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Lone mothers and paid work: the ‘family-work project’

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When a mother starts work, her daily life changes in various ways: time, money, relationships, quality of life, and well-being are all subject to modification and potentially greater uncertainty. This is also true for her children, who must adapt to changed circumstances and perhaps play a different role within the family as a consequence. Sustaining work and care over time means that the situation of being a working family must become part of the everyday and regular practice of the family, and this actively involves all family members. This article explores this concept of a ‘family-work project’ through a qualitative longitudinal study of British lone mothers and their children, starting as the mothers took up work and following the families for four to five years. The research captured the experiences of the families as they negotiated the demands of sustaining employment while living on a low, but complex, income.

Keywords: family; work; lone mothers; poverty; care

How people manage care and work in everyday family life is both a personal and a political issue. It is a personal issue that we all face, and must find answers to, throughout our lifetimes. It is a political issue that underpins much of state provision, both cash and services, and the answers that governments construct in policy profoundly affect the opportunities and choices for individuals. It is a gendered issue, in that women continue to take more responsibility for providing family care, whether for young or old, than men. It is a social class issue as inequalities in income, resources, and autonomy at work act to limit, or to extend, options. The need to balance work and care is greater at certain stages of the life-course, in particular when caring for children and for elderly parents, and can be particularly problematic for some family types, including lone parents.

This article explores the everyday experience of managing the work/care interface through a study of low-income lone mothers in the UK. The research was designed to explore how these families were responding to a changing policy environment, in which lone mothers are increasingly expected, indeed required, to be in employment. In the UK lone mothers have been a key target group for this welfare reform. They are a significant family type, accounting for about two million households with 3.1 million children (Office for National Statistics 2012). Lone mothers tend to have lower employment rates than married mothers with children of the same ages, they often work part-time and in low-paid jobs, and they face a higher risk of poverty, including long-term poverty, than other families with children. Policies to promote and support employment could therefore

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have a substantial effect on these families. Our main research aim was to provide evidence to assess the impact of this employment-based welfare provision on lone mothers and their children. In particular we were interested in the issue of employment sustainability – what helps lone mothers to stay in work over time? – and the factors that affect this.

Our focus was on the family as a whole, and on how both the mothers and the children play a part in sustaining work. Taking a job means many changes, not just in income, but in everyday life. Thus when a lone mother starts work, her life will change in many ways: daily and weekly time use, personal and work relationships, income and living standards are all subject to change and potentially to greater uncertainty. This is also true for her children, who must adapt to the changed circumstances. Thus while *jobs* are held by individuals, *employment* affects the family as a whole. Family members will play different roles in this, but all have some part to play. We therefore developed the concept of the ‘family-work project’ to try and capture the complexity of how family members seek to reconcile the demands of work and care over time. In the next section we explore this concept in more detail, before outlining our methodology. The main section of the article then focuses on employment sustainability and income security.

The family-work project

The concept of the ‘family-work project’ focuses attention on how becoming, and being, a working lone mother is an undertaking that actively involves the family as a whole and not just the one individual with the job. There are several aspects to this approach to employment sustainability.

First, there is an emphasis on the agency of both the mothers and children and how they actively engage in the processes of managing work and care. The lone mothers who take jobs, who arrange childcare, and who claim benefits and tax credits are engaged in a series of choices and decisions, but with differences in the resources available to them and the constraints they face. Understanding the contexts in which those choices and decisions are made, and how far people are able to manage, negotiate, or manipulate these, is essential to understanding how policy works out in practice. Moreover, in our research this focus on agency, on the active process of managing work and care, is extended to the children in the family. In social policy there has been a tendency to view children, the dependants within families, as somewhat passive in the solutions that parents adopt to manage work and care. But, as developments in the sociology of childhood have shown, children are also active moral and social agents, with their own perspectives and experiences (James and Prout 1997, Mayall 2002). Ridge’s research into childhood poverty shows that children in poor families 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 (Ridge 2002, 2003, 2006). We wanted to bring these insights into this research and explore how children manage and contribute to family life in the working family.

Second, the family-work project is a shared endeavour, a common purpose. The online Oxford Dictionaries define a project as ‘an individual or collaborative enterprise that is carefully planned to achieve a particular aim’. That definition implies a level of deliberation that is perhaps too strong for what we are seeking to articulate. Some of the families in the study did talk in exactly those terms (‘we are a team ... we work together’), but not all were so specific in what they said, or in making this visible to each

other, although the common purpose was apparent in what they did. The concept of a 'project' highlights the shared endeavour and goal. However, it is important to note that the family-work project does not necessarily mean that all family members are equally committed to the goal, or are affected in the same way, or that they have the same 'voice' in the process. We wanted to explore the role of all family members in the family-work project but not to obscure differences of views or in the capacity to act. Seymour and McNamee (2012) have argued that there is a danger of over-stating the extent of childhood agency within the family, given the 'power differential' between parents and children, and this is particularly the case in research which focuses just on children. To avoid this they suggest that research should 'examine parents' and children's views together as this will elucidate more clearly the realities of everyday family life' (Seymour and McNamee 2012, p. 103). This is the approach we adopted for this project.

Third, we define the main aim of the family-work project as being to sustain employment over time. This means that work, and the arrangements that make work possible, must become part of the 'family practices' – the normal, regular, everyday life of the family (Morgan 1996, 2011). In-depth studies of how mothers manage work and care show that there are many challenges, not least in managing demands on time and coping with unexpected disruptions or emergencies (for example, McKie *et al.* 2002, Skinner 2005, Backett-Milburn *et al.* 2008, Harden *et al.* 2012). Low-income working families must also cope with managing on a limited budget and often with irregular earnings and insecure employment (Dean 2007, Shildrick *et al.* 2012). Making work part of the fabric of everyday life can make these challenges manageable and enable families to withstand shocks or emergencies that could threaten their jobs. So, for example, if work is embedded in this way the response to job loss would be an immediate search for another job, or the response to change in caring arrangements would be to ensure that work can continue under the new conditions. This embedding involves everyone in the family: for jobs to be sustained over time, the mother's work must become the everyday practice of the family as a whole.

Thus we define the 'family-work project' as the shared endeavour aimed at embedding paid work into everyday family practice.¹ It is an active process that takes place over time. It is driven, or stalled, both by the actions of family members and by external factors, including the policy environment. Capturing this would require in-depth research over time involving both parents and children.

Research design: following families

The research design was a longitudinal qualitative study with lone mothers and their children. Our aim was to interview lone mothers, and their children, soon after the mothers had started working, and then to follow up the families for further interviews over the next few years. The first stage would focus on the transition to work, and later interviews would explore what had happened to their employment status over time. The information would be collected through in-depth interviews, covering a range of topics in a semi-structured format, and designed to encourage the mothers and children to reflect on their experiences.

We drew the initial sample in November 2003 from government benefit and tax records. The selection criteria were: a lone mother, living in South West England or Yorkshire (including urban and rural areas), with at least one child aged 8–14, had recently been in receipt of income support out of work, and was now in work and

receiving tax credits. The child age condition was determined by the fact that we did not feel it appropriate to interview children younger than eight. The in-work tax credits condition ensured that the mothers were working at least 16 hours per week but also meant that they were on relatively low pay, within the scope of the tax credits which are means-tested on family income.

The mothers were initially contacted by the tax authority and invited to take part in the research. It was stressed that this was independent research and confidentiality was guaranteed. Consent for the interviews with children was sought from lone mothers and then from children themselves. The mothers and children were interviewed on the same day but separately. The mothers were usually interviewed first and then the child or children (all children in the age range were included). The adult interviews lasted about one hour and those with the children about 40 minutes. We initially interviewed the families (50 mothers and 61 children) in the first half of 2004. We interviewed the families again (44 women and 53 children) in mid-2005, and for the third and final time (34 mothers and 37 children) in the autumn of 2007 (Ridge and Millar 2008). There was thus typically at least four years between the date of leaving income support and the final interview, and for some families just over five years.

Two points about the sample and methodology are worth noting. First, because we selected women with at least one child aged over eight, the women we interviewed were slightly older than lone mothers in general, typically in their late 30s or 40s. Some did have younger, pre-school children, but our focus is more on how families with school-age children manage work and care and less on the issues raised by combining work and care with very young children in the family.

Second, all the women we interviewed were 'willing workers' in that they had chosen to make the move from income support into employment. In 2002/2003, when the study started, the rules of the benefit system did not require lone mothers with children aged below 16 to be available for work.² So the option of continuing to receive out-of-work benefits was open to these women, but all had decided to take up jobs. This may mean they had a stronger commitment to work than non-employed lone mothers in general. Nevertheless, their experiences cast light on the range of issues facing lone mothers and their children as the mothers seek to find a place in the labour market.

The interviews with both the mothers and the children provided, as we had hoped, detailed accounts of work and care in everyday life and reflections upon these. This very rich and extensive interview data was coded and analysed in part using a software package and in part by direct reference to transcripts. We analysed the data in various ways: at each interview round, mothers over time, children over time, themes over time, and individual case studies over time. We have examined a range of issues, including: how the mothers make the transition into work (Millar 2006); the contribution of children to the family-work project (Ridge 2006, 2007); the role of tax credits in helping the families sustain work (Millar 2011); the importance of social relationships in sustaining work and care (Millar and Ridge 2009); and living standards and well-being over time (Millar 2007, Ridge and Millar 2007, 2008, 2009, 2011).

Carrying out the family-work project

At each interview the majority of the mothers were working: 44 out of the 50 at the first, 37 out of 44 at the second, and 29 out of the 34 women at the third interview. And most of the women had worked before the study started, following fairly typical patterns for

women in the UK labour market, including working part-time when they became mothers. Some of the younger women in particular had more or less always worked and had only received income support for a few months. Others had been on benefits for years (14 years was the longest). But receiving income support did not mean that the mothers had no engagement with the labour market. Many had been working part-time (a few hours a week cleaning or in the local school or similar), others had been training or in education (one woman had completed her doctorate). Voluntary work (again often in schools) was also quite common. This highlighted the way in which the move into work was not just a single event but involved a process that took place over time.

The jobs held by the women were typically 'women's jobs', often in the service sector, in care homes, retail and catering, and offices. Most were unskilled or semi-skilled, but a few women were in professional or semi-professional jobs. The usual working week was between 16 and 22 hours, but some of the women had more than one job, and some were working nights or weekends.

As noted above, at each interview the majority of the women were employed. But that 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 moving between temporary jobs, redundancy, spells of unemployment, time off for sickness, changes in hours and days of work, changes in jobs associated with moving home, re-partnering, and periods of maternity leave. Sometimes change was 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 to accommodate changing family needs.

As noted above, these women were all receiving tax credits, which meant that they were below the means-test threshold for that support. At the first interview pay was typically around £5–£6 per hour, slightly below the median hourly wage for women working part-time in 2004, which was around £6.40 (about £9.60 for full-time women workers). In general wages did not rise very much over the course of the study, and at the third interview the women were typically earning around £7–£9 per hour, again at about the median for working women (which was about £7.30 in 2007, about £10.50 for full-time workers). These hourly wages would be classed as low pay on the usual measure of below two-thirds of median male gross earnings.

Thus sustaining employment did not just mean getting, and keeping, a job. The women had to be very persistent in finding the right job and then maintaining work in the context of job instability and low wages. This required considerable commitment, organisation, and flexibility on part of the mothers and the children, often with lots of help from the wider family, as well as some informal flexibility at work.

Children: commitment and contribution

The commitment to the family-work project was apparent in the way in which the women and children talked about the benefits of working. At every interview, almost all the women agreed that being in work was better than being on income support. This was in part because they were financially better off working, although for some the gains were marginal (discussed further below). But it was also because on the whole they valued working; it was important for self-esteem, for social contacts, as a role model for children,

as an opportunity to use skills and experience; and because they thought it provided them with a quality of life that is impossible to achieve on benefits.

The children also generally agreed: they thought that it was better for their mothers to be in work, that family income improved, that they were able to do more things, and the older children in particular valued the independence they had, even if it meant more time looking after themselves, their siblings, and doing housework. The children helped their mothers in various significant ways and were engaged in a complex range of caring and coping strategies to manage the changes in their lives and to support their mothers in employment. These are explored in more detail in Ridge (2007), which identifies three types of strategies adopted by the children and young people.

First, children were taking on extra responsibilities, for example, doing more to help around the house with the domestic chores of cleaning, washing, cooking, and so on. Most of the children identified new responsibilities following their mother's work, so even among those who had previously helped out at home the level of help had increased. Children were also engaged in family care, for example several children were caring for younger siblings while their mothers were at work. Older children in particular were often very sensitive to their mothers' needs and to the often very tiring demands of work. They worried about their mothers and wanted to help, for example by making sure that their mothers had time off and a break from responsibilities and care of young children when they were not at work.

Second, children were moderating their own needs. These were children who had experienced the constraints of living on income support, and in most cases they felt the family was financially better off with the mother in work, and that their own living standards had improved. But this was not always the case, so many children continued not to expect and not to ask, and this affected both their school and leisure opportunities. By managing their own needs these children were making sure that they did not put financial pressure on their mothers for things like new clothes, school trips and equipment, and social activities. They had keen sense of the financial situation in their families and the fear of a return to out-of-work poverty was a strong factor in their behaviour.

Thirdly, some children were accepting and tolerating situations that they did not enjoy, including changes in their caring arrangements. For some children this meant more outside-family care, for example childminders, after-school clubs, breakfast clubs. When this worked well it proved an ideal opportunity for children to meet new friends and widen social networks, adding another social dimension to their lives. But many children experiencing formal out-of-school care were unhappy. They often thought the care was inappropriate, and unsuitable, with poor service provision, badly mixed age groups, and a lack of stimulation. Also, many children were spending more time with other family members (as discussed below), and again for some this was very positive but not for all, and some relationships with family carers were clearly under stress.

Children were very aware of the trade-offs involved in the family-work project: they lost time with their mothers but gained in other ways. The trade-off was not always felt to be in balance. Work had brought significant changes in their everyday lives, especially in relation to changes in family time and family practices, the assumption of new duties and chores within the home, including self-care and care for siblings, and, for many, attendance at childcare or after-school clubs. Some children also continued to moderate their own needs, and often tried to do so in ways that were not evident to the mothers. When the family-work project was going well the children negotiated and accommodated

some of the unwelcome costs of their mother's employment, but it was important that this was in return for an overall financial benefit from work. For children where there was no financial security in work, or there was persistent debt, the expected rewards from work did not materialise or were not sustained. For these children, particularly those whose mothers lost work, interest and commitment to sustaining work started to weaken and the challenges and costs of being in work were heightened. For these children and their families work did not become normalised, and some children lost confidence in work and became resistant to their mother's seeking further employment (Ridge 2009).

This research concentrates on lone-mother families and this family context, with one parent not living in the home, may in itself have an impact on the contribution of the children to the family-work project. There is some evidence that children in lone-parent families may do more to help out in the home than children in two-parent families, and that they tend to have more autonomy and independence at earlier ages (Brannen *et al.* 2000, Smart *et al.* 2001). Harden *et al.* (2012) have also used the family-work project concept in their analysis of children's and parents' experience of working parenthood for a sample that included both lone parents and couples. The parents and the children reported feeling 'harried', rushed for time, particularly at certain 'hot spots' during the day (getting everyone to work, school, or care, for example), and the boundaries between work and home could become blurred by parents bringing work home. They identified three ways in which children contributed to the family-work project: being aware of parents' moods, helping out with domestic chores, and accepting situations in which they were not particularly happy. These results are thus very much in line with our findings.

Wider family and social relationships

Other family members were an important source of help and in particular in relation to childcare. For these families it was particularly after-school care that was required, and care during holidays. As noted above, some children were not keen on after-school clubs and often preferred family care, which was also usually more flexible for the mothers. As well as care after school, some children stayed overnight with other family members when their mothers were working. Often, school holidays, or parts of these, were spent staying with other family members – grandparents and aunts/uncles and cousins in particular. Grandparents often provided regular care. Changing time with, and relationships with, their fathers was another important part of the overall picture for some children. For example, at the second interview there were seven fathers who were closely involved with their children, spending substantial amounts of time with them on a regular basis. However, fathers did not usually provide childcare while mothers were at work, so this was not a direct support for employment. But when children spent time with their fathers (weekends, overnight stays, and holidays) this helped the mothers by giving them some time for themselves. In a few families care relationships between children and their fathers had flourished into a more regularised and essential part of the family-work project, enhancing child–father relationships generally and often improving mother–father relationships in the process.

Employers and co-workers also had a role to play in helping the mothers manage work and care and so stay in employment. This was not so much through formal arrangements for flexi-time or other forms of flexible working but more through informal and negotiated arrangements. Social relationships at work were important in enabling the mothers to sustain care and therefore employment. For example, it was essential for the

women that they could negotiate some flexibility in working when this is required, if children are ill or during school holidays. This usually requires getting agreement from immediate supervisors and some co-operation from co-workers. When the women talked about their relationships with their employers, managers, and colleagues, they often stressed the importance of common ground or identity, in particular in relation to being a working parent. They said things like, 'my boss has children too' or the converse, 'they don't have children, how can they understand'. This 'understanding' from employer and colleagues was more important than any formal rights that the women could call on at work.

Sustaining work thus involves the support of others outside the immediate family, including wider family members, former partners, neighbours, employers, and colleagues, and these social relationships are an important part of making work possible. Following the experiences of the families over time highlighted the way in which this could be a slow process. In the next section we turn to the financial side of working to explore whether the families were able to improve their living standards through work and in particular the impact of financial support of tax credits.

Financial security at work

The social inclusion aspects of employment were clear to the mothers and the children. Paid work took the families away from the stigma of living on income support, something that was important to both the mothers and the children. At the first interview the relief of getting off income support and having some spare money, sometimes for the first time in years, created a positive feel to the interviews. There was much re-decoration, as well as holidays, days out, buying things for the children, going out and socialising. But the challenge of achieving financial security through work was apparent for almost all of these families. By the third interview there were many families where income and living standards had not changed much and whose circumstances seemed to have levelled out.

To provide some context for this part of the analysis we need briefly to describe the state system of financial support available to lone parents in the UK. This has been a policy area subject to much change in recent years. The Labour government elected in 1997 had a strong commitment to welfare reform, and measures to support employment were a high priority. The New Deal for Lone Parents (NDLP) started in 1998 was one of the first of the employment activation programmes, providing individual information, guidance, and support to lone parents who wanted to find jobs. To help 'make work pay' a national minimum wage was introduced in 1999, alongside reductions in the tax thresholds for low-paid workers and reductions in national insurance contributions. A system of tax credits was also introduced in 1999, replacing the existing in-work benefit (family credit) with more generous and extensive support. These were in turn replaced from 2003 by the child tax credit (for families with children) and working tax credit (for people in low-paid work). Working tax credit also includes a childcare tax credit, covering part of the costs of registered childcare. These tax credits are means-tested on an annual assessment of income with an end-of-year reconciliation to take account of changes in income and circumstances since the initial award. This aspect of the tax credits – the provisional nature of the payment and end-of-year reconciliation often affecting payments into the following year – has been an ongoing source of problems with the system, which has been amended several times to seek to reduce the impact of these (Millar 2009).

Many of the women had very complex income packages in work – wages, child tax credit, working tax credit, childcare tax credit, child benefit, housing benefit, council tax benefit, child support, and possibly loans. Older children sometimes brought their wages or benefits into the household. As the study went on some women had partners living with them, again with wages or benefits coming into the household. So, in theory at least, maximising income could be pursued in a number of different ways. In practice, not only was it difficult to achieve an increase in any one source of income, but even if that did happen the interaction between the various sources of income was likely to reduce any overall gain. At the heart of this was the relationship between wages and tax credits.

As noted above, in general there was very little increase in wages over the four or five years of the study. There was, as we have described, a lot of change in jobs or hours of work, often outside the control of the women. But when the women who did choose to make job changes, it was not so much that the women were seeking higher wages, but more that they were looking for suitable jobs to fit in with family life. Increasing pay by working longer hours was not generally a realistic option. Many of the women relied upon other family members for informal care and so had to fit with what was available and what they felt they could ask family members to do. Some of the mothers were also providing care themselves, for example for elderly parents, and that became more common as time went on. As far as possible, working time had to mesh with these family arrangements and obligations rather than the other way around.

The views of the children were also an important factor in decisions about working time. As noted above, most of the children did agree that it was better for their mothers to be in work. But the children were – almost unanimously and at every interview – of the view that part-time work was better and that working school hours was best. Thus, when the women found a manageable fit between family and work, many chose to stay more or less the same in terms of jobs and hours of work, if they could. Seeking to improve their employment situations or their wages required a much longer time-frame than just a few years.

As we have noted, in general being in work meant that the families were better off financially than they had been on income support, but almost all relied on tax credits to make up an adequate income, as their wages alone would not have been sufficient. The women all agreed on the importance of tax credits in enabling them to work, acknowledging that without that financial support they could not have managed. Tax credits were thus playing an essential role in topping up wages so that working was financially possible, which is exactly the purpose for which they were intended. However, this heavy and ongoing reliance on tax credits had three main implications.

First, there was an inability to effect any significant increase in income over time. The fact that when wages rise then tax credits fall is, of course, inevitable in any means-tested system. But the opportunity to escape from poverty, or near-poverty, through paid work was severely constrained. This meant that many of the women were constantly struggling to make ends meet and unable to see any improvement in their situation in the future.

Second, almost all of the women had experienced some difficulties with tax credits. These included administrative errors and failures, including delayed payments, incorrect payments, and duplicate payments that then had to be repaid. However, many of the problems were not errors but were inherent in the design of the tax credit system, with the annual assessment and provisional award which is then adjusted at the year end. This created considerable uncertainty about entitlement and about what changes in family, employment, or childcare circumstances should be notified, and when. This uncertainty

was compounded by a lack of any detailed information on how entitlement was calculated. Without a clear statement setting out calculations and entitlements, some of the mothers felt that they were unable to establish clearly from their award notice how their payment had come about or to challenge the amount they were awarded. They also felt cautious about changing hours of work, or seeking pay increases, because they could not be sure what impact this would have on their tax credits.

Third, eligibility for child tax credits requires the family to have children aged under 16 or under 18 and in full-time education. By the time of the third interview the women with older children were also starting to reach the point when their eligibility for child tax credits would end. Working tax credit might continue as that depends on wages and hours of work. But some of the women were facing a cliff-edge which was very daunting. And this was made worse by the fact that they had not been able to build up much by way of financial resource over the previous four to five years in work.

Thus at the final interview financial strains were still apparent for many of the families. Of the 34 women interviewed at that point, 13 were sustaining work and feeling better off and generally financially secure. These were the families for whom the family-work project had worked best, as not only were they in work but they were also better off financially as a result. Then there were another 12 women who were sustaining work but who did not feel they had improved their financial situations by very much, if at all, nor had they achieved financial security. Finally there were nine women who had not achieved any stability in work and who were struggling financially.

One consequence was high levels of debts, which did not diminish over time and, if anything, were worse by the third interview. The use of credit is of course very common in modern economies, as are housing debts in the form of mortgages. Most of the women had credit cards, and some were repaying other loans. This was part of being in work, having the opportunity to access credit and support living standards in that way. But at the third interview half of the women reported that they had serious debts that were of pressing concern to them. The main forms of these unmanageable debts were through credit cards, loans, re-mortgages, and tax credit repayments. A few of the women had become so heavily in debt that they had to resort to intervention from a third party, either through a debt consolidation company or by declaring themselves bankrupt.

Also apparent over time was the fundamental importance of good health for the mothers and the children. Ill-health was both cause and consequence of employment instability and income insecurity. Periods of sickness or disability affect the capacity to sustain good work records and to manage the demands of employment. And in turn the demands of employment, and of living on a low income, can have a negative impact on health. At the third interview over half of the mothers in the study had reported a significant period of ill health. A range of illnesses and long-term conditions were reported, including a high level of stress and depression. Key factors in the likelihood of mothers experiencing stress and depression were the onset of parental ill health and caring responsibilities, bereavement (especially the loss of a supportive parent), pressure at work, and debt.

Concluding comments

You've got to work through life, you've got to ... even when there's setbacks, you've got to keep going, you've got to keep fighting through and that's what she's always done, so that's a

strong influence ... don't give up ... you've got to keep going. (Third interview, 19-year-old daughter, in higher education)

The experiences of the lone mothers and their children highlighted their determination to succeed at the challenge of sustaining work and care. At the final interview we asked the mothers and children to reflect back over the past four to five years of working family life and to think about what, given their experience, they would consider to be an ideal arrangement for families trying to manage work and care over time. Overall there was a consensus between mothers and children that lone mothers could and should work but that the timing, type, and extent of work should take into account individual circumstances. Mothers should be supported, but not compelled to work. When lone mothers do work, again, the consensus was that part-time, school hours were the best option until children were older, at least beyond the age of eight or nine years, and ideally at secondary school.

We defined the family-work project as the shared endeavour aimed at embedding paid work into everyday family practice. But it is clear that the families faced many challenges in becoming a 'working family' and that their solutions were usually framed by their views about what they thought was best for the family, in particular for their children. Thus work fits with family life, and not the other way around. Backett-Milburn *et al.* (2008) found that this 'family comes first' discourse was very strong among their sample of mothers working in food retailing, which is a sector characterised by low pay and irregular hours of work. Women are seeking to be both good mothers and reliable workers, and the family-comes-first discourse provides a way to reconcile these two. Family will not always come first in everyday practice, as the demands of work require compromise, but that compromise can be more acceptable if it is seen as being for the wider good of the family. The normalisation of work thus involves accepting that combining work and family life is difficult and challenging, and that this is part of what being a working family means (Harden *et al.* 2012).

For these lone mothers, their experiences of establishing themselves as working families were marked in many cases by continuing low income and financial insecurity. The Labour government promise that 'work is the best route out of poverty' was true, but only up to a point. In terms of poverty dynamics, these families had been unable to move very far from the poverty line, which meant that they remained vulnerable to even quite small shocks to incomes or circumstances. This has implications for policy and highlights the challenges in ensuring that employment-based welfare provision is adequate, secure, and fit for the purpose of supporting and sustaining lone mothers and their families. Working lone mothers tend to be reliant on a range of income sources, their wages, in-work support from tax credits, child support, and, when necessary because of temporary unemployment, social security benefits such as income support or jobseeker's allowance. Each of these income sources by itself may be inadequate and unstable, and together they create a very complex and insecure package. Our research highlights the way that reliance on a range of inadequate income sources can undermine and destabilise lone mothers' attempts to establish and sustain employment.

The policy environment for lone parents has changed again in recent years, following the general election in 2010 which led to the establishment of a Conservative-Liberal coalition government. All lone parents with children aged five and over are now required to be available for work. The government has announced substantial cuts in benefits and

tax credit spending, amounting to about £18 billion per year by 2015. This includes cuts in the level of tax credits support and tighter rules on repaying overpayments. The impact on the poorest, and on families with children, will be particularly severe (Brewer 2011). A major reform, the new ‘universal credit’, is due to be introduced in stages from 2013 to 2017. The key feature is that universal credit will bring together a number of different benefits into one single means-tested system, with a single system of withdrawal of benefit from a maximum figure (Bennett 2012). Thus, in theory, work will always pay more than not working, and there will be no arbitrary distinction between full-time and part-time work. However, some families will see their entitlements fall under the proposed scheme. The Department of Work and Pensions (2012) has estimated that about 2.8 million households will receive reduced payments, including about 200,000 lone parents. Given the importance of tax credits to family income for working lone parents, this is likely to have a major impact on their living standards. Moreover the challenges of introducing such a system are immense, not least in information technology demands. And it remains to be seen whether the design and delivery of universal credit will address the issues that our research has highlighted: a single system may not be the best way to deal with the actual complexity of life, particularly for those in low-paid work.

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Notes

1. Here we focus on lone-mother families, but the concept of the family-work project could be extended to other family types or circumstances, for example, the role of the family in respect of supporting people with disabilities in, or seeking, work; and the role of parents in relation to unemployed young people.
2. Changes introduced since 2008 have restricted income support entitlement to those with a youngest child aged 12 or over from November 2008; a youngest child aged 10 or over from October 2009; a youngest child aged 7 or over from October 2010; a youngest child aged 5 or over from May 2012.

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