UK Government plans for child maintenance
&
The Welfare Reform Bill

Briefing for MSPs on Scottish Government debate on welfare reform

Key issues
- The implications of the UK Welfare reform bill on the child maintenance system have not been widely recognised
- The new system is designed to encourage parents to come to voluntary agreements rather than use statutory services. However there are concerns as to how voluntary arrangements would be conducted safely in the context of an abusive relationship
- Family support services required to support voluntary agreements operate on a different basis in Scotland and England, and little account appears to have been taken of this in the UK legislation.
- The proposed new statutory maintenance service will charge an up-front access fee of between £50 and £100, and deduct as much as 12% from the parent with care and as much as 20% from the non-resident parent. This will have major impact on families in poverty.
- Little account appears to have been taken of the distinct features in Scottish family law, such as the Minute of Agreement on financial arrangements in divorce cases, and how this will relate to the proposed new system

Introduction
Tucked away at the end of the Welfare Reform Bill (Miscellaneous Provisions) are four clauses concerning child maintenance. These clauses are the legislative tip of a much bigger iceberg - the UK government’s proposed reforms of child maintenance. These will involve:

- More help to make private agreements, including the offer (for a small fee) of an indicative maintenance calculation (see Clause 133), plus a greater emphasis on the use of a network of national and local relationship and family support services.
- A proposed gateway to the future new statutory maintenance scheme run by the Child Maintenance and Enforcement Commission (the Commission), intended to encourage more parents to try to agree their own private voluntary child maintenance arrangements rather than use the Commission. (See clause 131)
- Restrictions on use of a statutory collection service (where the Commission collects, monitors, and enforces payment by a non-resident parent), so that access will only be allowed if either a non-resident parent agrees to it, or is shown to be a bad payer. (See clause 132).
Ensuring that non-resident parents support their children financially is a challenge that the British Government has never successfully met. Successive Governments have tried to reform the system without great success. The current system leaves many separated parents without adequate child maintenance arrangements, and many parents with care do not receive payments on a regular basis or receive no payments at all. ([Work & Pensions Select Committee - Child Maintenance](#))

At present, parents can make a voluntary arrangement with their ex-partner for the payment of child maintenance or where this is not possible, they can use the statutory child maintenance system through the Child Support Agency. In Scotland, additionally, provision in family law enables couples to sign a Minute of Agreement on financial arrangements such as child maintenance, before divorce proceedings are commenced. This arrangement does not exist in English law. Child maintenance payments are now disregarded for all means-tested benefits.

Whilst supporting the concept of family-centred collaborative approach for separating families, we recognise that a voluntary agreement will not suit all separating/divorcing families. Parents who separate do so for a reason and it is naïve to believe all parents can be encouraged to negotiate successfully.

**Westminster proposals for the reform of child maintenance**

It is the UK government’s intention to charge parents for using a new statutory maintenance service that will replace the Child Support Agency and will be introduced between 2012 and 2014. The following fees have been proposed:

1) An upfront application fee of £100. This charge will be borne by the parent who makes the application to the new statutory agency, in most cases the parent with care. Approximately 90% of parents with care are women.
2) For those parents in receipt of benefits, an upfront application fee of £20 with a further £30 being paid by instalment once maintenance payments are in place (£50 in total).
3) Those parents who then go on to use the agency’s collection service will pay an on-going fee of between 15 and 20% for the non-resident parent and between 7 and 12% for the parent with care. This is up to 32% that will be deducted from child maintenance payments on an on-going basis.
4) A charge of between £20 and £25 will be made for the use of a calculation only service.
5) If enforcement measures are taken, a further charge would be levied against the non-resident parent.

The decision to charge parents for the use of the new statutory service is not a devolved matter. However, there are aspects of the bill that have implications for Scotland.
The UK Government is encouraging separating/divorcing parents to come to their own voluntary family-based arrangements for the payment of child maintenance. The introduction of fees is seen as a deterrent to using the new statutory system. Parents who cannot come to a voluntary arrangement with their ex-partner will be expected to move through a “mandatory gateway” before proceeding to the new statutory agency for the assessment and collection of child maintenance. The purpose of the gateway is to assist parents in considering their child maintenance options and to be signposted to other family support organisations at an early stage to find resolution across a range of issues.

Recent research by Gingerbread found that almost half (46 per cent) of single parents currently using the Child Support Agency could not afford to pay the fees proposed to access the new child maintenance service. Furthermore, of those families surveyed by Gingerbread who said they could not afford the fees, 72 per cent said they could not set up private arrangements with their ex-partners - meaning their children would simply have to go without maintenance support.

**Presumption that voluntary arrangements are always in the best interest of the child**

The government has presumed that private voluntary maintenance arrangements are always in the best interest of a child. This assumption is misguided. Whilst some parents are capable and willing to agree informal payments, substantial numbers of lone parents who contact the Lone Parent Helpline in Scotland are unable to make private arrangements for a variety of reasons. These include resentment towards the ex-partner, open conflict between the two parties, a reluctance to pay money directly to an ex-partner or disbelief that the money will be used for the children. Research has shown that one of the primary causes of harm to children is on-going conflict between their parents. Indeed, every year, disputes over contact/residence feature in the top ten reasons why adults call ParentLine Scotland and more poignantly, why children and young people contact ChildLine Scotland. Often, disagreement over finances is one of the reasons why contact/residence issues are not resolved in the best interests of a child.

If a parent wishes to make use of the statutory service, the burden is disproportionately placed in them to demonstrate why a private voluntary agreement with the other parent is not possible. However, there are many circumstances in which voluntary agreements are inappropriate or unworkable, potentially leading to children being left without support.

Any scheme that forces parents towards a voluntary arrangement that is not appropriate has the potential to exacerbate the conflict and thus harm children. The priority for the government should be the establishment and flow of child maintenance payments delivered in a sensitive and speedy manner. Parents who can make a voluntary arrangement will do so of their own accord; in Scotland, those who can afford to, can engage a solicitor to draw up a Minute of Agreement. Those who cannot should not be impeded.
In summary, we are therefore concerned about the onus being placed on the parent with care to show that they require use of the statutory system.

We also challenge the veto which non-resident parents have been given over a right to prevent the parent with care accessing the statutory system, since, in its current form, the Bill gives the non-resident parent inappropriate power to withhold consent to the use of the statutory collection service and to choose to pay directly to the parent with care, even against their wishes.

**Domestic Abuse**

The UK Government has acknowledged that victims of domestic abuse should not be expected to form a voluntary agreement, or the proposed application charges and has given a commitment to including an exemption for this group. However, we are concerned as to how effective this exemption will be in practice.

Domestic abuse is a hidden issue, and it is extremely difficult and, often dangerous, for those experiencing domestic abuse to access support and services. Recent research by Barnardo’s UK has indicated that many parents did not make voluntary agreements in cases of domestic abuse because the parents did not want any contact with their ex-partner. Scottish Women’s Aid is concerned that that these proposals will make it more difficult for women experiencing domestic abuse to have access to benefits and financial support for themselves and their children, with the unintended consequence that this will make it even harder to leave an abusive partner.

A further issue of concern is that the current UK legislation places the burden of proof on the victims of abuse, and it is also not clear how widely domestic abuse will be defined to ensure that this does solely refer to physical abuse and what proof will be required to evidence access to the exemption. The statutory scheme must be designed to be as open and as sensitive as possible to the most vulnerable families, and parents must have a right to be believed when they report that they have been experiencing domestic abuse.

It is also vital that the UK legislation takes account of Scottish legislation covering domestic abuse and that any provision prescribing court orders acceptable as evidence includes the relevant Scottish protective orders.

**The Mandatory Gateway**

We remain sceptical about the introduction of a mandatory gateway. This is another hoop through which lone parents will have to jump. It is not at all clear what “evidence” a parent will have to supply to convince C-MEC officials that a voluntary arrangement is not feasible. Penalising the most vulnerable and disadvantaged families most in need of financial support by adding another barrier to their accessing child maintenance can only impact badly on the very children that the Government intends to help. Unless parents can
pass freely, without hindrance, through the gateway, then valuable time will be lost as it will take longer for maintenance payments to become established.

**Advice & Support Services and impact on devolved matters**

It is very clear that Westminster has given little if any consideration to the infrastructure of family support in Scotland. The Strengthening Families paper refers to the Centre for Separated Families (CSF) and Couple Connections, Haverstock Healthcare Ltd and Routeways – all English based services. It also promotes the use of Sure Start children’s centres which do not exist in Scotland.

Creating a family centre approach by joining up services is essential particularly in ensuring that vulnerable families are appropriately supported. The Westminster Government has not considered the availability & resourcing of appropriate advice and support services in Scotland but is set to introduce charges for the UK-wide statutory system.

Applying this particular aspect of the child maintenance reforms to Scotland represents a major stumbling block that must be resolved. The Department of Work and Pensions does not have authority under the devolved provisions to set out in Schedule 5 of the Scotland Act to impose these provisions for tasking Scotland based statutory or voluntary bodies with ensuring those families whose children are at greatest risk of poor outcomes are effectively identified and engaged with early on.

The proposals do not take into account the existing legal provisions and mechanisms in Scotland bounding child and spousal maintenance, such as aliment. Also, where the DWP’s proposed child maintenance reforms recommend family-based, individualised solutions that reflect the family’s needs rather than the government agency’s remit, Scotland has a ready tailored solution in the form of a Minute of Agreement. Under a minute of agreement, there is no need for either party to turn to the CSA for support and an agreement in many cases can be reached and enforced outside of the court.

Our organisations are in no doubt that the child maintenance aspects of the Welfare Reform legislation will have a significant direct and indirect effect on the people of Scotland, particularly some of the poorest and most vulnerable families in our society, and on our capacity to run our own affairs in those areas which are devolved to Scottish control. It is vital therefore that the Scottish Parliament properly considers and addresses this.

This briefing represents the views of the above-named organisations. Please also note that collectively we support positions and views expressed about welfare reform by any of our organisations either singularly or collaboratively with others, on any aspect of reform.
Welfare Reform Bill 2011
Impacts on Lone Parents & Children

This Briefing summarises some of the key measures included in the Welfare Reform Bill 2011 which will impact on Scottish lone parents & their children.

Key Issues

OPFS welcomes the focus on personalised support, and work related activities in the Bill, but we feel the proposals to increase conditionality and sanctions are unfair & will not be effective. We believe that the two are in contradiction to each other. This approach diminishes the unpaid care work that parents and carers carry out and its role in the economy and society. It also risks further distancing those parents who are hard to reach or who experience multiple disadvantages, and those who want to care full-time for their children when they are young.

- Moving lone parents onto Job Seekers Allowance to take up paid work when their youngest child is 5 years does not take into account Scotland’s very different institutional landscape. It is also at odds with the Scottish Governments “Getting it Right for Every Child “ approach (GIRFEC) ¹
- Lone parents, facing difficult life circumstances, will be far more at risk of sanctions with disastrous effects on their children’s financial and social well-being. Some may disappear from the benefit system altogether. This does not sit well with Scottish Governments “Achieving Our Potential “Strategy. ²
- Marginalised lone parents, particularly young parents are more likely to have work-related activities imposed on them by their adviser or their private provider with a potential negative impact on family health & wellbeing, cutting across the Scottish Governments “Early Years Framework “³
- Lone parents, with older children, will be more likely to end up in low paid part-time work. This will have a negative impact on family health & well-being as it will increase parents’ time-poverty significantly without greatly improving income, and increase the risks to children when their parent is not at home. This clashes with Scottish Governments “Equally Well “strategy ⁴

A range of case studies are attached to this briefing. These voices of parents show that welfare reform is already affecting family wellbeing & will ultimately hinder the Scottish Government in achieving its child poverty reduction & solidarity targets.

Poverty

The biggest issue affecting lone parent families is poverty. There are over 174,000 lone parents with 295,000 children in Scotland - one in four families and 39% of lone parent families have a gross weekly income of £200 or less. One in three lone parent mothers are depressed and lone parent families are more likely to face poor health.

We also know that 53% of lone parents work more than 15 hours a week and 42% don't work at all – although many do move in to employment once their children are older. Pioneering research has challenged the stereotype of the lone parent mother to highlight the barriers they face in taking up paid work. Most have come out of a long-term relationship or marriage. There average age is 34yrs. Many have difficulties fitting childcare, concern for their children and paid work together in a pattern that supports family wellbeing. Some have few qualifications so the only part-time work available is low paid. What matters is access to training and education to improve skills and qualifications but often that comes with too little childcare.

The Westminster government proposes increasing the employment rate of parents as a key element in combating child poverty and this will be integral to the development of both the Work Programme and “a new dynamic approach to benefits.” The centerpiece of the Bill is Universal Credit, a new benefit which strengthens means-testing more firmly as the centerpiece of the social security system. The Bill further marginalises contributory benefits with the arbitrary time-limiting of contributory employment and support allowance for those in the work-related activity group. There is widespread fear among disabled people, which include lone parents about the impact of these and other measures.

Simplification

Simplification through the integration of in-work and out-of-work financial support aims to create a simpler structure overall and to reduce the insecurities associated with transitions into and out of paid work. However the extension of in-work conditionality means new rules will be needed to determine the threshold at which universal credit claimants may be required to increase their “work effort.” Instead of supportive measures to help people progress to better-paid jobs, the pressure of conditionality will hang over them.

Making Work Pay

The aim of making work pay has also been questioned. Research for the Resolution Foundation by Loughborough University’s Centre for Research in

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5 http://www.npi.org.uk/publications/poverty.htm
6 Families in Britain, Evidence Paper Cabinet Office 2008
7 Reuben Ford, Alan Marsh and Stephen McKay
8 Welfare Reform Bill 2011
9 universal credit
10 The Resolution Foundation
Social Policy underlines that any improvement in the incentive to increase earnings in work will be fairly limited and for some groups the incentive will be reduced.

A key concern for lone parents is the likely impact of changes in help with childcare costs on disposable income in work. Government has said the current budget will be spread more thinly in order to include parents working fewer than 16 hours a week. While the inclusion of those taking up mini-jobs is welcome, it will jeopardize the efforts of parents working longer hours to the extent that work could cease to pay for many of them. Changes to council tax benefit, claimed by many lone parents & which also affects incentives, is unclear. As with the Social Fund (which will not be ring fenced), it will be devolved locally (with a 10% cut to the overall budget) in some unspecified form.

**Childcare and Sanctions**

Most lone parents want to have the opportunity to combine paid work with the vital job of being a parent. The Welfare Reform Bill, however, fails to recognise that the required childcare infrastructure is lacking in many parts of the UK including Scotland – particularly before school starts and after it finishes, and during school holidays – and is insufficient to meet the demands being made upon benefit claimants. We believe that the UK Government should, therefore, amend the Welfare Reform Bill to ensure that claimants with a dependent child or children will not face sanctions if they are unable to work or to participate in work related activity, or have to give up work, due to a lack of suitable high quality, flexible, affordable childcare appropriate to the parent’s and their child’s needs.

**“Welfare Dependency”**.

A third aim of the Bill is to deal with "welfare dependency". This derogatory label now includes anyone of working age in receipt of benefits or tax credits. It is then used to justify punitive policies such as the proposed benefits cap, which will limit the benefit a working-age household can receive to the equivalent of median weekly earnings of £500 for a couple or lone parent and £350 for a single adult.

Ministers have emphasised that the cap is "all about influencing behaviour". Those affected are supposed to "adapt to their circumstances". However cheaper local accommodation is unlikely to be available, given the majority affected live in social housing; yet if they move, it could destroy the very support networks that underpin the government's "big society". 11

“In the name of reducing government interference, the government is using its power to make benefit recipients behave in ways that it believes will enhance responsibility – less the subtle, choice-enhancing, nudge favoured for other

groups, more a sharp shove, and one that is likely to hurt women and children in particular.”¹²

**Child Maintenance**

The Welfare Reform Bill also legislates for changes to child maintenance. This involves:

- More help to make private agreements, & a greater emphasis on the use of a network of national and local relationship and family support services.
- A proposed gateway to the future new statutory maintenance scheme intended to encourage more parents to try to agree their own private voluntary child maintenance arrangements rather than use the statutory Commission.
- Restrictions on use of a statutory collection service, so that access will only be allowed if either a non-resident parent agrees to it, or is shown to be a bad payer.

The new system is designed to encourage parents to come to voluntary agreements rather than use statutory services. However there are concerns as to how voluntary arrangements would be conducted safely in the context of an abusive relationship. Family support services required to support voluntary agreements operate on a different basis in Scotland, and little account appears to have been taken of this in the UK legislation.

The proposed new statutory maintenance service will charge an up-front access fee of between £50 and £100, and deduct as much as 12% from the parent with care and as much as 20% from the non-resident parent. This will have major impact on families in poverty.

Little account appears to have been taken of the distinct features in Scottish family law, on financial arrangements in divorce cases, and how this will relate to the new system.

**Conclusion**

Paid work is seen by the Coalition Government, as well as by the previous Government, as the main route out of poverty for families with children, including lone parents. However Lone mothers will be hardest hit by the government's programme of benefit cuts and tax rises, according to an analysis conducted by the Institute for Fiscal Studies. It estimates they will lose an average 8.5% of their income after tax by 2015. This compared with 6.5% for couples with children and 2.5% for couples without children.¹³

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In order for any new welfare system to succeed it will be important to learn from what has supported lone parents into sustainable work including initiatives supported & funded by Scottish Government such as Working for Families. Welfare reform needs to consider the important caring role that lone parents undertake and the added difficulties that they face in the workplace juggling work and home life singlehandedly.

For lone parents the move into work is not just about money it is about practicalities. Pushing lone parents into any job on low pay which does not fit with their caring responsibilities will ultimately result in them giving up work. Lone parents also need to have time to care for their children and good quality childcare for when they are not with them. Lack of flexible working is a major barrier for lone parents and with the current legislation they have no right to request flexible working when they are looking for a job. From OPFS service delivery we know the value of training to equip lone parents to move into sustainable employment. Addressing the practical issues would be the best route for helping lone parents move into work when the time is right for them and their family.

Welfare Reform will have a momentous effect on the people of Scotland, particularly some of the poorest and most vulnerable families, and on our capacity to run our own affairs in those areas which are devolved to the Scottish Parliament.

Lone Parents Feedback on Welfare Reform

Requiring Lone Parents to be available for work when youngest Child is 5 years

Case 1 – Lorraine
First of all i have realy bad dislexia so be wornd my spelling is shoking. right my youngist daghter will be 5 in november .i have been told i must atend a change over intervew on her birtday at the job center and i will then have 2 weeks to find a job or i will lose my money for 3 weeks.

ok 1 there is no jobs. 2 how do i live with 2 kids with no money for 3 weeks ......it scers me thinking i will never see my girls again only at 8pm to kiss there heads good night or wave them good by to a stranger i want to be a mum to them not a keeper i was also told if i was oferd a job working night then i would have to take this job ok i replyed who will have my kids at night? job center woman: well what about your husband errr dose the word im a singel mum not mena anything to you and im not marrid. ok what abt your mum well she works oh ok they you will have to find a child minder that works nights can anyone help me on that one coz asfar as i no they dont do nights she then whent on to say the words well you could put them to bed and leave them asleep.

HELLO leave my kids on ther own they will be 5 and 8 so not only am im being forced out to work im now going to end up haveing my kids taken away
for leaving them on their own why i go to work i dont think so i would rather go live in a card bord box so as you can see my daughters 5th birthday is suposted to be a happy time well its far from it im dreading it i cry myself to sleep and have now lost 2 stone in weight with worrying about how i will live with no money i’ve been cutting back and we have been living on only beens and candle light for 3 month i have turned all hot water off in the house so i can save money for when they stop all my money as i cannot get a job my freind does not have any kids and she has been searching for 3 years now she is not fussy and sends cv of after cv and never gets a reply so i noo ther is no chance for me.

Case 2 Janice
I just got if the phone with the job centre and was reduced to tears, I have always worked but had to stop due to my youngest Childs health, I have been moved from IS to JSA, I was told that if a job came up I must take it or face losing my benefit, the after school club is full and there is no family to help out, I was advised that in Scotland you can leave you child on there own so I can go to work!

My kids are 8 and 10, and ahh. You might think ask their father, after all they are his children, well he works during the day but I did say to him that a night-shift job would be better for me, 1st I wouldn’t need to pay child care for the school holidays and after schclubs, 2nd if the kids were sent home from school I'll I won't be loosing a day or weeks wage, his quick reply was NO, I asked him why, he said his girlfriend would chuck him out!!

Case 3 Selma
I would just like to say that I am a single mum with two boys aged 7 and 6. Now as a lone parent I want to be able to drop them off school and pick them up, I want to attend their assemblies, concerts, I want to be able to bring them for home dinners, I want to be able to enjoy all the school holidays with them but I won’t be able to because I will have to look for work when my younger son turns 7. They haven’t got 1 parent there already now the government is taking the other parent away too. The children in these cases should be the priority because if you are there they are less likely to go off the rails or on drugs etc. There aren't many jobs out there which would work around the kids so the children don't feel isolated from being brought up. I'm so stressed about this because it's the children’s future now not ours!!!!!!!!

Case 3 Pam
I have been claiming Jobseeker’s Allowance since August and every time I go to sign on I am in despair. There is little work in my area yet the Job Centre refuses to acknowledge this. I do not want my son to be a latchkey child, and don’t like the idea of him being alone in the house all through the summer holidays. I also don't understand why the Government keeps training women to become childminders so the mothers can go to work - I don't want another woman looking after my child, I enjoy Motherhood. Relief work is ideal for single parents because they can choose their own hours, yet I had to pack in a good relief job because although I accepted that money would be taken off my benefits, what happened was that while this was being worked out, my
benefits and Housing Benefit would get frozen. If the Government want women to work then more resources should be put into Home and Remote working opportunities.

Case 4. Karen
I’m a single mum. My youngest will be 7 in March and before then I’ve got to find a job. Where is there going to be one that works around school so I can take her and fetch her go to school assemblies and plays. Also in school holidays what do I do then? Who will look after her my parents are in there late sixties and have bad health so they cant help. My daughter is a very nervous and doesn’t like going to strangers & also doesn’t like change. I’ve had a rough time at school with changes affecting her. Just wish there was something in the home that I could work as I’d work all the while and just pop out to sort my daughter out and also have the evenings free. Why cant they leave the age at 12 that would help me?

Case 5 Judy
All very well and good expecting lone parents to work once their children are in fulltime education, personally I don’t have an issue with it. For me personally, voluntary work & eventually paid work turned my life around albeit not financially. However, where is the childcare to go along with this? Where is the flexible working? Where is the long term thinking? It’s all very well providing *some* funding for childcare, what use is it if there is none?

We now face a new generation of children who are "forced" by the Government to be latch-key kids... benefitting who exactly? Not the children... not the parents and not society either. These same children are often (not always) the ones who require the most emotional support and stability, in particular during difficult times (separation/ divorce)... who is going to be around to support them at the times where parents have to be working?

Ultimately, the price that will be paid for this will be paid by society and I don’t necessarily think that it will simply be financial.

Case 6 Clare
I am a lone parent, my daughter is 10yrs and my Income Support is due to stop next month. I am considering not claiming JSA when the income support stops, I realise that this will mean a loss of income, but as long as the housing benefit continues (?) then we will have to suffer the reduction. I will scrap by with help from family.

The reason?.. Like so many other single parents, I do not want to leave my daughter with a stranger, I want to go to her assemblies, concerts and be there during the school holidays. I am not prepared to leave her with a stranger, which she has told me she is not happy to do. I don't want her to be a latchkey kid either.

It enrages me how single parents are the prime target when it comes to government cuts and interfering.
Case 7 Lesley
My youngest child is eight and like those who made the previous comments, I want to be at home for my daughter before and after school as well as during the holidays. The few jobs available in my area do not accommodate this and I would have to look for childcare should I return to work ...however most of them are in the care sector and are subject to shift rotas involving late shifts and overnight shifts...how is anyone supposed to get cover for those??

I did not choose to be a lone parent, and I don’t see why my child should be made to suffer because I now find myself in that position. This policy amounts to discrimination against lone parents... there is no pressure for those who are in a relationship to leave their children with strangers and return to work, it’s down to a matter of personal choice... the government are quick enough to clamp down on any discrimination in the workplace and yet are allowed to establish "reforms" which do exactly that.

The only viable option I can see is to become self employed so I can set my own hours but how do I get the money to make a start?

Case 8 Molly
I'm a single mum of 2 my youngest will be 7 in September this will mean I can no longer claim income support.  I will move over to job seekers this is a huge problem for me as I applied for a college course last year that will start on the 2nd Sep.  My "Personal Adviser" at the benefits office told me because of this I would stay on income support because my course will start before my child turns 10. She’s now changed her tune after months of meetings with her and is now saying if I go to college I will receive tax credits for my children of £92 per week. However I myself won't receive any benefits because I wont be able to claim job seekers as I wont be seeking a job whilst doing my studies.  As I wont receive anything for attending my course they seem to be leaving me with no option but to forget about my studies and claim JSA to seek a job like millions of others and have no luck finding one that would be suitable for me - being a single parent.

Case 9 Hayley
I am a lone parent on income support. I have 3 children aged 9, 7 and 4 .My husband left when my youngest was 3 weeks old. I have done various college courses and have had to pay for breakfast and after school clubs etc with no help from the job centre. I would like a part time job but so far have found it very difficult to find one to fit in around my children. I feel that the government’s policy on putting pressure on lone parents is a disgrace! I’m not saying that lone parents should be on benefits for life but while we are bringing up children on the poverty line why are they making our situation worse? What people often forget is for a lot of lone parents like myself there is no one else to have the children. My mum works full time and every child minder I have spoke to will either not work during the school holidays or won’t cater for 3 children. An option which the lady at the job centre suggested was a holiday scheme club, you know the ones you see that are run by teenagers.
Do I feel comfortable in the knowledge that they will look after my children- no I don't! If I was still with my husband I would still be a stay at home mum and no one would care, because I'm on my own and struggling to bring my kids up as best as I can they are saying its wrong.

Case 10 Liz
I am a lone parent with a son who is 9. I graduated in 2010 with a BSc (Hons) in Speech and Language Therapy. I hoped and expected that having a professional qualification would mean that I could finally have financial security ensuring a better future for my son. Unfortunately, due to funding cuts in the NHS there are no jobs that I could apply for. When the Lone Parent Advisor imputed what I could earn as a fulltime Therapist, the childcare costs and my Student Loan repayments, the results showed that I couldn't afford to work fulltime. Therefore, I accepted part-time work in a job I could have walked into before going to University. I work within school hours to avoid childcare fees. However, I can't even begin to pay back the interest on my Student Loan, never mind make contributions to reduce the amount I owe.

I have just been told that I will have to go on to JSA from November 2011. This is an insult as I am already working 12.5 hrs a week. I choose to work such sort hours so I can work during school hours as I can't afford childcare costs and I WANT TO SPEND TIME WITH MY SON!!!!. Also, a Job centre worker told me that if I worked less than 16 hrs a week, my benefits would not be affected. This turned out not to be true. To continue to qualify for the benefits, I have to work less than 16hrs/week AND earn less than a threshold amount. The person at the Job centre failed to tell me that part. Then I received a letter telling me that because I earn over the threshold amount (by a few pence an hour), I was required to pay back £550. OMG. I appealed that decision on the grounds that I had been acting on their advice. I wasn't even invited to be present at the appeal. So it was their word against mine. And guess what - the appeal failed.

I aim to retrain as a Primary Teacher. To do this I need experience of helping in schools. Yet another catch 22 is that the Job centre people don't consider voluntary WORK to be 'work'. How am I supposed to gain the experience I need to get on the course if the Jobcentre insist I accept work cleaning toilets? When I am put onto JSA, I will have to actively job-seek and make myself available for work, even if it's not remotely relevant to my career plan. EITHER I REMAIN SO POOR THAT I HAVE TO RELY ENTIRELY ON BENEFITS OR I MIRACULOUSLY LAND A JOB EARNING AS MUCH AS A COUPLE COULD. THERE IS NO ASSISTANCE FOR ANY FINANCIAL SITUATION IN BETWEEN; THERE ARE NO STEPPING STONES ALONG THE WAY, ALL OR NOTHING. THE SYSTEM IS DRACONIAN. IT REMOVES ANY RIGHT I HAVE TO MAKE MY OWN CHOICES IN LIFE.