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*

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.