

# The pro's and con's of renovating a house



We are renovating our home at the moment. It was one of those purchases (a house that needs a lot of doing up), which seemed like a good idea at the time (nice area and cheap house), that suddenly did not seem like such a good idea once we actually started on the work and realised how much there is to do and how much it is actually going to cost.

I am project managing the renovations. I will be upfront. I do not know one end of a screwdriver from the other, so I have to do a lot of research before meeting anyone who will be taking our hard earned cash off of us. I have already been ripped off by one aggressive tradesman when my husband was away, so I am ultra-cautious now.

Over the last 3 weeks I have had the dubious pleasure of meeting a dozen double glazing salesmen. I spent 3 days reading up on double glazing options (uPVC, Aluminium or Thermally Broken Aluminium), learning the terminology used, and the differences between filling the

glass with argon gas and air. I also visited a few showrooms to have a look at locking mechanisms. Whilst there I managed to avoid making rude jokes about the length of "extrusions" which left me feeling quite proud of myself!

I had the salespeople round whilst the children were at school. It made it significantly easier to focus on them, rather than have to do riot control as well. I expected a confident sales pitch, a demonstration of the product and a list of reasons why I should give them my business, rather than give it to the company down the road from them.

I was shocked. Every single salesperson was a man, none of them showed up with a demonstration model (usually just a corner to show you what the insides look like) and almost all of them had an issue with dealing with a woman.

One chap asked where my husband was as he said he did not like to do quotes if "the man of the house is not here to make the decision". Another told me that he would send me a quote and if I had any questions, to get my husband to call him. I asked why I could not call him myself and he turned round and said, "I would not want you worrying your pretty little head about difficult things like this." I kid you not. I wonder what he would have said if I turned round and said, "I'm gay. My wife will call you when she gets home"?

The quotes took up to a week to come in. It was surprising how many had ignored what I had asked for and quoted based on what they wanted to sell. One person quoted for tilt and turn windows rather than awnings (doubling the price) and another quoted for aluminium rather than commercial grade thermally broken aluminium. When I phoned and queried it I was told that I did not know what I was talking about and could not possibly want commercial grade thermally broken aluminium.

We finally settled on uPVC. The person who won the business was not the cheapest, but one of only two men who treated me with respect and confidently answered my questions, with no reference to needing to meet or talk to my other half. He also quoted on what I had asked for.

As for me, I have identified a gap in the market and I am considering moving into the double glazing business. It strikes me that all I would have to do to win the business is to have a good product, be willing to show how it works and to treat my potential customers with respect. Sales people take note.

*Carolyn*

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## **BREXIT and the single mum**



An independent thinktank predicts the Government of Brexit Britain will slash spending on benefits that affect the poor working class. Single parents and disabled Brits will lose thousands more each year in the event of a Brexit, research has suggested. Brexit is widely expected to trigger at least a short-term economic shock, which could hit Government finances.

And this is likely to result in slashed welfare spending, according to the independent think tank the National Institute of Economic and Social Research. Much of this could affect poorer working families. Passing 25% of the cuts onto welfare will leave a [single working parent](#) with two children £1,386 worse off a year by 2020, the NIESR said.

Meanwhile, the same cut to the budget would leave a disabled single person with no children surviving on £1,096 less a

year. 25% of public spending cuts passed onto welfare, NIESR predicts.

And that's not the worst-case scenario. If the Government passed ALL of the cuts onto welfare, a single parent with two kids could be £5,542 worse off a year. While Leave campaigners have argued migrants drive down wages and take benefits meant for Brits, NIESR said it had considered the effect of a tighter immigration policy.

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## **Best Jobs For Single Parents**



When it comes to being a single mother, the two most important characteristics of a job are flexibility and salary. And while those elements are found on a company by company basis, there are certain industries that lend themselves to being more flexible than others.

The most flexible professions include sales, public relations, health care and real estate. As an added bonus, employees who work in those fields have the potential to make decent salaries. Education is also on the list. Although the hours are set, they're likely to be the same as their school-age children's.

Of course not all companies in those professions are ideal for single parents. That's why single moms must do their research to find out how family friendly their potential employer is. Among the characteristics they should look for (aside from the ability to control their own schedule) are flex time, job sharing and on-site child care.

One place to start is *Working Mother* magazine's annual list of [100 best companies for working mothers](#).

From there, moms shouldn't be shy during the interview process. There are ways to tactfully learn if their potential employer allows its staff to work from home and adjust their schedule according to their child care needs. Of course it can't be the first thing asked in a job interview. But it is reasonable during the second or third meeting to say things like: Tell me what it's like to work here; how do you find working here personally?; tell me about the opportunities to make use of here in terms of flexible environment.

Another way to learn about family friendliness is to ask if there are any affinity groups, says Jennifer Owens, an editor for *Working Mother*. Those are groups of employees that meet regularly on specific topics. For instance, many companies have working parent's affinity groups or parents of special needs children.

If you don't feel comfortable asking the interviewer, ask someone else within the company. Also, check out the company's Web site to see what it says about values and work culture.

Much of this depends on where a single mother is in her career. For instance, Margy Sweeney's two daughters were 2 and 5 when she got divorced. Sweeney was age 29 and still wanted to explore different careers. She was a marketing manager at a real estate firm and wasn't convinced she wanted to do it forever. It became clear when her boss yelled at her for coming into the office at 9:15 a.m. after staying up until 4 a.m. to finish a presentation. It was particularly frustrating because she left the office at 5 p.m. the previous day to pick up her children from school. She continued to work on the presentation after they went to bed so she could meet her deadline.

"A single mother should look at a company and say, 'Do they appreciate the work I do outside of regular working hours?,' " says Sweeney, who, since then, worked as a freelance writer and is now happily settled in her job as a PR professional in

Chicago. In other words, find out if they're results-oriented or if they simply want employees at their desks.

Some jobs, like nursing, require employees to be on-site. But there are lots of shift options so they can work while the kids are at school—or sleeping. The average national salary of a registered nurse is \$49,534, according to CareerBuilder.com. Another well paying and flexible job in health care is physical therapy. They set their hours according to patient need, and there are many offices that allow them to work part-time. Their average national salary is \$53,508.

Still, single parents need to prioritize their needs. Companies that provide the most flexibility don't necessarily offer the highest salaries. Think medical transcription. They listen to dictated recordings from doctors and transcribe them into medical reports. The upside is they can work from anywhere; the downside is they often make less than \$30,000, according to data from CareerBuilder.com.

It's a balancing act—something single parents are very familiar with.

*Forbes*

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## **Financial help and benefits for single parents**



By Karen Holmes, Welfare Benefits Specialist at the charity [Turn2us](#)

According to official statistics, over a quarter of households with dependent children are single parent families and there are two million single parents in Britain today.\*

Sadly, children from single parent families are twice as likely to live in poverty as children from families with two parents.\*\* With the rising costs of food, energy and childcare placing increased strain on household budgets, it's more important than ever that those families who are struggling can claim the financial help they are entitled to.

The following guide explains the financial support that could be available to single parents and how they can access it.

## **Benefit entitlements**

The first thing parents can do to see if they can maximise their income is to check which welfare benefits and tax credits they might be entitled to.

Whether you are working or not, if you are on a low income you might be eligible to claim Child Tax Credit which helps with



the costs of bringing up a child. The amount you could receive is made up of different elements based on your personal circumstances including how many children you have, and whether or not they have any disabilities.

If you are working and on a low income, you may also be entitled to Working Tax Credit, a benefit that includes a Childcare Element to help with the costs of registered or approved childcare. Single parents must work at least 16 hours to qualify.

Single parents, who are responsible for a child under five and are not in work, or working less than 16 hours a week, may be entitled to Income Support.

Other benefits you may be eligible for depend on your household income and situation. Even if you have checked your entitlements to benefits in the past, it is important to check again, especially if you have recently experienced a change in your circumstances. The free and easy-to-use [Turn2us Benefits Calculator](#) will help you work out what you are entitled to, the amounts you could receive and how to make a claim.

If you are a single parent with a child about to turn 16, you may also like to try this [tool from single parent charity Gingerbread](#) to work out if your welfare benefits and tax credits will be affected when they reach their next birthday.

## **Charitable grants**

There is generally low awareness of charitable grants, and research by Turn2us found that nine out of ten people on low incomes had no idea that this help may exist. Yet there are over 3,000 charitable funds available which help people in different circumstances including single parents.

The funds award one-off grants for educational and welfare purposes, as well as other forms of support to those who meet

their eligibility criteria.

Turn2us has a free and easy-to-use [Grants Search](#) tool which provides access to all of these grants so you can find ones that best meet your situation. This also includes details of each fund's eligibility criteria and how to apply.

## Other financial help

Claiming certain welfare benefits may make you eligible to receive other help with the costs of raising a child.

For example, if you claim one of the following: Income Support; Income-related Employment and Support Allowance; Income-based Jobseeker's Allowance; and in some cases Working Tax Credit or Child Tax Credit, and are pregnant or have a child under four, you may be entitled to receive Healthy Start Food vouchers, which can be exchanged for free milk, fruit or vegetables, or free vitamin supplements. Claiming some of these benefits may also make you eligible for free school meals for your children.

Depending on your circumstances, you may also be able to receive help with school uniforms and free school travel for your children. You can find [further information](#) about all of these benefits on the Turn2us website.

## Further information and tools

Single parents who would like help with budgeting can try [Money Advice Service's budget planner tool](#) and if debts are becoming a worry for you, the Money Advice Trust offers online debt service [My Money Steps](#) and [National Debtline](#), a free confidential helpline (0808 802 4000).

[Gingerbread](#), the charity that supports single parents provides money advice and support through its website and helpline.

# Jane's story

One person to have benefited from accessing support is Jane, a single mother of three who was out of work and struggling to cope with everyday costs.

By using the Turn2us Benefits Calculator, Jane identified that in addition to the Housing and Child Benefits she was already receiving; she was also entitled to Income Support at just over £70 per week. Her eligibility for this benefit meant that she could also apply for free school meals for her two eldest children.

Jane, who is now working part-time, said: "Income Support made all the difference and helped me through a very difficult time. My job at a children's support centre means I now get the opportunity to help other parents in a similar situation."

*\* Office for National Statistics, 2012*

*\*\* Households Below Average Income (HBAI) 1994/95-2011/12. Department for Work and Pensions, 2013*