I told them I’d already paid it all up; everything’s been paid. “Oh, we’ll go through it to check it all out.” They checked through all the papers and still couldn’t find any evidence that I’d paid it back, and all the counterfoils had been sent in. And I thought, “Oh crikey, what about my book?” He says, “Well, take it back home, and we’ll sort it out. If we have to have it back we’ll send you a letter again.” But I’d moved by then to come here, and I told them at [the Benefits Agency office] where I’d had to fill out the same forms again - same information, same questions over and over again - and they said, “Well when we get the records we’ll sort it all out, and we’ll tell you if you have to send it back.” And within a few days he sent me an apologising letter saying, ‘I’m sorry we had to ask you for your book back but we’ve found all your records, and you don’t have to send it back, you’ve paid it all back.’ (PJ)

Where the calculations for Income Support were straightforward, a move of accommodation into an area covered by a different Benefits Agency branch office did not seem to lead to an interruption of payment for the woman concerned. Women in this position kept their original payment books so that the payment cycle was not disrupted. However, some did express surprise and dismay at the amount of information that they had to volunteer for a second time in making a fresh claim:

‘I went to [the Benefits Agency district office], and I was in there for a good two to three hours, just to wait to give them this letter and fill out a form. I thought I’d just hand over this letter, and then all they’d do is make a note of it, but no, I got these great big forms, one for the Community Charge, one for rehousing benefit and one for the Income Support again.’ (PJ)

It was felt that the bureaucratic procedures for processing a fresh claim following a change of accommodation could have been made much simpler and more convenient for the customer:

‘I mean it would be a lot easier - I mean they’ve got it all on file - if all I’d had to hand over is perhaps a little form stating where I’d moved to, the number of me book. Just hand it over to the desk, and that’s it, and then go. We needn’t have all the waiting at all.’ (PJ)

Careful preparation by a support worker could smooth the transition from temporary to permanent accommodation and from one Benefits Agency branch office to another. The women who had lived in a refuge following separation experienced little inconvenience in renewing their Income Support claims when they were rehoused. The necessary paperwork appeared to have been completed for them in advance by the workers at the refuge, along with any other arrangements necessary for moving into the new home:

‘Carol and Jane sorted all that out . . . I couldn’t move in, obviously, because I’d got no furniture at all, and what they did was they contacted the DHSS, and then they contacted the Council saying that I couldn’t move in before because I was waiting for my removals money coming from the DHSS, and they back-date everything for you. So when you actually come in here, you come on your own but they’ve already done everything for you so that you’ve got no headaches as soon as you come.’ (MA)
10.2 Delays and interruptions in the claiming process

Income Support

In most cases claims for Income Support had been sorted out satisfactorily by the time of the second interview. A few claims were unresolved because the women had delayed making an application (often regretted in hindsight when the length of the process became clear). In some cases the delay had proved costly. When the welfare rights specialist, acting as consultant to the research team, subsequently visited many of the women in the interview group (at their own request), he calculated that one woman had lost £1,224 in unclaimed benefit over four months as a result of not claiming from the point of separation. This was the most dramatic example of financial loss arising from a failure to claim, but there were other examples of significant sums lost over shorter periods.

Housing Benefit

Two women experienced delays in the processing of their Housing Benefit forms; they were both in housing association properties, and apparently there is a policy to initiate legal proceedings in the event of arrears, regardless of any pending claim. This caused considerable alarm to the women concerned - especially the one who had only recently been rehoused, who found little consolation in being told by the estate manager:

.. not to worry about it, and that it probably won’t go as far as court . . . ’ (CJ)

Community Charge Benefit

Delays in receiving Community Charge Benefit were also reported. In some cases there appeared to have been a failure of communication between the Benefits Agency and the local authority, and women received payment books which took no account of the 80% rebate. Trying to disentangle the problem involved frustrating communications with the agencies concerned:

‘When I applied first for Income Support, I filled in the form to get a rebate on my Community Charge or whatever they call it. And then I received my payment book for that, and it was for the full amount, so I sort of thought they either haven’t heard from the Income Support people or that somebody did something wrong. So I phoned them [the Housing Department] up. I received two forms. One was for help with the rent which I don’t need, so that was no use to me so I rang them up. Then they sent me another form, and now they’ve sent me another payment book for the full amount again. I’ve got two payment books now for the full amount and no rebate, so I’m going to have to get in touch, I think, with the Income Support people and see if they can sort it out for me.’ (FL)

Community Care Grants

The women who had been accommodated in a Refuge following separation became entitled to Community Care Grants upon being rehoused. Of the two women in this position in Nottingham, one had furniture in store from her former home and chose to have it transported at the expense of the Benefits Agency in lieu of receiving cash aid. The other woman claimed a Community Care Grant in order to meet the costs of setting up home; however, her move was delayed by a lack of synchronisation between the identification of a suitable property by the Housing Department and the payment of the grant by the Benefits Agency:

‘I got bits and bobs while I was still in the refuge, but things like the big things I had to get once I got my grant. I couldn’t afford it until I got my grant, so that’s why I couldn’t move out of there while I still had my house until I got my grant, because I didn’t have nothing.’ (GC)

Once the process of claiming Income Support had been established, the payment of benefit was generally uneventful and reliable. The women welcomed the advance notifications of fluctuations in benefit levels, although the brief explanations which were given were not always understood. A few did experience inconvenience when the Income Support payment book or Child Benefit book was recalled, usually because of an earlier administrative error:
This woman commented that it would have been preferable to have received Giro payments for a little longer while the details of the claim were being worked out rather than having to return her payment book.

Another woman who had had two changes of accommodation since the separation was given contradictory information about how her benefit was to be paid following her latest claim:

**Respondent:** ‘I got a letter saying that they weren’t going to give me a book any more. I had to sign a form to say each week I would get a Giro because they said that I wasn’t going to be allowed to have a book.’

**Interviewer:** ‘I see. Why was that?’

**Respondent:** ‘They didn’t say why it was. They didn’t say anything but the day after I got that letter, I got a book through the door so I’m back to normal on my Income Support now with my book, so that’s fixed up for me.’ (BL)

The same woman had had her Child Benefit book recalled and the payment slips for four weeks removed, apparently because the Benefits Agency had failed to deduct Child Benefit from her Income Support payment at an earlier stage. She was very confused about the reasoning behind this calculation:

‘There was £67 Family Allowance which they took back off me because they said I owed it to them, which I didn’t really . . . They classed it like they’ve given it me on the Income Support, which they haven’t done, and they’re deducting it out of my Family Allowance, so that’s how they’ve done it you see.’ (BL)

### 10.3 Moving between Income Support and Family Credit

The few women who were ineligible for Income Support because they were in full-time employment had considered claiming Family Credit, but, with one exception, they all concluded, rightly or wrongly, that their earnings were too high. The one woman who decided to go ahead had continued to be advised by the Liable Relatives Officer who had handled her case since her first contact with the Benefits Agency branch office; she contacted him first, and he suggested that she use the free telephone ‘helpline’ for information about Family Credit. She was working 15 hours a week, so she nearly qualified for Family Credit when the definition of full-time work was reduced from 24 to 16 hours in April, 1992; she has since been able to extend her working hours to 17, but not with the same employer - in other words she was employed for 15 hours a week by the local health authority, and then for a further two hours by a local general practice. Consequently, she had extended and complicated her working life for the sole purpose of being able to claim Family Credit. She had calculated that with Family Credit, even though she would lose her Community Charge Benefit, her weekly income would increase by approximately £35 a week.

### 10.4 Continuing needs for information and explanation

There were some benefit-related issues which were still unresolved at the time of the second interview because of their complexity. In most cases the claims dated back to the period before relationship breakdown. The amounts involved varied enormously - for example, one woman had apparently waited over four months for approximately £1,500 relating to a claim for Unemployment Benefit prior to her pregnancy and subsequent separation; another was waiting for a shortfall of £13, again stemming from an earlier transfer from Unemployment Benefit to Income Support; yet another woman had waited over two months for two outstanding milk tokens.

It may be that complications tend to arise whenever a customer needs to transfer from one benefit to another, but that these difficulties are exacerbated when the client is a
newly separated mother because of the complexities of her benefits entitlement. But, whatever the reasons, these customers believed that they were owed benefit and the delays added to their frustration.

When the purpose of contact was to chase up payment, several women considered it to be more effective to call in person. As an alternative, telephoning was preferred to writing because a letter could be put in a ‘pending’ tray while a telephone call necessitated an immediate response. Telephone contact seemed to work well for enquiries which were relatively straightforward and could be easily dealt with, but much appeared to depend upon being able to reach the right person, or at least the right section:

'. . . you get through to the switchboard and they say, "Oh, you want extension 328," or whatever it is, and you wait for that. And you're waiting and waiting, and there's this stupid music coming over the 'phone and it's like five minutes later. Its ridiculous. Why don't they take your number and say, "Well, as soon as somebody's free I'll get them to contact you." But they don't, and you just sit there because you want to know the answer ... '(RM)

By the time of the third interviews, several women had discovered the DSS freephone numbers and were using them for information. In general they had found the people answering to be polite and helpful. However, the women tended to be using the facility for clarification about their employment and benefit options, which did not always lend themselves to quick solutions and easy answers:

'. . . I asked a few questions about [if] I went to work, and I work so many hours, and I earned so much, how it will affect me . . . and they were quite pleasant, but you feel a nuisance when you sort of think, "Well what if I did this, then how will it affect me," and if you keep ringing and ringing ... '(LH)

Another woman described how she had sought help on whether or not to accept a potential job offer because of the benefit implications:

'. . . I phoned last week to find out whether I would be better off financially on Income Support or Family Credit. Until you've got figures to give them, they can't help you, or tell. There's no point going for a job, accepting the job, and then going to them and saying, "Am I going to be better off financially?" and them saying, "No." You've got to turn the job down anyway.' (GS)

These women were clearly using the freephone facility not for straightforward information about benefits, but for a broader discussion which would take account of the complexity of their current situation, consider the implications of options available, and so help them towards making what could be a critical decision - a discussion which may be more appropriate to a face-to-face consultation than a freephone line. It was felt that, apart from being unfair to other callers, it was not an efficient way of obtaining advice:

'I mean you've got so many questions that you want to ask them, then by the time you put the 'phone down you think, "Oh, I forgot to ask them this." Whereas if you know you're going to talk to someone face-to-face you're going to write all your questions down, and you've got plenty of time to think about it, write everything you want to know, and then take your list of questions with you.' (YE)

At the final interview stage, only one woman reported an unsatisfactory outcome when seeking information in person. Her enquiry was not about benefits but about making application to the Child Support Agency. Following recent publicity in the media, she decided to call in to the Benefits Agency in person in order to obtain a form. She described how, after some unpleasantness from fellow customers in the queue, her enquiry was met with active discouragement:

'Well, I got a form for that, and the girl on the counter laughed and said, "Do you think you're going to get this?" I said, "Well, this is what the service is supposed to be about," and she said, "Oh well, there's a two- or three-year waiting list - I wouldn't bother.' (LA)
10.5 Experiences of contact with the Benefits Agency

When interviewed the third time, the respondents were asked to identify, in hindsight, what would have helped them in their dealings with the Benefits Agency at the time of separation. In many cases, the points raised at an earlier stage (and discussed in Chapter 6) were repeated, but some afterthoughts emerged which are of additional interest.

One woman would have appreciated leaflets being more readily available from public places like post offices which most people visit regularly. Others would have welcomed access to a counsellor or adviser, with an understanding of the immediate implications of separation, as a way of easing (and expediting) the process of seeking information and financial support:

`I was just so unsure of everything. I didn't know where to go. I didn't know who to talk to. And there was quite a long period where I didn't talk to anybody ... even my family ... even Sue (my friend) ... and I really would have loved to have sat down for an hour or so with somebody, financial adviser or whoever, and said, "Look, my head's not together emotionally, and I can't work out what the priorities are ..." I'd have loved to have relinquished the responsibility of it for a short time, and said that, "If anything needs sorting, will you do it for me?"’

(DA)

Such a person could serve as a `key worker’, to whom the customer could return for further advice and information. In addition, this adviser could take a more proactive role in making sure that benefit entitlement is reviewed to take account of changes both within the welfare system and in the woman's personal circumstances. This would prevent the feeling of being left alone to cope, once the initial claim has been made:

`All you receive is a letter through the post saying that you were going to get this amount a week and a Giro or book or whatever. And it's left at that. No one ever discusses it with you again. No contact is then made with you to say, "Well, are you happy about this?" or "You should be applying for this." There should perhaps be a follow up after that when they've decided what you're entitled to.’

(FL)

Some women expressed surprise that the details they provided on application forms were apparently accepted without challenge. Two respondents referred specifically to the details about the relationship breakdown or final separation which is requested on the claim form for One Parent Benefit:

`I got a cheque which was backdated from the date that I'd actually said that I'd separated from my partner, which I was very surprised about, and I was astounded because I hadn't had to produce anything to prove anything. They'd just taken my word for it. You could have knocked me down with a feather. ’

(DA)

On the other hand, the woman who was claiming approximately £1,500 in backpayments (see Section 10.4) had been asked, after a wait of six months, to complete another identical form. The reason given was that the original one had been lost, but she was convinced that this was a double-checking mechanism:

`The DHSS don't lose forms that often, not for something like this. I mean it only goes into one department ...’ (MJ)

Some women would have welcomed more detail about the amount of money which they could expect, so that they could budget and plan:

`They could have said right you're getting £60 a week or £50 a week, but I'd got absolutely no idea how ... I didn’t know if I was going to get £20 a week. I'd got no idea how much money I was going to get.’ (GC)

One woman was shocked when her first cheque for Income Support was for only £8 which she thought was going to have to last her two weeks. Two days later and without warning she received another cheque for approximately £54. Her only previous experience of the benefit system was of her ex-husband signing on and receiving his money fortnightly. Consequently she assumed that Income Support payment would
follow a similar pattern. More information, especially about forthcoming payments, would have saved her considerable anxiety and uncertainty.

On a more positive note, some women felt that they had been treated efficiently and well by their local Benefits Agency branch office following their separation; these tended to be women who had had considerable support from their family and friends, and for whom the practical issues had been sorted out relatively quickly and without complication. Indeed, one woman felt that she would have made the break sooner, had she known that this would be the case:

‘To be honest, it was all a lot easier than what I thought . . . If anybody would have said, you know, “In a month's time you would be in your own house, you would be your own person and have your own money,” I wouldn’t have believed them, and I think that was perhaps why it took so long . . . ’ (GS)

10.6 Reporting changed circumstances and their impact

Most women were aware that their entitlement to benefit could be affected by changes in their circumstances, and they recognised the obligation to report any such changes to the Benefits Agency.

In their final interview, the women were asked to identify the events or changes which they would expect to affect their entitlement. Those most frequently mentioned were a move into employment, an extension of current working hours, or a new partner moving in - i.e. events which would result, directly or indirectly, in increased income. One woman also mentioned a change in residence, whereby her child ceased to live with her and went to live with his father, and another mentioned an increase in maintenance payments by her ex-partner.

As it turned out, several women had contacted the Benefits Agency during the interval between the second and third interviews because of changes in their circumstances: these included changes in the ex-partner’s mortgage or maintenance payments, ex-partners moving back in attempts at reconciliation, and an extension of working hours beyond the 16-hour limit. One woman was able to stop claiming altogether (except for Child Benefit) when a new partner, who was in full-time employment, moved in.

Adjustments to mortgage and maintenance payments (when the ex-partner became unable to continue to pay) were reasonably straightforward. An exception was a woman in Nottingham who had a lot of difficulty following an arrangement made between the Benefits Agency and her ex-partner; it was agreed that he would make direct cash payments each week which would then be topped up with Income Support, but serious problems occurred when payments lapsed or were late, and the woman was forced to make several visits to her Benefits Agency local office before the matter could be resolved.

In general, adjustments to payment books were made quickly and efficiently with minimal inconvenience. A few women had arrangements for bills to be paid via weekly deductions from their Income Support and one woman complained that adjustments were made without prior consultation or warning (she was particularly aggrieved about a deduction for gas which had risen unexpectedly from £6 to £13). Other women preferred to make their own arrangements for outgoings, and the point was again made that too much is deducted when payments are negotiated through the Benefits Agency.

More problematic were changes in the type of benefit to which a woman was entitled - for example, when it was necessary or in her best interests to move from Income Support to Family Credit. One woman increased her working hours in a school (by obtaining a domestic cleaning job for four hours) with the sole purpose of qualifying for Family Credit. Her benefit increased from £6 to £60, but the assessment took between six and seven weeks, and she claimed to have received the same batch of leaflets five times.

A woman receiving Income Support agreed to attempt a reconciliation with her ex-husband. He moved back into her new housing association tenancy and, as he was then
in employment, they became eligible for Family Credit. They sent his wage slips in to help in the processing of their claim, but they then needed them back in order to have their entitlement to Housing Benefit reassessed. Apparently the return of the wage slips took so long that they fell into debt with the housing association to approximately £300: 

... of course all my benefits had stopped as soon as he moved in, and so we'd got the Family Credit, and then we'd run up a debt with the housing people because the Family Credit was taking so long to bring the wage slips back so we couldn't get the Housing Benefit sorted out, and then as it turned out ... they wrote and said that they would give me £14 towards the rent.' (CJ)

Ironically, the attempt at reconciliation soon failed and the husband left; the woman became entitled to Income Support once again, which necessitated yet another adjustment to her Housing Benefit. In the meantime arrears with the housing association continued to accrue.

Another woman on Income Support received repeated requests for payslips although she had a regular Saturday job of three and a half hours with a building society and her hours did not fluctuate. She reported having received a written request two days running for her last five payslips, although she was still awaiting the return of her previous five. She was at a loss to know the reason for the request - no explanation had been offered, and she had not sought one.

When changes in circumstance occurred, almost all the women dealt with the Benefits Agency direct; none reported making contact with a Citizens' Advice Bureau. The only women who did not go direct to the Benefits Agency were two who were receiving regular help from other organisations - for example, one woman in Nottingham continued to go to a Neighbourhood Advice Centre whenever a query arose, and another woman in Derby relied heavily upon an adviser at the YMCA for help with budgeting and related issues.

While there was a high level of awareness of the need to notify the Benefits Agency of any changes in circumstances which might affect entitlement, most women felt it necessary to check with the Benefits Agency before writing in with details. This suggests a degree of uncertainty which could perhaps be addressed by clearer guidelines inside the payment book or claim pack, or through media publicity. Certainly the need to seek verbal confirmation prior to making formal written notification incurs costs to both customers and Benefits Agency staff; it may also encourage some customers to use the excuse of ignorance or misinformation for their failure to declare relevant events or changes.

Other areas of uncertainty, when circumstances were changing, related to entitlement to 'passported' benefits. These ancillary benefits often played a critical part in the balancing of the household budget, and some women valued them as highly (if not more highly) than Income Support itself. Some queries were relatively trivial and easily dealt with - for example, 'Will I lose my One Parent Benefit when my new partner moves in?' - but there was widespread confusion about continuing entitlement to ancillary benefits if one moved from Income Support to Family Credit. Most anxiety related to help with housing costs - specifically, Housing Benefit. Several women were convinced that entitlement to this ceased automatically and entirely in such circumstances. In some cases this belief had a critical effect because it led to inaccuracies in the financial calculations which the women were making, and upon which they would base their decisions about future employment and training.

10.7 Summary

By the time of the second interviews all the women had made a claim for benefit of some kind - most commonly Income Support and Housing Benefit, but in a few cases One Parent Benefit. In most cases the outcome of the claim was clear and satisfactory; there were cases, however, in which issues remained unresolved and were delaying the women's efforts to achieve a degree of financial stability.

Most women were aware that their entitlement to benefit could be affected by changes in their circumstances, and they recognised the obligation to report any such changes to
the Benefits Agency. As they became more experienced and confident within the benefit system, they preferred to contact the Agency direct for clarification or advice. Very few relied on outside agencies or advice centres for guidance on reporting and dealing with changes which might have benefit implications.

Some women were using the Benefits Agency freephone numbers to discuss employment options and benefit implications as part of a decision-making process. It was felt that this was not an appropriate or effective use of this facility, and that the opportunity for face-to-face consultations would have been preferable.
Chapter 11  Future Reliance on Benefit

By the time the second interviews took place, the stresses of coping with very little money were already evident. Most of those on Income Support felt that they were subsisting rather than leading a full life:

‘At the moment it's existence. It's just an existence, nothing else. It's coping from Monday, and then we've got one more day, and then its pay day again. That's how it works at the moment. It's just coping from Monday to Monday at the moment.’

(MA)

Some women were reconciled to this existence for the immediate future, at least while their children were small. But few contemplated relying upon benefit in the longer term, and a proportion were already making plans for finding employment or training, or extending their hours of work.

Those women who had been accustomed to financial independence in the past and who perhaps had worked prior to the separation seemed to find it particularly difficult to tolerate the prospect of long-term reliance upon benefits:

‘I'm not the kind of person who thinks the country owes me a living ... I'm thinking long-term to get myself into college and get into teaching and everything. I don't want to live like this for the next 16 years . . .' (RR)

Having established a secure base, the women were beginning to look towards a better quality of life for themselves and their children. At the same time, they were becoming aware of practical and financial barriers to the independence they sought.

11.1 The importance of employment

Most women felt that there was little prospect of financial independence without employment (see Chapter 12). At the time of the second interviews, those who already had a job said that they would like to work more hours or take on additional responsibilities. Those without employment were in almost universal agreement that they wanted to work or to undergo training which would improve their skills and qualifications for work. Employment was seen not only as the pathway to a better standard of living; it offered the woman space to be herself along with opportunities to mix with other adults and to participate in the world outside the home. The structure and routine of the working day also provided a welcome contrast to life in the home coping with the demands of small children:

‘Work is tiring but, in a way, it's a bit of a sanctuary because there's nothing going on there out of the ordinary. It's the same as it's always been, and I can go there and the mind clears of everything, and I just get on with my work.’ (HK)

Similarly, some women who were not currently employed had always planned to develop their activities outside the home once the children were of school age, either through work or work-related training:

‘They are my responsibility and I look after them 99 per cent of the time, but I'd like to do something else as well. Whether it would be going to college or having a job, and I've always wanted a job just to do something ... I'm not saying anything against the children; I just need something else to do. Even if it's, you know, just to get out of the way of anything to do with children, just something else, do you know what I mean?’ (WL)

While these women's ambitions and hopes clearly predated the breakdown in their relationships, their new circumstances may have prompted them to define and follow an
occupational path with more commitment and urgency than if the family unit had remained intact.

For all these reasons, employment was a central issue for women in this group, and one which also involved complex decisions and judgements about priorities:

**Interview:** "At the moment, what are your immediate priorities?"

**Respondent:** "I think it's to find a job really. I don't really want to be unemployed. I thought about staying at home with Nicky, as an option, but it would be very bad for my career. It wouldn't be so bad if I had some experience . . . So really I've thought about part-time work, and I am considering full-time work as well; it depends on the money situation and whether I could afford to work part-time and pay a child-minder - you know, whether it's worth it." (SK)

11.2 Perceived barriers to employment

During the second interviews, the women identified several major obstacles in their path to employment. The first was their own concern about being able to meet the needs of their children if they worked; linked to this was an awareness of a lack of appropriate and affordable child care. They also felt restricted in their employment options by the limits imposed by income support regulations upon permitted earnings and hours of work, and feared the loss of `passported` benefits.

These obstacles remained in place during the following fifteen months. There were, of course, changes in individual women's circumstances during this period. Some women found it easier to devote a little more time to paid employment as the children became older; others found better paid jobs. There were examples of women moving off Income Support on to Family Credit. However, none of the women who had become reliant upon benefits following separation had yet achieved financial self-sufficiency by the time of the third interviews; and those women who had managed without benefit from the outset had not made significant gains in their financial circumstances. The prevalence within the group of mothers with young and pre-school aged children may be a factor here. Indeed, one of the women in the latter group had decided to give up the unequal struggle of coping with full-time work and child care, and had applied for Income Support.

11.3 Balancing the needs of the children and the demands of the job

The women were acutely sensitive to the needs of their children in the weeks following separation, and any major decision, including whether or not to take up employment, was reviewed in the light of the children's well-being.

Fifteen months later, it was clear that the women were - almost without exception - continuing to put their children first when making longer term plans for their own occupational futures. Concern for their children's well-being was a higher priority than fulfilling any personal ambition. Any decision about extending working hours or taking a new job or course involved careful assessment and consideration of their children's needs. One woman, about to embark on a teacher training course, which involved complicated child care arrangements commented:

"I'm not entirely happy with the situation, and if it meant that I couldn't go to university, I wouldn't go. If I thought he was unhappy at all. There's no way - I'd defer for a year. There's just no way that I would have him unhappy." (RR)

The widespread concern about the children's happiness and well-being was no doubt a reflection of the fact that most of the children in the group were pre-school at the time of their parents' separation. In any event, their priority need was most commonly seen to be their mother being at home and available to them, whether in their pre-school years or, later, out of school hours and during school holidays.

Only two women claimed to see full-time employment (if available) as more important than providing full-time care within the home. One was expecting twins by a new partner, who had since ended the relationship. Interestingly she was a child-minder, but
she was adamant that she would take a job 'straightaway' if it would be to her financial advantage. In both cases the primary motivation was again the children's well-being, although these women expressed this in terms of different priorities: they wanted to be able to provide a better standard of living, with holidays and trips in addition to the basic necessities.

11.4 Employment choices and timescales

Concerns about the children's well-being continued to limit the women's employment choices and opportunities throughout the period of the study. In general, the women undertook paid employment only if it fitted into the children's existing routines; few contemplated paying for additional childcare in order to extend their working hours or to undertake a more demanding job.

Those women who had been working prior to separation often coped by adjusting their hours to fit in with playgroup and nursery school sessions. This in itself placed severe limits upon the hours they were available for work and, given that most were in low paid and unskilled jobs, meant that their earnings remained at a very low level.

Those who took up employment following separation, entered casual and low-paid jobs, often in the evenings when they were able to find teenagers who were prepared to babysit for short periods. Two women were considering working from home doing unskilled or craft work as soon as their youngest children were a little more independent. One of these drew attention to the physical demands of combining a full-time job outside the home with the responsibility for young children. Even if alternative childcare arrangements had been made for the daytime, the mother still had the management of the home, a family's domestic chores and the possibility of disturbed nights to cope with in addition to a full working day:

"Because Julie is so young at the moment, I'm not sure I'd have the energy to do a 9-5 job and then come back, 'cause obviously she's still up in the night and what-have-you." (CJ)

For most women on Income Support, the wages they earned through part-time employment were regarded as a supplement to benefit rather than as the basis for financial independence. Moreover, those who were still claiming Income Support by the time of the third interviews anticipated that they would continue to rely upon it in the short term (say between two and five years). The events which they most commonly identified as helping them to move off benefits were, first, the youngest child starting full-time school, and, second, their own completion of a training or college course when they would have new and marketable skills. For two women, who had recently begun degree courses, looking ahead was a powerful incentive. One said, in one of the group discussions:

"I've gone back to university, and I'm prepared to have a few years of hardship which I think I will . . . At the moment it does feel a bit suicidal but I need to earn a big salary. I've decided, rather than a moderate amount which we're all fairly comfortable on. I want to be very independent." (JM)

Between the second and third interviews, a few women had had their plans for the future disrupted by the birth of a new child. One felt that her time was now completely occupied by the baby and her toddler sister, and that she was no longer able to consider working from home, which had been a clear objective earlier. Another had planned to attend college and use the college creche while her first child was pre-school, with a view to starting work as soon as he was in school full-time. This seemed less feasible now that she had two children because, even if they were each offered a creche place, all the three local colleges involved a difficult journey on two buses. So she had now postponed applying for a college course for two years when her eldest child would be in full-time school.

11.5 The child care dilemma

Women with children below playgroup age or who were required to work longer hours relied almost exclusively upon relatives to meet their child care needs. In several cases it was the parents of the former partner who provided this support.
'His parents have still said they'd have him for me when I go to work. Like on a Monday, you see, I go to work but they've only got him for an hour because he is at playschool... They offered him another morning which fell in with one of my mornings, so his grandad said, "I'll take him up for you." It's only up the road anyway.' (LK)

Although these women would generally have liked to work more hours, they felt uncomfortable about imposing further upon relatives. In some cases the arrangements were seen as less than ideal, and they felt that it was not in the children's best interests to extend them.

Arranging child care through a day nursery or child-minder was not generally seen as a realistic alternative because of the cost. Moreover, many of the available job opportunities were in the service sector and involved irregular hours of work, including evenings and weekends. Finding child care places to accommodate these hours was a daunting task and was likely to involve paying premium rates. The cost and inconvenience of making such an arrangement quickly eclipsed the value of the prospective earnings:

'It was just the cost really. Obviously I wouldn't rely on [ex-husband] to come and sit with her so I'd have to have her with a minder. The hours they were offering me at work were evenings... and if I employed a child-minder I would be paying extra anyway because they charge extra in the evenings. So it was just financial, it was purely financial, that I'd be paying out more than I'd be earning really, and I didn't see the point of doing that for just a few hours.' (FL)

For the few women who were able to contemplate paying for a part-time nursery place, there were issues of quality and accessibility of care to consider. Two women declined the offer of nursery places because of apparent overcrowding and concerns about the children's safety. One, who had a black child and was keen to put him into a multicultural setting, expressed her disappointment at her decision:

...I just can’t put my child's safety at risk, just for the benefit of getting cultural needs that he has, so I had to resign to the fact that, yeah, stick with your mum. It's free; he's safe; he's fed; he's warm; and he's clean; and, OK, I will have to somehow find what other things he needs. ' (DA)

Over the course of the study there were examples of women losing employment opportunities because their relatives were unable or unwilling to offer any further help with child care, and they were unable to afford a private arrangement. One woman had considered finding a job to fit her existing qualifications as a nanny. Her difficulty lay in finding alternative care for her own two pre-school children. Informal child care within her own family was not an option for her because her mother worked nights in a nursing home, and her father worked full-time during the day; and she had rejected the idea of formal childcare after investigating the cost:

... nannies nowadays, you know, they're £70-£100 a week... and there’s a playgroup up here, "Tiny Tots ", a day care nursery, and that is £67.80 a week, so double that for the two children.' (CJ)

Another woman who was employed as a care assistant felt she could increase her working hours with her current employer, should she wish to do so. However, she was already working two nights a week when her daughter went to her mother's; she did not feel that she could ask her mother to cover for any additional working time, nor could she afford the alternative of formal child care. Consequently she was in an unusual position, so far as the group was concerned, in that she had the option of additional work which would lift her out of Family Credit; but she was unable to benefit from this without corresponding back-up in terms of child care:

'I couldn’t work full-time because I couldn't afford the child care for Nicola and, you know, me mum works full-time herself so she couldn't have her, and me auntie that has her on the Friday she works full-time so she couldn't have her...' (BN)

There was a general consensus within the group that either free or subsidised child care facilities, or help with the costs of formal care, would have a substantial effect in
enabling women to consider and risk fuller employment at an earlier stage in their endeavours to become independent.

Women with young children anticipated that many of the difficulties and tensions surrounding the take-up of employment would resolve themselves once their youngest had begun school. However, mothers of school age children found that school holidays presented a new headache in terms of finding and paying for extra help. This was particularly the case when there was more than one child. One woman with three told us how she had had to give up her part-time employment because her resources during term-time could not be extended to provide adequate extra cover:

'It's finding [someone] to help with after school, before school and in school holidays. There's just no way you can do it. I had a cleaning job but I had to pack it up when the six-week holiday come, because I've got nobody to look after them in the holiday.' (EF)

11.6 Limits on permitted earnings and hours of work

The costs of additional child care were a significant disincentive to work for all women. For those on Income Support, the perceived advantages of working were further eroded by the prospect of having their benefit reduced if they earned more than the disregard limit. Most women were willing to contemplate limited part-time employment at a wage within the disregard limit so long as their hours could be accommodated easily within informal child care arrangements. But boosting their earnings to a higher level was not seen as worthwhile, particularly if it created additional inconvenience:

'If I just worked a few hours in the morning, then I wouldn't be making anything. I mean when I had that part-time job before I was earning £27 a week but by the time I took out what the social was taking off, I was going to work for something like £5 per week. And that was getting up early in the morning, you know. It just wasn't really worth it.' (CT)

The point was made that it was only the jobs like bar work and domestic cleaning which lent themselves to the small number of hours per week dictated by the earnings limit. Even then, some women found that in order to meet their employer’s requirements, they had to earn more than the disregard limit and reconcile themselves to having the surplus deducted from benefit:

'I went down for an interview, and they started me that day in the evening. Just doing three shifts a week which was Sunday, Tuesday and Thursday, and it's £30 per week. So that's what I've done since then.' (GC)

This woman would have been in exactly the same financial position if she had worked half the number of hours. Fortunately, her children were cared for by her family; if she had had to pay for child care she would have been seriously out of pocket. Another woman, also in a part-time bar job, faced exactly this predicament. The shifts she worked yielded a weekly wage of £20. Given that £10 had to be paid to her babysitter and £5 would be deducted from benefit, she was in effect working eight hours for just £5. Realising that she might decide to give up her job, her employer suggested that he should pay half her existing wage to her and half direct to her babysitter, thus increasing her take-home pay to £10.

Other women with less understanding employers had calculated that it was simply not in their financial interest to work hours which brought their earnings above the £15 limit. The point was also made that the restrictions on employment for those claiming Income Support reduced the range of jobs for which they could apply. Some women expressed a fear of becoming stuck in low-paid or casual jobs which offered little in terms of future prospects.

Increasing the disregard would open up the possibility of retail or clerical jobs which tended to require a heavier time commitment. In such jobs, as one woman argued, even if a minimum number of hours was agreed at the outset, the employee would be likely to encounter pressure to increase them, and this would not be to her financial advantage if she were on Income Support:
’If you go to do shop work or anything like that, chances are that they'll want you to do stock-taking and overtime at Christmas and all that sort of thing, which you can't do, because the minute that you do it you get it taken off on the other hand. There’s not really a lot of jobs you can do for £15 a week.’ (RR)

In one of the group discussions, the women were asked what would be a more appropriate earnings disregard limit. They came up with the figure of £40 which they felt would considerably ease the problems of providing shoes and clothing for the family and would greatly increase the range of jobs available to them.

11.7 Fears of loss of benefit

Taking up employment which could lift them out of Income Support entitlement raised a different set of issues for women on benefit. These women had struggled to gain a degree of financial stability through Income Support following separation, and the prospect of supporting themselves entirely through employment appeared a risky alternative, particularly if the job was short-term and insecure.

One woman said that she would prefer to turn down a short-term job (for example, paying £100 a week for a fortnight) because of her concern about coming off Income Support temporarily and then needing to reapply:

‘Well, they’d just want your book back, and to be quite honest I think you’d be quite . . . pretty hard [put] . . . to get your benefit back again. They’d be sorting out things for weeks, and it would just mess it up . . . Knowing from experience and what I’ve seen of other people it would take three or four weeks to get that sorted out.’ (LW)

However, their concern was often not so much about the loss of cash benefit since most would have preferred to cover their weekly costs through their own earned income. It was the prospect of losing the benefits automatically associated with Income Support which worried them more. The loss of Housing Benefit or mortgage interest repayments was uppermost in their minds but lesser benefits such as free school meals and clothing vouchers also featured in their calculations:

Respondent: ‘I mean I don’t pay rent; I just pay the heating but all I have to pay is £20.20 a fortnight. Well if I was going out to work I’d have to pay £118 a fortnight, so I’d have to find that. I mean if you work that out monthly it’s what a mortgage would be. I don’t know if I’d get help with Family Credit and that might help but the Social don’t give you any money to get a child-minder or anything like that so I’m trapped until he goes to full-time school - till he’s five really.’ (CT)

Interviewer: ‘Do you think you’ll try to work more as the children get older?’

Respondent: ‘Depends how much it would alter - I know this sounds horrible - but depends how much it would alter the Social Security. You see at the moment I get the rent paid . . . I would have to cover the rent plus what I’m getting at the moment, but then I might be over the limit for Income Support and not get free school dinners. So I’ve got to earn enough for that as well . . . I would have to earn a lot more than I’m earning now to cover dinner money and rent.’ (SG)

11.8 Family Credit as a bridge to independence

A small number of women transferred from Income Support to Family Credit during the course of the study. Two women had already begun to claim Family Credit at the time of the second interview; 15 months later, three more were claiming or were in the process of negotiating a claim.

There was a widespread but by no means universal awareness of Family Credit among the women in the group. There were some who had not investigated it because they still felt unable to consider combining care of their children with substantial employment. Another, who was working a morning a week in a building society, was anticipating moving to Family Credit when she increased her working hours upon her child entering full-time school.

The perceived advantages of Family Credit were, first, that it offered the opportunity to work a few extra hours and so to earn more money, and, second, that, once awarded,
payment was guaranteed for a fixed period, regardless of minor changes in circumstance. It was particularly appreciated by those women who had experience of trying to reconcile claiming benefit with a fluctuating income. One woman, who was a childminder, made the following distinction between Family Credit and Income Support:

`Family Credit's a lot easier because you can tell them the truth [about working extra hours], and claim at the time that you're due to claim. If somebody rang up and said could you have my child for a couple of days, I could do it legally without having to tell them. But with Income Support you're breaking the law if you're not telling [them] you've got extra money for that week. With Family Credit it's a lot better ... ' (WJ)

On the other hand, a drawback to Family Credit, identified by a few women, was that it might prove a barrier to taking on casual or additional work if overall earnings fluctuated above and below the benefit threshold level. A much more widely perceived disadvantage of Family Credit was the anticipated loss of 'passported' benefits. Nonetheless, only three women had sought professional advice (through the freephone numbers) on this issue, and an element of confusion and myth-making was evident, as illustrated in this snatch of dialogue at one of the group discussions reveals:

`Well, I don't know. I don't understand. Would I still get my benefits? I don't know If I was still working? If I was working and getting Family Credit?' (AJ)

`No. They take your benefits away, don't they? But instead of having the £60 odd you get a week, you get £137 a week. They're virtually doubling your benefits a week. But that's all you get. You don't get your milk or - and I don't know about your rent.' (JM)

Another woman on Income Support described how she saw her situation if she moved into full-time employment and claimed Family Credit:

`Well, I've heard that it's hard going on to Family Credit. I've worked out that I'd be about £25 worse off I'd have to pay all my rent; I don't get no maintenance; from my husband, I'd lose £15 a week automatically with the kids through meals. It just worked out that I'd be £25 worse off than what I had before.' (EY)

It is interesting that several women anticipated the total loss of Housing Benefit if they moved from Income Support to Family Credit. Generally speaking, there was a lack of awareness that Family Credit claimants may be entitled to some Housing Benefit and Council Tax rebate by virtue of their low income, even if they are not awarded them in full.

For women whose mortgage interest repayments were being met through Income Support, there was a more clear-cut disincentive to transferring to Family Credit. One woman in this position anticipated that she would need at least £1,000 a month net take-home pay to cover the essential outgoings of mortgage, household bills and child care if she were working. She had considered, but discounted, Family Credit as a solution:

`I'd probably be entitled to Family Credit if I was earning less than £137 a week, but you bear in mind that if I went on that Family Credit, then I'd still have to pay for the mortgage and the bills and then a child-minder for the times that he's ... he comes out of school. I'm still gonna be worse off:' (MJ)

Another woman had a cleaning job which absorbed the £15 disregard, and had considered returning to one of the factory jobs which were readily available locally. She had decided against doing so, because of the additional costs of housing and child care which this would entail:

`. . . the pay just isn't enough to pay for a child-minder [for two children]. It would be all right if it was just for yourself but not to pay for a child-minder and pay your mortgage and all. The money that you could earn just isn't enough.' (LW)

In fact this woman's mortgage was very small, with the interest payments being only £25 a month, and she was more concerned about the loss of Council Tax rebate which she thought would cost her approximately £40 a month if she came off Income Support.
Worries about ‘passported’ benefits were sometimes combined with pessimistic assessments about the cash benefits available through Family Credit. Several women believed that the weekly benefit would be only marginally higher than under Income Support.

One woman had moved from Income Support to Family Credit for the brief period when she and her ex-partner were living together again in an attempt at reconciliation. While she felt that Family Credit provided some assistance to people in making the step from Income Support into paid employment, it was her experience that the net income level remained very low for those without qualifications and in poorly paid jobs:

‘Yes. It is a help. I think it's quite a good thing. They still only let you stay on the bread line. For the people who aren't qualified and only do certain jobs . . . I don't know if they could do more. Like I said, Darren was on £114 a week, and then we got £37 Family Credit but by the time you've taken out £50 rent . . . by the time you've taken everything out, there really isn't a lot to play with at all.’ (JC)

Another woman’s view of Family Credit was coloured by the experience of a friend whose husband’s application had been turned down, despite his low wage. She too felt that Family Credit was of limited help because of the small amounts of money involved:

‘Because from what I've seen of it, just the amounts you have to be earning and the amounts you get as well, it's' nothing; it hardly makes a difference. It would hardly make a difference to what you're getting on Income Support.’ (LW)

It was clear from the interviews and group discussions that Family Credit tended to be seen as an alternative to Income Support, with its own advantages and disadvantages, rather than as a useful bridge to work and independence. Women liked the idea of being able to work more hours while claiming benefit but were seriously worried about the prospect of having to shoulder the full cost of their housing. If help with housing costs could be guaranteed at an adequate level until more stability had been achieved in terms of employment and income, it is likely that women would feel more confident about risking the move from Income Support to Family Credit. One woman who had the option of working more hours for her current employer, put the point succinctly:

‘If they said to me you can work more hours, and we will still help you with your mortgage, I would go.’ (DK)

11.9 Weighing up the pros and cons

We were struck by the number of women who had undertaken detailed calculations to assess whether it would be to their financial advantage to take a part-time job or extend their working hours. It was also apparent that very few had sought expert advice or checked their conclusions with a professional worker. Although many of the women had discussed their situation early on with the welfare rights consultant engaged by the research team, their concern at that stage had generally been to check their existing benefits against entitlement rather than to calculate the effect of future changes.

One woman who was self-employed as a child-minder did seek further professional advice from a money adviser at the YMCA in Derby. She consulted him when she had the opportunity to take on another child part-time, and he advised her against doing so because of the resultant loss of benefits. It was more common to discuss options informally with family or friends. One woman described how she did this, and how her decision was weighted by the security of having her mortgage interest paid:

‘I've not actually sat down with a piece of paper, I've sort of sat down with my mum and dad a couple of times and sort of said, “Look, you know, is it really worth me getting a job?” That's when it comes down to it is not. I'm better off. OK, money's tight - it's very tight at the moment - but at least I know that nobody can knock on the door and take my house away.’ (MJ)

Most women on Income Support had done calculations in varying detail in order to decide whether taking a job would be to their financial advantage. They tended to be
pessimistic about their earnings potential because of their lack of qualifications and the constraints on their time. One woman commented:

‘If you can’t get a job for at least £150 take-home, it’s not worth bothering, is it? You ain’t going to get that, unless you’re very, very lucky. Or do something naughty!’ (JA)

Another woman, who was receiving Housing Benefit, free milk tokens and full Council Tax rebate in addition to Income Support, had given careful consideration to applying for a job which was available locally:

‘... ”There’s a receptionist job going,” Jackie said; “it’s £120 a week. “ I said, “Well, looking at it realistically, I would have to earn £200-£250 a week to keep my head above water:” because at the moment I’m getting the rent paid and I get £60 a week, and to go to work I would have to find £70 a week minimum child care for the children - and that’s only for one child.’ (JC)

Several other women had acquired details about Family Credit, made detailed calculations and concluded - rightly or wrongly - that they would be worse off in terms of extra hours worked, increased costs and loss of ancillary benefits. One woman in part-time employment found herself earning £2 too much to qualify for Income Support, and unable to work the two additional hours which she needed to qualify for Family Credit.

One woman, currently on Family Credit, was planning to set up home with a new partner; she envisaged a situation in which she would lose her Family Credit and yet have to pay half the rent and half the household bills as well as nursery fees. Consequently she and her new partner were considering whether the less well paid of the two (the man) should give up work in order that Family Credit could again be claimed. She described their dilemma:

**Respondent:** ‘It'll be from September there'll be two incomes, you see, when I go back to work . . . You see, that's why it probably won't be worth my while working then because I won't get paid enough for us to live on, and I won't get any benefits because there's two incomes coming in. And I don't really know where I stand regarding Susie because obviously Nigel wouldn't pay the nursery fees because it's not his child. So my wage would still be maintaining that by itself plus sharing half the costs for the flat and everything . . . It doesn't work on paper really. Well, one of us will have to give up work. I earn slightly more than Nigel, and he has offered to stay at home with Susie for a short time while I find a better job, and he finds something as well.’

**Interviewer:** ‘So one of you would have to give up work in order to get the benefits?’

**Respondent:** ‘Yeah, because then we'll be entitled to some Housing Benefit again, and Family Credit again, and Community Charge rebate.’ (SK)

Finally, one woman, thinking about Family Credit as an alternative to Income Support, made the point that not all considerations were financial: working meant sacrificing all things like the school free meals and everything all what adds up, paying your own rent, plus you've got the time where you're missing out on the children anyway. It's just a matter of weighing everything up.’ (BY)

### 11.10 Summary

Very few women contemplated being reliant upon benefits indefinitely, and they saw training and employment as the key to their future financial independence. However, their opportunities and choices regarding employment were constrained throughout the course of the study by the priority which they gave to meeting the needs of their children and by the lack of affordable and acceptable child care options. Those women on Income Support were also sensitive to the risks which substantial employment might
bring in terms of loss of benefits. For these reasons, many women were reconciled to remaining on Income Support over the short-term, at least until their youngest child had begun school when, in one woman’s eyes, ‘Paradise begins’.

Although there was a good level of awareness within the group about Family Credit, very few women had sought detailed professional advice about whether they would be better off claiming it. In general, they felt that there was little to be gained in cash terms by moving from Income Support to Family Credit, and feared they would lose out overall through reduced access to ‘passported’ benefits.
This chapter traces the steps taken by the women to achieving financial independence through employment, training and further education, and considers what barriers lay in their way. Evidence was also gathered about the sources of advice and information used by the women, and ideas were canvassed in the group discussions about how advice-giving might be made more effective.

12.1 Steps taken towards employment

Table 12.1 shows the changes in patterns of employment which took place between the second round of interviews and the final interviews a year later. (No changes occurred between the first two interviews.)

<table>
<thead>
<tr>
<th>Employment categories</th>
<th>2nd interview (April/May 1992)</th>
<th>3rd interview (June/July 1993)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time (16+ hours)</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Part-time (fewer than 16 hours)</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Child-minders</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Not employed</td>
<td>16</td>
<td>11</td>
</tr>
<tr>
<td>Total</td>
<td>29</td>
<td>29</td>
</tr>
</tbody>
</table>

There were small but noticeable shifts in the women's employment position. The group of women without any form of employment had declined quite markedly. The compensating growth in employment had been spread quite evenly between full-time and part-time employment and child-minding.

The relative importance of each of these employment categories remained constant between the second and the third interviews across the group as a whole. However, the combined figures disguise noticeable differences between the two locations. In Nottingham there was no growth in full-time employment but a small shift into part-time work and child-minding. In Derby, the reverse was the case: the numbers entering full-time employment increased slightly while the numbers in part-time work and child-minding remained constant or marginally declined. However, one of the two Derby women who was working full-time according to the 16-hour rule was combining a day-time cleaning job with two nights a week shift-work; the latter was not being declared, and she was continuing to claim Income Support.

There was quite a high level of commitment within the group to improving long-term employment prospects through training or further education. Although no one in the group was currently undergoing skills training, one woman had been accepted on a full-time, four-year teacher training BEd which was clearly employment-related. Another was taking GCSE Maths and hoped to follow this with an English course and then a course in word processing, planning to study for each subject during school hours while her children were small. A few women were engaged in further education without a specific vocational focus, including Open University arts foundation courses and a French Studies degree at a local college.

12.1.1 Full-time employment

Two women had begun to work full-time during this period, in both cases by combining two part-time jobs. One woman was not declaring her second job so that she could

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continue to claim Income Support. Where the other woman was concerned, the move from Income Support to Family Credit, which she achieved by taking on an additional part-time job, resulted, to her immense surprise, in significant financial advantage. She had been receiving £6 a week in Income Support, but Family Credit brought her in over £60 a week, thus representing a step upwards and a new basis upon which to improve her standard of living through work.

Another woman in the group, who had made heroic efforts to lift herself entirely out of reliance on benefits through employment, had had to revert to claiming Income Support when her employer went bankrupt. She regarded this as a temporary setback and remained firmly committed to regaining her independence through work as quickly as possible. Lacking educational and vocational qualifications, she was dependent upon unskilled employment and had calculated that she could achieve her objective only by working 40 hours per week. Even so, a degree of flexibility in the hours was important so that she could spend time with her nine-year-old daughter at the beginning and the end of the school day:

Well, I've tried for lockstitching and overlocking. I'm a tailoress by trade. I wouldn't mind garage work again, 'cause I love garage work, and usually the hours are more in my line, whereas factory work is more 8.00 'til 5.00 so that Jennifer is left morning and night. I don't really want that. I don't mind night shifts. There's no problem here because Peter's eighteen and can stay with Jennifer. I found with my night shifts I was doing Friday, Saturday and Sunday. I found they were lovely because I wasn't going out 'til she was in bed . . . and by the time I got home she was still in bed so I found night shifts was absolutely ideal for me.' (NA)

Her situation neatly illustrates the level of commitment and resourcefulness needed to achieve independence through low paid employment. Also, most of the women in the group had younger children and would have found it impossible, and probably inappropriate, to devote so many hours to work.

Those women who had been working full-time a year ago had continued to do so. However, they had experienced increased pressures upon their incomes to which they were responding in different ways. One woman decided to increase her hours as a district nurse when the level of financial support from her former husband began to decline and when she had to replace her car which was essential for work. By that stage her youngest child had begun school, and so her child care needs were reduced, although not eliminated. She had no plans to further increase her hours because of the need to provide child care cover after school:

'I don't think I could manage full-time. Well, I mean, I could but it would mean the children would have to be looked after between 3.30 and 5.00 - well, 6.00 probably by the time I got home. So no, for the foreseeable future I'll stick to the same hours I think.' (BW)

Another woman who had the option of extending her night shift work had decided against doing so. She had already made considerable sacrifices in order to work and had found that she was only marginally better off than if she had been on Income Support:

Instead of sitting in watching the telly seven nights a week, I'm working two of them. But, you know, I'm not really better off than if I was on Income Support and I can understand people like you [another member of the discussion group], you know, not working. Thinking, "Well, what's the point going to work for two or three pound which isn't going to buy me much anyway?"' (BN)

A third woman, in a nursing job and working 37.5 hours, had responded in a dramatically different way to financial pressure. Although still employed at the time of the individual interviews, she was planning to give up her job in order to claim benefit. She had been defeated by a combination of financial and personal problems, foremost among which were the high costs of privately rented accommodation, the sacrificing of time with her child and the impact on her own physical and mental health:

'It's horrible so I've decided I'm not going to work. I'm still struggling, and I haven't got my son with me all the time, and then I think this job is worth less tome
now than it was a year ago . . . I just don't seem to be able to get on top of the bills no matter how much I earn. I'm going round in circles so why work? I might as well not work, look after myself and enjoy it because he will be at school in a year.’ (HK)

This woman's circumstances were exceptional within the group but perhaps illustrate a wider problem facing women whose earnings are sufficient to remove them from benefit but inadequate to meet basic living costs (especially where housing and transport expenditure is high) and to provide satisfactory full-time child care.

12.1.2 Part-time employment

Several women who had been unemployed at the time of separation had found part-time work to supplement their Income Support. Without exception the jobs taken were casual and poorly paid. As noted earlier, evening work, especially bar work, was a favourite option because it fitted in with the children's waking hours, and teenage babysitters could be found relatively cheaply. Generally speaking, the attraction of this kind of employment was only in small part the money - indeed the net gain was usually minimal because of the costs of babysitting. Of greater importance was the opportunity it offered to have a break from the home and the children and, where bar work was concerned, to be in a sociable environment with adult company:

‘I go there and I'm me. I'm not Mummy or Samantha's mum. I go there and I'm me, and it's nice, social.’ (SL)

12.1.3 Child-minding

The number of child-minders in the group had increased from two to four during the year. One of the new child-minders had completed the local authority registration procedures; the other was in the process of registering but was already looking after a friend's child on an informal basis.

Both the new child-minders were strongly committed to remaining at home while their children were young. For them child-minding was an ideal method of meeting their own and their children's needs:

‘Well, I can stop at home and still look after Katie. It's helpful for everyone then. It's company for her, and I can still be with her. I don't have to pay someone to look after her.’ (FL)

An important advantage of child-minding is the beneficial treatment it receives under Income Support earnings regulations. However, the child-minders in the group did not believe that this advantage was widely understood or effectively communicated by the Benefits Agency. Indeed, one of the women who had been child-minding at the time of separation had been deterred from applying for Income Support for several months in the belief that she was earning too much to qualify. She was in fact enlightened about her true position by the consultant who worked with the research team on the present study:

‘He told me about the fact that child-minding is seen in a different light to other occupations which immediately made a huge difference.’ (MJ)

One of the new child-minders had also stumbled upon the information accidentally when she had made an enquiry about whether her earnings would entitle her to Family Credit:

‘I sent for the information pack on Family Credit and then phoned and spoke to them, and they advised me that the best thing in my situation was not to have Family Credit because you don't get help with your mortgage with Family Credit ... so then I rang Income Support and spoke to them and they said that if you child-mind in your own home it's counted as a mini-business so they only account for a third of what you are earning, so I'd be better off child-minding in my own home and staying on Income Support, doing it that way. Financially, I would be better off.’ (FL)

This woman later suggested that many more lone parents with young children would be attracted to child-minding if they understood the special financial advantages under Income Support.
12.2 **Steps taken towards further education and training**

Many of the women in part-time work or child-minding saw their jobs, however much they enjoyed them, as a short-term expedient until their children became older, rather than the basis for a sustained career. Even amongst the full-time workers only a minority expressed a long-term commitment to their current jobs. These were the women who had received a professional training and whose employment prospects were reasonably secure.

There was general agreement within the group that they would seek work which offered more hours once their youngest child began school but many recognised that even then their prospects for independence would be limited by their low level of skills and qualifications:

> "If you were better educated and had more "O" levels or whatever, you'd be in a position to go for professional jobs, higher paid jobs, you know But if you've got no real qualifications or anything, you don't stand a chance really. You should have listened at school really, but you don't, do you?"

(BN)

Another woman pointed out that even clerical and administrative jobs required some qualifications:

> "There was a job I saw advertised in the Nationwide in Ripley. You needed so many GCSEs. I mean the job was school holidays off, really good, you know but if you'd not got the qualifications you couldn't apply."

(AJ)

Training and further education were widely recognised as an important route to improving one's position in the job market. As noted earlier, several women had already taken steps in this direction. Cost was obviously an important factor in determining the choice of courses available. Although some women would have liked to study at home, the cost of available courses was generally beyond their means. One woman in full-time employment and independent of benefit had been able to pay the fees for an Open University arts foundation course; another woman on Income Support, however, had had to defer her Open University application for a year because the resources available for financial aid were over-subscribed. Someone else on benefit had sent for information about various correspondence courses but had discovered that the fees were simply too high.

A key advantage of local education authority funded college courses was that they offered a substantial reduction in fees for people on low incomes. The structured learning and personal contact offered by local courses were also cited as advantages. Those women who had signed up at local colleges were attending for one or two sessions a week and were pursuing either basic educational qualifications, such as GCSE Maths, or more specific vocational qualifications such as book-keeping. The opportunity to build up their skills gradually over time and to harmonise their studies with family life were important considerations.

In general the women were reluctant to contemplate full-time training or education because of the difficulties of fitting this level of commitment around child care needs even when their children were at school. Professional training which demanded only a part-time commitment was seen as the ideal option by one woman:

> "I mean I'm only considering nursery nursing because at the local college they do that on a part-time basis. It takes two years to qualify but the first year is only half a day a week and the next year is a full day. Well I can cope with that because I've got a network of friends who would help out."

(FL)

Two women, however, had decided to take the plunge into full-time education. One had decided to give up her existing job and thus faced the prospect of additional financial hardship until she had qualified. In this position, a capacity to think long-term was critical:

> "... well, I could obviously earn more once I'm qualified than I'm on now, and if I can think well, in four years, within six years by the time John is eight or nine, I'll..."
have enough money to go on a skiing holiday or take him away abroad on holiday or pay for him to go away with the school and things like that. On benefit there’s just no way I could pay for him to go on a school trip. I couldn’t even pay for him to go to Alvaston Castle for the day!’ (RR)

For most women with young children, however, the prospect of combining full-time training or education with the demands of very young children was simply too daunting:

‘I thought about it . . . It doesn’t allow me to stop doing what I do, to find the time to learn something. I can’t afford not to do what I do to pay the bills, to find the time to look after the children as well, because they’re sort of - although they’re not exactly young, they take all my time when they’re there.’ (SC)

This woman and several more within the group would have been helped by a greater choice of accessible part-time training or education courses taking place in the day with free creche facilities attached. Although such courses were known to exist locally, none of the women had pursued them, either because they were not close enough to where they lived or because they did not offer the educational opportunity they wanted.

12.3 Advice and information about employment, training and education

It appeared that very few women had carried out a systematic search for information about employment, training and educational opportunities, and none had taken professional advice. Indeed it would seem that there is a yawning gap in the availability of comprehensive and up-to-date information which is readily accessible to women bringing up children alone. One woman made the distinction between those on Income Support and those receiving Unemployment Benefit in terms of information and opportunities on offer:

‘That’s one thing about Income Support, when you go on Income Support they virtually leave you alone. You don’t get offers to go and have a course here like you do when you’re unemployed and it’s compulsory . . . [When you’re on Unemployment Benefit] they send you a letter and you have to go to . . . Job Starts and all this, and if you don’t go they can stop your benefits, but when you get to Income Support, they don’t bother.’ (PJ)

Those women who had taken on new jobs during the year had relied almost exclusively upon local advertising through newspapers, shop windows and ‘word of mouth’ for information about vacancies. Only one had regularly visited a Job Centre, partly in order to assist the job search of her unemployed 18-year-old son. Neither had found the experience helpful:

‘We still go down to the Job Centre. He’s been going on his own like, but now I’m unemployed, I’ve been going. We went down yesterday. We sort of go every other day and have a look if there’s anything for any of us, you know. There’s just nothing.’ (NA)

The women who had begun training or education courses had also used the local media as the principal source of information about the opportunities available. They had not sought assistance in identifying suitable courses, and they had not been counselled about how the qualifications they sought related to local job opportunities.

Several women in the group were prevented by their current circumstances from taking up training or educational opportunities but had hopes to do so in the future. None had yet sought information or advice, and none had been offered this help spontaneously. When asked what they might like to do, most said that they would like to take up a subject which they had enjoyed at school or resume a training course which they had abandoned when they were younger:

‘I would like to do something. It's funny - I've been thinking that I'd like to do French again. I'd love to do French. Probably be better at it than I am at English.’ (SL)

‘I look in the paper at enrolments into college, seeing what catches my eye and what I'd like to do and that . . . I could imagine myself as a dinner lady actually
because when I was at school I took CSE in cookery so I thought I might try that again." (PJ)

'I was thinking of going back to finish my hairdressing that I was doing before I was married.' (MT)

Quite understandably, these women were beginning with ideas that were familiar to them. What they lacked, however, was the information which might have given them a wider view of the opportunities on offer and the chance to explore new options.

12.4 The need for an integrated advice and information service for lone parents

Several women made the point, and this was repeated during the group discussions, that infoluiation about job vacancies and training opportunities only partly met their needs. Help was also required in working out the financial implications of taking on a job or a training course and in exploring child care options. A particular need for women on benefit was for an accurate assessment of whether they would be better off if they accepted a job:

'If you could say, "I've found this job. Can you just check how much Family Credit I'm going to get?" They could just do it for you. It would save you the hassle of having to write for this job and then say, "I can't do it anyway."' (PJ)

The women seemed unaware that Benefits Agency branch offices could provide specific advice on ‘better-off’ matters.

There was quite a strong antipathy among some members of the group to the notion of an integrated advice service covering all the varied information needs of lone parents being based within the Benefits Agency. This was usually because of poor experiences of seeking information from there in the past. The Job Centre was one suggestion for a more appropriate venue, mainly because most people knew where it was, and it lacked the stigma associated with the Benefits Agency. Some women felt that solicitors might offer such a service but others disagreed on the grounds that they were not sufficiently neutral. In one group discussion, a woman put forward the idea of a specialist information centre for lone parents. This was warmly received by the other members:

'They can only tell you so much. You go to the DHSS, and they can only say so much. You have to do the rest yourself like Council Tax or whatever. I mean, they're helpful, but it'd be nice if it was all in, all in sort of one centre.' (GL)

Such a centre would need to have a variety of information on hand and staff with a specialist knowledge of the needs of lone parents:

'It would be nice if there was somebody that was especially for women with children who could deal with people who had recently separated and would know all the things that you are entitled to - whether you worked or whether you didn't work or whether you were a student or whatever. All the things you're entitled to so that they are there to tell you rather than thinking you've got to go and ask, "Can I have this, can I have that?" It would be nice to have someone with the information, wouldn't it?' (FL)

Nonetheless, some scepticism was expressed about the likelihood of such a service being provided:

'You know the office where the unemployed signed on and where you could go for advice? They shut it. In a big town like ours. They just shut it. So they can't be that interested because they moved it on to Heanor. You know, to cut down costs, obviously.' (WL)

This reinforced the point which was frequently made during the interviews that an advice centre had to be local if it was to be useful to women with young children. A prompt and efficient response to enquiries was also deemed essential in those circumstances:

'You can't keep dragging children around these places to try and find out all this information. You need to be able to go to one place and deal with it all in one place and be dealt with as quickly and efficiently as can be done.' (FL)
Most women were receptive to the idea of a more proactive approach by the Benefits Agency to providing lone parents with information about returning to work. Echoing what they had said at earlier phases of the study, they made the point that it was difficult in the first place to identify the information they needed and then to find the right place to seek help. They responded favourably to the suggestion that information about employment, training and benefits might be provided routinely to separated mothers:

'I think it would be helpful more than anything because I know that at the time when I was working and was a single mother on my own it was the lack of - not knowing that made me stop work. And there's a lot of women who do like to go out to work but they think, "I can't manage money-wise," and you find out after, when you've given up the job and everything, that there was help.' (MT)

'I think it would be useful if someone approached you and explored the options with you. I just feel other women are fairly isolated who could be earning a bit extra and making life a bit easier and just don't realise.' (FL)

The dissemination of leaflets and information packs on working and benefits, and the offer of a personal consultation with an experienced adviser, were prominent among the ideas suggested for getting information across to other women struggling to achieve financial independence after relationship breakdown.

12.5 Summary

Although several women in the group had moved into employment during the interval between the second and third interviews, the financial advantages of working were often minimal and none had yet achieved financial independence as a result of this step. Many women recognised a need for training and further education in order to improve their employment prospects in the longer term. It appeared that participation would be maximised only if courses were provided on a low-cost, flexible and modular basis. A general need for information about training, education and employment was also identified, and the women felt strongly that this should be integrated with information and advice about benefits, personal finances and other key aspects of their lives. A single access point in an accessible and neutral location was favoured.
Chapter 13  The Child Support Agency

All the women in the interview group had separated before the Child Support Agency became operational in April 1993. In all but one case, the separations had also predated the Child Support Units which took over the functions of the former Liable Relatives Officers in the year prior to the launch of the Agency. The data from the third round of the study cannot therefore indicate the likely impact of the new procedures upon women at the point of separation. However, the interviews did provide a valuable opportunity to gauge the extent to which the Child Support Agency had succeeded in publicising its role and gaining support for its mission within a highly relevant target group.

The women were invited to voice their opinions about how effective the CSA strategy would be in general and, more particularly, to give a personal assessment of how it might affect themselves and their children. We were also interested to find out the extent and nature of direct contact with the Agency.

This information from interviewees with considerable combined experience of lone parenthood provided some intriguing insights into the complex effects of implementing a policy of enforced parental responsibility.

13.1 Awareness of the initiative and its aims

Awareness of the Child Support Agency was widespread if not universal within the group. Television was the most frequently quoted source of information, and several women had been prompted to send for the advertised booklet (‘Child Support Maintenance for Parents Who Live Apart’) which drew praise for being helpful and clear. Other sources of information were solicitors, Gingerbread and, in one case, a direct contact with the CSA following a referral from a Benefits Agency worker.

Very few women had been contacted by the Child Support Agency at the time of the individual interviews in June/July 1993. By the time the discussion groups were convened three months later, several more had been asked to complete assessment forms but only one woman had received notification of a new maintenance assessment. The women’s initial views about the Agency had therefore been formed largely through publicity and debate in the media rather than through direct experience.

Those who had heard of the Agency understood its central functions of assessing and collecting child maintenance and were aware of its authority to pursue absent parents to secure payment. Several perceived a wider political agenda to do with the cost to the State of benefit payments to lone mothers and their children:

> Well, the main object, what I’ve gathered, is number one for dads that don’t pay to get them to pay for the upkeep of their children. And also to try to get people off benefit if possible so that the dads pay for their own children rather than the state.’ (MH)

> What they are probably trying to achieve is saving money on their side really. Trying to cut down on the benefits that are going out.’ (MJ)

Knowledge about the detailed operation of the Agency was considerably more patchy. For example, some women were aware of the use of standard formulae for assessment while others assumed that an element of discretion persisted. And although a few women were aware of the Agency’s powers to deduct the absent parent’s earnings at source, most were hazy about the precise arrangements for obtaining the maintenance once assessed.
Beyond these operational details, there were three significant areas of confusion about the extent of the Agency’s authority. First, many women assumed that the Agency’s role was to pursue non-paying absent parents and did not realise that it could also look for an extended contribution from parents who were already contributing voluntarily to the support of their children. Second, and linked to this, the Agency’s powers to supersede maintenance agreements made in court were not well understood. Third, there was a limited grasp of the levels of maintenance which were within the Agency’s powers to enforce upon working fathers.

13.2 Support for the principle of making fathers pay

There was resounding support for the principle that absent fathers should be made to pay a significant contribution towards the support of their children. Feelings ran high among the women about the extent to which their former partners had evaded their responsibilities, either by paying no maintenance at all or by grudgingly paying inadequate amounts:

‘I mean, they’re their kids as well so why not pay something? Even if they’ve split up with their partners, the kiddies are always going to be theirs, aren’t they?’

(GC)

‘I mean men seem to have children and break down the relationship and then just waltz off and think, “Oh well, that’s the end of that one.” I mean this man of mine has done it three times. Not just to me but to two wives before me.’

(NA)

Earlier in this report (Chapters 7 and 8) it was shown how several fathers who had been providing mortgage and/or maintenance support at the outset had over time reduced their contributions or had withdrawn support entirely. The women felt that while their own costs were increasing as the children became older, their ex-partners were enjoying greater freedom and a more comfortable lifestyle:

‘I do feel that I go without a lot more than he does now, and I put the children first whereas he has his other life - a girl with another son. I know he’s spending on another family elsewhere. So yes, I resent the fact that sometimes when they go away I eat nothing all weekend so that I can take them out on the weekend when they’re here, and just finish off what’s in the fridge all weekend and feel pretty miserable. And then he comes to the door with his silk tie. So yes, I think he could give us more.’

(MJ)

Even where the father was dependent upon benefits himself, it was suggested that he was still in a better position than the mother and should therefore be required to make some contribution towards child support:

‘Yes, I think they should be made to pay. ‘Cause I mean even if they’re on the dole a lot of them are working on the side anyway, aren’t they, so they’re making their money. Even if they are on the dole, we’re only getting just as much as they are but we’ve got to look after the kids with our bit of money. They’ve only got to look after themselves. So yeah, I think they should be made to pay it.’

(SJ)

13.3 Applying the principle to their own circumstances

Despite this strong endorsement for the principle of making absent fathers more accountable, the women had many concerns about its practical application. Those women who were not receiving maintenance doubted whether the intervention of the CSA would benefit them, and some feared that there would be negative effects. The smaller number who were receiving some maintenance worried about the CSA upsetting an amicable agreement.

For the women in the first group, past experience of trying to obtain a reasonable level of support prompted considerable scepticism about the CSA’s chances of success in obtaining additional maintenance:

‘No, I don’t think so. Somehow I can’t see that happening. He’d just turn round and say, “Well I am paying the mortgage,” which is nothing. It’s peanuts the mortgage on this place.’

(LK)
Linked to this, there was some anxiety about whether a partner’s refusal to pay might rebound adversely upon the woman concerned:

‘I don’t think it will work. Too many of us will be penalised over it, and if he refuses to pay them, what can stop them from taking money off me? He could easily turn around and say, “I’m not going to pay anything,” although whether they make him I don’t know. I don’t know where he stands on that, whether they could make him pay. We’re not married, and I don’t know how they’ll do it but they might easily just turn round to me and say, “Well he’s refusing so we’ll stop that money off you, and then I’ll be short.”’ (PJ)

Those women on Income Support felt that even if their ex-partner were made to pay, they would not wish to be put in the position of relying directly upon him for a portion of their weekly income. They depended upon the regular payment of the full amount of benefit in order to manage from week to week. Unreliable maintenance payments from their ex-partner would jeopardise any chances of financial stability:

‘I’d rather have it from the government than him. It’s the fact of how he would pay it really, whether he would pay it to me himself or whether it would come out of his wages, because if he pays it to me himself there’d be the odd week when he’d say miss a week. He wouldn’t be as reliable as the government.’ (GC)

‘I’d sooner stay on my own. I don’t trust him. I don’t trust him to pay it. I think he’d pay it a week or so, and then I don’t think you’d see him again. No, I’d sooner have my own money coming in each week, then I’d know me and the kids are all right and I don’t have to rely upon him to give me the money or owt. I’d sooner stick with my own money.’ (SJ)

Most of the women who were not receiving maintenance had no direct contact with their ex-partners. Many were filled with alarm by the prospect that the intervention of the CSA might reintroduce the partner into their lives, giving him a measure of control or at least the possibility of exercising a disruptive influence.

In a few cases, women were anxious that they might be blamed by the ex-partner for the maintenance demands made by the CSA and that there might be unpleasant personal repercussions. Fears of recriminations and unpleasantness were more common than fears of violence, although one or two women did feel that their partner still represented a physical threat. One of these women suggested that her position would have been more secure if maintenance was being pursued through the courts rather than by the CSA:

‘The only thing is, doing it through the court I would have felt a lot safer because, as I said before, he is violent. If they start tracking him down, he’s going to come to me, and I’ll probably get a good hiding for it. These child support aren’t law are they? There’s nothing they can do about it if he decides to come round and have a go at me for them being nosy into his bank account and that. Apparently this is what they can do, and he’s going to be very annoyed with me for telling them to go ahead and do it.’ (MT)

Given that a sizeable number of women in the group had experienced violence prior to separation, it was perhaps surprising that the fear of violent repercussions did not feature more strongly. It must be remembered, however, that the women were now at some distance from the point of separation and perhaps felt more secure than they might have done a year before. One or two did raise the issue of violence as a concern for women in general, even though they no longer feared for their own safety.

A more general anxiety was that the enforced payment of maintenance would lead the ex-partner to reassert a greater degree of authority over the children and possibly to abuse his rights of access in order to disrupt the woman’s own lives:

‘It probably gives the fathers the right to come and do what they please. Visit whenever they please. Take the children out wherever they please. Disregard the access order and stuff I don’t know’ (PJ)

There was indeed a fair degree of ambivalence about the link between access and maintenance. Most women felt that fathers should have rights to contact with their
children only if they were acknowledging their responsibilities through the payment of maintenance. At the same time, they were not prepared to go along with the view that the payment of maintenance automatically conferred those rights. In other words, they wished to retain a degree of control over the contact between father and child, and were not prepared to have that control eroded through a maintenance agreement made independently between the CSA and the ex-partner. One woman was quite clear that she would prefer to forego maintenance rather than reopen her relationship with her former husband:

'I know he should be paying to David and I think, "Why should he get away with it?" But then again as long as he keeps away from me and David I'm not too bothered because of the trouble I've had with him in the past. As long as he keeps away, you know, I'd just like to forget him, so for me really I wouldn't want him to be dug up like that.' (MT)

In general, therefore, those women who were not receiving maintenance for their children were supportive of the notion of enforced payment but did not wish for any personal involvement in the process beyond supplying the necessary details to the Child Support Agency. They clearly did not want the ex-partner to re-enter their lives as a consequence.

Those women who were already receiving maintenance had a rather different set of concerns. They had all made an informal agreement with their ex-partners about the amount to be paid. In some cases this agreement had subsequently been endorsed by the court, and it was assumed that it would also be honoured by the Child Support Agency. However, there was a growing awareness in the group that the Agency had powers to set levels of maintenance considerably in excess of those agreed by the courts. Some women were concerned that arrangements which had been working well would be overturned and that their ex-partner would be unfairly penalised:

'It does concern me actually if they ask him for more money. I know he's got a mortgage, a very high mortgage, and his outgoings are very high, and I would think that if they do take more off him that he will have problems himself which I don't want.' (LH)

This woman felt strongly that individual family circumstances should be taken into account in determining levels of maintenance and that it was important that the ex-partner should be left with sufficient income to guarantee a reasonable quality of life. Her views were echoed by other women:

'If he was working, he's got to pay something - I mean they are his children - but having said that they do take as much as they can possibly get out of them, and I don't think that's fair in a way because everybody deserves a decent sort of living really.' (SL)

13.4 Maintenance as an alternative to relying on benefits

Those women who counted on benefits had not considered the possibility that their ex-partners might be required to pay maintenance at a level which raised them above benefit thresholds. However, the issue was raised during the individual interviews and prompted an interesting range of responses. At this stage the discussion was theoretical, but one woman did subsequently receive a maintenance assessment which was sufficient to lift her off Income Support.

The key issue for most women was not the loss of the cash payment itself but the loss of the 'passported' benefits. This was particularly critical for women on Income Support because of the range of benefits available and their importance to the survival of the family:

'It would have to be increased by a lot for me to actually come off Income Support. Even though the money that I actually get from Income Support is £15 a week, the other benefits that go with Income Support are actually worth a lot more, like rent for the property which is £40 something a week, property tax, school dinners, prescriptions, dental care so you're talking like another £50 per week for the benefits I get plus child care.' (GS)
Fears were expressed that the amounts of maintenance obtained would not fully compensate for the loss of benefit and that there would be less choice over whether or not to work, particularly if there was a mortgage to pay:

Interviewer: What if your former husband was required to pay maintenance at a level which would take you off Income Support?

Respondent: ‘I must admit I hadn’t considered that . . . That could be quite frightening.’

Interviewer: In what way?

Respondent: ‘Well, I’d be forced to go out to work then to make up the difference, I suppose. I don’t know how much they would allow you to earn. It hadn’t occurred to me.’ (FL)

Similarly, the women on Family Credit felt that if future maintenance payments were unlikely to exceed their current benefit, their preference would be to continue receiving benefit rather than rely upon direct contributions from their ex-partners. However, they were less dependent upon ancillary benefits than the Income Support group and therefore less concerned about their potential loss. In general, the women on Income Support felt that they would be better off only if the maintenance payment was sufficient to cover all their costs and was not simply a substitute for their cash benefits. In such circumstances, the maintenance might provide a basis for financial independence and an incentive to improve their circumstances through working:

Respondent: ‘If I was going to get enough to be able to live on and pay the bills, and it worked out around the same as what I’m actually getting in benefit, I wouldn’t mind . . .’

Interviewer: Would it make any difference, do you think, to your ability to return to work?

Respondent: ‘It would probably help if the money wasn’t linked to you being at home.’ (SC)

A few women were quite comfortable with the notion of a maintenance payment which substituted entirely for the benefits they received, however remote the prospect appeared to them of achieving this:

‘I don’t see why the government should keep me when I’m still his responsibility. I know he thought that he was my responsibility but I’m his responsibility.’ (NA)

Others were very reluctant to consider the possibility of being dependent upon the ex-partner as their primary source of income:

‘I suppose for the system it’s better if he could pay for me but from where I’m sitting I’d prefer he went down to London and I didn’t have anything to do with him ever again.’ (SL)

‘. . . I’m not being a kept woman. I got out of that. I don’t need that.’ (GS)

Yet another viewpoint was expressed by the women whose ex-partners were paying maintenance voluntarily. They felt that a maintenance assessment which gave them sufficient to live upon would undermine the basis of the agreement they had reached with the ex-partner. This was particularly an issue where the ex-partner had made other financial concessions such as signing over the rights to the joint property. In such circumstances a dramatically increased maintenance requirement seemed unfair. One woman felt so strongly about this that she contemplated taking a voluntary reduction in the maintenance payable:

‘Obviously if DSS stop paying me my £30 a week, Dave will have to pay it but I’ve said to him that if they turn round and say well he should be giving me £200 a week, which is what was once said, then obviously I couldn’t possibly take that off him. I just couldn’t. And I’m hoping that won’t happen.’ (LH)

This range of opinions reflects the considerable ambivalence within the group about the amount and type of support it would be appropriate to demand from the ex-partner and about the implications for the women’s personal independence.
13.5 Direct experience of the Child Support Agency

By the time the group discussions took place two months after the individual interviews, more women were aware that the Child Support Agency was likely to impinge directly upon their lives. Several had at this stage been contacted by the Agency and asked to fill in an assessment form. However, some reported a reluctance to comply, either because they considered the form unreasonable in itself or because they believed that their particular situation exempted them from the assessment procedure. Feelings ran high within the groups about the assessment form which was considered over-complex, excessively time-consuming to fill in and intrusive. The consensus was summed up forcefully by one woman during a group discussion:

‘But as far as the government is concerned they make the legislation that is supposed to be supporting the community, and the most awful thing that they’ve done most recently is to develop a 70 page application form to get support, and it doesn’t guarantee that you will get what you need from the parent that isn’t contributing. But 70 pages is damn well intimidating.’ (DA)

When this woman had subsequently discovered that she would be accorded low priority in the queue of cases for assessment because she was not reliant upon benefit, her first inclination was to abandon any attempt to complete the form until chivvied by her solicitor to do so. Those women whose former partners were already paying maintenance were also inclined to ignore the assessment form when it arrived, believing that the Child Support Agency was concerned only with cases where maintenance was not being paid:

‘Maintenance was agreed through the solicitors for my children just recently and I had a form from Income Support from the [Child Support Agency] and I thought, “Well, it’s just been agreed,” and I put it in the bin because I thought it was all sorted anyway. And I had a letter on Tuesday telling me that if I didn’t get in touch they’d stop half my benefits for the next few weeks if I don’t get in touch with them.’ (Ai)

The women who had completed the assessment form felt considerable misgivings about their partner’s reaction, particularly where he was paying maintenance already. In one situation where the payment of maintenance was already a thorny issue between the parents, the woman feared that the intervention of the Child Support Agency could only make things worse:

‘.. I had to tell them just about everything about him, where he worked, what hours he worked and everything, and I didn’t tell him because I knew he’d hit the roof. Anyway, when I told him he said, “Well, they won’t get a penny off me anyway: they can’t make me,” and apparently they can take it straight out of his wages, and if he goes on the dole they can take it out of his benefits anyway. I bet this really pleases him! But I didn’t think that if you hadn’t been married that he’d got to pay maintenance for you, because that’d absolutely - that’d finish him off because he thinks paying for her’d be scandalous. If he thought he’d have to pay for me, he’d . . . I don’t know what he’d do . . . ’ (BN)

Anxieties about being seen to have sneaked on the former partner were particularly acute in those cases where maintenance had been agreed voluntarily and where the woman was content with the amount being paid:

‘I find it quite frightening because my husband pays his money willingly. He doesn’t struggle-struggle, but he only just manages and is very good with the children, and we get on quite well now. And when I filled the form in I thought like I’d betrayed him, that he was going to have to pay more money out, and then he’d be struggling. Then it’ll cause problems between him and me and the children. We’ll start arguing again because he’ll sort of think it’s my fault because I filled a form in, and he knows I’m not that sort of person. And then it’s just going to upset everything.’ (LH)

The amount charged by the Child Support Agency for an assessment to be made was another aspect of the process which aroused lively comment in the groups. The one
woman who had already received a maintenance assessment was taken aback when this was immediately followed by a bill, even though she had been claiming Income Support up to the point of assessment:

**Respondent:** "I only got the letter on Friday but what made me mad is that by Saturday morning they'd sent me a bill."

**Moderator:** "So how much do you have to pay?"

**Respondent:** "They sent me a bill for about £78."

**Moderator:** "And was that for the assessment?"

**Respondent:** "Yes. You can't win can you. They send you forms. They put on it that if you don't send them back it's - I don't know how much fine it is - so you've got to send them back in the first place, and then they send you a bill for doing it. It's crazy. ' (GS)

This demand for the fee had compounded this woman's sense of having been put in a worse position financially through the actions of the Child Support Agency. The sudden withdrawal of her benefit had, in her view, undermined her financial position and had substituted what she saw as a bureaucratic and unreliable procedure for the simplicity and certainty of her weekly Income Support payment. Other members of the group feared similar outcomes in their own cases:

**Respondent:** "This new Child Support Agency that they've brought in, I'm going to lose out drastically with that ..

**Moderator:** "Are you really? In what way?"

**Respondent:** "Well I had a letter last week to say how much my ex was supposed to be paying me, and its gone from £45 a week to £116.25 which means I've got to come off Income Support. I lose all my benefits. I start paying rent, property tax, dinner money, everything. Until I can sort that out I don't know what I'm going to do. [Later] . . . my Income Support is made up with part of this maintenance as well but they, this Child Support Agency, is based in Belfast, and he has to send the money to Belfast, then Belfast send the money to me. I mean that could take weeks per cheque. ' (GS)

Clearly it is too early to say what the long-term impact of the Child Support Agency's assessment will be on this woman and upon the others in the study. At this early point, however, its procedures appear to be having a profoundly unsettling effect.

### 13.6 Summary

Although the women were generally aware of the existence and purpose of the Child Support Agency, there were widespread misunderstandings about the extent of its powers. The principle that fathers should contribute towards the maintenance of their children drew universal support; nonetheless, many misgivings were expressed about how this principle might be applied and about the impact upon the independence and well-being of the women and their children. Those women who had been contacted direct by the Child Support Agency were critical of the length and complexity of the assessment form and of the fee demanded for the assessment procedure. Anxieties were expressed about the implications of giving information about the partner without his knowledge and consent. The one woman who had received a maintenance assessment from the Agency felt that her financial security had been undermined.
This chapter highlights and draws conclusions arising from the research study as a whole. It concentrates upon issues which are characteristic of lone parents as a distinct customer group, although in practice the issues are likely to have wider significance.

14.1 There is some evidence to suggest the effectiveness of direct and more aggressive marketing techniques in promoting awareness of major benefit changes or developments. In setting up the present study, it was found that recruitment through letters in the local newspapers was considerably more fruitful in one of the study areas than indirect recruitment through agencies. In the course of the study, some women were certainly prompted to investigate Family Credit and the Gingerbread organisation as a result of infoluiation on the television. Similarly, leaflets and other promotional material may reach their intended target more effectively if they are located prominently within local communities - for example in public places, such as post offices and doctors surgeries, which most people frequent.

14.2 It was clear from the interviews that, while harbouring personal ambitions and career plans, the women's first priorities were to meet the needs of their children. Employment, training and educational opportunities were pursued only if they could be reconciled with their children's interests. Once again the lack of affordable child care emerged as a major obstacle and one which was likely to continue, although to a lesser degree, long after the youngest child had entered primary school. This meant that the women were going to face a continuing struggle to achieve their employment potential and to become fully self-supporting. Help with child care provision and costs was seen to be the single most important way in which the State could assist women in this position.

14.3 There was consensus within the group that lone parents need a single point of access to a wide range of information, advice and help. Although information about family finances and benefits is often the first requirement, they pointed out that this needs to be integrated with help on many other issues including housing, legal problems, child care, training and employment. For these reasons they were strongly in favour of a one-stop shop approach. However, they did not feel that Benefits Agency branch offices would be the best location for such a service. Ideally they would like a centre dedicated to the needs of lone parents; failing this, they would look for a neutral location which is accessible to everyone, like a Job Centre or community centre. Within such a setting, their preference would be for there to be specific members of staff or 'key people' with responsibility and expertise in dealing with lone parent issues and queries.

14.4 Applying for help from the Benefits Agency had negative connotations for most of the women in the group, and especially those who had been accustomed to financial independence and who had had little or no experience of the benefit system. Some also expressed feelings of rejection and guilt about the failure of their relationships. Given these circumstances, it is particularly important that women are dealt with sensitively and sympathetically at the first point of contact with the Benefits Agency.

14.5 Lone parents as a customer group face a variety of interrelated problems, and their difficulties are enhanced by a lack of awareness of the range of benefits available. The women in our group reported that Benefits Agency staff were unable to offer them general advice; instead the staff either assumed that Income Support would be the most appropriate benefit or 'blitzed' the person with a variety of application focus. It was
difficult for the women in complex situations to analyse their own information needs in order to be able to make specific enquiries; a 'key person' with relevant expertise could assist them in this task.

14.6 The final phase of the study revealed in more detail the obstacles to achieving financial independence through employment. Most of the women on benefit were in jobs that were low paid, casual and unskilled. This was partly because of a low level of skills and educational qualifications, but it was also because of the £15 disregard limit which put better paid jobs requiring more time commitment out of reach.

14.7 Most of the women in the group recognised the need to improve or add to their skills through some form of training or further education. Many saw this as the only realistic route out of reliance upon Benefits in the long-term. Several had taken steps in this direction. Even within this small group a wide range of opportunities were being pursued, from GCSE to degree level courses. The factors which emerged as being conducive to further study were good local access to colleges, subsidised course fees, continuing benefit support if studying full-time, and free creche facilities. Women with young children needed to be able to fit their course work around their domestic commitments, and this meant that they preferred to build up their skills gradually and in a modular way.

14.8 The women in work and receiving benefit needed accurate information about the implications of extending their working hours. For those on Income Support anxieties focused upon the possible loss of 'passported' benefits which were often valued more highly than the cash payment. In particular, there were concerns about losing help with housing costs, whether this was mortgage relief or Housing Benefit, through moving from Income Support to Family Credit. The belief was widespread that Housing Benefit would be completely withdrawn in these circumstances; it was certainly the case that the potential loss of mortgage relief was a major disincentive to owner-occupiers. In general the women did not see Family Credit as a benefit which could be useful to them as a stepping-stone to greater independence. Instead they saw it as an alternative benefit with its own advantages and disadvantages.

14.9 The study raised a number of issues for the Child Support Agency. Most women in the group were still in touch with their ex-partners, but contact was often at a minimal level and sustained for the benefit of the children. In many families contact had declined over the year, and in just over a quarter of the group it had ceased altogether. This was usually attributed to the attitude of the father, but in many cases it appeared to reflect the tacit agreement of the mother. There was also evidence of a loss of commitment on the part of the father to the financial support of the family.

14.10 The interviews suggested considerable support for the principle that fathers should contribute to the costs of raising their children, and that this obligation should be enforced. However, the women wished to distance themselves from the processes of maintenance assessment and collection, seeing this as entirely a matter between the former partner and the Child Support Agency. They also felt that the payment should be transmitted through the Agency rather than paid direct to them by the partner. On the whole, they wanted the assessment to be fair and to reflect the relative financial circumstances of each partner; this was particularly the case where the partner was already paying maintenance voluntarily.
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