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The parenting and economising practices of lone parents: policy and evidence

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Abstract

UK governments have historically viewed lone parents as a political and social problem. This paper argues that present-day political discourse increasingly positions lone parents as *deficient parents*, suggesting that they are more likely to fail to engage with good parenting practices than parents in couple households and may lack the resource management skills of successful families. We critique claims of an association between poor parenting and lone parenthood status using data from the UK Poverty and Social Exclusion (PSE) 2012 survey. We find negligible differences in the parenting behaviours of those living in lone and couple households, and lone parents (who are mainly mothers) actually cut back on their own expenditure to a greater extent than other parents in order to provide for children. These findings undermine the viability of links made between 'poor' parenting and family living arrangements; such claims are grounded in erroneous individualised accounts of disadvantage.

Keywords

economising; families; lone parents; lone mothers; parenting; poverty; PSE 2012

Lone Parents and Social Policy

Lone parents have often been considered a problem by governments because of their cost to the state (Berrington 2014) and 'activating' greater numbers of lone parents into paid work has been a cornerstone of government policy since the New Deal for Lone Parents was established in 1998 (Smith 2013). Recently high-profile policymakers and thinktanks have implied that the 'problem' of lone parents is not only one of failing to engage in the labour market and a reliance on state benefits, but that lone parent families are also a cause for concern in terms of their parenting and childcare. It is claimed that they are less likely to be able to deliver positive outcomes for their children than couple families because of unstable family arrangements and poor parenting practices. There has also been renewed interest in how families manage on limited resources; with the suggestion that the poorest could resolve their day-to-day difficulties with better financial management. These newer strands to discussions of 'problematic' lone parenthood have increasing significance in a political and social context where the actions of individuals face considerable scrutiny. In this paper we examine whether lone parents behave differently in their parenting practices to the potential detriment of their children and if lone parents cut back on their own expenditure less than couple parents.

Family Form and Parenting Practices

In policy terms lone parents are usually 'citizen-workers' first, with their role as parents considered only as a potential limitation to their worker status.ⁱⁱ But this is against the tide of increasing political interest in parents and interventions in parenting (Gillies 2005) with parenting frequently cited as an important lever for improving civic society and ensuring the best outcomes for children. Despite a shift in policy interest towards

parenting practices rather than family form, i.e. that it is what parents do which is the subject of attention rather than how households are constituted (Williams 2004), the associations made between family characteristics and parenting quality have not disappeared entirely. As we discuss in more detail below, lone parent families seem to be viewed as deficient both because they are seen as destabilising the notion of the nuclear family based on marriage, and because their ability to provide the same quality of parenting to children as those living in two parent households is questioned.

Current UK political discourse places the two-parent married family firmly centre stage. By this we mean that it exists not only as a normative model but that high-profile policies explicitly support it as a model of family organisation. Recent initiatives and statements about the value of marriage go against the tendency since the late 1990s under New Labour to avoid the labelling of one family structure as superior to others. This reincarnation of the categorisation of lone parent families as inferior is evident in campaigns for greater recognition of marriage in the tax system by right-of-centre thinktanks and some Christian groups in order to counter the 'family breakdown' of parental separation. The influential think tank, the Centre for Social Justice (CSJ) summarises this position, "for almost half a century there has been an escalation in family breakdown across Britain – divorce and separation, dysfunction and dadlessness" (CSJ 2014:14). In Breakthrough Britain which it authored in 2007 it states that "Since marriage is a valuable social institution there is a strong case for supporting it" (p64-65). Similarly, concerns have been raised that an alleged 'couple penalty' in the tax system (Seely 2014) – that individuals will normally be entitled to greater benefits if they are single than part of a couple – provide disincentives to live as a couple and, in particular, get married. iii The image of the lone parent then is someone who draws on more than their fair share of the state's resources, a 'scrounger' (see Thane and Evans 2012) whose manipulative dependency is morally contemptible (Rose 2014). To address this alleged lack of support for the institution of marriage the Conservative Party gave a commitment that it would recognise marriage in the tax system (2008:41) and restated this in its 2010 Election Manifesto (Conservative Party 2010). The introduction of the marriage tax allowance in April 2015 penalises lone parents: in contrast, back in 2007 PM Tony Blair said "Of course, we should try to support marriage in whatever way we can, but to reduce support for lone parents isn't justified" (cited in Seely 2014).

The issue of whether lone parents are deficient in their parenting has also emerged as a discursive trope usually, although not exclusively, among those on the right of the political spectrum. Writing for the Civitas thinktank O'Neill states firmly that "The weight of evidence indicates that the traditional family based upon a married father and mother is still the best environment for raising children" (2002:14). The CSJ has similarly classified lone parenthood as a social problem, because of alleged poor outcomes for children (CSJ 2013) and in melodramatic fashion alludes to "children so neglected by their parents that all their teeth had rotted away" (CSJ 2014). Prime Minister David Cameron has also made comments associating single mother households with anti-social behaviour and acts of criminality. After the English riots of 2011 he suggested that their origins lay with lone parent families: "I don't doubt that many of the rioters out last week had no dad at home" (Cameron 2011). In his 2014 Conservative Conference leader's speech he reiterated the value of having 'dads at home' defining the Conservative Party as the "union of hard working parents [with] the father who reads his children stories at night" (Cameron 2014). Whether these

statements should be taken as criticism of lone mothers as well as the fathers who allegedly 'absent' themselves from family life is unclear; what is clear is that children in lone parent families are viewed as more likely to fare worse and fail to embody ideals of good citizenship.

This critique of lone parents can be seen as part of a wider claim that it is the behaviour of individual parents rather than restricted access to material resources which has the biggest impact on children (Field 2010). In his government commissioned report on developing early interventions with families^{iv} the MP Graham Allen made it clear that lone parent families are especially at risk of failing to provide the required level of care; "Most children develop excellent social and emotional capabilities through the families which nurture them. Some do not and this is more (but not exclusively) likely to happen to children in low-income households with only one permanent caregiver" (2011:70). Similarly it is notable that the high-profile (and highly criticised, Levitas 2012) 'Troubled Families' initiative which aims to transform families who have 'difficult and chaotic' lives (Department of Communities and Local Government 2014) with a holistic set of interventions including training and suggestions on improving parenting has concentrated heavily on lone parent households: a partial analysis of the programme to date found that 49% of families were lone parent households (DCLG 2014). This suggests then that lone parent families are more likely to end up within the scope of government interventions that focus on family life and parenting advice even when initiatives are not explicitly set up to do so.

It is difficult to disentangle the degree to which it is lone parents per se who are being targeted in political statements – which is the impression from references to 'fractured families' and 'broken homes' – or whether lone parents are only positioned as problematic in terms of how they negotiate and manage their parenting and family lives if they are also reliant on significant state support because of their poor financial resources. We know that lone parent families are much more likely to live in poverty than couple families (Berrington 2014; Dermott and Pantazis 2014). We also know that poor parents in general have been the subject of criticism in the popular media and from politicians (Gillies 2008). In this paper we examine whether there is evidence that lone parents are less engaged in a range of high-profile parenting practices, focusing not only on those who are living in poverty but across the social spectrum.

Academic research has been unclear on whether lone parents engage differently in parenting. Partly this can be explained by the term 'parenting' encompassing a large range of different actions, behaviours, and styles of engagement (Dermott 2012) not all of which are discrete parenting activities. It is also because it is often not lone parenthood per se but socio-economic factors that make the difference (Growing Up in Scotland (GUS) 2008). The influence of education and financial resources may be evident in the findings by Desforges (2003) that lone parents are less likely to be involved in their children's education and GUS (2008) that lone parent families were less likely to have visited museums or attended local parenting groups. Katz et al. (1997) concluded that lone parents do not display a deficit in parental abilities and Kalenkoski et al. (2005) found that lone mothers did not spend less time in childcare than their married counterparts. Existing research therefore, while being somewhat sceptical about the political claims made about lone parents, has not yet provided strong evidence about the similarities and differences between parenting in lone and couple households.

We have so far referred to the gender-neutral term 'lone parents' however it is important to acknowledge that the overwhelming majority of lone parent households are headed by women; Graham and McQuaid 2014 suggest that the figure is 92%. (see also Berrington 2014 for a demographic profile of lone parenthood in the UK). Lone fathers are older, have older children, are more likely to be divorced or widowed (rather than single), and to be in employment to a greater extent than lone mothers; and, significantly, they are less likely to receive benefits (Graham and McQuaid 2014). Following on from earlier sociological work (see Gillies 2008 for an excellent summary) we therefore view this article as potentially contributing to an important rebuttal of political attacks on poorer mothers.

Resource Management

There is a current perspective suggesting that poverty in the UK exists largely because individuals and households fail to manage their resources properly. The argument made is that while some people do have to live on restricted incomes, this need not translate into a lack of necessities if care is taken with household finances. This idea is a reincarnation of Rowntree's notion of secondary poverty; that there is a substantial group of poor people who waste their money on non-essentials such as alcohol, cigarettes and other 'luxury' items. The then Secretary of State for Education, Michael Gove, claimed that the increased use of foodbanks in the UK is because families are not managing their finances appropriately (Chorley 2013). A report by a group of churches named the view that "They are not really poor – they just don't manage their money properly' as one of the seven current myths about poverty that needs to be challenged (Joint Public Issues Committee 2013). The potential inability of parents to manage their finances effectively has been of most concern because it impacts on their children. Despite longstanding evidence that low-income families try to protect their children from the impact of poverty (Kempson 1996) and that mothers in particular tend to prioritise their children's needs above their own (Bennett 2008), the tendency to express concern that poor parents may not spend any additional money they receive in the best interests of children continues. In his influential report on child poverty, Field (2010) writes that he has "witnessed a growing indifference from some parents to meeting the most basic needs of children" (p16). At the Conservative Party Conference in 2014 the Work and Pensions Secretary of State proposed that benefits should be paid in a system of prepaid cards rather than cash to ensure that state help "should go to support the wellbeing of their families not to feed their destructive habits" (The Guardian 2014).

Interest in 'financial capability' increased in the late 1990s and was key to New Labour's social inclusion agenda. Financial inclusion was promoted specifically through the Social Inclusion Taskforce and the set-up of initiatives such as Savings Gateway and Child Trust Fund. The literature on financial capabilities (e.g. Atkinson et al. 2007; Mitton 2008; Rowlingson and McKay 2014) raises the importance of access to financial services, but the political focus has been on individual responsibility; "...people's knowledge and skills to understand their own financial circumstances, along with the motivation to take action" (HM Treasury 2007:19). More recently, efforts to address an alleged lack of financial acumen is evident in the school citizenship curriculum, which from September 2014 requires 11-14 year olds to be taught about personal budgeting with topics including income, expenditure, credit, debt and financial

products (Department for Education 2013). There is also a presumed deficit in adults' knowledge; the Money Advice Service was set up in 2010 as an independent government body to "enhance the ability of members of the public to manage their own financial affairs" (Money Advice Service 2014). A strain of this discussion, which also seeks to address a lack of knowledge with respect to financial affairs but is sympathetic to the difficulties of living on a low income also exists (e.g. Scottish Government 2010). However, the combination of a focus on individuals as holding the power to transform their economic circumstances, alongside the view that it is the poor who are most of need of this education, and the belief that it is parents for whom financial management is most critical, means that it is lone parents who are the likely target of the most critical comments about how they allocate their resources. This paper therefore examines the extent of economising undertaken by lone parents and couple parents as a measure of their ability to budget and restrict their personal expenditure. The pressure to do so will increase on many poorer families as a result of the 2015 summer budget which will deliver £12billion of benefit cuts by 2019/2020; 13million families will lose £260 a year on average (IFS 2015).^v

Lone parents are not currently presented as a social problem to the same degree as during the height of the 1980s 'family values' debate (Lewis 1998; Thane and Evans 2012) but there is evidence in both political discourse and policymaking that lone parents are once more being targeted not only as benefit scroungers but also as poor parents who manage their finances recklessly and fail to put the needs of their children first. Our analysis focuses on the latter two elements and assesses whether a recent UK survey can support such claims or not.

Data and Methods

Our data is drawn from the Poverty and Social Exclusion in the UK (PSE) survey carried out between March and December 2012, covering 5,193 households in which 12,097 people were living. The multistage survey was primarily concerned with measuring poverty through identifying how many people fall below what the public agree is a minimum standard of living (see poverty.ac.uk for further information on the consensual approach, aims of the study and details of the sampling and design). Our smaller sample for this paper was restricted to adults who were identified as a parent, were living in a household with a child aged sixteen or under and in which one adult had answered one or more of the education and parenting questions; a sample of 2,534 carers. This was made up of 2,161 couple parents and 373 lone parents. Lone parents were defined as households which contained a single adult with at least one child aged 16 or under. In line with existing estimates (ONS 2012) about the gender make-up of lone parents, 92% of lone parents in our sample were female.

Poverty rates for lone parents were considerably higher than for couple parents. The PSE poverty measure combines income and deprivation with individuals defined as living in poverty if they were deprived of three or more socially perceived necessities viii and were living in a household with an equivalised net income after housing costs of less than £304 per week (see Gordon 2014 for more detail on how this measure was constructed and validated). On this measure 65% of lone parents were living in poverty compared to 30% of couple parents. ix Similarly, according to the commonly used income measure of less than 60% of median household income after housing costs, the poverty rates are 51% and 26% respectively. Finally, lone parent households are more

likely to be deprived than those of couple parents with higher rates of child and adult deprivation. In 26% of lone parent households children lack three or more necessities compared to 7% of couple parent households, and in 19% of lone parent households adults or children are deprived of at least one essential food item (two meals a day, fresh fruit and vegetables every day, or meat, fish or vegetarian equivalent every other day) compared to 6% of couple parent households.

In this paper we examine the likelihood of lone parents engaging in a range of education related activities, joint leisure pursuits and eating together on a regular basis and compare these results with those for couple parent households. We also look at whether lone parents differed in their parental practices based on their financial situation. We then look at what we have categorised as wider forms of parental provisioning and household resource management, specifically whether there is evidence that lone parents prioritise their children over themselves in terms of undertaking economising behaviour.^x

We include information about the frequency of three education related activities; reading with your child or talking about their reading, helping with or talking about homework, and attendance at parents' evenings. Parents were also asked whether they employed a tutor for curriculum or extra-curriculum subjects. These measures of frequency of involvement in education do not provide details about what parents read and how they help children, yet they do give some sense of engagement with school which is especially significant given the importance placed on the 'home learning environment' (Field 2010) and some research suggesting that lone parents do these activities less than couple parents (see Katz et al. 2007). The tutor question reflects a parenting behaviour that prioritises educational development but also relies on significant disposable income. We also measured a range of leisure activities: playing games; sports; and watching television and a question on how often parents and children ate together. These are also implicated in discussions of a positive 'home learning environment' (Field 2010) although they receive less attention than the measures specific to education. Parents were asked how many days in the last week they had done each of the activities (Table 1). The limitations that necessarily are part of a wide-ranging survey such as the PSE meant that we were not able to measure other aspects of parental behaviour such as disciplinary practices or the regularity of meal and bed times that have also been implicated in discussions of 'how to' parent.

Table 1

The PSE contains information on both adult and child deprivation (see http://poverty.ac.uk/pse-research/questionnaires for the full list of items) and also asked respondents questions about economising behaviour in order to capture the curtailment of personal expenditure to keep living costs down (Table 2)^{xi}. This paper focuses particularly on the 'skimping on food' question which captures whether adults cut down on their own food consumption in order to improve the situation of others in the household.

Table 2

Results

Parenting Practices

Overall, there are strong similarities between the parenting practices of lone and couple parents. Looking across the range of parenting practices the only significant differences are in relation to playing sports and eating a meal together, but even these are small. 17% of couple parents play sports with children every day compared to 9% of lone parents. Other research has suggested that leisure and sports are central to fathers' involvement with their children (Kay 2009) and so the fact that the vast majority of lone parents are women may explain this difference in activity levels. Alternatively, the time pressures faced by lone parents may mean that it is leisure and sports that are sacrificed, while activities that relate more directly to education are preserved. It is notable that in all of the daily parenting practices related to education (reading, helping with homework, and attending parents' evenings), there is no statistically significant difference between the frequency of child related activities by lone parents and couple parents and the differences never exceed ten percentage points.

The other education related measure we had available was employing a personal tutor. This is very much a minority activity (11% of parents do so) but lone parents are less likely than couple parents to have employed a private tutor for their children in either core academic subjects or music over the last year (6% compared to 13%). Initially it could be tempting to conclude that lone parents place less significance on the 'concerted cultivation' (Lareau 2003) of extra-curricular activities. This difference may be important if it is these activities which help to ensure children's future achievement either through obtaining 'cultural capital' or circumventing school deficiencies. However, further analysis suggests that this disparity is related to lone parents' lower income levels; among couple and lone parents identified as poor the differences are even smaller (6% compared to 9% respectively) and not statistically significant. It is therefore more likely that what we see here is further evidence of the role of financial resources (of which lone parents tend to have fewer) rather than a lack of aspirations for children.

The other significant difference was eating a meal together where the pattern was reversed; 77% of lone parents have a meal with their children every day whereas the figure for couple parents was 68%. Eating a meal together has a lower profile as a measure of good parenting in the UK than it does in some other countries (e.g. Dermott and Yamashita 2014) and this gap may be because having the whole family eating a meal together may be an economising measure since preparing a single meal is more cost effective than cooking twice.

Figure 1

Resource Management

We present our findings on differences between economising behaviour of lone and couple parents in terms of relative risk ratios (Figure 2). The relative risk is the ratio of two group percentages. Similarly to odds ratios, relative risks above 1 indicate that lone parents are more likely to economise on a given activity; those below 1 show they are less likely to do so. Where error bars do not cross the line set at 1 there is a statistically significant difference between lone and couple parents and these significant relationships are indicated by a black dot. The figures in brackets show the percentages

used to calculate the relative risk point estimates (the ratio between the two percentages).

In terms of economising behaviours we find that lone parents are significantly more likely than couple parents to have cut back in the last year 'often' or 'sometimes' across all but one of our economising measures (Figure 2): a startling 27% of lone parents said that they had skimped on food for themselves 'often' compared to 9% of couple parents. This finding is likely to reflect that lone parents are more likely to live in poverty as we might anticipate that more difficult financial situations would result in greater economising. However these statistically significant differences persist even when taking poverty into account: 37% of PSE poor lone parents have skimped on food compared with 21% of poor couple parents. This pattern is also found when comparing PSE poor couple mothers with lone mothers^{xii} Lone parents are also three times more likely to have bought second hand clothes instead of new ones and twice as likely to have continued to wear worn out clothes in order to keep their cost of living down. Other less stark differences include visits to hairdresser and expenditure on hobbies as well as social visits, although differences between couple and lone parents for these items are much narrower, especially among parents in poverty. We now focus specifically on the likelihood skimping on food so that others in the household would have enough to eat.

Figure 2

We first look in more detail at those who say they have skimped on food in the last year in order to keep living costs down as this is the most severe of the economising measures (PSE team 2013). In order to take differences in demography and living standards into account, we use a range of additional information including household income, number of children and age. We also look at the level of child deprivation in each household: this allows us to compare the level of adult economising behaviour for couple and lone parents with children enduring similar levels of deprivation. Figure 3 shows that lone parents living in households experiencing child deprivation economise more than couple parents; just under half (47%) of lone parents who live in households with a child lacking three or more necessities say they cut back in the last twelve months compared to 26% of couple parents. xiii Testing this relationship using logistic regression analysis (Table 3) shows that lone parents are more likely to skimp on food 'often' even when controlling for age, genderxiv, ethnicity, employment status, age of youngest child, number of dependent children and – most importantly – the level of child deprivation in the household. On average the odds of lone parents are twice as large as those of couple parents. xv Estimating the same models with an ordinal version of the child deprivation variable (ranging from 0 to 6 or more child deprivations) confirms these results. The lack of a sizeable and significant interaction term between child deprivation and the dummy variable for lone parents also suggests that lone parents have a higher probability of skimping on food for similar levels of household child deprivation, but that this difference does not either increase or decrease significantly at higher levels of child deprivation. Note though that this finding should be treated with some caution given the small number of cases with high levels of both adult and child deprivation. Overall, although children are more likely to be deprived in lone parent households, our analysis presents a picture of lone parents protecting their children through their economising.

Figure 3

Table 3

We also looked at where lone parents turn to for sources of financial support; since it might be argued that a lower level of financial acumen could mean drawing on expensive forms of borrowing rather than more prudent forms of credit. As explored above, the PSE confirms that lone parents are generally twice more likely than couple parents to be in poverty according to both At Risk of Poverty (AROP) measure and PSE poverty measure (which takes into account deprivation and low income). Both lone and couple parents in poverty draw on financial help from relatives (more than 50%), pawn brokers (10%) and money lenders (15%) to pay for day-to-day needs, but lone parents in poverty are three times more likely to have used the Social Fund loan^{xvi} (24%) than couple parents in poverty (7%) and twice as likely to have borrowed from friends (27% and 13% respectively). This confirms previous evidence (Pacey 2010) and is likely to be the result of a combination of the criteria for Social Fund eligibility and the more severe deprivation experienced by lone parent households. We therefore have no evidence that lone parents are making worse financial decisions than other parents.

Conclusions

This paper has offered an alternative perspective on lone parents. Rather than exploring involvement in the public realm of paid work and lone parents' ability to earn money we have concentrated on the management of finances within the domestic sphere and caring practices. We have presented evidence which refutes the portrayal of lone parents as inadequate parents and incompetent and selfish household managers. Our findings suggest that lone parents engage in 'good' parenting practices to the same extent as parents living in couples, challenging the discourse that lone parent families are deficient in terms of the parenting they provide. We also find that, when faced with difficult financial circumstances, lone parents are more likely than couple parents to deprive themselves in order to ensure that their children suffer as little as possible. There is no evidence here of a failure to prioritise children's wellbeing or to allocate funds inappropriately.

Indeed, the overall similarity between the practices of lone parents and couple parents supports the view that thinking about lone parents as a category of social analysis is flawed (May 2010) and challenges the idea that lone parents should be the subject of specific social policy attention (Harkness 2014). The illusion that there is something distinctive about the behaviour of lone parent families which emerges from their household living arrangements is contrary to the empirical evidence. This suggests that the reemergence of lone parents as a social problem in current political and policy discourse is another form of the 'morality mistake' (Duncan 2007:325) in which actors who deviate from the practices of social policy makers are deemed to be both irresponsible and immoral due to their different social location.

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Table 1: Questions on Parenting Practices (Household level: one response per household)

- In the last 12 months, have you (or your partner) attended a school parents' evening? (Yes/No)
- In the past year, have you employed a private tutor for your child/children? (Yes, to assist child/children with mainstream school subjects/Yes, to teach child/children other skills (e.g. musical instruments)/No)
- How many days in the past 7 days have you, or your partner read stories with your child/children or talked with them about what they are reading?
- How many days in the past 7 days have you, or your partner helped with or discussed homework with your child/children?
- How many days in the past 7 days have you, or your partner played games with your child/children e.g. computer games, toys, puzzles etc.?
- How many days in the past 7 days have you, or your partner done sporting or physical activities with your child/children?
- How many days in the past 7 days have you, or your partner watched TV with your child/children?
- How many days in the past 7 days have you, or your partner eaten an evening meal with your child/children?

Table 2: Questions on Economising Behaviours (individual level: one response per carer)

- In the last 12 months, to help you keep your living costs down, have you...
- Skimped on food yourself so that others in the household would have enough to eat? (Often/Sometimes/Never)
- Bought second hand clothes for yourself instead of new? (Often/Sometimes/Never)
- Continued wearing clothes/shoes that had worn out instead of replacing them? (Often/Sometimes/Never)
- Cut back on visits to hairdresser/barber? (Often/Sometimes/Never)
- Postponed visits to the dentist? (Often/Sometimes/Never)
- Spent less on hobbies than you would like? (Often/Sometimes/Never)
- Gone without or cut back on social visits, going to the pub or eating out? (Often/Sometimes/Never)
- Cut back on or cancelled pension contributions? (Often/Sometimes/Never)

Figure 1: Percentage of lone and couple parents who do activity with their children everyday

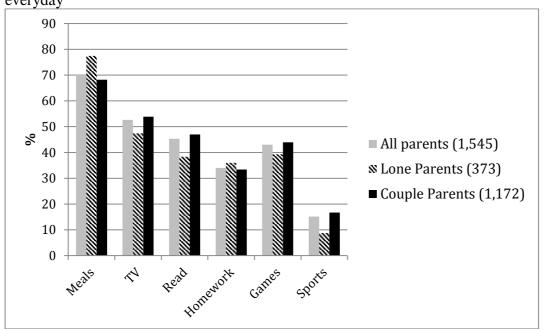


Figure 2: Relative Risks of cutting back often in the last 12 months in order to keep living costs down.

Percentage of lone parents economising activity presented first in brackets, followed by couple parents. The relative risk presented in the chart is the ratio of these two percentages. A ratio of 1 would indicate that the two percentages are the same.

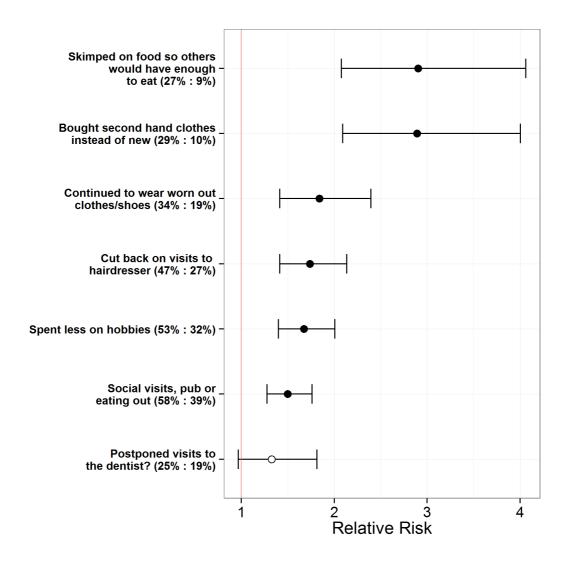


Figure 3: Percentage of lone and couple parents who skimp on food often so that others in the household would have enough to eat (y-axis) by level of child deprivation (x-axis)

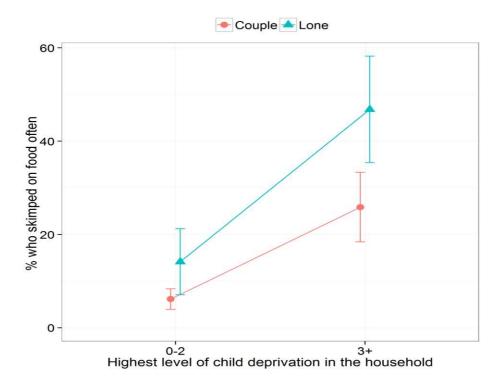


Table 3: Logistic Regression Odds Ratios for the probability of skimping on food often

	Model 1	Model 2
<u> </u>	Model 1	Model 2
Intercept	0.35 (0.21)	0.35 (0.21)
Lone Parent	2.35 (0.60)***	$2.11 (0.78)^*$
Age	$0.97 (0.02)^*$	$0.97 (0.02)^*$
Gender	1.10 (0.27)	1.10 (0.27)
Employment: PT	0.82 (0.24)	0.82 (0.24)
Employment:FT (self-employed)	1.37 (1.06)	1.37 (1.05)
Employment:PT (self employed)	0.45 (0.26)	0.46 (0.26)
Employment:Unemployed	0.72 (0.30)	0.70 (0.30)
Employment:Retired	1.63 (1.74)	1.66 (1.78)
Employment:Student	0.26 (0.20)	0.26 (0.20)
Employment:Looking after family	1.04 (0.36)	1.04 (0.36)
Employment:sick/disabled	5.10 (2.75)**	5.14 (2.77)**
Employment: Other inactive	0.81 (0.82)	0.78 (0.81)
Number of dependent children	0.93 (0.12)	0.93 (0.12)
Age of youngest child	0.99 (0.03)	0.99 (0.03)
Log of household Income	0.75 (0.07)**	0.75 (0.07)**
Ethnicity: Non-White	0.64 (0.17)	0.64 (0.17)
Max level of child deprivation is 4 or more	4.60 (1.12)***	4.36 (1.30)***
Int: Ma lev of child deprivation*Lone Parent		1.24 (0.63)
Num. obs.	2065	2065
Adj.Rsq (Nagelkerke)	0.23	0.23
stratests at 0.001 strate at 0.007		

^{***}p < 0.001, **p < 0.01, *p < 0.05.

Reference categories: Ethnicity (White), Gender (Male), Employment (Full-time employee). Age is mean-centered. Robust standard errors with complex sample corrections in brackets.

All variance inflator factors below 3

(Hood 2015).

ⁱ See Haux (2012) on the actions of more recent governments. It has been suggested that the summer budget of 2015, the first by a majority Conservative government since 1996, will however weaken the incentive for families to have someone in work because of the cut in the level of work allowances

ⁱⁱ Daly (2011) notes that for those reliant on benefits, full-time motherhood in the UK is acceptable for a limited period.

iii Analysis by the Institute of Fiscal Studies (IFS) (2010) concluded that couple penalties only distort behaviour in small ways.

^{iv} Allen was commissioned by the Coalition government in 2010 to review 'early intervention' as a way of breaking the 'cycle of deprivation' and propose a national strategy on the adoption of specific programmes.

^v Those groups who lose most due to the impact of the tax and benefit reforms are couples with children with nobody in work, lone parents who are not in work, and lone parents who are in work (Hood 2015).

^{vi} See Chzhen and Bradshaw (2012) for a discussion of the distinction between lone parent families and lone parent households and the implications of this distinction.

 $^{^{}vii}$ None of the main findings presented in this paper change if we exclude lone fathers from the analysis.

viii Items and activities were defined as necessities if they were perceived as such by 50% or more of the population, meaning that everyone should be able to afford them and nobody should have to go without.

^{ix} Although paid work is associated with lower poverty rates, 37% of lone parents in full-time work were living in poverty. See Bailey, this issue, for more on in-work poverty.

^x The PSE survey does not include more detailed measures of financial capability...

xi Eight items were included in the survey. 'Cancelling pension contributions' is not included in this analysis as a large proportion of respondents did not make contributions in the first place.

xii All adults in every household were asked the economising questions.

xiii The relationship remains significant even if lower or higher cut-offs for child deprivation are used.

xiv We might anticipate a gender effect given that women are more likely to cut back than men (Dermott and Pantazis forthcoming 2014) and that the overwhelmingly majority of lone parents are women.

^{xv} Caution is required in interpreting these estimates because of the small number of cases with high levels of deprivation.

xvi This is an interest-free loan provided by the state. Ranging from £100 to £1,500 it covers a range of one-off expenses.