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## **Following families: working lone-mother families and their children**

**Forthcoming in *Social Policy and Administration***

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### **Abstract**

Analysis of poverty dynamics based on large-scale survey data shows that there is limited mobility across the income distribution for most individuals and families. This includes lone parents, who are one of the groups most likely to stay poor over time. This high income poverty risk is reduced for those lone parents who are in employment and who receive state financial support through tax credits to supplement their wages. But income security in work can be difficult to achieve. This article reports on longitudinal qualitative research which has involved repeat interviews with lone mothers and their children over a period of three to four years. The analysis explores the experiences of sustaining employment while living on a low, but complex, income and highlights the challenges faced in seeking financial security in this context.

## **Introduction**

In the UK quantitative longitudinal methods have made a huge impact on policy-related research in recent years. Large scale panel studies – household surveys, birth cohorts and so on – have transformed the way in which we think about issues like poverty, unemployment, family formation and dissolution and life chances over the lifecourse. Research tracking poverty entry, duration and exits over time has, for example, provided a much deeper understanding of the ways in which family circumstances and labour market factors interact over time to produce particular poverty outcomes - to protect people from falling into poverty, perhaps, or to precipitate them into a spiral of disadvantage.

Jenkins (2008, p2) uses the metaphor of a ‘rubber band’ to summarise what long-term household surveys has taught us about the dynamics of income and poverty over time:

‘Each person’s income fluctuates about a relatively stable long-term average – this value is a tether on the income scale to which people are attached by a rubber band. They may move away from this tether from one year to the next, but not too far because of the band holding them. And they tend to rebound back towards and around the tether over a period of several years’.

To put this another way, the evidence on income dynamics tends to suggest that there is limited mobility across the income distribution for most individuals and families – some people may get better-off over the lifecourse, as their careers develop and wages rise, but overall most poor people do not become very rich and most rich people do not become very poor. This can sometimes change dramatically, as Jenkins also points out, ‘rubber bands will break if stretched too far by “shocks”, leading to significant changes in relative income position’. But such large shocks are relatively uncommon for most people.

Lone parents, and especially lone mothers, are one group who seem to be on a particularly low income tether in the UK. These women bringing up children alone are at high risk of poverty compared with other families with children. Poverty rates (below 60 percent of median equivalent household income) for lone-parent families have fallen in recent years - from 38 per cent in 1997/8 to 35 per cent in 2005/6, the after-housing costs poverty rate has fallen more steeply from 61 per cent to 48 per cent (DWP, 2007). But these poverty rates

are still high, and mean that about two-fifths of children living in income poverty are living in a lone-mother family.

Some of these women were already living in poverty, or near poverty, when they became lone mothers, and this is particularly true for young unmarried mothers (Rowlingson and McKay, 2005). However the majority of lone mothers become lone parents through the breakdown of marriage or cohabitation. At this point the household income falls, not only because of the loss of the partner's earnings but possibly also the loss of their own earnings, as it may prove difficult to stay in work during what may be traumatic family change. As with overall poverty rates, the financial situation for women becoming lone mothers has improved in recent years. Using panel data, Jenkins (2008a) shows that over the period 1991–1997, income fell by on average 30 per cent for separating mothers between the years before and after the marital split. By 1998–2004 the average fall was much reduced at 12 per cent.

Nevertheless becoming a lone mother is still a key risk factor for falling into poverty and lone mothers tend to have longer durations of poverty compared with other families with children (Jenkins and Rigg, 2001). Employment significantly reduces the risk of poverty for lone mothers, especially those who are receiving some in-work support in the form of tax credits. But low pay and movements in and out of work are common for these women (Evans et al, 2004; Stewart, 2007).

Thus the evidence from quantitative data analysis of household income over time suggests that there is both a low income tether and a short rubber band of income movement for lone mothers. Income fluctuates around a relatively low level for most of these families. For many lone-mother families, income is also complex, coming from a range of different sources. This is particularly true for those in low-paid work, where total income may be made up of wages, child support payments from the former partner, benefits such as child benefit and housing benefits, and tax credits. Tax credits are relatively new, with the current system introduced in 2003 as a key element in the government's pledge to 'make work pay'. There are two tax credits – the child tax credit, for working families with children, and the working tax credit, for low-paid people including those without children. The working tax credit also includes a childcare tax credit, which can be claimed by those paying for registered childcare (see (see Millar, 2008b and 2008c for more details of tax credits and

how they operate). Survey data show that, in 2006, lone parents working for 16 or more hours per week had incomes made up, on average, of 59 per cent earnings, 21 per cent tax credits, 11 per cent other benefits and 7 per cent child support (Conolly and Kerr, 2008).

Especially for lone mothers working part time and/or in low-paid jobs, these other sources of income can add significantly to their total income. For example, in April 2006, a lone mother with one child aged eleven, working for 20 hours at the national minimum wage (of £5.52 per hour at that time) would receive about £110 per week in wages and about £119 in tax credits. Gardiner and Millar (2006) show that low-paid lone mothers can rarely earn enough to escape poverty by means of their wages alone. But when benefits and tax credits are added, then most of these of these families do manage to achieve incomes above the poverty line. Child Support can also be an important source of income. However establishing child support remains difficult for many lone mothers. Those in work are more likely to receive child support than those who are not employed.

However, having total income which is made up of various different sources may make these families very vulnerable to poverty. If any one of these income sources fluctuates, or falls significantly, or is withdrawn, then the total package may be put under strain. In an innovative study tracking family incomes on a week-by-week basis over twelve months, Hills et al (2006) found that about a quarter of their sample had incomes that were 'erratic' or 'highly erratic' over the year, and that those with labour market changes or changes in tax credits tended to have higher variability than others. Tax credits tended to be a more variable source of income than earnings. Small changes in income can be quite substantial shocks to living standards when you are on a low income. Qualitative research suggests that many people living in poverty manage by tight control and/or by running up debts, and that they often do not have access to affordable forms of credit (Kempson et al, 1994). In such circumstances income and living standards can be vulnerable to 'shocks' that other families would be able to manage. Over time the cumulative impact of these may be substantial. For many employed lone mothers, with complex but low and possibly variable income, the capacity to maintain living standards may be limited.

We have been exploring these sorts of issues in our longitudinal qualitative study of lone mothers and their children. This has followed a sample of lone mothers over a period over four to five years, starting from a point when they left income support and started work. The

study has two main aims: to examine the impact of paid work, and for some job loss, on family life and living standards over time; and to explore how families negotiate the everyday challenges of sustaining low-income employment over time. The policy context for the research should be noted. For the past ten years there has been a strong policy focus on increasing employment amongst lone parents. Having more lone parents in paid work is a key element in meeting the government's pledge to end child poverty and a target of a 70 per cent lone-parent employment rate by 2010 has been set. Reaching this target not only means that more lone mothers need to enter work (the current employment rate is about 57 per cent) 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. More generally, sustaining work over time is important for both maintaining current living standards and for improving future options.

Qualitative longitudinal methods are still relatively new in policy research but they provide opportunities to explore the processes behind patterns of stability and change over time. They can provide evidence on how people perceive their situations over time, how they engage with other people, deal with institutions and actively shape their circumstances and opportunities. As Corden and Millar (2007, p 529) argue, 'Qualitative longitudinal research seeks to uncover and understand processes of change over time. This focus on change, both on how people change and on how people respond to change, is very relevant in the current policy context in which individual behaviour change is seen as key to achieving desired policy goals'. In this article, we draw on our research to explore how the mothers and children experienced income changes, first as the mothers moved into work and then over time, as they tried to sustain their employment. The next section outlines the methodology for the study.

### **Staying in work: a longitudinal qualitative study**

Our project has been following a sample of lone mothers and their children from when the mothers started work after spending a period of time out of work and claiming benefits<sup>1</sup>.

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<sup>1</sup> The first and second rounds were funded by the Economic and Social Research Council (RES-000-23-1079) and the third by the Department for Work and Pensions. We have explored a range of issues in the analysis, including how the mothers managed the transition into work (Millar, 2006); the contribution of children (Ridge, 2006; 2007); tax credits and employment (Millar, 2008); the nature of the 'family-work project' over

The sample was defined to include lone mothers who had left Income Support between October 2002 and October 2003 and had started working for at least 16 hours per week and who were receiving tax credits. A further condition was that there should be at least one child in the family aged between eight and fourteen. The sample was drawn from tax credit records, and came from two main areas of the country (South-West England and Yorkshire), including both urban and rural areas, but not large cities. We interviewed the families for the first time in the first half of 2004, and this included 50 lone mothers and 61 of their children (aged 8 to 14 years old). The second interviews took place about 12 to 18 months later, in the second half of 2005, and included 44 mothers and 53 children. The third interviews took place in the second half of 2007 and included 34 mothers and 37 children. Thus, overall we have interview material covering a period of three to four years, and from the first interview we also have some information on the previous employment history of the mother. There was, of course, sample attrition between the first and third interview which meant that we lost 16 families. This included the six families we had not been able to interview at the second round (four were not traced and two withdrew due to ill-health), seven families who we could not trace at the third round, two who withdrew because they were felt that they too busy to take part, and one who withdrew because of ill-health.

As noted above, the sample was defined to include families with at least one child aged 8 to 14. We did not want to interview younger children (as in-depth interviews may not be suitable) or older children (who might be making their own transitions from school). This meant that our sample of lone mothers was slightly older than the population of lone mothers in general and included fewer single never-married mothers (who tend to be younger women). However, some of the families we interviewed did include other children outside this age range. There were seven women with pre-school age children and ten with older children still living at home. About a quarter of the mothers in sample reported some health problems, which is higher than the population estimate (15 per cent) for all lone mothers reporting health 'not good' over the past 12 months (Barnes *et al*, 2004). These women were mainly divorced or separated, and the median length of lone parenthood was about five years.

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time (Millar, 2008a, Ridge and Millar, 2008) and the importance of social relationships in sustaining work and care (Millar and Ridge, 2009). This article draws on those previous publications.

Interviewing the children as well as the mothers was an important part of our approach. Children are often seen as passive and dependent in the family, rather than as active and supportive. But Ridge (2002) has shown how children in families living on income support play an active role in managing and coping with poverty in various settings, including in the family, at school, and in friendship and social activities. One of the aims of this study was to explore the role of children in sustaining their mothers' work, as well as exploring the impact of that work on their lives. We take as a starting point that the children as well as the mothers are active participants in negotiating and managing the changes involved. Interviewing both allows us to explore these processes from their different – and possibly conflicting – perspectives.

We also wanted to consider the family in a holistic way, not just as individuals. When the lone mother starts work, her life changes in various ways, but so do the lives of her children, and perhaps also other family members who may become involved in childcare, or in other forms of help. Jobs are individual but working is not, in that being in work also affects, and possibly directly involves, other family members (just as wages are individual but also support families). We have thus developed the idea of the 'family-work project', conceptualising work as a project that actively involves the family as a whole and not just the one individual with the job. Sustaining work over time means that the situation of being a working family must become part of the everyday and regular practice of the family as a whole. In some of the families in our study there was a clear recognition of the way the family works together to sustain the mother's employment. As one mother, with two teenage children, put it: *as a family we balance it ... we all, the three of us, we work together very well*. Others are less explicit about this, but it is apparent in their accounts of how the family manage.

At the first interview we focused on the transition to work, and how this was experienced by both the mothers and their children. At the second and third interviews we focused on whether and how the mothers had been able to sustain work, and what this had meant for them and their children. However, although our starting point for the research was the movement from being out of employment (and receiving income support) to being in employment (and receiving tax credits), it is important to place this in a longer time context. In general the women had some previous experience in the labour market but, like most mothers, their employment histories were closely bound up with their family circumstances

and caring responsibilities. Most of the women had had some breaks in employment when their children were young and/or had mainly worked part-time. So even as partnered women they had moved in and out of work, or reduced their working hours, to care for their children (and sometimes other family members, including partners). Becoming a lone mother was also often disruptive of employment. Half of the women had left work around about the time that they separated from their partners. Some had returned to work quickly but others had spent several years receiving income support. At the first interview about two-thirds of the women - 35 out of 50 - had been on income support for a year or more. This did not mean that they were not still in some way engaged with the labour market, however. Just over half of the women had experience of working part-time, doing voluntary work, and/or studying while they were receiving income support.

At the first interview, which was typically about 18 months after they left income support, 44 out of the 50 mothers were still in employment. Most (36) of those in work were employed in care homes, offices, retail, catering or cleaning – typical women’s jobs in the gender-divided labour market. There were eleven women in professional or semi-professional jobs, all in care or education, most of whom had completed some further education or training. Most of the women worked part-time (around 20 hours per week), with thirteen women in full-time jobs (over 30 hours per week). There were six women who had more than one job, four were working nights and five were working weekends. Pay was typically £5-£6 per hour, which was about average for women in part-time work in 2002. All were receiving tax credits, most often both working tax credit and child tax credit, and this formed an important source of income.

At the second interview, 37 out of 44 women were in employment. At the third interview there were 29 out of 34 in employment. Thus in general, the women did manage to sustain work over time. But this aggregate picture masks considerable individual change. Of those in work at the third interview, 16 had changed their jobs since the previous interview and a further seven had changed their hours or their status within their jobs. Changes included job changes, due to insecure or temporary employment (jobs which had a fixed contract), changes in hours and days of work, spells of unemployment, time off for sickness, loss of jobs through redundancy, changes in jobs associated with moving home, re-partnering, and periods of maternity leave. Some elements of change were beyond the control of mothers, for example periods of sickness, redundancy, insecure employment and

temporary work. Some changes were driven by women seeking to control their employment circumstances and accommodate changing family needs, childcare and the need for higher wages.

### **From income support to work: being ‘better-off’?**

At the first interview, when most of the women had been in work for at least 12 months, we asked the women whether they were better-off financially in work, and what this meant to them. Their feelings about their current situation were set in the context of their previous circumstances and in particular the usually very difficult experience of trying to make ends meet living on income support<sup>2</sup>.

*.. compared to when I was on income support, I couldn't do anything, really, I didn't go out, I didn't have a bottle of wine, or take the kids out, or give the kids pocket money ... Whereas now, I can do things like that, so you know, and I am not in any great debt through doing it either, so, I think I'm definitely better off ...*

Being better-off was generally defined in quite minimal terms. It meant being able to pay bills, not having to worry so much about money, being able to redecorate their homes, having a bit more money for treats, especially for the children but also for themselves, and being able to afford holidays, Christmas and other religious festivals. Thus being better-off was about being able to afford ‘*the little things*’. For example:

*I'm not rich but I can do little things like a takeaway or take the kids to pictures and things like that ... it's just little things that a lot of people take for granted..*

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<sup>2</sup> Income Support is the UK's social assistance scheme, which is operated nationally, and provides means-tested income to non-employed working-age people, subject to meeting work requirements. These differ for the various groups of recipients. At the time of our research and currently lone parents are not required to be available for work if they have a youngest child aged under 16. This rule is soon to change. From November 2008 no new claims to income support will be possible for lone parents whose youngest child is aged 12 or over, and from 2010 this will apply to lone parents with a youngest child aged seven and above. Thus in future most lone parents, except those with younger children or who are exempt for health or other reasons, will be required to make themselves available for employment under the same conditions as any unemployed person (i.e. they will have to be available for, and actively seek, work).

At that time the women were about equally divided between those who said that they were better-off financially in work and those who said they were not or that there was very little difference. However the way the women talked about whether they were better-off or not was often quite complex and ambivalent:

*I am better-off but the money does not always make up for the amount of pressure and the lack of time.*

*I would say it's about the same. But as I say the benefits were what it [going to work] did for me mentally.*

*It is swings and roundabouts really. I am better off because obviously I'm at work but I'm not as better off as I thought I was going to be ... But I am better off, I mean I feel better for working.*

The children also compared their current situations with their previous experience of living on income support. Many of the children were able to recall with great clarity the fears and concerns they had had about being poor and being identified as poor. Their accounts showed clearly the impact of economic and material deprivation on their lives, including their feelings of social and economic vulnerability, their fears of being left out and unable to join in with their peers, and the challenge of having no money, and for some being in debt. These concerns can be seen particularly in children's fears about what would happen if their mothers stopped working. As one eight-year old boy put it, when talking about why he wanted his mother to stay in work: *Because then we'll have enough money and we'll have enough food. Because sometimes we run out of food and then we don't have enough money to get some.*

Children were also engaged in trying to alleviate financial pressures in the family where and when they could. One of the key ways in which they can do this is by moderating their wants and needs to diffuse tensions and ease the strain on already overburdened family finances. This strategy also shields them from disappointment and protects their mothers from worry. Although the children in general felt better off financially since their mothers were working, some of them did not. Several of them were still clearly managing and restricting their needs and expectations, some overtly, but others more covertly. One 15 year old girl explained how she tries to manage her needs without asking her mum for extra: *Well, I don't like*

*asking Mum for money that much so I try not to. Just don't really ask about it ... I don't know, sounds stupid, but, like, sometimes I save up my school dinner money and I don't eat at school and then I can save it up and have more money.*

### **Perceptions of financial situation over time**

As would be expected, family circumstances often changed over the course of the study. Children of course grew older and their needs changed as a result. Some children left home. New partnerships were formed, sometimes with men who were fathers of other children, babies were born. Parents grew older, and some needed more caring time and attention, some families experienced bereavement when elderly parents died. Health problems, for both mothers and children, also caused difficulties for some families. These various events and changes often had a significant impact on everyday lives. Bearing this background in mind, here we focus on how the women and children experienced their financial circumstances over time. As noted above, many of the mothers made various changes in either jobs or hours of work and some women also had periods back on income support.

At the second and third interviews, the women were in general positive about the financial and other benefits of working. This woman had two jobs at the second interview: *it's much better being at work because you are socially engaging with people and you know I'm sure that kind of increases your wellbeing.* However the reality of their own circumstances over time did not always match the women's financial aspirations for work. In general wages had not increased very much, but even if wages did rise this did not necessarily lead to a significant increase in total income because the amount of tax credits would usually fall, although not necessarily immediately. Thus, although working incomes were generally higher than out-of-work incomes had been, there was some levelling of circumstances over time. For example, one woman had increased her employment hours but said that: *I seem to be working more hours for less money than when I was working less hours and getting the tax credit.* One of the mothers who had been steadily working noted at the third interview that she was better-off only because she had other perks from working and other sources of income: *The only reason I'm better off in work is because [of] the company car and my maintenance.*

For the children, living standards and social participation had generally improved, and this was valued. As a girl (aged 11) said at the second interview: *We can go out a lot more places*

*and we don't really have to worry about the money because we can go on holiday. Other children made similar comments about being able to take part in more activities and do more at school, like this teenage boy at the third interview: we wouldn't have the facilities what we've got now if she wasn't [working] .. like the Internet ... for revising. But some children were still moderating their needs. For example, at the third interview, one girl of 16 was aware that although her mother worked full time they were still on a low-income: I know that we ain't got much money ... So like when it's like school trips and everything, I would [say to my mother] "If you ain't got money, it don't matter because I'm not right bothered about going on school trips anyway".*

### **Coping with debts and seeking security**

The short rubber band of income is apparent in these accounts, with the families not necessarily advancing financially over time. Given this context, coping with debts and seeking security were key factors in how the women felt about their situations. These were apparent throughout the study, coming up at each interview in various ways.

Some mothers had been in debt when we first interviewed them but were generally able to pay off debts once in work. However, being in work could also generate debts and at the third interview over half of the mothers expressed concern about being in debt. The most common types of unmanageable debt were for credit card payments, personal loans, and re-mortgages. These sources of income are often not available to people not in work and so being in work meant that the women could gain access to credit previously denied them. As one mother put it '*when I was working I had credit cards sort of thrown at me left, right and centre*'. As we discuss further below, the women did have certain expectations of what they could and should be able to afford in work and use of credit cards, for example, is widespread among working people. But it was more substantial debts, beyond regular credit card use, that were causing problems. There was little evidence that these unmanageable debts were due to profligate spending. Debts were generated through employment changes (instability in jobs and job loss), through partnering and re-partnering (especially debts accrued at separation), and through expenditure on housing (over mortgaging, re-mortgaging and improvement loans).

In addition, tax credits could also generate debt, directly or indirectly. Tax credits played a key role in ensuring a steady and reliable income for these mothers, and were an essential

factor in enabling them to sustain employment. But this meant that changes in tax credit receipt through loss of entitlement or through mistakes in assessment resulting in overpayment were particularly problematic. The tax credit system is based on an annual reconciliation between the provisional tax credit award (based on estimated income) and the final award (based on actual income). Some women had tax credit debts, due to overpayments, that they were repaying over time. More indirectly, the loss of tax credits (for example, when children leave home or age out of the system) could have a particularly destabilising effect on the family income. Some women who had come to rely on this as a regular income source and had gradually started to extend themselves with housing, home improvements and other outlays. Even when mothers knew that they would lose money because their children were reaching the age when they would be out of eligibility for tax credits, the loss of these could still come as a shock to what was generally a small budget.

Debts made life very difficult and stressful for some women, and for their children, who worried about their mothers. This was one of the most negative factors about living on a low wage over an extended period of time. More positively, changing and higher expectations were also important in how the mothers viewed their living standards over time. The women felt that, as people in work, they should be able to achieve a better standard of living and spend more on the type of things that other working families take for granted, such as home improvements, consumer goods and holidays. One of the key features of the early waves of the study was that the mothers often started home improvements and redecoration. Children were able to talk about holidays, leisure activities and computer games. However, where expectations were not being met, this could be a source of dissatisfaction and the value of continuing in work could be called into question. None of the women actually gave up work for this sort of reason, but not being able to meet these expectations was a factor in attitudes towards staying in work.

The goal of achieving security was a key factor in how the women felt about their situation. One of the main motivations for working for many women was to achieve some future security, for example being able to become a home-owner, or securing a future pension. At the start of the study when mothers first moved into employment gaining secure housing was often a key ambition. Some women had lost everything when they left their violent husbands and all the women were keen to ensure that they and their families were living in a secure

place and good environment. Housing was also an aspirational goal, seen as an indication of success and better times.

As the extent of job change shows, some women found it difficult to get a firm hold on employment and so security at work was an immediate goal. One woman was an agency nurse who was working in a nursing home that was failing, she was feeling increasingly insecure as the demands on her multiplied and she was always expecting to be laid off: *'I think the advancement would be to be secure'*. Feelings of insecurity and instability in employment were apparent when terms of employment, including hours and days, were dictated or imposed by employers. Some jobs were also inherently unstable or impermanent resulting in periods of unemployment. By contrast, good conditions of employment gave mothers a measure of certainty and stability with which to manage childcare and plan future work and care strategies.

Feelings of financial insecurity were in part a direct response to the actual instability of income which many of the women experienced. Most mothers had a weekly income made up from wages, tax credits, and – for some - child support and housing benefit. It was difficult for women to feel financially secure when any one of these elements in their overall income could change in ways that were beyond their control. There was instability and variability in terms of tax credit payments, and payments could change suddenly and without clear reason as far as many mothers were concerned. One woman who worked full time described her experiences of tax credits as *'up and down'*. Although her wages never fluctuated her tax credits were often changeable and to her unpredictable *'It's just never the same every year, even though my wages have not changed. [my son]... changed in January when he went into full-time school, but other than that, there's no real big change, but my credits fluctuate all the time.* Child support was difficult to obtain and when it was in place was often unreliable. One mother with two children had been persuaded by her former partner to make an arrangement outside of the CSA *'which was really a big mistake, because he just ... messed about and then I was getting it, and then I wasn't, then he missed a week, then he would, you know, then it was just like I was thinking he's not giving it to me this week and no that's for last week, no this, it was just hassle'*.

Insecurity was also felt when, despite the mother's best efforts, income and financial well-being stayed much the same and the women did not feel like they were gaining from

employment. In one case a woman with two children who had always tried to work and was working full time at the time of the third interview, said that she was feeling insecure. This mother felt that although she was just about managing on a day to day basis, she never experienced any security of income and she never generated enough money to allow her to take a holiday or make any savings: *Every month I just manage to make ends meet every time and I've got no debt. It's not as though I've got credit cards, overdraft or anything like that. It's just general day-to-day living.*

## **Conclusion**

Over the period of our research, for most of these families the mothers' employment became a part of the everyday life of the family as a whole. Using longitudinal qualitative methods has generated a rich data source for understanding working lone-mother families and how everyday working life is experienced by both mothers and children overtime. The mothers had usually been able to sustain employment over the period of our research, often in the context of a fluid and changing employment environment. Most of the women had successfully negotiated some of the most important years in family life as children grow and change and family practices adapt to accommodate different needs and values. However, for some women their experiences have also been marked by stress and depression linked to financial insecurity and debt. Their aspirations, especially for financial security, were not always congruent with the reality of employment in low-paid work. Incomes were usually low, but complex. 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 income but often seemed unreliable and insecure, for reasons not always clear to the women. Child support payments could also be unreliable. These families were living the experience of the 'rubber band' of poverty dynamics, with incomes that did not stretch them very far from the poverty line, making the families vulnerable to even quite small shocks in the incomes or circumstances. The experience of sustaining employment while living on a low, but complex, income highlights the challenges faced in seeking financial security in this context.

There are clear policy implications in respect of both the level and the nature of state financial support available to low-paid families. Tax credits have a vital role to play in ensuring security of income in employment. Reducing variability in payments and providing more detailed information about how awards have been calculated would help. So would

providing continuing tax credit support to mothers at times when their family circumstances change, sometimes abruptly, for example when children leave home to live elsewhere. Other measures to underpin income security could include child support guarantees, more extended support to make the transition to work, ongoing advice and support in work, and more financial subsidy for childcare costs.

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