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# Institute for Policy Research



## The family-work project: working lone mother families and their children

### About this research

The family-work project is a longitudinal study of the experience of lone mothers and their children, following a move into work supported by tax credits, after a period of time receiving out of work benefits. The aim was to examine the impact of paid work – and for some, job loss – on family life and living standards over time. Conducted by Professors Tess Ridge and Jane Millar (University of Bath), the study explored how a cohort of lone mothers and their children negotiated the everyday challenges of low-income employment over a period of five years (2003-2008). The project found that most women maintained some form of employment and were able to negotiate some of the most important years in family life and child development. However, in some cases, women's experiences were marked by stress and depression, linked to financial insecurity and debt. The research showed that the 'family-work project' was an endeavour which actively involved the family as a whole. In particular, children played a key role in sustaining their mothers in work by taking on household chores, managing their own care and, in some cases, the care of younger siblings. Although children appeared to take on these roles willingly, both children and their mothers were sometimes concerned about what was required of children to keep the working household going.

## Research findings in context:

For the past ten years there has been a strong policy focus on increasing employment among lone parents. Having more lone parents in paid work is a key element in meeting the government's pledge to end child poverty. Achieving this policy goal not only means that more lone mothers need to be supported to enter work, but also that more lone mothers need to be able to stay in work. Issues of employment sustainability have therefore become more prominent in policy debate.

How do lone mothers manage to combine and maintain the balance between paid work and looking after their children? If they work part-time, can they earn enough to make working worthwhile? If they work full-time, what happens to family life? How do children experience their mothers' employment, and what impact does this have upon everyday lives? These are some of the key questions that have been explored in our research.

The research involved talking directly to working lone mothers and their children about how they cope. The families were interviewed first in 2004, again in 2005, and finally in 2007-8, and the interviews included the children as well as their mothers. It is rare to hear from children directly in this type of research, but when a mother gets a job this affects the whole family and means changes for the children as well as for the mothers.

The findings show that lone mothers' aspirations for financial security were not always congruent with the reality of employment in low-paid, sometimes insecure work. The family income was often complex; made up of a combination of earnings, tax credits and other benefits. A high degree of reliance on tax credits to make up wages to an adequate level was experienced in a double-edged way. Tax credits were essential to family incomes, but could also be a source of anxiety and even debts if payments were delayed or reduced. Difficulties with tax credits, including uncertainty about amounts and changes in entitlement (due to children leaving home or simply being older and no longer within the eligible age categories) created financial pressures for some mothers.

It was hard for the families to achieve an adequate and secure standard of living, even after several years in work. These lone mothers were very committed to working, but it was clear that they need better and more stable incomes, if work is to improve the families' well-being and quality of life.

Children played a key role in helping their mothers to sustain employment. The children appreciated the

## Key findings

### The research found that:

- Most mothers were positive about work but with some ambivalence about stress, time costs, insecurity and future prospects.
- There was considerable flux and change in employment circumstances, including periods of unemployment, job changes and periods of sick leave.
- Mothers were reliant on very complex and often insecure income packages – including low wages and tax credits. For some this undermined and destabilised their attempts to establish and maintain employment.
- To sustain employment over time the mother's work had become a 'family-work project', with children and mothers contributing to managing work, family time and care.
- In general children appreciated increased family income from work but employment was not without cost to them, including a loss of family time and dissatisfaction with childcare.
- For some of the children and young people, the financial reward from their mother's work was not always clear. These children were often exercising caution and moderating their needs to make sure that they did not place any strain on their family's finances.

contribution that work made to the family income, but they also indicated that employment was not without cost to them and their mothers. For some children the challenges and costs of their mothers being in work were thrown into sharp relief by the accompanying low pay, uncertainty and insecurity of work. For these children work had held out the promise of something better and that promise had not been kept, so they experienced disappointment, and for some, an apparent loss of confidence in the value of work.

## Policy implications

Given the continuing focus of government on increasing the number of lone parents in employment, the research has clear implications for policy. Firstly, the research highlights the significance of the level and nature of state financial support for low-paid families, and secondly, the importance of understanding children's contribution to low-income working families.

The children's insecurities reflected the labour market position of their mothers. Therefore the type and quality of work available to mothers, and the stability of the labour markets they are encouraged to enter, must be a key consideration if policies seeking to promote employment for lone mothers are to produce security and long term well-being for their children.

Mothers' experiences of establishing themselves as working families were marked in many cases by continuing low income and financial insecurity. Many entered unstable, un-rewarding and insecure labour markets. Enhanced in-work support; increased reward from work coupled with adequate support when employment fails; flexible employment conditions and improved childcare options based on children's own identified needs and preferences, are important pre-requisites for successful lone mother employment and work-life balance. Otherwise increasing compulsion to work may result in greater uncertainty, stress and instability for children and their families.

## Policy impact of the research

The findings and policy implications of this research have been presented to policy-makers in the Department for Work and Pensions (DWP), HR Treasury, HR Revenue and Customs, the Child Poverty Unit and the Cabinet Office, and have informed policy development. They have also helped groups, such as Gingerbread and Child Poverty Action, monitor how government policy affects incomes and well-being for working families. Furthermore, the research has attracted interest from academics and policy-makers in other countries, including Australia, New Zealand, Iceland, Finland, Denmark, Hong Kong, and Taiwan.

## Methodology

The research comprised three waves of qualitative research with low-income working lone mothers and their children, conducted between 2003 and 2008. The first two waves were funded by the Economic and Social Research Council (RES-000-23-1079), and the final wave by the Department for Work and Pensions (DWP). The first wave involved interviews with 50 women and 61 children in early 2004; the second involved repeat interviews with 44 women and 53 children in mid to late 2005; and the final wave involved repeat interviews with 34 women and 37 children in late 2007.

The sample consisted of lone-mother families who had left income support between October 2002 and October 2003; had started jobs of 16 hours or more per week with tax credits; and had at least one child aged between 8 and 14. Given the focus on lone mothers with school-age children, the women tend to be older than lone mothers in general. All were women who had elected to make the move from Income Support into employment.

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## More on this research:

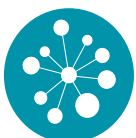
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