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No Love on the Dole: the influence of the UK means-tested welfare system on partnering and family structure

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No Love on the Dole: the influence of the UK means-tested welfare system on partnering and family structure

Rita Griffiths

A thesis submitted for the degree of Doctor of Philosophy

University of Bath
Department of Social Policy Sciences

June 2016

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Abstract

Since, on average, mothers and children living in stable two-parent families have a lower risk of poverty, the extent to which welfare systems may affect relationship stability, family formation and repartnering is a compelling social policy issue. However, driven by concerns about work incentives and reducing 'welfare dependency,' policy interest and research has to date focused on understanding lone parents' labour supply and encouraging the transition from benefits into employment. Social scientists have theorised a great deal about changing family forms and a rich literature continues to explore the role welfare plays in reinforcing gender equality. However, the more contentious issue of whether and how welfare systems may affect family structure is a neglected area of academic enquiry. Whether lone motherhood is a 'lifestyle choice' or 'Hobson's choice' has polarised normative debates about welfare dependency, but limited evidence of how low-income women make family formation decisions has created space for a popular consensus to emerge in which the behavioural effects of welfare on family structure are seen to arise purely in response to financial incentives. Politicians and policy makers who lament the decline of the traditional family have called for changes in the tax and benefit system to promote marriage and abolish the 'couple penalty,' so called to describe the financial differentials in welfare entitlement between lone-parent and couple-parent families. Some believe this differential treatment incentivises lone motherhood and discourages two-parent family formation, others that it fosters welfare dependency and benefit fraud among lone mothers who, for reasons of monetary gain, may 'pretend to separate' or fail to disclose the presence of a partner. In fact, very little is known or understood about how low-income women make family formation, partnership dissolution and repartnering decisions and, in the UK, the influence of welfare systems on partnering behaviour and family structure is both under-theorised and under-researched.

Informed by retrospective, narrative interviews with 51 mothers living in Merseyside who were currently or had formerly claimed UK means-tested benefits or tax credits as a lone parent in the period between 1997 and 2013, and supplemented by interviews and focus groups with family support, housing and welfare rights workers, this thesis contributes towards filling the gaps in knowledge and evidence. Exploratory in nature, the research investigated whether and to what extent eligibility for or entitlement to means-tested welfare may have influenced a mother's decision to live with or apart from a partner or child's father, broadening the debate beyond the political rhetoric of 'couple penalties' and 'welfare dependency' to include consideration of two neglected aspects of UK welfare, the 'cohabitation' or 'Living Together as a Married Couple' (LTAMC) rule and the closely aligned system of family means testing. Based on an administrative definition of cohabitation as 'marriage-like' and contested assumptions about economic dependency, income pooling and financial support obligations in couples, these rules have important gendered effects which offer alternative explanations for why some low-income mothers may be reluctant to partner or feel constrained to live apart, or present themselves as living apart, from a partner or child's father. By looking dynamically at how individual agency interacts with the structure of welfare from the perspective of the mothers themselves, the research contributes to both to empirical knowledge and theoretical understanding of partnering behaviour, changing family structures and alternative living arrangements in the context of welfare receipt.

List of Abbreviations

CA	Carer's Allowance
CAQDAS	Computer Assisted Qualitative Data Analysis
CSA	Child Support Agency
CSJ	Centre for Social Justice
CTB	Council Tax Benefit
HB	Housing Benefit
CTC	Child Tax Credit
DLA	Disability Living Allowance
DWP	Department for Work and Pensions
FC	Family Credit
GCSE	General Certificate of Secondary Education
HMRC	Her Majesty's Revenue and Customs
IFS	Institute for Fiscal Studies
IS	Income Support
JSA	Jobseekers Allowance
LAT	Living apart together
LHA	Local Housing Allowance
LTAMC	Living Together as a Married Couple
ONS	Office for National Statistics
UBI	Universal Basic Income
UC	Universal Credit
US	United States
WBG	Women's Budget Group
WFTC	Working Families Tax Credit
WTC	Working Tax Credit

Chapter one

Introduction and background to the study

1.1 The changing dynamics and composition of families and households

In recent decades, the UK, in common with most Western developed countries, has witnessed a radical shift in demographic and family behaviour resulting in increasing diversity and transience in family structure, household composition and living arrangements (Sobotka, 2008, Lesthaeghe, 2010, Kasearu and Kutsar, 2011). Declining and delayed marriage, together with an increase in cohabitation, divorce and separation, have all contributed to a dramatic rise in the number of lone parents, the vast majority of whom (90 per cent) are women (Office for National Statistics, 2012a). In 2015, the Office for National Statistics announced that the number of lone parents with dependent children¹ was on the verge of reaching two million (Office for National Statistics, 2015). This compares with fewer than 600,000 lone-parent families in the early 1970s (Haskey, 1994). One in four of all UK households with dependent children² are now headed by a lone parent (Office for National Statistics, 2015), compared with only one in twelve (8 per cent) in 1971 (Rowlingson and McKay, 1998: 3). Indeed, the present-day lone-parent household is no longer atypical; on current trends, around half of all mothers will experience at least one period as a lone parent during their lifetime (Ermisch and Francesconi, 2000b) and at least half of all children will spend some part of their childhood living in a lone-parent family (Kiernan and Wicks, 1990).

The composition of lone and unmarried motherhood has also been changing. Married and cohabiting women who divorce or separate from a partner comprise the majority of lone mothers (Smallwood and Wilson, 2007), but the proportion of never-married lone mothers who were not cohabiting with the child's father at the time of giving birth is growing and is now estimated to comprise around 15 per cent of all lone mothers in Britain, (Kiernan, 2006). With the proportion of the population getting married falling to its lowest level since records began in 2009,³ so cohabiting couples (with and without dependent children) have come to represent the fastest growing family type (Office for National Statistics, 2015). Between 2005 and 2015, there was a 30% growth in the number of cohabiting couples with children compared with a growth of 12% for lone-parent families (Office for National Statistics, 2015). Among couple families with dependent children, the same proportion are now married as cohabiting and with a five-fold escalation in the proportion of non-marital births,

¹ Dependent children are defined as those living with their parents and either aged under 16 or aged 16-18 in full time education or training. This excludes children aged 16-18 who have a spouse, partner or child living in the household.

² According to the ONS, there were 1.96 million lone parents with dependent children in the UK in 2011.

³ In 2009, the ONS announced that at 228,204, the provisional number of people getting married in England and Wales had fallen to its lowest level since 1895. This was in large part accounted for by an increase in the number of opposite sex cohabiting couples which in the same year reached 2.9 million (ONS 2012a).

from 8 per cent in 1971 to 46 per cent in 2009, approaching half of all live UK births are to cohabiting couples (Office for National Statistics, 2014). Although married couples still represents the norm, in the UK, there are now more lone-parent households, more non-marital births and fewer married couple families with dependent children than ever before (Office for National Statistics, 2012a).

1.2 Why does the growth of lone parenthood matter?

These striking changes in patterns of family formation⁴ and household composition are of interest and concern to social scientists, politicians and policy makers because child poverty, child outcomes and a mother's standard of living are strongly associated with whether or not she is in a stable, co-residential union (Millar and Bradshaw, 1987, Glendinning and Millar, 1992, Millar and Ridge, 2001, Bradshaw, 2002, Gregg et al., 2009, Bradshaw, 2011, Crawford et al., 2012). Children living in lone-parent households have double the risk of poverty compared with children living in couple families; around 40 per cent of children living in a lone-parent household are poor compared with around 20 per cent of children living in two-parent families (Department for Work and Pensions, 2012a). Empirical studies show the group of 'non-partnered' or 'unpartnered' mothers who had a child when not living with a partner, comprise a particularly poor and disadvantaged sub-group of lone parents (Kiernan and Smith, 2003). The rising number of lone-parent families has contributed to the UK having one of the highest incidences of child poverty among OECD countries (Bradshaw, 2006, UNICEF, 2006). This, in turn, has resulted in UK lone-parent families being significantly more reliant than couple families on state financial help through the system of welfare benefits and tax credits (Brewer and Gregg, 2001, Brewer et al., 2007b).

Viewing family formation decisions as a personal and private matter beyond the government's legitimate sphere of intervention (Home Office, 1998: 30), under New Labour, child poverty alleviation policies were designed to support low-income families regardless of their form or structure (Ford and Millar, 1998). Driven by concerns about poor work incentives, policy measures focused on encouraging lone parents to make the transition from benefits to paid work. The coming to power of the Coalition government in 2010 signalled a marked shift of approach and tone. Rejecting "the comfortable mantra that policy can or should be wholly morally neutral" (SJPG, 2006: 9), lone-parent families were adjudged not only to be a less desirable family form, but the growth of these 'dysfunctional,' 'dissolved,' and 'dadless' families was said to be driven by the very system of benefits and tax credits put in place to combat their higher rates of poverty (SJPG, 2006: 89, SJPG,

⁴ The term 'family formation' used in this study broadly corresponds to the ONS definition: "once a person either lives with a partner or has a child, they are considered to have formed their own family." Office for National Statistics. 2015. *Families and households: 2015*. London: ONS.

2007a, Morgan, 2008, The Centre for Social Justice, 2010b). As part of a wider debate around ‘intergenerational welfare dependency,’ politicians and social commentators makers who lament the decline of the traditional two-parent family have called for changes in the tax and benefit system to promote marriage through tax breaks and abolition of the ‘couple penalty,’ so called to describe financial differentials in entitlement in the welfare system between lone-parent and couple-parent families. Some believe this differential treatment incentivises lone motherhood and discourages two-parent families, others that it fosters welfare dependency and benefit fraud among lone mothers who, for reasons of monetary gain, may ‘pretend to separate’ or fail to disclose the presence of a partner. (Morgan, 1995, Kirby, 2005, SJPG, 2006, Morgan, 2007, SJPG, 2007a, Draper, 2009, The Centre for Social Justice, 2010b). In fact, very little is known about how low-income women actually make family formation, partnership dissolution and repartnering decisions and, in the UK, the influence of welfare systems on family structure is both under-theorised and under-researched.

1.3 The link between welfare and family structure

The question of whether UK welfare systems influence family structure was vociferously debated in the 1990s fuelled by the controversial work of US social commentator, Charles Murray. In a series of emotive essays forewarning the emergence of a welfare dependent underclass, Murray argued that the UK social security system had created a series of perverse incentives which encouraged ‘illegitimacy,’ ‘out-of-wedlock’ childbearing and fecklessness in absent fathers who, free to abandon the mother and her children with impunity, chose to rely on welfare benefits in preference to paid work (Murray, 1989, Murray, 1990, Murray, 1993, Murray, 1994). To the extent that welfare systems furnish resources that would otherwise be provided in the context of a marital union, state income transfers that allow a woman to have a child without a resident father were viewed by Murray and his exponents as displacing the married, biological, two-parent family as an institution within which to raise and socialise children (Morgan, 1994, Morgan, 1995, Murray and Phillips, 2001).

Murray’s curiously anachronistic and inflammatory language, together with his use of anecdotal evidence in the “gross form of caricature” (Mann and Roseneil, 1994), was systematically discredited by UK academics and policy analysts at the time (Bagguley and Mann, 1992, Robinson and Gregson, 1992, Macnicol, 1994, Lister R (ed), 1996, Walker and Howard, 2000). Murray’s problematisation of ‘illegitimacy’ and ‘out-of-wedlock childbearing,’ it was correctly pointed out, neglected to account for official statistics which, even then, showed that most UK children born outside a marital union had parents who were cohabiting at the time (Walker, 1996). Given that they “spent shorter periods on benefits than divorced... or indeed widowed mothers,” analytical and policy focus on single, never-married women, others noted, was similarly misplaced (Brown, 1990: 62) Offensive, highly polemical and poorly evidenced, in presenting ‘the underclass’ as a ‘breed apart’ and in advocating

marriage as the policy solution to poverty, Murray's analysis was seen as victim blaming and dismissed as thinly veiled ideology dressed up as theory. The relative ease with which Murray's thesis was despatched, and its lack of a 'natural constituency' at that time (Murray and Phillips, 2001: 1) meant that, beyond these early rejoinders, scholarly engagement and research interest in the behavioural effects of UK welfare on family structure faded. Twenty five years on, amidst swingeing welfare cuts and a hardening of public attitudes towards welfare recipients (Park et al.), fuelled by an increasingly hostile media (Baillie, 2011, Baumberg et al., 2012), Murray's views are enjoying something of a renaissance (Prideaux, 2010). In popular understanding and recent policy discourse, the perception that 'family breakdown' is the product of dysfunctional parenting and an over-generous welfare state that privileges lone parents has become increasingly mainstream amid waning public sympathy for 'welfare dependents' more generally (Tyler, 2013).

1.4 Gaps in the literature and research

Although they are perennial targets of welfare reform, relatively little is known or understood about how women reliant on state financial help make family formation, family dissolution and repartnering decisions and across economic, sociological and social policy disciplines, the topic is both under-theorised and under-researched. Most empirical research emanate from the US where the cultural context, socio-economic circumstances and institutional arrangements for the public assistance of poor mothers is substantively different to the UK. The few UK studies to have explored welfare effects on family structure are mostly econometric studies which have produced conflicting and inconclusive findings (Walker and Zhu, 2006, Brewer et al., 2007c, Anderberg, 2008a, Anderberg et al., 2008, Draper, 2009, Adam and Brewer, 2010, Hirsch, 2012a). Revisiting historical debates, recent research has sought to challenge hegemonic representations of poor and working class people as members of an underclass with welfare dependent cultures reproduced in their children (Baillie, 2011, Power, 2011, Shildrick et al., 2012a, Michels, 2013, Shildrick and MacDonald, 2013, Tyler, 2013, Macdonald et al., 2014). However, unlike during the 1990's, the more contentious issue of whether and how welfare systems may affect family structure has received comparatively little scholarly attention. Recent discussion and analysis has therefore mostly taken place outside of academia, in right leaning policy think-tanks and in the tabloid press and broadcast media (Doughty, 2007, SJPG, 2007a, Doughty, 2010, Chapman, 2011b, Chapman, 2011a, The Centre for Social Justice, 2011).

Whether lone motherhood is a 'lifestyle choice' or 'Hobson's choice' has polarised normative debates about 'welfare dependency,' but limited academic enquiry into how low-income women make family formation and dissolution decisions has created space for a popular consensus to emerge in which the behavioural effects of welfare on partnering and family structure are seen to arise purely in response

to financial incentives. While the paucity of empirical research may justifiably reflect a reluctance to confront uncomfortable questions about women's agency in ways that might be construed as legitimising dependency theories, academic reticence may paradoxically have contributed to the limited critical scrutiny and popular legitimacy 'lifestyle choice' discourses currently enjoy. Contesting hegemonic accounts matters because ill-informed and poorly-evidenced views perpetuate stigmatised, victim-blaming accounts of poverty and undermine effective policy-making. Though recent research has helped to dispel the more egregious cultural representations of welfare claimants, with such apparently strong public support for welfare retrenchment, simply exposing benefit myths may therefore not be enough. If a credible challenge to regressive and poorly evidenced welfare reform is to be mounted, analytical focus needs to shift towards the contested ground of individual agency.

1.5 Research aims, objectives and contribution to knowledge

In posing the question, 'does the UK means-tested welfare system incentivise lone parenthood or discourage two-parent families?' this exploratory research moves to this contested ground. Through analysing the retrospective narratives of a diverse sample of 51 low-income mothers living in Merseyside who had claimed welfare benefits or tax credits on the grounds of being a lone parent, the research explored how they made family formation, family dissolution and repartnering decisions in the period between 1997 when New Labour came to power and 2013, approximately two years into the Coalition government. The key research objective was to investigate whether, to what extent and how eligibility for or entitlement to benefits or tax credits may have influenced partnership decision-making or living arrangements at different stages of the life course. To help situate the research, interviews with mothers were supplemented by interviews and focus groups with local family support, housing and welfare rights workers.

Moving beyond the political rhetoric of 'couple penalties,' the study widens investigation of welfare effects beyond financial differentials in welfare entitlement to include consideration of the role and relative influence of other aspects of the welfare system, in particular: the system of means testing, in which eligibility for and entitlement to state financial help is assessed against the aggregated needs and income of married and cohabiting couples; the Living Together as a Married Couple (LTAMC) or 'cohabitation' rule, which treats cohabiting couples as though they are married; and administrative arrangements and conditionality requirements for the receipt and payment of welfare benefits and tax credits. Based on contested assumptions about economic dependency, income pooling and financial support obligations in couples, and an administrative definition of cohabitation as 'marriage-like,' these frequently misunderstood aspects of means-tested welfare which claimant families must live by, have important gendered effects (Lister, 1992, Bennett, 2005, Bennett, 2012b). The distinctiveness of

the research was in conjecturing that family structure, household composition and living arrangements in low-income families with children may be as much a product of structural constraints arising from these regulatory and administrative aspects of the welfare system as they are a result of the mothers' agency in response to cultural influences or financial incentives.

By looking dynamically at how individual agency interacted with the regulatory framework and administrative structure of the UK welfare system from the perspective of the mothers themselves, their experiential accounts of family formation and dissolution offer empirical insights into the ways in which different aspects of welfare may have affected gender relations, relationship stability and living arrangements and so influenced family structure. Through highlighting the subtle and unseen ways in which means-tested welfare can affect family functioning at a household level, the original contribution of the research is to offer alternative explanations for why some low-income mothers may remain unpartnered or feel constrained to live apart, or present themselves as living apart, from a partner or child's father. In this way, the research contributes to filling the gaps in empirical knowledge and theoretical understanding of family formation and dissolution behaviour among low-income families reliant on means-tested state financial support.

1.6 Structure of the thesis

The rest of the thesis is written in nine further chapters. **Chapter two** explores the way in which the relationship between welfare systems and the changing structure and diversity of families has been conceptualised in the literature according to different theoretical perspectives. The chapter begins by outlining three broad theoretical frameworks: orthodox economic perspectives which focus on the influence of financial incentives and disincentives in welfare systems; sociological perspectives which highlight changing societal trends and increasing 'individualisation;' and feminist perspectives which take as their starting point women's unequal economic position in the labour market and the household. The second section focuses on theories and research which address the main demographic pathways through which welfare is hypothesised to influence family structure - through declining marriage rates, increases in single or 'unpartnered' motherhood, higher rates of separation and divorce, increases in cohabitation and more independent living by men and women.

Beginning with a discussion of the underlying assumption of dependency which underpins the UK sole breadwinner model of welfare, **chapter three** charts the changing policy context for the state support of low-income families from the election of New Labour in 1997, through the policies of the Coalition from 2010-2015, to the present day Conservative government elected in May 2015. The chapter explores the shift in family and welfare reform policy from a focus on alleviating child poverty through supporting lone parent employment entry under New Labour to the present

Conservative government's approach to poverty reduction based on reducing welfare 'dependency' and promoting 'family stability.' A key focus of the chapter is discussion of the evolution and policy implications of changing normative assumptions about family form and structure.

Chapter four describes the design and delivery of the research outlining the key areas of investigation and providing a justification for the qualitative, narrative methods used in the study. It moves on to describe the research methods in detail including the size and structure of the sampling frame, the fieldwork location and characteristics, the ethical approach adopted in the study, how research participants were identified, recruited and selected, the design of topic guides, the conduct of face-to-face interviews and focus groups, and data coding, analysis, interrogation and interpretation. The chapter concludes with some personal reflections on the research process and the limitations of the study.

Exploring the processes of family formation, relationship breakdown, partnership dissolution and repartnering as described from the perspective of research participants, **chapters five to nine** present the empirical findings according to the different routes of entry into and exit out of lone motherhood. Each chapter addresses, in turn, the journey to unpartnered single motherhood; the processes leading to separation and divorce; the transition out of lone parenthood into a two-parent family by cohabitation, marriage or remarriage; and the process of repartnering by living apart from a partner.

Chapter five explores the narratives of women frequently described as 'unpartnered' whose entry into lone motherhood was due to having a child when not in a co-residential relationship with the father. It describes the relationship, employment and housing circumstances of this group of women in the period leading up to pregnancy and in the immediate aftermath of the birth, addressing the question of how and why they came to have a child when not living with or having a partner. Under scrutiny is the extent to which eligibility or entitlement for means-tested benefits or housing support may have influenced the decision to become pregnant or to proceed with an unplanned pregnancy.

Chapter six analyses further the testimonies of 'unpartnered' mothers to explore the factors influencing relationship breakdown with the father and why cohabitation or marriage was so rare an outcome of their pregnancies. It explores the circumstances in which couples failed to establish or sustain a co-residential union, considers whether the welfare system had any influence on family formation decisions and explores the extent to which cohabitation or marriage was deliberately eschewed by these mothers in favour of bringing up a child alone, without the presence of the biological father.

Chapter seven explores the accounts of the typically older group of mothers whose entry into lone motherhood was the result of separation and divorce from a cohabiting or marital union. It describes the circumstances surrounding relationship breakdown and the factors leading to separation or divorce, investigating whether and to what extent the welfare system may have influenced decision making, for example by encouraging couples to separate, or ‘pretending to separate’ in order to access higher welfare benefit payments. Reasons for differences in mothers’ labour market participation before and after separation and divorce are also investigated.

Chapter eight turns to exits from lone motherhood through repartnering and the extent to which eligibility for means-tested benefits or tax credits may have helped or hindered a lone parent’s move into a first or subsequent cohabiting or marital union. Investigating the relationship, employment and benefit circumstances of mothers who had made the transition from lone parenthood into a two-parent family, the chapter documents how they weighed up their options, their perceptions of the attendant risks and how these were managed or avoided. Also explored are attitudes towards and expectations of future relationships among lone parents who had yet to repartner.

Chapter nine focuses on the sub-group of mothers who were living apart or had lived apart from a partner or child’s father while being in an intimate relationship with them. It explores why and how this form of partnership and living arrangement was decided upon and the criteria mothers used for determining whether and when to start cohabiting or end a lone parent benefit claim. Motivations and reasons for concealing the presence of or ‘failing to disclose’ a partner are discussed, together with accounts of mothers who were formally investigated and criminally prosecuted for benefit fraud due to failing to disclose a partner.

Chapter ten summarises the main findings and presents a discussion of findings highlighting the contribution the study has made to empirical knowledge and theoretical understanding of family change in the light of the literature discussed in chapter two. A key focus for discussion is exploration of the role played by different aspects of the welfare system in encouraging or discouraging the mothers from living with a partner or child’s father and from making the transition from a lone-parent into a couple-parent household. Reflections on policy arising from these research findings are then presented. The thesis concludes with a commentary on and suggestions for policy reform.

Chapter two

Welfare systems and family structure: theoretical perspectives, research and evidence

2.1 Introduction

The changing form, structure and functioning of families in the context of the modern welfare state has been conceptualised and analysed according to three broad theoretical frameworks: economic perspectives which focus on changes in income and earnings between women and men; sociologically informed perspectives which explore family change in the context of shifting societal attitudes and cultural norms; and feminist and gendered perspectives which emphasise women's unequal economic position in the labour market and the household. This chapter begins by outlining these theoretical frameworks describing how the relationship between welfare systems, family structure and family functioning is conceptualised in the literature according to these different schema. The second section focuses on theories and research which address the main demographic pathways through which welfare is hypothesised as being potentially influential on family structure - through declining marriage rates, increases in single or 'unpartnered' motherhood, higher rates of separation and divorce, more cohabitation and more independent living among men and women. The chapter concludes by highlighting the gaps in the literature and makes a case for conducting qualitative empirical research.

2.2. Economic perspectives and the influence of financial incentives and disincentives

Theories which claim welfare is implicated in changing patterns of family structure are strongly informed by orthodox economics and the seminal work of US economist Gary Becker (Becker, 1974a, Becker, 1991). From this perspective, the relationship between welfare and family structure is conceptualised in terms of the operation of financial incentives, redistributive income cash transfers which affect the amount of income available to a household (Stafford and Roberts, 2009). The choice between being married, cohabiting or living alone is seen to be influenced by relative economic opportunities available within and outwith a union, taking into account the earnings of the woman, those of her (prospective) partner, together with any state welfare transfers to which she may be entitled as a single, married, or cohabiting woman (Dickert-Conlin and Houser, 1998). Where state financial help is conditional upon income levels, marital or partnership status or household composition, in so far as having a child, marrying, cohabiting or living without a partner affects entitlement, demographic behaviour can be conceived as being subject to the influence of welfare

policies and systems (Halla et al., 2011: 4). The conviction that “individuals within families are rational agents who respond to incentives and disincentives ... put in place by public policy makers” neatly sums up the underlying paradigm (Morgan, 2007: 1 & 11). Underpinning the approach is the assumption that demographic behaviour is the outcome of rational choices made by ‘utility maximising agents.’ Multi-member households are conceived as mutually supportive, consensual decision-making entities which operate to maximise the financial and material well-being of the family unit as a whole.

Critics argue this abstract model of ‘rational economic man’ is too narrowly conceptualised while over-determining of behaviour (Bourdieu, 1990, Duncan and Edwards, 1996). The practical, utilitarian and more approximate logic of individual decision making, Bourdieu argues, cannot be reduced to a continuous, conscious reappraisal of material costs and benefits (Bourdieu, 1990). Even if it is assumed that people have ‘perfect knowledge’ of the complex interactions of the benefits system in different partnership and household configurations (“something which the analysts’ own models can have difficulty achieving” (Stafford and Roberts, 2009: 37)), how realistic is it to believe relationships will be “switched on and off like a tap to reflect adjustments in entitlement to benefits over time as a result of policy changes and earnings?” (Hirsch, 2012a). Rather than simply the level of income, research furthermore shows that among poor and low-income families, the stability and security of benefits may in fact be as valuable as their monetary worth (Goulden, 2010, Shildrick et al., 2012b). As Spicker observes, too, the impact of changes in benefit levels are likely to be dwarfed by the wider effects of economic and labour market conditions (Spicker, 2012: 4). Moreover, just because behaviour takes place in an economic context does not mean it is economically motivated or “only has economic meaning” (Fevre, 2005: 1). The costs and benefits of different partnership and household configurations may thus be both non-monetary and non-economic and the sense of being better-off may thus reflect well-being more broadly defined than simply having more money coming into the household.

Also contested is the conceptualisation of women as ‘rational economic men’ and the assumption that financial considerations are the prime motivators of women’s economic behaviour (Ferber and Nelson, 1993). Analysing mothers’ decisions regarding paid work, empirical research by Duncan and Edwards found that calculations of the perceived economic costs and benefits were interpreted by them as essentially secondary to what they considered to be morally right (Duncan and Edwards, 1996). Recognising that ‘the overwhelming majority of lone parents are women who are mothers’ (Duncan and Edwards, 1999: 3), Duncan and Edwards suggest an alternative concept of ‘gendered moral rationalities’ for understanding women’s agency and rationality (Duncan and Edwards, 1997). Though applied to women’s labour market behaviour, through highlighting women’s roles as mothers, and by adding a moral dimension to decision making, Duncan’s hypothesis

offers the possibility of an alternative gendered lens through which to analyse women's demographic behaviour.

That idea that financial incentives in welfare systems are key drivers of family behaviour is also not well supported empirically. Using statistical and econometric techniques, an extensive body of mainly US and North American research stretching back more than forty years has examined the effects of welfare changing policies on the different dimensions of family structure, including the decision to have children, marry, cohabit and divorce. Reflecting US policy concern with declining rates of marriage, a key focus for much empirical research has been to measure the effects of welfare programmes on marriage, female headship and non-marital childbearing to explore whether theories of an anti-marriage and pro-fertility bias in welfare systems are supported by the evidence. Across this huge literature, findings are inconsistent and inconclusive. Individual studies reporting a negative correlation between welfare and marriage, or conversely a positive correlation between welfare and female headship, are countered by findings indicating no correlation at all (Bahr, 1979, Moffitt, 1990, Moffitt, 1992, Moffitt, 1994, Moffitt, 1995, Dickert-Conlin and Houser, 1998, Ellwood, 2000, Moffitt, 2001, Blank, 2002, Brown and Kesselring, 2003, Bitler et al., 2004, Blau et al., 2004, Carlson et al., 2004a, Carlson et al., 2004b, Lichter et al., 2006, Graefe and Lichter, 2008, Grogger and Karoly, 2009, Blau and Van Der Klaauw, 2013).

Literature reviews and meta-analyses have produced similarly conflicting findings (Hoynes, 1996, Moffitt, 1997, Grogger et al., 2002, Gennetian and Knox, 2003). Noting serious methodological shortcomings in many of the studies, Hoynes concluded that "available evidence suggests that family structure decisions are not sensitive to financial incentives" (Hoynes, 1996: 96). Moffitt's widely cited review, however, produced conflicting findings (Moffitt, 1997). A majority of studies, he concluded, showed that "welfare has a significantly negative effect on marriage or positive effect on fertility, rather than none at all" (Moffitt, 1997). Surmising that, on balance, welfare incentives probably do have an effect on demographic outcomes, he conceded that the magnitude of the effect nevertheless appeared to be modest. Gennetian's later meta-analysis systematically reviewed the evidence and concluded that welfare programmes which increase employment and earnings of single mothers had little or no effect on marriage rates (Gennetian and Knox, 2003: 21). The small number of UK and European studies (see 2.5.3 - 2.5.6) produce similarly conflicting findings (Gonzalez, 2007, Anderberg, 2008c, Anderberg, 2008a, Francesconi et al., 2008). Taken as a whole, across these various economic studies, reviews and meta-analyses, findings suggest that although welfare policies and programmes do have some impact on family formation and dissolution behaviour, their role remains poorly understood. Furthermore, the role of welfare incentives as a causal factor in the decline of marriage and the growth of lone motherhood is likely to be small (Anderberg, 2008c, Blau and Van Der Klaauw, 2013).

2.3 Sociological perspectives and the influence of increasing individualisation

Because increasing diversity in family form and structure is evident across all Western developed countries, not just the UK, and evident in the general population, not simply among welfare recipients, social, cultural and normative factors influencing patterns of change are the starting point for sociological interpretations of family behaviour (Wojtkiewicz et al., 1990, Sobotka, 2008, Lesthaeghe, 2010, Kasearu and Kutsar, 2011). According to the ‘individualisation’ thesis, the breakdown of tradition and changing social attitudes in Western industrialised countries towards greater personal choice and autonomy have reduced the stigma attached to divorce and unmarried motherhood and increased the value placed on independent and solo living⁵ (Giddens, 1991, Beck, 1992, Burstein, 2007). Less constrained by tradition and social norms, women’s increasing desire and ability to live alone or apart from a partner, or to have a child outside the constraints of marriage, is here interpreted as a reflection of their growing social and economic independence and the societal trend towards greater individualisation (Bauman, 2003, Chandler et al., 2004). The increasingly risky and insecure nature of intimate relationships, others argue, has accorded greater significance to child-bearing and children, with whom a more enduring and meaningful emotional bond can be established than may be possible with a partner (Beck et al., 1995). Focusing on the expression of individual agency, studies of lone motherhood in this vein have explored how unpartnered or separated women with children carve out and construct their own narratives of self and ‘good mothering’ (May, 2004a, May, 2004b, Jones, 2008, May, 2008, May, 2010, Klett-Davies, 2012). In diametric opposition to welfare dependency discourses, in some research, because state financial support allows mothers to ‘go it alone’ without depending on a male partner, the welfare system is seen as potentially liberating, contributing towards women’s independence and emancipation (Klett-Davies, 2012).

The wide currency of the individualisation thesis has given it strong appeal “across a broad spectrum of theoretical and ideological perspectives” (Oppenheimer, 1994: 296). However, the thesis has been contested on theoretical and empirical grounds for its sweeping generalisations, disregard of gender and class and the disembeddedness of agency from social and institutional contexts (Brannen and Nilsen, 2005: 413-422). Research exploring the reasons why people live alone or apart from a partner, for example, highlights compromise and constraint as much as choice and opportunity (Cross-Barnet et al., 2008, Jamieson et al., 2009, Duncan and Phillips, 2010, Duncan and Phillips, 2011, Duncan et al., 2013a, Duncan et al., 2013b, Jamieson and Simpson, 2013). Studies also indicate that women who have made a conscious choice to ‘go it alone,’ for example, single women who become pregnant by donor insemination, tend to be a small minority of typically well-educated women who

⁵ For a useful historical review and summary of sociological theories and research on families and intimate relationships see Gillies, V. 2003. *Family and intimate relationships: a review of the sociological research*, London South Bank University.

are not reliant on state financial help (Jadva et al., 2009). Though helping to debunk some of the more egregious depictions of lone mothers as ‘benefit scroungers,’ the idea that lone motherhood is pioneering and emancipating is thus not easily reconciled “with its concentration among the poorest women in the poorest areas” (Webster, 1999: 8).

Theories suggesting family change is driven by increasing individualisation, furthermore, tend to ignore the structural forces underlying ‘doing family’ and the social connectedness between individuals, frequently under-estimating the enduring attachment to kinship ties and traditional family values and failing to account for the persistence of family support systems even under conditions of economic hardship and geographic distance (Duncan and Smith, 2002, Smart and Shipman, 2004). In a similar vein, Andersen argues, “emphasis on agency ... underestimates the role of power in shaping social relations” (Andersen, 2005: 443). Over-emphasis on agency, “silence about the structural side of the dynamic,” and strong resonance between the concept of individualisation and the rhetoric of personal choice in neo-liberal political discourse has also been interpreted as ideological (Brannen and Nilsen, 2005: 418). And while pioneering sociological studies of ‘family practices’ have succeeded in challenging the norm of the white, heterosexual, married couple family, paradoxically, many research studies retain a distinctly middle class sensibility. As Lash notes, “just how reflexive is it possible for a single mother in an urban ghetto to be?” (Lash, 1994: 120). Compared to a wealth of US ethnographic research (Edin and Kefalas, 2006, Sarkisian, 2006, Nelson, 2007, Tach et al., 2010), how and why mothers reliant on UK state financial help ‘do family’ therefore remains largely under-examined.

2.4 Feminist perspectives and the influence of gender

Gendered and feminist approaches to families and family functioning take as their starting point women’s unequal economic position in the labour market and the household, incorporating concepts of power, value and well-being alongside those of efficiency, utility and agency (Strober, 1994:143, Donath, 2000). Opening up the ‘black box’ of household decision making (Himmelweit et al., 2013: 3), on both theoretical and empirical grounds, studies of family behaviour based on ‘common preference’ models are criticised for the presumption of consensual household decision making, hypothesised income pooling and equal sharing of resources within multi-member households (Thomas, 1990, Bourguignon and Browning, 1991, Lundberg and Pollak, 1996, Himmelweit et al., 2013). Critiques highlight the gender-blind and ideological nature of theory in which the unequal power and control relations between men and women that frequently determine household patterns of resource allocation, consumption and well-being, are hidden or ignored (Strober, 1994, Ferber, 1995, Ferber and Nelson, 2003). Adapting Hirshman’s framework of exit and voice (Hirschman, 1970), Hobson deconstructs the concept of the family as a locus of shared interests, conceptualising it instead

as an institutionalised form of gender inequality in which negotiations over resource allocation and consumption reflect unequal bargaining power between men and women (Hobson, 1990: 237).

Theories and analyses of the processes and outcomes of intra-household distribution recognise the independent agency of and inequalities between men and women in couple households.⁶ Inside the household, couples may have divergent interests and may respond differently to incentives according to whether or not they are married, for example, or are raising biological or step children (Lundberg and Pollak, 1996). Challenging the assumption “that men’s support obligations and women’s economic dependency are natural and /or unproblematic” (Lundberg et al., 1997) in highlighting that who in a couple earns or receives income affects the way resources are controlled and distributed between men, women and children in the household, an important strand of feminist literature has examined the role UK means-tested welfare systems play in reinforcing women’s economic dependency (McIntosh, 1978, Shaver, 1989, Lewis, 1992, Lister, 1992, Bennett, 2002, Bennett, 2005, Bellamy et al., 2006, Bennett, 2012b). Empirical research focussing on gendered patterns of intra-household money management discredits the notion of the household as an entity characterised by income-pooling and a common standard of living (Pahl, 1999, Burgoyne, 2008, Burgoyne and Kirchler, 2008). Studies of married couples show how unequal income distribution and consumption patterns can differentially affect the poverty, living standards and well-being of family members (Pahl, 1990, Pahl, 1995, Vogler, 1998, Pahl, 2001, Ashby and Burgoyne, 2008). Gender inequalities in patterns of money management and income distribution have also been highlighted in studies of low-income couples claiming UK means-tested benefits (Goode et al., 1998, Lister et al., 1999, Molloy and Snape, 1999).

Empirical studies of families reliant on state financial help have also consistently shown that women tend to shoulder the burden of managing on a low income and, in prioritising their children’s needs, are less likely to use money for personal spending than men (Goode et al., 1998, Snape et al., 2000). Methods of paying social security benefits are therefore “highly significant for its allocation (Goode et al., 1998: 100). In an analysis of UK Child Benefit involving a redistribution of income from fathers to mothers, Lundberg found evidence that shifting the payment of Child Benefit ‘from the wallet to the purse’ coincided with increased expenditure on children, an outcome which contradicts consensual models of family behaviour (Lundberg et al., 1997). Concluding that “families do not pool their income but rather allocate consumption based on income source” (Lundberg et al., 1997), later research came to a similar conclusion, that changing the payment of benefits can benefit women and children at the expense of men (Ward-Batts, 2008: 530). Whereas male patterns of household

⁶ For a useful overview see Bennett, F. 2013. Researching within-household distribution: Overview, developments, debates, and methodological challenges. *Journal of Marriage and Family*, 75 (3) 582-597.

expenditure tend to “allocate resources more to adults” (World Bank, quoted in Lundberg and Pollak, 1996: 155), women’s earnings and benefits “are allocated by them to collective family needs” (Goode et al., 1998: 109), a finding recently confirmed in research on UK tax credits (Fisher, 2015). This strong positive association between a mother’s control over household resources and children’s well-being continues to support arguments in favour of paying child-contingent benefits using the main carer as the conduit. Nevertheless, as Goode et al. caution, choice of who in a couple receives the benefits “does not necessarily solve the ‘purse to wallet’ problem [because] the power relations associated with women’s lack of independent income means that in inegalitarian families, mothers are unlikely to be able to exercise the choice to receive the [WFTC] payment” (Goode et al., 1999: 15).

Although domestic violence occurs across all socio-economic and income groups (Radford and Stanko, 1991), research also shows that gender inequality and a woman’s economic dependency on a male partner can render her more vulnerable to domestic and financial abuse and to a partner’s coercive or controlling behaviour (Bornstein, 2006, Macdonald, 2012, Antai et al., 2014). Studies furthermore indicate that economic inequality inside the household is a more important risk factor than the absolute level of household income (Antai et al., 2014: 821). Empirical studies highlight how abusive partners may deny female partners access to household income or a joint bank account (Coker et al., 2002), refuse to make mortgage or rent payments, accrue credit card debt (Brewster, 2003), monitor and restrict household spending (Anderson et al., 2003), and prevent a woman from obtaining or maintaining paid work outside the home (VonDeLinde, 2002). Having a partner with a drug or alcohol dependency also puts women at greater risk of domestic and economic abuse (Robinson, 2003) and of social services involvement (Mills, 1998).

The idea that lack of an independent income or unequal control over money in the household might be associated with or affect family form or structure has not been an explicit focus of this literature and research, but nor has it been ignored. Kenney’s research, for example, shows that money management systems are strongly associated with family form and structure. Cohabitation significantly increased the odds that low-income couples used separate money management systems (Kenney, 2006: 370). The odds were significantly higher when the mother was cohabiting with a new partner. Also strongly associated were couples’ financial arrangements and the woman’s reported degree of cooperation or conflict in the relationship (Kenney, 2006: 375). As Kenney importantly observes, the causal direction of the relationship between the choice of money management system and different family forms could run in both directions, “for example, the desire to maintain control over money may deter some women and men from marrying their cohabiting partners.” She notes that in future research “it will be important to explore the extent to which different allocative systems influence...relationship status and quality” (Kenney, 2006: 377). Burgoyne et al. also found that married couples who had experienced separation or divorce in previous partnerships were more likely

to maintain separate systems of money management (Burgoyne and Morison, 1997). Goode et al.'s research, too, showed that previous experience of lone parenthood and receipt of an independent income influenced the financial arrangements of married and cohabiting mothers, making them more likely to opt for separate money management (Goode et al., 1998: 103). Independent money management is also more common among remarried couples and in step families (Burgoyne and Morison, 1997, Singh and Morley, 2011).

But if a woman's prior experience of having an independent income when she was a lone parent can influence the choice of money management systems in later partnerships, might this experience and knowledge not also have the effect of discouraging some from repartnering in the first place? And might not unequal access to household income be a potential source of conflict and instability in some couple relationships? A large body of research demonstrates that relationship difficulties, marital breakdown and separation in married and cohabiting couples are often caused by financial hardship, disagreements over money and an imbalance of power or control in financial matters (Ramm et al., 2010, Dew, 2011, Stock et al., 2014). Since welfare systems can differentially affect the amount, degree of access to, and distribution of household income between men and women in lone and couple families, viewed in this way, how much financial autonomy and control women exercise in different partnership states and household configurations can be conceived as having potential behavioural effects on family structure, family stability and living arrangements.

In gendered critiques of UK welfare, the possible consequences of lack of access to an independent income and unequal access to household income on relationship stability and partnering behaviour are tantalisingly referred to but not pursued further (Lister and Bennett, 2010, Bennett and Annesley, 2011). Noting the limited evidence, Lister and Bennett observe that "the 'cohabitation rule' in means-tested benefits imposes joint assessment on adults when they decide to live together, and it would not be surprising if some people resisted this because they wanted to retain their independence" (Lister and Bennett, 2010: 100). Feminist policy analysts have also argued that the proposal to direct payment to only one member of a couple claiming Universal Credit will reinforce the financial dependency of women on a male partner which could, in turn, affect relationship dynamics and stability in couples (Lister and Bennett, 2010, Women's Budget Group, 2011b). It is also speculated that increased risk associated with cohabitation and marriage could discourage lone parents from repartnering (Bennett and Annesley, 2011). However, to date, these hypothesised effects on partnering behaviour have not been investigated empirically.

2.5 Theories and research exploring changing family structure

The multiple pathways through which welfare systems could potentially influence family structure – when couples start to cohabit or marry, when couples divorce or separate, when divorced or separated mothers marry, remarry or cohabit and when couples live apart - makes for a highly complex theoretical picture (Yosyingong, 2009) which belies popular understanding of a simple causal relationship between the generosity of welfare systems, the growth of lone motherhood and the decline of the traditional two-parent family (Lichter et al., 1997). This complexity makes it difficult not only to hypothesise the causal mechanisms and processes underpinning family formation and dissolution, but also to empirically substantiate theoretical claims of the role played by welfare systems. Unsurprisingly, to date, no single theory has been able to account for the multiple pathways of partnership formation and dissolution and no simple analytical model or framework has been developed with which to examine the different dimensions of family change (Rowlingson and McKay, 2005). Unravelling these complex threads has yielded a voluminous literature.

2.5.1 Declining marriage

Becker's seminal household production theory of marital formation is strongly influential in studies exploring the relationship between welfare, the retreat from marriage and the growth of lone parenthood (Becker, 1974b). Reflecting earlier functionalist theories, economic gains in families are seen to accrue from the comparative advantage arising from task specialisation between the partners, with women assuming responsibility for childcare and domestic work and men acting as economic providers or 'breadwinners' for the household (Parsons, 1949). Men's financial obligations and women's economic dependency is deemed to be 'utility maximising,' not to say a reflection of the natural order of things. As women have become more financially independent and as welfare benefits have extended their reach and generosity, the economic gain from and desirability of marriage has reduced, so the argument goes, resulting in more cohabitation, more divorce, more non-marital births, more lone motherhood and more female headed households.

Unable to account for the rise of the dual earner couple or 'assortive mating,' Becker's specialisation theory is now considered outmoded (Weiss, 1997, Sweeney and Cancian, 2004, Schwartz and Mare, 2005). Research consistently shows that rising female employment and income results in more, not less marriage; women, like men, are more likely to marry the higher their income and earnings (White and Rogers, 2000, Gassman-Pines and Yoshikawa, 2006). Single, higher educated and higher earning women are also more likely to marry if they become pregnant (Manning and Landale, 1996) and more likely to remarry after divorce (Smock, 1990). Sweeney alternatively hypothesises that as women's labour market prospects have improved and the economic context for marriage has shifted, so the purpose and meaning of marriage evolved to incorporate ideas of love and companionship (Sweeney,

2002). Most women expect to and do, in fact, marry (Ermisch, 2000). US research has also shown that aspirations towards marriage among mothers in receipt of social assistance are equally high as those in higher income groups (Mauldon et al., 2002, Edin and Reed, 2005). Increasing female independence is thus not necessarily incompatible with marriage but may instead result in delayed marriage (Oppenheim Mason and Jensen, 1995: 108, Oppenheimer, 1997).

Another body of literature links declining marriage with poor job prospects among low skilled and poorly educated men (Wilson, 2011), a finding supported by US ethnographic studies of single mothers (Brown and Kesselring, 2003, Edin and Kefalas, 2006). Being 'marriageable' also demands a certain level of income and financial security such that couples are able to rent or purchase a home or afford a wedding (Gibson-Davis et al., 2005: 1310). Declining rates of marriage among poor and low-income couples may reflect the rising cost of getting married and setting up home together which may be "raising the bar too high" for low-income couples (McLanahan et al., 1988: 1311, Sweeney, 2002.) The perception of marriage as a "singular event with its own high expectations" (Edin and Kefalas, 2006: 1311) separate from childbearing decisions, have also been suggested as more influential in declining marriage rates than welfare incentives (Mauldon et al., 2002). Much of the theorising and research examining *either* men's *or* women's changing economic roles may however obscure the interrelatedness of changing economic fortunes and the significance of gender dynamics (Lichter et al., 1997). An alternative set of hypotheses links declining marriage rates, increasing divorce and rising rates of lone motherhood with the effect of changes in the relative economic and earning prospects of men and women, placing greater emphasis on gender relations and the impact that women's increasing independence and men's declining economic prospects have had in terms of increased inter-personal tensions and relationship instability (Lundberg et al., 1997, Frisco and Williams, 2003).

2.5.2 Increasing single, never-married lone motherhood

Theories implicating welfare systems in the rising incidence of single motherhood are closely associated with those advanced for declining marriage. Through "subsiding unpartnered childbearing" (SJPG, 2007b: 63) and making non-marital births and female headed households economically feasible, welfare benefits, it is posited, give pregnant unmarried women the option of choosing single motherhood as an alternative to marriage, adoption or abortion (Moffitt, 1990, Lundberg and Plotnick, 1995). Welfare and housing related benefits also enable single mothers to live independently of their family of origin (Avery et al., 1992). Drawing an important distinction between single motherhood and female headship, Blau's research highlights the significance of welfare payments which allow single mothers to form their own independent household. Welfare incentives were found to be an important consideration in so far as they affected the relative cost of living in a separate household, apart from a partner or other adult relatives (Blau et al., 2004: 386).

However, benefit receipt did not appear of itself to affect the decision to become a single mother or have a child outside of a marital union (Blau et al., 2004: 402).

Despite having popular and intuitive appeal, the effects of financial incentives on UK rates of lone motherhood are more ambiguous than welfare incentive theories would suggest (Stafford and Roberts, 2009). This is because, unlike in the US, state financial support is available to all eligible individuals regardless of their marital or partnership status, so could potentially have incentivising (or disincentivising) effects on all categories of claimant whether single, married, divorced or cohabiting. Indeed, a reverse hypothesis posits that welfare arrangements which subsidise the cost of parenthood may provide incentives in favour of family formation. Welfare policies which require a working adult in the household could thus lead to an increase in family formation if a non-working mother was to partner with a working man, for example. As a consequence of moving into work, lone mothers might also be introduced to a wider network of prospective partners or, as a result of increased earnings, they become more attractive as potential wives or cohabitantes. The reducing value of lone parent benefits, together with increased stringency and work conditionality attached to claiming Income Support on the grounds of being a lone parent (see 3.3 - 3.4), also undermines the claim that lone parents are privileged in UK welfare. UK research exploring the influence of Child Tax Credit (CTC) and Working Tax Credit (WTC) on fertility in fact found these payments neither incentivised lone-parent births nor increased fertility rates among existing lone parents (Brewer et al., 2007c, Francesconi and van der Klaauw, 2007, Ohinata, 2011). Indeed, some studies reported a reduction in the probability of births among lone parents following welfare reforms, probably because the most lucrative incentives required parents to be working (Francesconi et al., 2009). Positive effects on childbearing were conversely found among women in couples, particularly in respect of first births (Brewer et al., 2007c).

Willis posits a simple excess of women relative to men such that women who fail to find a suitable husband may choose to have children without a partner rather than remain childless (Willis, 1999). A more nuanced version places greater emphasis on the economic opportunities facing men and women. Women who have had a non-marital birth are less likely to marry than other single women (Lichter and Graefe, 2001). Women who expect to gain economically when they marry therefore suffer a potentially longer term cost by having a child outside a partnership. Women from poorer backgrounds and with lower educational attainment, on the other hand, may expect to gain little economically from marrying (Ermisch, 1991, Burdett and Ermisch, 2002: 2). Since their financial circumstances are unlikely to be much improved by postponing childbearing, “the payoff to marrying a less desirable man is not much greater than the ... payoff to raising a child alone” (Burdett and Ermisch, 2002: 19). Indeed, for women with low earnings potential, a ‘fast lane’ to motherhood may not in itself leave them any worse off than they would otherwise have been - “where there is no

opportunity, there is no cost to early parenthood” (Rich-Edwards, 2002). High unemployment and low earnings potential among men in combination with high welfare payments for lone mothers (working and non-working) are thus hypothesised to reduce family formation by lowering the economic gains from marriage and cohabitation compared to remaining single. If available male partners are economically unattractive, a single mother who is able to manage financially alone may therefore opt to forego cohabitation or marriage altogether. This may explain why poor women are more likely to become lone mothers and why non-marital births are higher in labour markets with high male unemployment rates (Burdett and Ermisch, 2001).

Similar arguments underlie US ethnographic research which indicate that unemployed and economically unreliable men make unattractive partners (Edin and Lein, 1997, Edin, 2000, Edin and Kefalas, 2006). In US studies, single motherhood is viewed as an economic survival strategy for poor mothers unable to find a trustworthy and financially reliable partner (Edin and Lein, 1997, Edin and Reed, 2005, Nelson, 2007, Edin et al., 2011). Increased economic uncertainty and relationship conflict between couples as a result of low income and men’s insecure work may also encourage some women to eschew living with the father of her children in favour of the autonomy, stability and security that can be acquired through establishing an independent household or through retaining close links with her family of origin (Sano et al., 2012). With limited prospects of finding a securely employed partner, UK research shows that for young, poorly educated and socially disadvantaged women, early motherhood can also offer a meaningful social role and transition into adulthood not otherwise available to them through employment or marriage (AvalosBock and Edin, 1996, Duncan, 2007, Schoon and Polek, 2011). Single motherhood may even serve to stabilise the lives of some young disadvantaged women and provide the impetus to return to education and re-evaluate employment aspirations, potentially boosting career and earnings potential and making the prospect of an earlier and sustained exit from benefits more likely than it might otherwise have been (Seamark and Lings, 2004, Middleton, 2011).

A similar set of theories and research link the growth of UK lone motherhood with rising male unemployment and job instability as a result of the restructuring of the UK labour market since the 1980s (Lampard, 1994, Rowthorn and Webster, 2008). Rowthorn and Webster estimated that, in Great Britain, around half of the rise in lone parenthood between 1971 and 2001 was attributable to male unemployment (Rowthorn and Webster, 2008: 26). The greatest impact was found to be in areas suffering the most from industrial decline (Webster, 2010). Countering independence hypotheses, rising female employment had no effect on the rate of lone parenthood. Webster hypothesises that the link between male unemployment and rising lone motherhood may be due to added relationship distress resulting in higher levels of partnership breakdown, separation and divorce. However, dissolution of

a cohabiting or marital union does not explain rising rates of lone motherhood due to the birth of a child outside of a co-residential partnership.

A more nuanced account is suggested by US research which indicates lone motherhood may be influenced by changing gender roles and power relations within households as a result of women's ability to live and claim welfare benefits independently of a man (Sorensen and McLanahan, 1989, Lundberg et al., 1997). This alternative hypothesis suggests that alterations in intra-household bargaining processes and power relations between the sexes as a result of the increasing economic insecurity of men and greater economic independence of women may be affecting relationship and family stability and women's decisions regarding marriage, cohabitation and child rearing.

2.5.3 Couple penalties in UK means-tested welfare

In the UK, theories and research exploring the influence of the welfare system on partnering and family structure have focused on the effects and impact of so-called 'couple penalties' (Stafford and Roberts, 2009). The term is generally understood to mean the change in benefit and tax credit entitlement – typically a reduction - that can occur when two single people marry or begin to cohabit (Adam and Brewer, 2010). However, a couple penalty could equally be called a lone parent 'bonus' (Johnson, 2005). A lone parent bonus can arise when a married or cohabiting couple separate or divorce and cease living together in the same household. Analysis of 'couple' rather than 'marriage' penalties, which is more frequently seen in US literature, reflects the fact that in the US, eligibility for state financial support is mainly restricted to unmarried mothers. Married couples are generally only entitled to state help in cases of extreme hardship and even then, support is often restricted to food stamps rather than cash (Lewin, 2005: 2).

Couple penalties mainly affect low-income families with dependent children who are eligible for means-tested welfare benefits and tax credits. They arise because maximum entitlements for couples are less than double the amount payable to single people (Adam and Brewer, 2010). Secondly, they arise because no financial account is taken of the second adult in a household (Adam and Brewer, 2010). Couple and lone-parent families with the same number of children receive the same amount of tax credits, for example (Greaves, 2011: 101). A third crucial but frequently overlooked dimension of means-tested welfare that can financially disadvantage couples who live together is the fact that the couple, rather than the individual, is the unit of assessment. In married and cohabiting couples, eligibility is assessed against the aggregated needs and joint income of the couple, rather than against each individual's needs and income. Means-tested benefits that are assessed against the combined income of the couple provide perhaps the clearest example of a couple penalty because these benefits "provide support to single adults with no income of their own, but take all or most of it away if they live with a partner" (Adam and Brewer, 2010). Income Support (IS) is the benefit which "most

unambiguously could be seen to disincentivise the formation of partnerships” and two-parent families (Anderberg et al., 2008). Housing Benefit (HB) and Council Tax Benefit (CTB) have similar effects as IS. WTC and CTC provide a further set of means-tested payments which can give rise to couple penalties because eligibility is assessed against the combined needs and income of the household, rather than the individual. Couples cannot apply for tax credits as individuals but must claim jointly.

2.5.4 Descriptive studies of ‘couple penalties’

To date, most UK studies of welfare effects on family structure have been descriptive analyses which explore the size and distribution of couple penalties and bonuses from which behavioural effects are then imputed or inferred. Using a large representative sample of couples drawn from the Family Resource Study Anderberg et al. explored whether the UK welfare system subsidised or penalised couples who live together (Anderberg et al., 2008). The analysis revealed couple penalties to be widespread and large; 20 per cent of couples faced a penalty of over £60 per week and penalties of more than £100 per week were not uncommon (Anderberg et al., 2008). Aggregate findings concealed considerable heterogeneity in the incidence and size of couple penalties for different sub-groups of couples and according to different benefit regimes. Penalties tended to be larger for couples with children and those with fewer educational qualifications. Tax credits generated incentives in favour of family formation for some couples and disincentives for others, whereas IS generated only couple penalties. The sample did not include lone parents and ignored housing benefits and also assumed that the employment and earnings of couples were constant before and after separating; methodologically convenient but unrealistic (Anderberg et al., 2008: 32). Ignoring the economies of scale that are assumed to arise when two adults share a household according to family structure, also limits the usefulness of the findings (Stafford and Roberts, 2009: 36).

Using a similar methodology to Anderberg, the Institute for Fiscal Studies (IFS) research used a large representative sample of 14,000 couples with and without children and 15,000 single adults to estimate the hypothetical partnership penalty or premium facing a couple who separate, and also facing a single person if they were to start living with a partner (Adam and Brewer, 2010). The research did not explore whether the families would be financially better or worse off as lone parents or couples; simply how entitlement to means-tested benefits varied according to family situation. Nor did the methodology allow for exploration of the degree to which penalties and premiums actually influenced partnering behaviour. Based on 1997-98 data, they found that 95% of couples with children faced a penalty, a finding consistent with Anderberg. At £85 per week, the median penalty for couples with children was also relatively large. Estimates for single people with children were roughly the same as those for couples (Adam and Brewer, 2010: 5)

Through estimating how net income and living expenses change when couples cease living together, Don Draper's review of couples penalties sought to address the specific issue of whether couples would be better or worse off by living apart or together (Draper, 2009). On the basis of a cross section of stylised family types, the study compared the financial implications of couples living together or living apart. The calculations took account of tax and benefits in different family situations and the additional costs of housing and childcare, but no account was taken of any savings in utility bills or food arising from two adults living together. The analysis found that, with housing costs factored in, three quarters of the families modelled suffered a financial penalty as a result of living as a couple. Affected couples would, on average, have been 20 per cent better off by living apart or separating. As the Anderberg and IFS studies found, there was significant variation in the size of the penalty depending on family type and earnings. As a group, single earner couples faced the largest penalties while dual earner couples faced the least. For single earner couples, the size of the couple penalty ranged from £40 per week for those on lower incomes, to £142 per week for those on higher incomes. Workless couples gained a financial advantage of £26 per week from living apart. In general, dual earner couples did not lose out significantly as a result of living together; indeed for some, there was a penalty in living apart due to increased housing costs in the 'separated' state.

Couples at the greatest financial disadvantage as a result of living together were single-earner couples where the parent looking after children would have been entitled to receive IS if living alone (Draper, 2009). Couples deemed to have the most to gain financially from living apart were those living in privately rented accommodation and eligible for Housing Benefit (Draper, 2009: 18). Indeed, living together penalties generally only affected couples living in rented accommodation. Overall, families with the most to lose from living together and the greatest to gain from living apart, were those in rented accommodation, one earner couples and workless couples. Because of the additional cost of running two households, for dual-earner couples and those living in owner-occupied housing, there was little financial advantage or incentive to living apart; indeed, because of the economies of scale of a single household, there was a financial advantage to living together.

For all their valuable insights, UK studies using scenario modelling techniques suffer from several inherent methodological weaknesses. Findings which are based on the use of a small number of stylised families are not generalizable since the selected exemplars are neither statistically representative nor fully reflect the wide variation in family circumstances (O'Donoghue and Sutherland, 1999). Results are also highly sensitive to the assumptions made regarding employment patterns and living arrangements of 'separated' couples (Stafford and Roberts, 2009: 36). Changing the assumptions on which the calculations are based can therefore produce radically different results (Stafford and Roberts, 2009). Even as general indicators of the likely size of penalties and of the type of couples most likely to be affected, these studies can therefore be unreliable. More significantly,

descriptive studies which merely calculate the magnitude and distribution of welfare effects by documenting changing levels of household income and living costs when two adults live together or apart tells us little about whether or to what extent the decision to live together or apart, is, in actuality, affected by financial differences in different household configurations. Though “important preliminary studies towards an analysis of behavioural responses” (Anderberg et al., 2008), in the absence of evidence indicating a welfare effect, actual behavioural responses must be imputed or inferred.

2.5.5 UK welfare impacts on partnership formation

A small number of UK studies have sought to measure the actual impact of welfare incentives and policies on partnership formation. A study of Family Credit (FC) the earnings supplement which predated WFTC (Marsh and Vegeris, 2004), found that lone parents in receipt of FC were more likely to form a union than other lone parents. However, these findings are at odds with the results of a later study by Francesconi and van de Klaauw which found evidence of a “substantial reduction” in the partnership rate of single mothers as a result of the reform of WFTC (Francesconi and van der Klaauw, 2007: 25). The authors concluded that welfare policies which focus on improving lone parents’ employment rates may have unintended consequences on repartnering. Differences in findings between the two studies may have been due to the greater generosity of Working Families Tax Credit (WFTC) compared with FC which “reduced the opportunity cost of being a single parent” (Stafford and Roberts, 2009: 81).

In a follow-on impact study drawing on his earlier descriptive research into couple penalties, Anderberg explored “how the propensity to have a partner is affected by the benefit consequences of having a partner.” (Anderberg, 2008a: 14). Using data from the Family Resources Survey 1995 – 2004, a nine year timeframe that incorporated three important changes to welfare policy,⁷ the research examined how Income Support, WFTC and WTC affected the propensity of women aged 20-55, with and without children, to have a partner. HB and CTB were not included in the analysis due to the difficulty of determining accommodation choices in the counterfactual state. The results showed that women were more likely to have partners when there was a benefit bonus from doing so. A partnership bonus of £100 increased the probability of a woman having a partner by 7 percentage points. About 90% of couples faced a partnership penalty, meaning they would have been entitled to more benefit had they lived apart. A penalty of £100 reduced the probability of a woman having a partner by 7 percentage points. Therefore, consistent with economic theory, “when provided with a (large) incentive to partner, women partnered” (Anderberg, 2008a). However, such large bonuses and

⁷ Family Credit, which replaced Family Income Supplement in 1996, was reformed in 1999 to become Working Families Tax Credit and in 2003 the policy was re-launched and split into two separate elements, Working Tax Credit and Child Tax Credit.

penalties were rare. An average net partnership penalty of £20 per week reduced the aggregate partnership rate only by about 1.5 percentage points. Aggregate responses also concealed important differences in response across sub-groups of women. Mothers were less responsive than childless women and highly educated women were less responsive than women with low education. Though Anderberg concluded that the “role of welfare benefits in understanding long-term structural changes in society [may be] rather small,” he attributed about 9% of the observed decline in the aggregate partnership rate from 1995 to 2004 to the effect of welfare benefits (Anderberg, 2008b).

There are further aspects of Anderberg’s research which provide useful insights into the potential role and influence of welfare incentives on partnering behaviour. His descriptive analysis reported that couple penalties were greater for couples with children than those without – in other words, existing couples with children would generally be better off financially if they separated - yet his later impact analysis found that parents were less responsive to incentives than non-parents (Anderberg, 2008a: 28). He hypothesises that women with children may be less responsive to the incentives created by the welfare system because “having a male figure present in the household is perceived to be beneficial for the child’s development” (Anderberg, 2008a: 24). This suggests that for couples with dependent children, among whom the largest couple penalties were found, concern for children’s well-being may override the importance assumed to be attached to financial incentives.

2.5.6 Increasing divorce and separation

Interpretation and analysis of the role of welfare on divorce and separation have also been influenced by independence theories which posit that through the provision of benefits available to divorced and separated mothers, welfare systems have reduced the economic cost of partnership dissolution. Improved female earnings as a result of in-work incentives and benefits are also hypothesised to have reduced the economic imperative for women to remain in an unhappy marital or cohabiting union by enabling them to set up their own independent household. Welfare support for lone parents is further claimed to have allowed men to abandon their wives, partners and children in the knowledge that the state will step in to support them (Zimmerman, 1991, Murray and Phillips, 2001). However, Bahr advises caution in drawing causal inferences about the adverse effects of welfare programmes on partnership stability and divorce. Welfare may not so much be a *cause* of union dissolution, he argues, but may rather provide married and cohabiting women “the financial means to leave unsatisfactory or poor quality relationships” (Bahr, 1979: 559).

There is limited UK research which has explored the impact of welfare on partnership dissolution. Research by Walker and Zhu found that child support entitlements and liabilities had a significant impact on the probability of partnership dissolution (Walker and Zhu, 2005). On the other hand, a

study of WFTC found no strong evidence of an impact on partnership dissolution for married or cohabiting mothers (Francesconi et al., 2009). Significant differences in impact were however found for different sub-groups of women. Mothers in couples whose partners did not work or worked less than 16 hours, had an 80 per cent increase in the divorce/separation rate following the introduction of WFTC. The authors speculated that an unintended consequence of the WFTC may have been to “[generate] a valuable outside option to mothers partnered to low-earning men” (Francesconi et al., 2009: 39).

In recent UK political discourse, it is claimed is that by treating two-parent families less favourably than lone parents, low-income couples, or those in financial difficulty, might be encouraged to separate or ‘pretend to separate’ in order to qualify for welfare benefits as single claimants to which they would not otherwise be entitled if they were openly cohabiting or married (SJPG, 2007b, SJPG, 2007a, Morgan, 2008). Starting with the premise that it costs more to live apart than together, a study by Hirsch for the Joseph Rowntree Foundation used a narrower definition of the couple penalty and a different set of stylised families to examine whether the UK welfare system provided a financial incentive for existing couples with children to separate (Hirsch, 2012a). The study found that, even though benefit income may rise when low-income couples separate, so do their living costs; previous studies, Hirsch argued, have either ignored or under-estimated the additional costs of running two households, while under-estimating the cost savings that accrue from living as a couple. The study concluded that there is “no couple penalty in the benefits system” and that “splitting up would make families on benefits between 4 and 6 per cent worse off relative to their needs” (Hirsch, 2012a). Unlike the IFS research, the study did not consider whether the welfare system penalises adults currently living apart who subsequently move in together. The study also assumed that housing and household running costs would rise if couples separated. However, if a lone parent’s non-resident partner was eligible for Housing Benefit or had no or low housing costs (for example, if he lived with family and paid no rent), housing costs in the separated state might be no higher, reducing the opportunity cost of living apart. Nor, as with previous studies, was the research able to explore whether being financially better or worse off as a result of parenting alone or as part of a couple, affected actual partnering behaviour.

A separate body of theory and research links divorce, separation and relationship breakdown with male unemployment, declining male earnings and reduced male employment prospects (Jensen and Smith, 1990, Hansen, 2005, Rowthorn and Webster, 2008). Studies consistently show male unemployment is the most important predictor of separation and divorce. In a much cited UK study, Lampard found that unemployment in one year increased the probability of marital dissolution in the subsequent year by 70 per cent (Lampard, 1994). Research has also shown that married couples in which the husband is unemployed and claiming benefits for prolonged periods have a higher than average rate of marital

dissolution (Lewin, 2005). However, whether marital dissolution results from unemployment or unemployment results from marital problems is an empirical question. Furthermore, *why* male unemployment leads to an increased risk of partnership instability and dissolution remains unclear and the subject of much theorising. The greater financial and social strain unemployment places on families has been hypothesised as a major reason, with precarious male employment linked with lone motherhood through undermining relationship quality in couples (Hansen, 2005). The poor economic prospects of divorced and separated men are also believed to reduce their attractiveness as future partners; men in stable employment or with high earnings are much less likely to divorce than men with low income or earnings (Haskey, 1984). Webster's research suggest it is the disproportionate loss of traditional male jobs and the undermining of men's economic role that is responsible for the breakdown of family structures, although the mechanisms and processes are not fully explored (Webster, 1999).

Other studies exploring the link between partnership dissolution and unemployment attest to the importance of indirect and intervening variables in increasing relationship stress and family breakdown (Stock et al., 2014: 30). A more nuanced interpretation places greater emphasis on the impact of male unemployment on gender roles within the household. For example, research suggests that, although unemployed men have more free time, unemployment often has little impact on the division of labour in the home or on the relative contributions men and women make to domestic labour (Liem and Liem, 1990). Not only does women's dissatisfaction with men's low participation in housework seem to play a crucial role in marital conflict, but perceived unfairness and inequality and in the household division of labour also appears to be associated with a greater likelihood of divorce in married couples (Kluwer et al., 1996, Frisco and Williams, 2003). Financial disputes have also been found to be particularly salient to union dissolution among cohabiting couples (Dew, 2011). An added source of stress in families which can increase the risk of marital dissolution is where the husband is unemployed and the wife undertakes paid work (Cooke and Gash, 2010). Across these various studies, whether, among couples reliant on welfare benefits or tax credits, the female partner's lack of an independent income or enforced economic dependency, or being subject to an increasingly stringent conditionality regime, might contribute to financial conflict or relationship instability is under-examined.

2.5.7 Increasing or decreasing cohabitation?

Cohabitation has emerged as an important social institution in its own right, distinct from marriage, and is conceptualised in the literature either as a trial or precursor to marriage, or as an alternative to or substitute for marriage (Manning and Smock, 2002, Lichter et al., 2006). However, unlike marriage, cohabitation is not a binding or enforceable legal commitment (Halla et al., 2011: 2). US research suggests that men's labour market position and financial status are strongly associated with

the propensity of couples to cohabit rather than marry (Smock and Manning, 1997, Smock et al., 2005). Wilson's thesis of cohabitation as an alternative to marriage links it to male unemployment and the shrinking pool of 'marriageable,' economically attractive men who are able to provide financially for a family (Wilson, 2011). Some low-income women may opt for cohabitation, he argues, because marriage forecloses the possibility of a better match later. If male partners are unemployed or have poor economic prospects, cohabitation may continue indefinitely.

In the US, cohabitation is a family form more commonly associated with poor and disadvantaged couples (Cross-Barnet et al., 2008). However, the profile of UK cohabiters is more socially and economically diverse (Kiernan, 2004). Indeed, cohabitation before marriage and among unmarried couples with dependent children are normal features of British family life (Beaujouan and Ní Bhrolcháin, 2011). Indeed, among couple families with dependent children, the same proportion are now married as cohabiting and approaching half of all live UK births are to cohabiting couples (Office for National Statistics, 2014). Rising rates of cohabitation are linked to a discourse of 'family breakdown' because, on average, cohabitation is less stable than marriage, so more likely to lead to lone parenthood (Ermisch and Francesconi, 2000a, Haskey, 2001, Beaujouan and Ní Bhrolcháin, 2011). One theory for why is greater uncertainty over relationship commitment and financial security than for married couples, which may intensify tensions between cohabiting partners, placing partnerships under stress and resulting in higher rates of dissolution (Brines and Joyner, 1999: 351). Some evidence suggests that married and cohabiting couples may also be differentiated in terms of what they seek and expect from their relationship, a distinction which finds expression in different levels of commitment and different patterns of intra-household financial management (Brines and Joyner, 1999: 333, Kenney, 2006).

In fact, as is the case for lone parenthood, welfare systems have ambiguous effects on cohabitation. Those which determine entitlement according to marital status, as in the US, might be expected to increase rates of cohabitation. However, under UK social security law, although entitlement levels vary, all family types are eligible to claim benefits or tax credits regardless of marital or partnership status. Indeed, for the purposes of welfare entitlement, there is no distinction between married and cohabiting couples. Cohabitation is thus much more relevant than marriage to UK debates about the role welfare might play in influencing family structure and explains why discussion of 'couple' as opposed to 'marriage' penalties tends to characterise policy discussion here. It also suggests that the disincentive to cohabit may be of greater significance than the disincentive to marry in debates about the behavioural effects of UK welfare.

By undermining the special status and economic benefits of marriage, some UK pro-marriage policy commentators believe that cohabiting couples might be deterred from marrying if they (wrongly) believe cohabiters have the same rights as spouses (Benson, 2006, Probert, 2011). UK welfare policies which define cohabitation as 'Living Together as a Married Couple' could also contribute to the "pervasive myth that people in so-called "common law marriages" (cohabiting unions) enjoy similar rights ... as people in legal marriages, even though they do not" (Perelli-Harris and Sanchez Gassen, 2010: 14). Official recognition and equalisation of cohabitation with marriage is also said to be 'sending the wrong message' about marriage, weakening its foundations as an institution for encouraging relationship commitment and raising children (Morgan, 2007, The Centre for Social Justice, 2010b). Reductions in benefit entitlement that arise due to 'couple penalties' are also claimed to encourage low-income couples to postpone or eschew marriage (Chapman, 2011b). Because cohabitation is more ambiguous and easier to conceal than marriage (Knijn et al., 2007), generous welfare payments for lone parents and 'couple penalties,' could also create perverse incentives for cohabiting couples to 'pretend' to live apart, resulting in more female headed households and more benefit fraud (Hantrais, 2004, Brewer and Shaw, 2006, Adam and Brewer, 2010).

On the other hand, means-tested financial help which requires the presence of a working parent could increase cohabitation (and potentially result in more marriage). UK work incentives, such as WTC, for example, could encourage the formation of two-parent families since eligibility is dependent upon having at least one working adult in the household. Far from discouraging couple families, research by Brewer, for example, found evidence that WTC, which increased state financial payments to low-income families with children, may have actually encouraged family formation (Brewer et al., 2007c: 35-36). Increasing emphasis in welfare systems on work conditionality could also lead to more cohabitation if lone-parent benefits are made increasingly difficult or restrictive to claim or the requirement to seek work is unappealing for mothers wanting to be full-time carers to their children (Stafford and Roberts, 2009: 26).

2.5.8 Repartnering

Comparatively little theory and research has explored the dynamics and determinants of lone parent exits through repartnering. Given that lone parent welfare payments generally reduce or terminate upon marriage, remarriage or cohabitation, the expectation is that welfare receipt would discourage repartnering. In US studies, a reduced likelihood of remarriage has been found for women in receipt of welfare or alimony payments but no reduction in the likelihood of cohabitation (De Graaf and Kalmijn, 2003). This may reflect the fact that cohabiting mothers, unlike those who are married, are generally eligible for US welfare benefits as long as the union remains non-marital. Bzostek et al.'s

research into repartnering after a non-marital birth found that around half the mothers sampled entered a new partnership within five years, although not all were co-residential unions (Bzostek et al., 2006). That around two-thirds of new partners had higher earnings than former partners confirmed theories and research indicating that low-income women who repartner tend to do so mainly with men they believe will be good providers (Edin et al., 2004). Greater financial independence and high standards for new partners were hypothesised to reduce the rate of repartnering by enabling lone mothers to prolong their search for an economically attractive male (Bzostek et al., 2006).

In UK studies, repartnering after the breakdown of a marital or cohabiting union has received greater attention than repartnering among never-married, single mothers. Contrary to expectations Ermisch found that higher welfare benefits were associated with higher rates of repartnering among divorced women, perhaps due to higher income and earnings making them more attractive partners (Ermisch, 1991). Later studies exploring the relationship between income levels and repartnering found no association, though a mother's age and the number of children did affect the likelihood of repartnering among divorced women (Ermisch, 2002). Conversely, Ford et al. found a small but significant negative association between receipt of Income Support and repartnering among lone mothers (Ford and Millar, 1998). A later study confirmed these findings (Finlayson and Britain, 2000). A negative effect of Income Support was also found by Boheim and Ermisch but only for never-married mothers (Böheim and Ermisch, 1998).

Among divorced and separated women, parenthood was found by Lampard and Peggs to be strongly associated with the likelihood of repartnering (Lampard and Peggs, 2003). For formerly married women, a higher number of children was associated with a lower probability of repartnering. The presence of children in the household is hypothesised to work against repartnering by placing demands on the mother that crowd out the needs and wishes of a prospective partner to whom children might also object (Anderson and Greene, 2005). Children may also limit the amount of time a mother has to meet or date a new partner (Ermisch, 2002). The maternal role may also be seen as more important than partnering, so a barrier to the establishment of new relationships (Anderson and Greene, 2011). In Lewis's study, the propensity to repartner among divorced and separated individuals was strongly bound up with the perception and management of risk (Lewis, 2006b). No evidence was found in support of the individualisation thesis; rather, repartnering was interpreted as a process designed to build trust and commitment towards achieving the goal of what was often "a rather traditional" couple relationship (Lewis, 2006b).

Skew's PhD research explored patterns of repartnering both among lone mothers who had previously been married and among single, never-married mothers (Skew, 2009). After an average duration of lone motherhood of around five years for both types of lone mother, three-quarters of those who

repartnered moved into a cohabiting union. For both groups of lone mothers, repartnering was strongly associated with an improvement in the financial situation of the household. Age at entry into lone parenthood was the most important determinant of repartnering among mothers who were separated and divorced. The older a mother was when she became a lone parent, the less likely she was to repartner. However, among never-married mothers who became lone parents through giving birth when not living with a partner, receipt of Income Support was a much stronger influence on repartnering than age. Regardless of age, lone mothers in receipt of IS were significantly less likely to form a partnership. Whether this was due to the lower attractiveness of lone mothers claiming welfare benefits, for example, or due to the loss or reduction in benefits lone mothers experience as a result of repartnering, remains an unanswered question (Skew, 2009: 236-237). Skew speculates that because a new partner moving in would remove a lone mother's entitlement to WTC, policies designed to increase employment rates among lone mothers may have unintentionally reduced the likelihood of them repartnering. She conjectures that, for mothers entitled to benefits or tax credits, the positive effects on repartnering normally associated with increased earnings and employment may therefore be negated.

2.5.9 'Living apart together' (LAT) or just 'pretending' to?

The individualisation hypothesis has informed a recent body of theory and research exploring the phenomenon of 'living apart together' (LAT), that is, being in a couple or intimate relationship where the partners reside in or maintain separate households (Levin, 2004, Roseneil, 2006, Duncan and Phillips, 2010, Upton-Davis, 2012). Resonating with the idea of 'pure' or confluent relationships (Giddens, 1993), some view LATs as an historically new family form, a de-prioritised couple relationship representing a conscious turn away from convention, chosen as an alternative and in preference to cohabitation or marriage (Levin, 2004, Roseneil, 2006). Others interpret the phenomenon as more evolutionary than revolutionary, a form of partnership transition or stage on the route to cohabitation or marriage for couples who are uncommitted or undecided. or unable or unwilling to live together for other reasons (Haskey and Lewis, 2006).⁸

Empirical research indicates that LAT couples are in fact a heterogeneous group, having quite diverse origins and motivations (Duncan and Phillips, 2010: 36). The fact that up to a third of partnered adults who are not married or cohabiting may be living apart from a partner also suggests that the phenomenon is neither uncommon nor abnormal (Haskey, 2005). In recent surveys, though some couples had less conventional attitudes and were actively seeking an alternative to a traditional relationship, most were far from being the radical pioneers suggested by individualisation theory

⁸ These distinctive interpretations of LAT relationships may to some extent reflect the different disciplines of and methodologies used by researchers, with purposive sampling and qualitative techniques being deployed by some and statistically representative quantitative methods used by others.

(Duncan et al., 2013a, Duncan et al., 2014). Indeed, in many respects LAT couples were not significantly different from cohabiters (Duncan and Phillips, 2011). One of the main reasons survey respondents give for being LAT was simply that it was too early in the relationship to cohabit (Duncan and Phillips, 2008: 12). “Not being able to afford to live together” also figured prominently. That the explanation for being LAT reflected “more a constrained situation rather than an individual choice” was further evidenced by the fact that eight in ten respondents said they would like to live with their partners in the future (Duncan et al., 2014).

In recent policy discourse, low-income couples who live apart, or ‘pretend to,’ are linked with benefit fraud (Department for Work and Pensions Information Directorate, 2011). The growth of tax credits, it is claimed has had “the unintended consequence of encouraging fraud” by incentivising lone mothers to be dishonest about or delay officially declaring the presence of a partner in the household (SJPG, 2007b: 82, Hellen, 2013). However, little is known about whether lone mothers in receipt of means-tested welfare who are living apart from a partner are doing so from choice or constraint, or whether eligibility or entitlement for benefits or tax credits might be implicated in the decision. To date, most empirical research about LATs has focused on relatively well-educated couples; there has been no explicit theoretical or empirical engagement with ‘living apart’ relationships in the context of low income or welfare receipt. Evidence that some couples ‘pretend’ to separate or that lone mothers ‘pretend’ to live alone while actually concealing an undeclared partner, or his income, is therefore largely circumstantial. Recent claims are based on IFS research which found that in 2004/5, the Her Majesty’s Revenue and Customs (HMRC) paid tax credits to “200,000 more lone parents than apparently live in the UK according to the Office for National Statistics (ONS) statistics on the number of lone-parent families” (Brewer and Shaw, 2006). As the IFS notes, “it is often financially worthwhile to pretend to be a lone parent rather than a couple;” an incentive to claim benefits or tax credits as a lone parent or to conceal the presence of a partner would not arise were it not for the existence of couple penalties (Adam and Brewer, 2010). However, the authors were circumspect about whether their findings provide evidence of widespread fraud (Brewer and Shaw, 2006). In addition to deliberate criminality, reasons suggested for the statistical discrepancy included that such couples may not consider themselves to be living as though married, delays in informing the authorities of a change of circumstances and administrative and claimant error (Brewer and Shaw, 2006: 13).

A qualitative study of lone parents prosecuted for living together as a married couple (LTAMC) benefit fraud offers further insight into the reasons why some lone parents may fail to disclose the presence of a partner (Kelly, 2008a). Through exploring the partnership contexts in which these lone parents sometimes lied about their relationships, the research highlighted the strong influence welfare rules had on low-income couples’ living arrangements and how and why the LTAMC regulation

deterred couples from officially cohabitating (Kelly, 2006). Findings indicated that some lone mothers concealed the presence of a partner “because the loss of lone parent status [meant] a reduction in benefit entitlement or the loss of benefit altogether” (Kelly, 2008b). However, rather than being due to the fact that the couple claiming separately would be entitled to more money than if they claimed together, the fraud arose largely as a result of “inappropriate assumptions about financial support” (Kelly, 2008a: 1). Particularly where the mother had children from a previous relationship, handing over financial responsibility to a new, unproven partner was seen by them as risky and irresponsible parenting (Kelly, 2008b). Rather than being motivated by financial gain, committing ‘living together’ benefit fraud and avoidance of the LTAMC rule by pretending to live apart from a partner was related to lone mothers’ resistance to enforced financial dependency on an unreliable male partner who was often not the biological father of her children.

2.6 Making the case for qualitative empirical research

As this literature review has shown, little is currently known about how low-income mothers reliant on UK means-tested state financial help actually make family formation, family dissolution and repartnering decisions, nor whether or how eligibility for or receipt of benefits or tax credits may be implicated in decision making. Existing research, while of limited scope and quantity, has also produced conflicting and inconclusive findings. Empirical investigation of the relationship between means-tested welfare and family structure has, furthermore, been dominated by US research based on economic theories and using econometric analyses. Although quantitative methods offer powerful techniques for establishing associations and drawing causal inferences and effects at an aggregate level, they are poorly equipped to answer questions about how and why an effect is produced in any given context or for a particular set of personal circumstances (Foster, 2002). Monocausal analyses that focus only on welfare incentives effects may also produce one-dimensional or unreliable findings (Huinink and Feldhaus, 2009). Unable to provide answers to important questions about the factors that lie behind observed relationships, quantitative analyses can therefore be weak in terms of explanatory power (Ribar, 2004).

If a credible challenge to poorly evidenced welfare reform is to be mounted, deeper understanding is required of how and why women reliant on state financial help make family formation and dissolution decisions. By bringing researchers face to face with their research subjects, qualitative methods, I would argue, are better suited to exploring the multi-faceted and dynamic nature of relationship conduct and partnership behaviour in all its diversity, complexity and richness (Mason, 2006). Because the evidence base is weak, rather than working from a single conceptual framework or hypothesis, the exploratory approach adopted here will be to take from all three theoretical perspectives discussed, examining the influence of welfare incentives, cultural and social norms and

the gendered effects of welfare, in an empirical study informed by the personal testimonies of claimant mothers themselves. Revealing the impact of welfare systems and how they are actually experienced empirically at the level of the household will also hopefully contribute to the literature in a way which helps to move the narrative away from simplistic cultural representations of poor parents towards a more rounded and positive imagining of family behaviour.

Chapter Three

Welfare and family structure: the UK policy context

The way in which the state views, distinguishes between and prioritises different types of families strongly shapes government policies and interventions designed to support them. Starting with a discussion of the origins of the single breadwinner model of welfare, this chapter describes the structure and design of the UK means-tested welfare system. Charting its evolution from the introduction of the ‘cohabitation rule’ and system of family-based means testing through the introduction of Working Families Tax Credit and Universal Credit, the chapter describes the changing policy context for the state support of low-income families from the election of New Labour in 1997, through the policies of the Coalition from 2010-2015, to the present day Conservative government elected in May 2015. From New Labour’s focus on alleviating child poverty by encouraging lone parents to leave benefits for paid work, to the current Conservative government’s approach to reducing family and intergenerational ‘welfare dependency,’ a key focus of discussion is exploration of changing normative assumptions about family form and structure.

3.1 Sole breadwinner model of UK means-tested welfare

Differential eligibility for and entitlement to means-tested state financial support according to family structure, together with the underlying presumption of economic dependency between the partners of married and cohabiting couples, became institutionalised in UK social security with the passing of the National Assistance Act of 1948. One of the most demeaning and stigmatising aspects of the system of poor relief which the new welfare state sought to eliminate was the household means test in which eligibility for financial assistance was assessed on the basis of the collective needs and resources of all adult members of the household. As recounted in Walter Greenwood’s classic tale of 1930’s Salford, ‘Love on the Dole’⁹ (Greenwood, 1993), under the means test, unemployed individuals living in a household with a working family member were disqualified from assistance. Despised for splitting up families and for the penury and humiliation it wrought upon male breadwinners, its elimination in 1948 was widely lauded.

Under the new system, husbands remained legally obliged to provide financial support even after separation and divorce. Unmarried mothers were encouraged to direct their claims towards absent fathers and alleged cohabitants but, for the rising number of women deserted by a child’s father or

⁹ ‘Love on the Dole’ which prefigured George Orwell’s ‘The Road to Wigan Pier,’ tells the story of the Hardcastle family living in 1930’s Salford. Devastated by unemployment and poverty, it depicts the human cost of the system of poor relief as the family is forced apart by the means test and young love becomes corrupted by the struggle to survive.

husband, their only recourse was to turn to the state for financial assistance (Noble, 2004). Through a circumscribed set of entitlements, the new welfare system institutionalised the absence of a male breadwinner rather than caring responsibilities as the basis upon which mothers acquired independent entitlement to state financial assistance in their own right. Because it was customary for a wife to be dependent on a 'breadwinner,' means testing continued to be imposed in families in which the women had a husband or a kinship connection to an adult male with whom they lived. So, in spite of the rhetoric of individual citizenship rights, "long-standing gendered principles of dependence and obligation were re-institutionalised... articulated and enforced differently, but still carrying ...the same ideologies that had long grounded the state's view of families" (Noble, 2004: 169). From its inception, therefore, the new welfare system was established according to conventional notions of male breadwinning, female economic dependence and the ideology of the married couple family.

During the 1960's, alarmed by the number of divorced, separated and unmarried women applying for public assistance (Kiernan et al., 1998), what had formerly been a discretionary power of the authorities was placed on a firm legal footing. The Social Security Act of 1966 included the provision that "where a husband and wife are members of the same household, their requirements and resources shall be aggregated and shall be treated as the husband's and similarly, unless there are exceptional circumstances, as two persons cohabiting as man and wife" (HMSO, 1966). Popularly known as the 'cohabitation rule,' now called the Living Together as a Married Couple (LTAMC) rule, the regulation assumes mutual financial support between couples living the same household who are not married to each other. Although marriage retained its special status in UK private law, henceforth, there was no legal distinction between marriage and cohabitation; for the purposes of assessing eligibility for means-tested welfare, couples living in the same household were treated as though they were married. Neither marital status, biological parentage, nor relationship longevity mattered; "simply the presence or absence in the household of a co-resident partner" (Adam and Brewer, 2010). In British social security law, being a lone parent and being in a couple are therefore "mutually exclusive states; when lone parent status ceases due to cohabitation or marriage, so does the right to make a separate claim" (Kelly, 2008a). In effect, financial dependency and the obligation of financial support within couples is "non-elective" for unmarried claimants of means-tested welfare who live together in the same household (Kelly, 2008a).

Based on the assumption that couples 'pool' their income and benefit from economies of scale when living together, for the purposes of assessing entitlement, the couple, not the individual, is the unit of assessment. So although parents, siblings and other adult household members are not normally treated as part of a claimant's household,¹⁰ spouses and cohabiting partners are. Entitlement for state

¹⁰ Household means testing still applies to Housing Benefit.

financial help is assessed against the aggregated income of the couple, rather than against each individual's income. This contrasts with the UK tax system which does not recognise the household unit, treating individual family members separately. An important effect of family-based means testing is that couples cannot claim as individuals but must claim benefits and tax credits jointly. The fact that married and cohabiting couples must claim welfare jointly also affects the amount of money they are entitled to receive. Although the rules are complex and vary depending on the benefit being claimed, co-resident couples are generally entitled to less than double the amount two individuals would be entitled to if they claimed separately (Adam et al., 2007: 216). The combined income of a household comprising two adults with dependent children would therefore normally be less than the sum of their individual incomes if they lived in separate households (Adam and Brewer, 2010). In this way, means-tested welfare systems can affect the relative financial costs and benefits of couples living together or apart. An unintended consequence of these aspects of welfare is that, all other things being equal, it can be financially advantageous to claim welfare as a lone parent rather than as part of a couple.

3.2 Gendered effects of UK means-tested welfare

In recent policy discourse, these aspects of the welfare system have been problematised in terms of the operation of 'couple penalties.' However, family means testing and the LTAMC rule which imposes joint assessment on cohabiting couples can also have significant gendered effects. Since welfare eligibility and rates of award are conditional on a claimant's partnership status and living arrangements, for women reliant on their lone parent status for a large proportion of their income the decision to cohabit or officially disclose a partner living in the household has profound implications. By cohabiting, claimants effectively relinquish their individual right to state financial help. Conducting an intimate relationship therefore potentially opens a lone mother up to considerable risk. Should her relationship be determined as 'marriage-like,' this would remove her entitlement to benefits and tax credits in her own right, together with all other forms of support and help upon which lone parent status or low household income is contingent (Crookshanks, 2012). With no official acknowledgement of the different stages or types of couple relationships, in this way, the cohabitation rule "conflates cohabitation with co-residency" (Kelly, 2008a); in theory, if not in practice, a lone mother loses entitlement to benefits in her own right "the minute a man moves into the house" (Lister, 1973). Furthermore, unlike child maintenance, for example, which requires financial contributions to be evidenced, there is no legal obligation on the main claimant in a joint claim to distribute or transfer any part of the benefit monies received in respect of dependents on the claim, to his or her partner. For families reliant on state financial support for a large proportion of their income, family structure, household composition and living arrangements therefore "matter a great deal" (Kelly, 2008a). Who is entitled to claim welfare, who receives which benefits and tax credits, how household income is

shared between co-resident couples and how and on whom the income is spent comes sharply into focus. The focus is particularly keen for women who cohabit because, unlike spouses, cohabiters are under no legal obligation to financially support one another.

For low-income women who wish to retain their financial independence by claiming benefits or tax credits in their own right, the only unambiguous lawful option open to them is to remain unpartnered or living alone until they are no longer dependent on state financial help. Lone mothers seeking to retain independent entitlement to welfare help while also maintaining a relationship with a child's father or a new partner must demonstrably live apart from them in a separate household and abide by a strict set of rules governing the relations between them. Those who fail to disclose a relationship that could be deemed to be marriage-like expose themselves to considerable risk since such a 'determination,' as it is called, may constitute benefit fraud. Moreover, because the vast majority of lone parents are women (Office for National Statistics, 2012b), it is generally mothers, not their partners, who are the claimants against whom a LTAMC determination is made. So it follows that it is overwhelmingly women, not men, who find themselves criminally prosecuted in cases of LTAMC fraud (Department for Work and Pensions Information Directorate, 2011).

This 'Hobson's choice' between dependency on a partner or dependency on the state is often the context in which low-income women reliant on state financial support for a large part of their income are obliged to conduct their intimate relationships and make decisions about partnering and family formation. Criticised by feminists both for the ideology these rules perpetuate and the violation of women's equality rights (Chunn and Gavigan, 2004, Noble, 2004, Crookshanks, 2012), others have drawn attention to the erosion of citizenship rights; once dependent on the public purse the right to privacy disappears and personal relationships become subject to state scrutiny (Lister, 2001, Kelly, 2008b). Several studies have highlighted these gendered effects under British, and Canadian and Australian social security systems which have similar rules to those of the UK (Loveland, 1989, Harris, 1996, Kelly, 2006, Sleep, 2006, Sleep et al., 2006, Tranter et al., 2008). In previous decades, a preoccupation with the sexual relationships of lone mothers as the basis upon which a determination of cohabitation could be made, and the surveillance regimes this engendered, proved to be a key source of controversy and debate (Lister, 1973, McIntosh, 2006). Scrutiny and moral censure of a claimant's sexual relationships was denounced by feminists as "sex snooping ... trying to force women into prostitutional dependence on the men they slept with" (McIntosh, 2006). Lister's 1973 study of the cohabitation rule concluded that the rule needed reforming: firstly, to restrict the rule "to situations of publicly admitted cohabitation" and secondly "to place much greater emphasis on finance than does current practice" (Lister, 1973). Both recommendations were rejected on the grounds of practicability and affordability. Individualising assessment was also rejected for reasons of prohibitive cost and because it would disadvantage married couples. The rule was

reviewed and rejected again on the same grounds in 2003 (Select Committee on Public Accounts, 2003). Lister's ground breaking study did however succeed in curtailing excessive intrusion into poor women's private lives. Whether a relationship is 'marriage-like' is now more broadly defined in the legislation¹¹ and government decision makers are no longer permitted to scrutinise a claimant's sexual conduct. No single factor is conclusive proof of a 'living together' determination and a broad set of criteria is meant to guide government decision makers including sharing a household, the relationship between two people concerning money, public acknowledgement, children, stability and what the couple's future plans are (Department for Work and Pensions, 2014c). However, a formal definition remains elusive and the rule continues to be interpreted by government decision makers and challenged through social security case law. The latest updated DWP guidance states that two people who are neither married to each other nor civil partners **must** (their emphasis) be members of the same household if they are to be treated as LTAMC and thus a couple (Department for Work and Pensions, 2014c). For married couples, whether or not they are members of the same household is the only test.

3.2.1 Evolution of the cohabitation rule

Since Lister's study, reform of the cohabitation rule has been approached from a strictly legislative perspective of non-discrimination. Couched according to updated equality principles that "cohabiting couples should be treated no more or no less favourably than married couples," (Department for Work and Pensions, 2014c) the Living Together as Husband and Wife (LTAHAW) rule dating from 1977 recast the cohabitation rule in neo-liberal guise. Gone is the automatic presumption of female dependency; couples are free to nominate either member of the couple to claim the benefit. Following the introduction of civil partnerships, in April 2005 the LTAHAW rule was further extended to same sex couples and renamed the Living Together as a Married Couple (LTAMC). The tax credit system administered by HMRC also operates similar rules and requires claimants to claim jointly if she or he is married, a civil partner, or living with a partner (HMRC, 2014). This gender (and sexuality) neutral version of LTAMC and apparent distancing of the rule from its historical origins belies its continuity with breadwinner models of welfare (Tranter et al., 2008). Notwithstanding that men and same sex couples are equally subject to the rule, childcare responsibilities and labour market inequalities, together with stringent job search conditions attached to claiming unemployment benefits, mean that in heterosexual couple households with dependent children, it is rarely the woman who claims on behalf of the family (Bennett, 2005). In 2010, for example, 87 per cent of Jobseekers Allowance

¹¹ According to current DWP guidelines, the characteristics of a marriage-like relationship include • mutual love • faithfulness • public acknowledgement • sexual relations • shared surname • children • endurance • stability • interdependence • devotion. However, not all of the characteristics need be present and a couple may be treated as LTAMC even though the relationship is unsatisfactory or unhappy. Department for Work and Pensions. 2014c. *Living together as husband and wife or as civil partners: Decision Makers Guide, Chapter 11, 2014, Volume 3, Amendments 45 & 46 June & October 2014*. London: DWP.

(JSA) claims and 65 per cent of Income Support (IS) claims in couples were made by the male partner (Department for Work and Pensions, 2010a). Furthermore, the key presumption on which these rules continue to be based, and which receives negligible critical attention in policy debates, is that in couples who live together, one member of a couple (usually the woman) is, or should be, dependent on the other (usually a man) (Sleep et al., 2006). It therefore remains the case that it is overwhelmingly women, not men, whom the LTAMC rule pushes into financial dependency on a partner.

Though articulated in the context of changing social norms and implemented using gender neutral language, despite the “veneer of equality” (Kelly, 2006), the principles of enforced financial dependency and support obligation therefore remain intact and the gendered effects of the LTAMC rule and of family means testing, though hidden, continue much as before. Indeed, rather than tackling the underlying assumption of dependency inherent in the model of the couple as a means-testable unit, recent reforms have simply extended the same system of means testing to a wider group of people. In the context of neo-liberal hegemonic constructions of gender equality which have shrunk its meaning and ambit to one of equal treatment, demands for greater individualisation have become marginalised and calls for the reform of welfare on gender equality grounds have largely been side-lined as a policy issue. On the basis that the decisions that couples make about household finances are private matters (Bennett, 2012b), intra-household inequality is considered to be even less a legitimate locus for public policy intervention. At the same time as issues of female economic dependency have largely been silenced in welfare reform debates, so hegemonic discourses about ‘family breakdown’ and ‘welfare dependency’ have come to dominate policy thinking and analysis.

3.3 Welfare and family structure under New Labour 1997- 2010

3.3.1 Encouraging lone parents into paid work

At the start of New Labour’s period in office, normative assumptions about family form and structure mattered much less than did reducing the number of lone-parent families claiming out of work benefits. Underlying New Labour’s ‘third way’ approach to welfare reform was a concern to avoid the kind of moralising and stigmatisation of lone parenthood that had characterised the previous Conservative government’s ‘back to basics’ campaign (Duncan et al., 1999, Barlow et al., 2002). Viewing family formation decisions as ‘a personal and private matter’ (Home Office, 1998: 30), New Labour’s policies were designed to support low-income families regardless of their form or structure (Ford and Millar, 1998). The government’s strategy started from the premise that children at greatest risk of poverty are more likely to live in families headed by a lone parent. Lone-parent families are disproportionately poor, in turn, according to this argument, because of lack of employment. Alleviating child poverty was therefore seen to require more lone parents to engage in paid work.

Accordingly, policies concentrated on encouraging the existing stock of lone parents to make the transition from benefits to employment, following trends in family structure rather than actively seeking or intending to influence them.

Strongly underpinned by the Working Families Tax Credit (WFTC), a work contingent financial incentive, in 2000, the Government set an ambitious lone parent employment target of 70 per cent, roughly equal to that of mothers in couples (Barnes et al., 2005). Alongside the voluntary New Deal for Lone Parents programme, mandatory lone parent work-focused interviews were also introduced in 2001 to encourage lone parents make the transition from benefits to paid work (Department for Work and Pensions, 2007a). The payment of WFTC was made directly into the wage packet, although couples could choose to have the credit paid to a non-working partner (Taylor, 1998, McKay, 2002). Due to the vulnerability of WFTC to fraud and error (Godwin and Lawson, 2012) in 2003 Working Tax Credit (WTC) replaced WFTC as a more generous in-work benefit. Payable at the same rate to eligible lone and couple families, WTC was paid via the employer but, unlike WFTC, there was no option for payment to be directed to the non-working partner. Parents eligible for WTC were also entitled to claim a separate childcare element. At the same time, Child Tax (CTC) was introduced to replace child allowances and premiums in Income Support. Unlike WTC, couples retained the option to have the credit paid direct to the main carer, which most families opted to do.

Throughout this ‘evidence-based’ era of policy making, a plethora of government commissioned research studies evaluated an ever-growing package of welfare reform measures, financial incentives and programmes designed to encourage and support lone parent employment (Evans, 2003, Evans et al., 2003, Millar and Evans, 2003, Evans et al., 2004, Thomas and Griffiths, 2004, Bell and Britain, 2005, Brewer et al., 2006, Knight et al., 2006, Thomas and Jones, 2006, Brewer et al., 2007a, Dorsett et al., 2007, Thomas, 2007, Riccio et al., 2008). Concerned with evaluating the effectiveness, outcomes and impact of specific policy interventions, this body of research engaged little with the social and economic processes underlying the measured effects. As Millar and Ridge’s systematic review (Millar and Ridge, 2001) noted, though generating a “complete and generally consistent picture” of the characteristics of lone parenthood, much of the research failed to explore the constraints affecting the choices lone mothers make, criticisms echoed in the DWP’s own later review (Department for Work and Pensions, 2005) and Haux’s more recent literature review (Haux, 2012). An important omission in much of this research, highlighted by Millar and Ridge, was consideration of the significance of lone parents’ role and identity as mothers as providing the context within which their decision making is framed (Millar and Ridge, 2001: 147). Indeed, throughout this significant body of research, very little understanding was gained about the social circumstances, relationship contexts, mechanisms and processes through which some women entered and exited the administratively defined category of lone parenthood.

3.3.2 Child poverty impasse

After more than a decade of concerted policy effort including generous tax credits, employment support measures and financial help with childcare costs, New Labour's child poverty strategy reached something of an impasse. Though successfully raising the employment rate of lone parents, early growth was not sustained (Hirsch, 2008). And although a sizeable part of the increase in the employment rate among lone parents was attributable to the policy reforms, the changing composition of the lone parent population and strength of the economy were found to be responsible for the bulk of the increase (Harkness et al., 2006, Gregg et al., 2009). Subsequent policy reforms saw the introduction of ever more stringent requirements imposed as a condition of benefit receipt. The Lone Parent Obligations policy introduced in 2007 progressively removed lone parents' eligibility for IS according to the age of the youngest child in a household from aged 12 in 2008, to 7 in 2010 (Department for Work and Pensions, 2007b). Increased work conditionality was also extended to unemployed couples. A tougher regime of escalating benefit sanctions and greater enforcement of criminal sanctions to discourage and punish benefit fraud accompanied these changes (Department for Work and Pensions, 2008: 45).

In spite of tougher welfare regimes and further incentives, the results of both mandatory and voluntary interventions were disappointing with low rates of take-up and limited employment impacts. Tension between the dual aims of reducing child poverty and increasing lone parent employment also meant the reforms had limited impact on reducing child poverty levels in couple households (Harkness et al., 2006, Brewer et al., 2007b). The risk of poverty for children in workless couple families in 2007 was not only three times the UK average (Brewer et al., 2007b), but also higher than the risk of poverty in workless lone-parent families (HM Treasury et al., 2008):16). Indeed, among working families with children, the group with the highest risk of poverty were couple families with one part-time earner (HM Treasury et al., 2008: 16). Conversely, lone parents who worked part time had a lower than average risk of poverty. Low-paid, single-earner couple families, it emerged, were almost twice as likely to be poor as low-paid lone parents (Harkness et al., 2006). Equally worrying, work, it transpired, was not always the best route out of poverty (Hirsch, 2006).

Doubts began to be raised about whether the policy focus on lone parents was justified, or the underpinning analysis correct, given that more than half of poor children were living in two-parent households (Hirsch, 2008, HM Treasury et al., 2008). Lisa Harker, a DWP-appointed independent policy analyst, suggested that support targeted on lone parents be extended to couple parents (Harker, 2006, Department for Work and Pensions, 2007b, Department for Work and Pensions, 2007a). However, the results of the extension were again disappointing, with low rates of take-up and negligible employment impacts (Thomas and Griffiths, 2005, Brewer et al., 2009, Griffiths, 2011).

Against this background, concerns began to be expressed about how much further improvement in reducing child poverty could be made without incurring significant additional expenditure. Even if they could be afforded, some policy analysts suggested that further redistributive cash transfers to the poorest households would not of itself be sufficient to tackle the root causes of poverty (Brewer, 2004, Evans and Scarborough, 2006, Hirsch, 2008).

By the time of the general election in May 2010, in spite of the increased effort and expenditure, the lone parent employment rate stood at 57 per cent, virtually the same as it had been three years earlier (Office for National Statistics, 2011) and falling well short of the 70 per cent target. Early progress made towards meeting child poverty targets had also flattened off and then faltered. Although 600,000 children were lifted out of child poverty between 1998 and 2007 (Department for Work and Pensions, 2008: 88), the 2010 target of halving child poverty was missed. Patricia Morgan, a right leaning social commentator, offered an alternative critique. By targeting lone parents for generous financial help, these policies, she argued, had simply redistributed poverty from one group of poor parents to another (Morgan, 2007). Far from eradicating child poverty, the expensive package of tax credits and employment support measures enacted by New Labour, she claimed, had succeeded only in making lone parents relatively better off compared with two-parent families (Morgan, 2007: 33). Moreover, through ‘subsidising the choice to be a lone parent,’ government policies, she further claimed, were implicated in the breakdown of the traditional two-parent family (Morgan, 2008).

At the same time, accruing evidence of the statistical association between family structure and child outcomes had increasingly begun to exercise Conservative politicians. Research showed that lone parent families were not only disproportionately poor compared with intact couple families (Millar and Ridge, 2001, Gregg et al., 2009), but that children raised by only one parent had poorer outcomes and reduced life chances as adults compared with children brought up by two parents (Anderson, 2002, Ginther and Pollak, 2004, Manning and Brown, 2006, Brown, 2010, Goodman and Greaves, 2010, Hansen et al., 2010, Crawford et al., 2013). How and why different child outcomes arise in different family settings, and whether anything can or should be done to encourage couple families or marriage, were highly contested. Although later research showed that, of itself, marriage had no positive effect on child outcomes or relationship stability (Crawford et al., 2011, Crawford et al., 2012, Crawford et al., 2013), the association between marriage and improved child outcomes was seized upon by Conservative politicians and right leaning policy analysts to support calls for a policy bias in favour of marriage (The Centre for Social Justice, 2010b). Furthermore, by arguing “not only that children do better in two-parent families... but also that marriage is more stable than cohabitation” (Daniel, 2011: 199), pro-marriage politicians and policy analysts were able to tackle the thorny issue of family structure without appearing to be moralising or judgemental. Increasing interest in family

structure, in turn, reinvigorated a perennial but controversial debate – whether the welfare system is itself implicated in the decline of marriage and the traditional, two-parent family.

3.4 Welfare and family structure under the Conservatives

In the period leading up to the 2010 election, the causes and consequences of poverty and what should be done were vigorously debated within the Conservative Party, bolstered by a number of influential treatise and policy documents by the Centre for Social Justice (CSJ), founded by Iain Duncan Smith, MP, and the associated Social Justice Policy Group (SJPG, 2006, SJPG, 2007b, SJPG, 2007a, The Centre for Social Justice, 2010a). Across these various documents, the influence of the welfare system on family form and functioning figured prominently. Comprising an eclectic mix of academic research, anecdotal evidence derived from ‘public hearings’ and opinion survey data, three voluminous documents were highly influential in setting the tone and future direction of the Conservative Party’s family and welfare policy (McKay and Rowlingson, 2011): *Breakdown Britain: the state of the nation report: fractured families* (SJPG, 2006); *Breakthrough Britain Volume 1: Family Breakdown* (SJPG, 2007a); and *Breakthrough Britain Volume 2: Economic dependency and worklessness* (SJPG, 2007b). Two slimmer volumes followed setting out policy recommendations to the Conservative Party in relation to the family and welfare reform: *Dynamic Benefits* (The Centre for Social Justice, 2009) and the *Green Paper on the Family* (The Centre for Social Justice, 2010b). From these various tomes emerged the proposal for Universal Credit, subsequently adopted as the flagship policy of the Coalition and later Conservative government’s welfare reform programme.

Rejecting “the comfortable mantra that policy can or should be wholly morally neutral” (SJPG, 2006: 9), poverty, according to these analyses, is largely due to ‘family breakdown,’ the product of ‘dysfunctional,’ ‘dissolved,’ and ‘dadless’ families resulting from unpartnered childbearing, dissolved cohabiting partnerships and non-residential fatherhood (SJPG, 2006: 89). Lone-parent families are here not only judged to be a less desirable family form than intact couple families but the growth of these ‘fractured families’ was said to be driven by the very system of benefits and tax credits put in place to combat their higher rates of poverty. According to this analysis, escalation in the number of lone-parent families is due to a welfare system which rewards lone parents and penalises couple families with children. As part of a wide-ranging strategy to recalibrate the welfare state and reduce social security spending, the policy solution to poverty advocated here is to change the structure of the tax and benefit system to incentivise paid work and reduce ‘welfare dependency’ and to introduce measures to promote family stability (Draper and Beighton, 2007, The Centre for Social Justice, 2009, Duncan Smith, 2011, Department for Work and Pensions and Department for Education, 2012).

3.4.1 Couple penalties

Featuring prominently across the various documents as a key driver of family breakdown and poverty was the identification of a ‘couple penalty’ in the welfare system. Citing research by the Institute for Fiscal Studies, the SJPG argued that couples on low-incomes entitled to state financial help “may suffer a large financial penalty if they live openly together” (SJPG, 2006: 89). By penalising couples who choose to live together openly, couple penalties, it was claimed, undermined the formation of committed two-parent families and discouraged marriage (Kirby, 2005, Morgan, 2007, SJPG, 2007a, Draper, 2009).

“By disadvantaging parents who choose to live openly together as a couple, couple penalties disincentivise low-income couples ... from making a co-residential arrangement unambiguous by marrying, thus implicating the welfare state in the rise of family breakdown.” (SJPG, 2007b: 4)

Working Tax Credit, in particular, was seen to treat lone parents more favourably than ‘traditional’ couples because no allowance was made for the presence of the second adult in a household (SJPG, 2007b: 81). By ‘subsidising’ lone parenthood, the welfare system was also said to have “had the harmful effect of increasing the number of children who have been raised without a committed father in the home” (Civitas, 2002: 2). Differential entitlement to means-tested financial help was also said to generate “an unfortunate incentive for couples with children on low to modest incomes to live apart” (Draper, 2009). Similar sentiments were expressed by politicians and policy commentators across the political spectrum:

“It is vital that we find a way of addressing welfare need without creating perverse incentives for the parents of children on low to modest incomes to live apart.” (Frank Field MP, quoted in Draper, 2009).

A more disturbing discourse linked couple penalties with benefit fraud. In a speech extolling the virtues of marriage as an antidote to poverty, Iain Duncan Smith thus remarked:

“While huge numbers of young people still aspire to get married ... this crazy system can have the effect of pushing the most disadvantaged in society into the most destructive behaviour - namely criminal activity - as they attempt to get around the couple penalty by committing living together fraud.” (Iain Duncan Smith quoted by Chapman, 2011b)

In a similar vein, Patricia Morgan claimed: “the biggest financial gains are to be obtained by those who live together but pretend to live apart. Fraud is endemic – not surprising given the incentives of

large welfare payments available” (Morgan, 2007: 10). Citing IFS research stating that ‘it is often financially worthwhile to pretend to be a lone parent rather than a couple’ (Brewer and Shaw, 2006), the SJPG claimed that couple penalties encourage benefit fraud among lone mothers who, in seeking to maximise their benefit entitlement, fail to officially disclose the presence of a partner.

“The growth of tax credits has created a perverse incentive to live in lone-parent households, rather than couple households – or at least officially. In fact... they have had the unintended consequence of encouraging fraud.” (SJPG, 2007b: 83)

Similar claims were made by fiscal policy consultants commissioned by CARE (Christian Action Research and Education), a pro-marriage organisation with strong links to the Centre for Social Justice (CSJ):

“The couple penalty discourages couples from being open with the authorities. It can be a short step from this to criminalising fraud.” (Draper and Beighton, 2007).

Acknowledging the limited UK evidence base, predicting a behavioural response anecdotally or intuitively with reference to the alleged magnitude of the penalty, as descriptive studies of couple penalties had done, was the typical approach taken by these analysts. Robert Rowthorn, for example, alleges that “if a woman has two children on her own without a partner, she may receive more than £11,000 a year ... With a subsidy of this magnitude, it is no surprise that lone parenthood is on the increase.” (Preface to Kirby, 2005). Similarly, the CSJ claims, “many low-income couples would be thousands of pounds a year better off if they split up than if they live together... the penalty can be as high as £8,500” (SJPG, 2007a: 63). In a similar vein, it is conjectured that “by living openly together [couples] can lose [up to] £7,000... It seems implausible that many people with comparatively low-incomes will not take this figure into account in deciding how they should live.” (SJPG, 2007b)

However, as highlighted by Lister and Bennett, use of the term ‘couple penalty’ used here is “often quite confused” not to say misleading (Lister and Bennett, 2010: 98) and the claim that couple penalties are a product of New Labour’s system of tax credits is as historically inaccurate as it is disingenuous. The word ‘penalty’ is itself unhelpful since its pejorative meaning implies that differential entitlement to benefits between lone parents and two-parent families is somehow unfair or unjustified (Adam and Brewer, 2010). As they point out, differential entitlement or ‘couple penalties’ have always existed in means-tested welfare systems and did not suddenly appear with the introduction of tax credits. Paying couples benefit rates at less than twice the rate eligible individuals are entitled to is in fact intended to operate as an adjustment for the economies of scale that are assumed to occur when couples share the same household. Paying the same amount of benefit to

working parents has, moreover, been a feature of earnings top-ups ever since the introduction of Family Income Supplement in 1971 (Lister and Bennett, 2010: 98).

As Lister and Bennet argue, even if it is accepted that paying benefits to couples at less than twice the rate for a lone parent is unfair to couples, removing or reducing this differential would have limited impact on the financial disincentive faced when a lone parent marries or starts to cohabit, or on the lone parent ‘bonus’ which can arise when couples separate. This is because what has narrowly been referred to in these debates as the ‘couple penalty’ more accurately describes the effects of means testing in which the resources and needs of married and cohabiting couples are aggregated. In fact ‘couple penalties’ would not exist if eligibility for means-tested welfare were assessed in the same way as tax liability, which treats individual family members on the basis of their own income and circumstances (Brewer in Adam et al., 2007). Being individualised, the UK income tax system generates negligible incentives either for or against partnership formation, cohabitation or marriage (Anderberg, 2008a: 4). Only by reforming the system of means testing, for example, by individualising assessment or entitlement, would these disincentive effects be eradicated. While feminists have long argued in favour of such policy reforms (McIntosh, 1978, McIntosh, 2006, Kelly, 2008b), recent discussion about the couple penalty is not about individualising means testing or promoting gender equality; its restricted use in relation to tax credits is political and ideological. By presenting couple penalties as though uniquely a product of New Labour’s welfare reforms, the rhetoric neatly “conflates the treatment of two-parent families in general with single earner (married) couples with children “in order to argue in favour of supporting traditional breadwinner families” (Lister and Bennett, 2010: 96).

While being a central component of theories causally linking welfare with ‘family breakdown,’ ‘welfare dependency’ and benefit fraud, the notion of a couple penalty thus functioned as a useful device for achieving the tricky balancing act of translating political rhetoric in support of marriage into government policy. Having signalled his intention “to reposition the family at the heart of the Conservative Party’s agenda” (Daniel, 2011), David Cameron pledged to end the couple penalty in the benefit system, repeating the same pledge in 2010 (David Cameron, Conservative Party Conference, 2008). Trends in public attitudes towards welfare, meanwhile, had begun to harden amid growing disquiet over what was seen to be an unsustainable social security bill (Taylor-Gooby and Martin, 2008). Popular and policy discourse shifted and, in an echo of underclass debates of the 1990s, previously high levels of public support for lone-parent families began to fall away (Park et al., 2010, Kellner, 2012).

3.5 Family policy and welfare reform under Coalition and Conservative Governments 2010- 2015

3.5.1 Getting tougher on lone parents

The coming to power of the Coalition government in 2010 signalled the end of New Labour's avowedly neutral stance on family structure. Welfare reform sat high on the Coalition Government's policy agenda but with the deficit reduction programme taking precedence over all other manifesto commitments (HM Government, 2010), in a dilution of pre-election pledges, the policy "to end the couple penalty in the welfare system" was watered down to a reduction "in the tax credit system" (HM Government, 2010: 19). In place of measures to end the 'couple penalty' came policies designed to make it more difficult and less attractive to claim lone parent benefits, as well as more punitive to claim them falsely. Work conditionality requirements for IS were increased and from 2011, lone parents were required to move from IS onto JSA once their youngest child started compulsory schooling, aged five (Coleman and Lanceley, 2011, Lane et al., 2011). Tougher penalties were also announced for combatting benefit fraud, with people "secretly living with someone as husband and wife... one of the most frequently committed benefit frauds," (Department for Work and Pensions, 2012b) singled out for particular attention.¹²

"Pretending you are a single parent to get benefits when you are actually living with a partner is stealing ... and is a crime ... we are determined to put a stop to." (Department for Work and Pensions, 2012b)

Using a new fraud detection tool to identify 'hidden relationships' and allegedly fraudulent tax credit claims being made due to undisclosed partners, lone parents became the key group targeted in a joint DWP/HMRC fraud reduction strategy. Since 2013, using 'nudge' tactics (Lens, 2002), a private contractor has distributed letters to many thousands of lone parents stating they have evidence that another adult is residing in the household. Failure to respond results in the claim being stopped. Internet blogs and social media sites indicate that genuine claimants are finding it difficult to disprove the allegations.¹³ Campaigning organisations have lobbied for a reconsideration of the strategy and at the time of writing, a consultation had recently been announced by the government (HM Treasury, November 2015: 119)

¹² A DWP press release states "a cost to the tax payer of £100 million in overpaid benefits to fraudulent couples as a result of 'undisclosed partners' Department for Work and Pensions Information Directorate. 2011. *Fraud and Error in the Benefit System: April 2009 to March 2010*. London: DWP.

¹³ See for example <http://www.betterleeds.org.uk/blogs/bearing-burden-proof-%E2%80%93-compliance-investigations-and-benefits-cuts> and <http://www.rightsnet.org.uk/forums/viewthread/5228/#21502>

3.5.2 Means testing Child Benefit

In an unprecedented move which ended universalism in Child Benefit, the deficit reduction strategy also included proposals for the introduction of means testing. For the first time, this drew high-income families into the system of means-tested benefits. From January 2013, households in which one parent earned more than £60,000 per annum lost entitlement to Child Benefit, while households with one parent earning above £50,000 had their payments reduced. Affecting in the region of one million high-earning families, approximately 500,000 households in the £50,000 to £60,000 earnings bracket are now required to complete a self-assessment tax return, requiring couples to disclose their financial affairs to each other if they wish to claim the benefit. Ironically, the reform has been criticised by traditional Conservative Party supporters, including the CSJ, for penalising single-earner households and married couples. In an interesting twist, concern has been expressed that in order to retain entitlement to Child Benefit, some couples may be tempted to commit fraud by failing to declare to the tax authorities the status of their relationship. A new couple penalty for higher-income families risks being created, it is argued, which “mirrors the damaging one that already exists [for low-income parents] within the benefits and tax credit system. We are very concerned that ... reforming Child Benefit] will penalise lone parents, deter couples from forming stable cohabitations and will encourage fraud. Lone parents (often mothers) will be penalised for forming a co-residential relationship with a higher rate taxpayer, who will often be their children’s father” (The Centre for Social Justice, 2012).

3.5.3 Universal Credit

With stated policy aims of reducing welfare dependency, fraud and error and family breakdown (Department for Work and Pensions, 2010b, HM Treasury et al., 2010), using a means-tested framework designed to “reduce the disincentives that means testing create[s]” (Lister and Bennett, 2010: 103), Universal Credit (UC) has been the flagship project of the Conservative government’s welfare reform programme designed to reduce ‘welfare dependency’ and family poverty through incentivising paid work. UC amalgamates six means-tested benefits - Income Support (IS), Child Tax Credit (CTC); Working Tax Credit (WTC), Housing Benefit (HB), income-based Employment and Support Allowance (ESA) and income-based Jobseekers Allowance (JSA) - into a single monthly payment, replacing the previous system of variable tapers and earnings disregards with a single taper and single earnings disregard (Department for Work and Pensions, 2010c). Being implemented in phases, UC began to be rolled out nationally to new, single claimants in October 2013. On current projections, and assuming UC is retained,¹⁴ existing benefit and tax credit claimants will not be fully migrated onto UC until 2021 (Department for Work and Pensions, 2016).

¹⁴ At the time of submitting this thesis in March 2016, Iain Duncan Smith had just resigned from the government.

Abandoning the in-work/out-of-work dichotomy, there are no rules about the number of hours claimants must work in order to qualify for the benefit. Also paid regardless of the number of hours worked will be financial help towards registered childcare costs.¹⁵ For those paid through PAYE, the benefit will automatically adjust, it is claimed, as earnings rise or fall, reducing the need for claimants to report these changes as they do now. Couples living together in the same household will be jointly assessed for Universal Credit and treated as a single ‘benefit unit,’ as they always have been. However, the rules applying to couples will be “substantially more demanding” than those which previously applied (Bell and Brewer, 2012). Married and cohabiting couples with dependent children will be required to nominate a lead carer with main responsibility for childcare and couples are free to choose which partner this will be. However, both members of a couple will be required to meet work eligibility conditions.¹⁶ And whereas recipients of Working Tax Credits currently have no work-related conditionality requirements to meet, low earning claimants who are currently in paid work will be placed under a similar conditionality regime as those who are claiming out of work benefits, requiring, amongst other things, participation in Jobcentre work-focussed interviews. In-work conditionality represents a clear departure from legacy benefits, effectively reversing the tax credit reforms introduced in 2003, ironically designed to distance earnings top-ups from out-of-work benefits in order to rid them of the perceived stigma attached to claiming state financial help (Godwin and Lawson, 2012).

Less commonly known about than Universal Credit’s ‘carrots’ are its growing battery of ‘sticks.’ A tough, tiered regime of sanctions¹⁷ and civil penalty fines underpins Universal Credit (Dwyer and Wright, 2014). Sanctions can be applied if there is failure to undertake mandatory work activity, to apply for a particular vacancy or a specified number of vacancies, or to take up an offer of paid work without good reason. A sanction will also be applied if paid work ceases or pay is lost or earnings reduced by reason of misconduct, or voluntarily without good reason. Claimants who are sanctioned will be entitled to apply for hardship payments; however, under Universal Credit, these payments will be converted into repayable and recoverable loans (HM Government, 2012). Every adult, including those already working, will also be required to sign a Claimant Commitment. Even though they are assessed and paid as a single household unit, couples making a joint claim for Universal Credit will each have their own separate Claimant Commitment to fulfil. The Commitment is designed not only to meet all conditions to find employment, but for those already working to increase their hours and

¹⁵ At the time of writing, financial help was available for up to 70% towards childcare costs. The support is planned to rise to 85% in 2016. Universal Credit and your Family (February 2015).

¹⁶ If the youngest child is under one, there is no requirement for the lead carer to look for work; aged 1-2, lead carers are required to attend interviews to discuss work plans; aged 3-4, they are expected to take active steps to prepare for work including attending work focussed interviews; aged 5-12 lead carers are expected to look for work that fits in with school hours; once the youngest child is aged 13, lead carers will be expected to look for full-time work.

¹⁷ Fixed period sanctions of 91 days apply for the first failure; 128 days for the second failure, if it occurs within 52 weeks of the first; and three years for third and subsequent failures, if they occur within 52 weeks of the previous failure.

earnings up to an agreed earnings conditionality threshold. The threshold, equivalent to the National Minimum Wage multiplied by the number of hours claimants are expected to work,¹⁸ must be agreed as part of the Claimant Commitment, and applies to each adult in the benefit unit regardless of whether they are working or not (Department for Work and Pensions, 2014a). Households with earnings above the threshold are not subject to conditionality, but the members of households whose earnings fall below this threshold are required to look for more hours or better-paid work until the threshold is reached. This requirement extends conditionality not only to working households, but also to an entirely new group - the partners of employed but low-earning adults, a majority of whom are women.

To date, Universal Credit's variable effects on work incentives depending on a family's circumstances has been the focus of much analysis and criticism (Hirsch and Beckhelling, 2011, Hirsch, 2012b, Keohane and Shorthouse, 2012, Lister and Taylor, 2012, Hirsch and Hartfree, 2013, Pareliussen, 2013, Trades Union Congress, 2013, Finch et al., 2014, Toynbee, 2013). Analyses have shown that those families with very low earnings and few hours worked currently facing the weakest incentives will see their incentives strengthened under UC, but those already in employment will see them weakened (Brewer et al., 2011). Because couples are entitled to only one earnings disregard, second earners in couples will also find the financial gains from working significantly reduced (Brewer et al., 2012).¹⁹ Others critics take issue with the presentation of Universal Credit as something new and radical. Notwithstanding the political rhetoric, and in spite of the decidedly moral tone of Universal Credit's ambitions – to reduce welfare dependency, intergenerational worklessness and family breakdown (Department for Work and Pensions, 2010b) - far from ground-breaking, the pledge to 'make work pay' is hardly new and represents more of a consolidation of previous welfare reform measures than a radical departure.²⁰ As argued by Dean and others, Universal Credit's technical fix, designed to facilitate the take-up of ultra-flexible contracts and temporary jobs, may in fact reveal more about its role in shoring up a highly casualised, low wage labour market than it does about simplifying benefits and correcting work incentive deficiencies (Dean, 2012).

3.6 Gendered effects of Universal Credit

However, there are important aspects of Universal Credit that *are* new and radical, many of which will disproportionately affect women. As several policy analysts have noted, by disincentivising

¹⁸ For couple families where the youngest child is aged 13 or over, the threshold is the equivalent of two people working full time at the national minimum wage.

¹⁹ A second earner on the minimum hourly wage of £6.19 per hour will experience a net marginal loss from working more than 12 hours per week. At £10 per hour, the marginal loss will occur from 19 hours worked per week. Pareliussen, J. K. 2013. Work Incentives and Universal Credit: Reform of the benefit system in the United Kingdom. *OECD Economics Department Working Papers No. 1033*, OECD (Paris). p13

²⁰ Remarkably similar claims about benefit simplification and work incentives were made by the Labour government prior to the introduction of tax credits. See the 1997 Labour Manifesto for example.

second earners in couples, UC could encourage some women to reduce their hours of work or withdraw from the labour market altogether (Lister, 2010, Bennett and Sung, 2013). Reducing their labour market attachment could, in turn, erode women's access to an independent income from employment, undermining their future ability to support themselves (Himmelweit, 2012). The government's equality impact assessment sees this as unproblematic, suggesting that second earners reducing their hours or leaving employment could help families to strike a better work/life balance (Department for Work and Pensions, 2011b). Feminist analysts are less sanguine, believing this to be a retrograde step reinforcing outdated notions of "breadwinning men and homemaking wives" (Himmelweit, 2012), while reducing women's financial independence and autonomy within couple relationships (Bennett and Annesley, 2011). Other interpretations are gloomier still, highlighting the inherent unfairness of a system in which the lowest earning families will be required to work longer hours than families on higher wages if they are to avoid the strictures of in-work conditionality (Judge, 2015). Neatly side-stepping the thorny issues of low pay and reducing welfare payments, and ignoring the rhetoric of 'choice,' Universal Credit's earnings threshold and increasingly draconian conditionality requirements may thus oblige both members of a couple with children to undertake paid employment regardless of their work/life balance preferences. The option for one partner to stay home to look after the children could therefore become a luxury only more well-off families can afford.

Gendered effects arise not only from changes to financial work incentives, moreover. Subject to less public scrutiny are Universal Credit's seemingly innocuous administrative reforms. In a significant departure from legacy benefits, allegedly designed to mimic the world of work by replicating receipt of a salary,²¹ the aggregated amount of Universal Credit that couples are assessed as being entitled to is made in the form of a single monthly payment per couple transferred into a single bank or building society account (Department for Work and Pensions, 2011a). Couples are free to choose into which bank account the money will be paid. However, other than in exceptional circumstances,²² they will no longer be able to decide to whom the individual elements that make up the UC payment are to be made, nor to have the payment split into separate bank accounts,²³ nor whether the payment should be made more frequently than once a month.

These delivery aspects of Universal Credit depicted as merely 'administrative,' as though of minor significance, represent key design features with potentially huge impacts on gender equality and the

²¹ The same document acknowledges that almost half (49 %) of all families earning less than £10,000 per year are in fact paid weekly or fortnightly.

²² Exceptional circumstances include where there is proven abuse of the money, where the claimant is being sanctioned, where there is fraud and, for those with children, where there is serious risk of losing their homes. Department for Work and Pensions. 2011a. *Universal Credit Briefing Note 2: The payment proposal*. London: DWP.

²³ The devolved administrations in Scotland and Northern Ireland are consulting about whether Universal Credit payments should be to be split between two members of a couple.

intra-household management of finances (Bennett and Sung, 2014). Referencing a large and influential body of scholarship and research (Pahl, 1990, Thomas, 1990, Bourguignon and Browning, 1991, Pahl, 2001, Orsini and Spadaro, 2005, Vogler et al., 2006, Burgoyne and Kirchler, 2008, Vogler et al., 2008) academics and campaign organisations have sought to raise awareness of the implications that UC's unitary household model and 'purse to wallet' income transfers will have on women's financial independence, couples' management of their household finances and child poverty.²⁴ Widely accepted research evidence also attests to the effectiveness of paying child benefits to the main carer in ensuring that payments reach their intended beneficiaries and in enabling state income transfers to be redistributed within households, thereby helping to reduce women's and children's poverty (Lundberg et al., 1997, Goode et al., 1998, Goode et al., 1999). Because of inequalities of power within couple relationships, paying Universal Credit into only one account could reduce women's access to an independent income and reinforce the economic dependency of married and cohabiting women (Bennett and Annesley, 2011). Lack of independent income and increased dependency on a male partner could, in turn, increase the scope for financial abuse and controlling behaviour, trapping some women and their children in violent or abusive situations (Sharp, 2008, London Borough of Camden, 2010). Similar concerns have been expressed in respect of women whose partner has a drug, alcohol, mental health or gambling problem (Rotik et al., 2011)

The government claims that reducing the number and frequency of welfare payments reflects the world of work and will allow families to budget better. However, much research suggests that for low-income families, having different sources and amounts of income coming into the household at different times often assists rather than impairs budgeting and money management (Kempson, 1996, Institute for Public Policy Research, 2009). Studies show how the labelling and separation of benefits enables recipients to understand what the money is awarded for, facilitating budgeting to meet specified costs and influencing how and on what or whom the monies are spent (Goode et al., 1998, Women's Budget Group, 2010). As the "shock absorbers" of poverty (Lister, 2005, Bennett and Annesley, 2011), it is women and mothers who are more likely to feel the brunt of budgeting difficulties arising from a single, undifferentiated monthly payment (Child Poverty Action Group, 2010, Women's Budget Group, 2011b, Women's Budget Group, 2011a). Feminist policy analysts have also argued that these aspects of Universal Credit could reinforce the financial dependency of women on a male partner which could, in turn, affect relationship dynamics and family stability (Lister and Bennett, 2010, Women's Budget Group, 2011b). However, to date, there has been a lack

²⁴ Briefings and articles written by the Women's Budget Group in response to the Universal Credit policy reform and payment proposal are useful sources of literature and research, while outlining the main areas of concern. See for example Women's Budget Group 2010. Written evidence submitted by Women's Budget Group in response to the White Paper on Universal Credit. Available from: <http://www.publications.parliament.uk/pa/cm201011/cmselect/cmworpen/743/743we43.htm>. Accessed 10 December 2012, Women's Budget Group 2011b. Welfare Reform Bill 2011 - Universal Credit payment issues: Briefing from Women's Budget Group.

of official policy engagement with these issues and limited up to date evidence with which to substantiate these concerns.

Recent debate on tax credits and the Chancellor's apparent 'U turn' in rethinking proposed cuts have also acted as something of a smokescreen to these Universal Credit's wider reforms even as is being rolled out. Thus, although the Chancellor reversed the proposed cut to tax credits in the 2015 spending review, no such concession was made in relation to Universal Credit. Indeed the policy is something of a moving target. Although the 2012 Welfare Reform Act created the basic framework for UC, the administrative details were left to subsequent parliamentary bills and regulations. Subject to much less scrutiny than tax credits, the Welfare Reform and Work Bill 2015/16 (2015) proposes to remove entitlement to tax credits and Universal Credit for the third and subsequent children born after April 2017 (clauses 11 & 12). A further requirement will be for all parents to be actively seeking work from the time the youngest child turns three, while parents of one and two year olds will be obliged to undertake work preparation and participate in work focussed interviews. At the time of writing, the Welfare Reform Bill was being debated in parliament and responded to by campaigning organisations²⁵ but had failed to capture wider public interest. If passed, the regulations will erode Universal Credit's underlying principle that work should always pay. As CPAG notes, "this policy could act as a disincentive for parents to re-partner where this would result in more than two children in the newly formed family, and as an incentive for families with more than two children to separate" (Child Poverty Action Group, 2015: 21). Hampered by a paucity of research evidence on which to draw to substantiate these more nuanced arguments, to date, these wider aspects of Universal Credit have received comparatively little attention in public debate or policy analyses.

3.7 From alleviating child poverty to promoting family stability

As reducing poverty has increasingly become synonymous with reducing welfare 'dependency,' New Labour's previous focus on alleviating child poverty directly through increasing household incomes shifted onto improving work incentives (Lister and Bennett, 2010). A policy of 'making work pay' policy remains the cornerstone of government measures. However, a key emerging message is that poverty is less about income inequality and material deprivation and more about a poor family environment and inadequate parenting. A review of child poverty led by Frank Field signalled a move away from measuring poverty in terms of household income towards a broader approach incorporating non-financial measures (Field, 2010). With family breakdown, relationship instability and poor parenting identified as key drivers of poverty and children's reduced life chances, the

²⁵ See for example CPAG's responses to the Welfare Reform and Work Bill 2015/16. <http://www.cpag.org.uk/sites/default/files/CPAG%20Briefing%20WELFARE%20REFORM%20AND%20WORK%20BILL%202015%20Lords%202nd%20reading%20Nov%20Update.pdf>

previous policy focus on improving the incomes in the poorest households has been replaced by a growing emphasis on family structure, family behaviour and family functioning in poor families (HM Government, 2011).

In 2012, a public consultation into child poverty considered ways in which the current measure of relative household income could be widened. ‘Family stability’ emerged as one of the key multi-dimensional indicators of child poverty, a suggested measure of which was the length of time a child has lived with two biological parents (Department for Work and Pensions and Department for Education, 2012). In the Government’s ‘Social Justice Outcomes Framework’ arising from the consultation, two ‘family stability’ indicators emerged, defined as “the percentage of children not living with both of their birth parents,’ and ‘the percentage of children in low-income households not living with both parents, compared to the percentage of children in middle to high income households” (HM Government, April 2013: 3). The quality of parental relationships²⁶ is a further proposed measure of family stability. Using these indicators, family stability and relationship quality tables are to be published on an ad hoc basis on the DWP website. Apparently not targets, the indicators are “designed to help the Government shape future policy” but it is as yet, unclear how this will be done, or how the indicators will be used in practice (HM Government, April 2013: 3).

In a related cross-governmental initiative, a ‘family stability review’ was launched in 2013 “to assess the evidence around family formation, stability and breakdown in order to inform future policy development.”²⁷ Two new policies have recently emerged: the ‘Family Test,’ launched in 2014 is intended “to introduce an explicit family perspective to the policy-making process to ensure that potential impacts on family relationships and functioning are made explicit and recognised in the process of developing new policy” (Department for Work and Pensions, 2014b: 43). Caroline Ansell MP recently proposed a private member’s bill that aims to put the Family Test on a statutory footing. At the time of writing, the Assessment of Government Policies (Impact on Families) Bill²⁸ was making its passage through Parliament. Interestingly, in a recent government document on the Family Test, the impact of the structure of the benefit system on family formation and on families most at risk of breakdown is highlighted as an example of government policy unintentionally undermining relationship commitment.

²⁶. Relationship quality is to be measured using the University of Essex Understanding Society survey which contains question on parents’ self-reported levels of happiness with their relationship. HM Government. April 2013. *Social Justice Outcomes Framework 2013*. Department for Work and Pensions. p7

²⁷ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/365921/invitation-to-stakeholders-december-13.pdf

²⁸ <http://www.publications.parliament.uk/pa/bills/cbill/2015-2016/0026/15026.pdf>

“Couple relationships are the starting point for most families, and committed couple relationships bring significant benefits for the individuals themselves and children in those families. The formation of couple relationships is a private matter for individuals, but Government policy can act to support ... or inadvertently undermine commitment including for example through the structure of the benefit system.” (Department for Work and Pensions, 2014b: 7)

However, in a literature and policy review which emerged around the same time examining evidence of the link between personal relationships and poverty, no analysis or research was presented which acknowledged any contributory role that welfare systems might play (Stock et al., 2014). While reinforcing the fact that the evidence base is weak, equally telling was the absence of any reference to this lacuna in the ‘gaps in literature’ section (Stock et al., 2014: 113).

As part of this policy recalibration, a new marriage tax allowance was reintroduced in April 2015 enabling married couples and civil partners to share unused annual income tax allowance. Saving eligible couples a maximum of £212 a year, its introduction is largely symbolic. An £8 million programme of relationship support was also introduced in 2015 whose aim is to encourage family stability and reduce the risk of relationship breakdown. Included in the pilot programme is couple relationship counselling, parenting skills for teenage mothers and non-resident fathers, advice to help prevent parents from separating and marriage preparation courses.²⁹ Key planks of the Government’s strategy for improving child outcomes and reducing child poverty, these various initiatives are indicative of the marked shift in emphasis in family and welfare policy in favour of supporting two-parent families and marriage. How these various policies will be implemented and what impact they will have on low-income families remains to be seen.

Having described the literature and policy context for the research, the rest of the thesis now turns to the empirical study, the findings and the policy implications.

²⁹ <http://www.sortingoutseparation.org.uk/en/home> and <http://www.cmoptions.org/en/sortingoutseparation/>

Chapter four

Research design, methodology and analysis

4.1 Introduction

In the spirit of qualitative research, addressing not simply ‘what’ was done but how and why, this chapter describes the design and delivery of the empirical study undertaken for this PhD. It begins by outlining the research objectives and key research questions the study set out to address before going on to describe the study methods in detail. The chapter includes a description and justification of the qualitative, narrative methods used in the study, the size and structure of the sample, the fieldwork location and characteristics, the ethical approach adopted, how participants were identified, recruited and selected, the design of topic guides, the conduct of face-to-face interviews and focus groups, and how transcribed interview data was coded, interrogated, analysed and interpreted. The chapter concludes with personal reflections on the conduct of the study, its limitations and how its shortcomings might be addressed by further research.

4.2 Research objectives and design

Though perennial targets of welfare reform, relatively little is known or understood about the reasons why and circumstances under which some low-income mothers become and remain lone parents, while others partner or re-partner to form a couple household. In posing the question, ‘does the UK means-tested welfare system incentivise lone parenthood or discourage two-parent families?’, the main objective of this research was to explore how low-income mothers reliant on UK means-tested welfare make family formation, family dissolution and repartnering decisions and to investigate whether and to what extent eligibility for or entitlement to UK means-tested welfare may have influenced a mother’s decision to live with or apart from a partner or child’s father. Moving beyond a theoretical and analytical focus on financial differentials in welfare entitlement between lone and couple parents, a key aim was to widen the investigation of welfare effects to also include the potential influence of:

- family-based means testing, in which eligibility for and entitlement to state financial help is means-tested against the aggregated needs and income of married and cohabiting couples and any dependent children living in the household;
- the LTAMC or ‘cohabitation’ rule, which treats cohabiting couples as though they are married; and

- administrative arrangements and conditionality requirements for the receipt and payment of welfare benefits and tax credits.

A key challenge for the research was in being able to separate out these different elements and to unpick the complex tangle of influences and effects on individual mothers, many unrelated to the welfare system, as they formed and ended their relationships in different family and household configurations over time. Quantitative analyses would generally treat these ‘difficult to observe’ or unmeasurable factors as endogenous or seek to control for them (Harknett and Gennettian, 2003). However, doing so effectively strips away the complexity of partnership decision making and the cultural contexts, social structures and institutional arrangements in which decision making takes place. It is precisely this complexity that requires exploration here. Capable of capturing demographic behaviour in all its richness and diversity (Huinink and Feldhaus, 2009), a narrative, life history approach comprising face-to-face interviews with a purposive sample of low-income mothers was therefore considered to be the method best suited to meeting the research objectives. To help situate the research and provide an alternative source of evidence, interviews with mothers were supplemented by face-to-face interviews and focus groups with family, welfare rights and housing support workers.

4.3 Sample frame, size and structure

Understanding the ‘how’ and ‘why’ of partnership trajectories and living arrangements required a dynamic approach capable of incorporating a spectrum of relationship types and partnership transitions, not simply those which correspond to official classification of status at a particular point or points in time (Osborne and McLanahan, 2007). In most existing studies, analytical focus tends to be on marital or partnership status – lone parenthood, marriage, divorce and to a lesser extent, cohabitation - or on single transitions from one partnership status to another over relatively short time periods (Sano et al., 2012: 943). As argued by Roy et al. (2008), focussing on partnership status can obscure the complexity and subtle nuances of relationships and partnership transitions that lie outside these categorical definitions. Rather than focus on the static category of lone parents, therefore, as much existing research does, the aim was to recruit a heterogeneous sample of both lone and partnered mothers including never -married, separated and divorced lone mothers, those who had since repartnered or married, as well as those who had experience of claiming welfare both as a lone parent and as part of a couple. A sample thus structured was not intended to be representative but rather capable of elucidating the many and diverse factors of influence underlying the complex process of partnership decision-making in the context of welfare receipt.

To ensure the inclusion of mothers who had experience of different welfare policies and benefits, the aim was also to recruit mothers of differing ages and with varying degrees of labour market engagement. Since economic theory suggests welfare is potentially implicated in partnering behaviour and family structure mainly through its effects on earnings and household income, it was also important to ensure that the sample included mothers with varied earnings and employment histories. Mothers were also sought from a variety of social backgrounds and with varying levels and education. Restricting the sample to only the youngest, poorest or most disadvantaged lone mothers could have risked generating self-fulfilling findings which feed into stigmatised discourses. In order to capture as diverse a sample as possible, therefore, the only selection criteria was that research participants needed to have claimed UK means-tested welfare on the grounds of being a lone parent between 1997 when New Labour came to power and 2013 when the interviews were conducted. The sample was drawn from Liverpool, the Wirral and Southport, parts of Merseyside in the North West of England which include neighbourhoods suffering from serious social and economic deprivation, as well as more affluent areas (see 4.5). Recruiting from different locations and using several recruitment methods (see 4.8) enabled wide coverage across the variables of age, marital and partnership status, type of benefit claimed, social background, education and employment history (see 4.3.2).

4.3.1 Sample size

The issue of how many interviews are sufficient to meet the research objectives is a recurrent theme in qualitative research (Guest et al., 2006, Baker and Edwards, 2012). To capture the necessary diversity and to allow comparisons to be made between ‘unpartnered,’ separated and divorced lone mothers, and between lone mothers and mothers in couples, a relatively large sample was felt to be needed, but how to quantify ‘relatively large’? Because the focus was on diversity and difference rather than commonality, deciding in advance how many mothers to recruit to the study was felt to be too rigid. The approach adopted was therefore largely pragmatic, driven, on the one hand, by the need to ensure coverage of important characteristics of marital and partnership status, age and welfare receipt, but, on the other, by a concern to complete the fieldwork within a maximum 12 month timeframe. In the event, although mothers self-selected to participate in the research, of 53 interviews conducted,³⁰ the achieved sample of 51 was fortuitously diverse. With ages ranging from 16 to 60, all 51 research participants had claimed welfare benefits or tax credits on the grounds of being a lone parent. However, many had since re-partnered, married, divorced or separated or were no longer entitled to claim financial help on the grounds of being a lone parent due to the youngest child reaching the

³⁰ Due to a misunderstanding, two women who volunteered to be interviewed had no children, information which only became apparent after the interview had started. As such, they were not formally counted as part of the sample.

maximum age threshold, due to losing custody of a child or children, or as a result of increased earnings taking the household above the income threshold for means-tested state financial help.

4.3.2 Achieved sample structure

Appendix I sets out in tabular format a breakdown of the achieved sample of 51 mothers showing the pseudonyms used to report empirical findings and the different analytical groups included in each empirical chapter. Appendix II shows the breakdown of the achieved sample by number and percentage according to age, initial route of entry into lone parenthood, current marital status, current partnership status, current employment status and the number and ages of children.

All 51 participants were mothers who had at least one child from one or more current or previous heterosexual relationships. The number of children ranged from one to five, and their ages from one week old to 38 years. All participants had claimed benefits or tax credits on the grounds of being a lone parent in the period between 1997 and 2013 but, at the time of being interviewed, only 28 were in receipt of a current lone parent claim for benefits or tax credits. The other 23 participants were no longer entitled to claim welfare on the grounds of being a lone parent either due to repartnering, the age of their youngest child or the household income exceeding the eligible threshold, or because there were no dependent children living in the household.

Regarding their initial route of entry into lone parenthood, of the 51 participants, 26 (52%) had become lone parents through separation or divorce from a spouse or partner; 23 (45%) had not been in a co-residential relationship with a partner at the time of a child's birth; and 2 had been widowed. In terms of current partnership status, of the 51 participants, 27 had no partner, 13 had a partner living elsewhere, 6 were cohabiting and 5 were living with a husband. In respect of current marital status, of the 51 participants, 31 had never married, 7 were divorced, 6 were married, 5 were separated (4 from a husband and one from a civil partner), and 2 were widowed. Of the 20 mothers who were or had been married, 12 had married once, 7 had married twice and one had married three times.

Reflecting the ethnic make-up of the local population, all but one of the mothers was white, and all but three were British born. Most had had left school aged 16 with few qualifications, but ten participants had achieved higher level qualifications including degrees, mostly after having their children. The majority of the mothers were from working class backgrounds but eight had middle class upbringings. Around half had been born into a traditional married parent family, although some of these marriages had ended in separation or divorce. The other half had been raised by a lone parent or, less commonly, a grandparent or other relative. Among the seventeen mothers with at least one adult child, six had daughters who were lone parents. Five participants were from severely

disadvantaged backgrounds including having one or both parents with a serious or physical or mental health condition or dependency on alcohol or drugs. As a result, all five had spent a period of time in the care system and had an official designation as a 'looked after' child.

Virtually all of the mothers had some experience of paid work, however the nature and extent of labour market participation varied significantly. Some had a history of continuous employment since leaving school, others had cycled between paid work and benefits, while a few of the youngest teenage mothers had no or very little experience of paid employment. At the time of being interviewed 17 mothers were employed; 11 in jobs of 30 hours or more per week and 6 in jobs of less than 30 hours per week. Of the 34 mothers not in paid employment, ten were engaged in voluntary or unpaid community service, two were caring full-time for a disabled child and one was on maternity leave from a part-time job. Compared with working mothers, those not in paid work were typically younger and had younger children including babies and children below statutory school age. The sample also included a group of mothers who were no longer entitled to claim welfare as a result of higher earnings (either their own or a partner's), which had raised the household income level above the eligibility threshold. One household was above the income threshold for receipt of means-tested Child Benefit.

Welfare effects were also anticipated to vary by benefit regime, so the sample as a whole included mothers who had claimed IS, JSA, WTC, CTC, HB and CTB. Welfare effects were also expected to vary by partnership status and administrative claimant category. 25 mothers only had experience of claiming benefits or tax credits as a lone parent, while 26 had experience both of claiming as a lone parent and jointly as part of a couple. Of the 26 mothers who had claimed jointly, only two had been the main claimant; 24 had been the non-claiming 'dependent' partner.

Reflecting the qualitative nature of the research, a sample size and frame thus structured was not designed to be statistically representative of parents claiming means-tested welfare, but was rather intended to ensure coverage of the different dimensions of family formation and dissolution and inclusion of the key factors theorised or anticipated to impinge most upon partnering behaviour and living arrangements. The sample thus allowed for explorations and comparisons to be made, both by the researcher and by interviewees themselves, of the different implications and experiences of claiming benefits or tax credits as a lone mother and/or as part of a couple (where relevant) and of the extent to which these understandings and experiences may have affected partnership behaviour. In this way, the sampling frame was designed to engage directly with the research questions and underpinning theories to be explored with respect to the potential influence of welfare on partnership decision making, household composition and family structure.

4.4 A narrative, life history approach

Capable of capturing the complex, dynamic and sometimes messy process of family formation and dissolution, and able to give voice to the mothers themselves, a narrative, 'life history' approach was considered the best qualitative method for achieving the research objectives. A life history approach is "any retrospective account by the individual of his or her life in whole, or in part, in written or oral form, that has been elicited or prompted by another person" (Watson and Watson-Franke, 1985: 2). Effective at addressing 'how' and 'why' questions and from the 'bottom up,' narrative and life history approaches are under-used but potentially fruitful methods to apply to social policy research. By bringing researchers face to face with their research subjects, these methods are especially well-suited to exploring the multi-faceted and dynamic nature of human relationship conduct and for capturing the rich texture of partnering behaviour (Mason, 2006). A narrative approach was also judged as better able to disentangle the complexities of the UK welfare system which descriptive studies of 'couple penalties' show to be important in understanding the differential effects of welfare in different family and household configurations. Rather than having to impute or infer welfare effects based on descriptions of the size of financial differentials or using stylised lone and couple-parents families, as much existing UK research does (Anderberg et al., 2008, Draper, 2009, Hirsch, 2012a), the use of face-to-face interviews thus allowed for consideration of actual partnering behaviour. The use of qualitative techniques also enabled family formation and dissolution behaviour to be studied at the level of the individual household and within a specific social, economic and cultural context. While ethnography may represent the consummate method for gathering situated behavioural data, for practical and resource reasons, a small, exploratory study which asked the mothers to recount in their own words stories of important partnership events and trajectories, offered the next best alternative.

Narrative and life history methods first came to prominence in the 1980's as part of the post-modernist or 'biographical turn' in sociology in reaction to the dominance of grand narratives in social theory. By privileging the storyteller, narrative approaches are more flexible and spontaneous, encouraging a less formal, more open dialogue between the researcher and research subject (Jovchelovitch and Bauer, 2000). The approach translates empirically into forms of research designed to uncover alternative accounts of social life as understood and experienced by diverse individuals (Lewis, 2008: 560). However, I would define and distinguish the approach adopted here as narrative rather than biographical. While encapsulating the important idea that people have agency, a key drawback of biographical sociological research, I would argue, is its tendency to over-emphasise the research subject's inner-life, self-identity and meaning-making. This, in turn, leads to an epistemological focus "on language and signs and an ontological belief that language and culture [shape] social reality" (Chamberlayne et al., 2000: 46). In the same way as sociological grand narratives and positivist social science were criticised by post modernists for being detached from

lived realities and for over-determining structure at the expense of human agency, if decontextualised, so the notion that meaning, language and culture “wholly determine individual and social experience is equally untenable” (Chamberlayne et al., 2000: 46).

The more narratological than biographical approach advocated here links structure with agency through seeking to embed events, actions and behaviour within a specific social, economic and cultural context. It recognises social structures as having a similar capacity to influence the pattern of people’s lives and in the shaping of social relations and experience as cultural factors. Through reflecting a research perspective which starts from “the individual upwards, rather than from the social structure downwards” (Chamberlayne et al., 2000: 45), this translates into an empirical focus not on the self, but on life events, behaviour, and the dynamic process of decision making within a particular context. Its principal concern is with what people do and why, rather than simply with what individuals think, feel, believe or say. This is not to imply that what people believe or feel is unimportant, but that a sociological concern with such matters is only relevant, and a social policy engagement can only be justified, I would argue, in so far as they affect the decisions people make, how they behave and what they actually do. The actions and behaviours of individuals also offer more practical and legitimate scope for policy intervention, I would further argue, than what they believe or feel; setting aside any ethical issues, attempts to change behaviour through seeking to alter people’s ‘attitudes’ - to paid work or childcare, for example - have a poor record of policy success. What people say and believe, moreover, is “often a poor predictor of what they do” (Jerolmack and Khan, 2014). Research which conflates views and attitudes with behaviour and action may risk falling victim to the “attitudinal fallacy,” a tendency to infer behaviour from verbal accounts or opinion surveys (Jerolmack and Khan, 2014: 2). To this can be added the issue of ideological or hegemonic bent in the framing of policy - the tendency to infer (and judge) the behaviour of ‘others’ on the basis of or one’s own values and experiences. In contrast to mere attitude and opinion expressed at a particular point in time, the life stories people tell capture and offer explanations of events which “precede and follow behaviour ... before, during and after its occurrence” (Becker and Geer, 1957: 28). Rather than canvassing views from which behaviour is then inferred, it is actual behaviour, situations and outcomes that matter most and are recounted here.

Through encouraging the mothers to tell stories from their own perspective, these more naturalistic and non-judgmental methods give greater priority to listening and understanding and are better able to connect with the lived experiences of ordinary people, a defining feature of feminist and gendered research (Smart, 2009: 1-3). As Ann Oakley fittingly puts it, research conducted in this way “is the condition under which people come to know each other and to admit others into their lives” (Oakley, 2003: 260). By asking gently probing questions, the researcher can also help reveal hidden aspects of women’s lives, shedding light on social forces, power relations and welfare effects that may have

shaped individual narratives, but of which the women themselves may not be consciously aware or have previously reflected upon or articulated (Maynard and Purvis, 1994). Being inherently reflexive and interpretive, a narrative, life history perspective to social policy research is thus more sociologically grounded and underpinned. Findings here were not intended to be representative or necessarily able to be scaled up to larger populations but to open a door into the lived experiences of low-income mothers at the sharp end of welfare reform.

By “generating nuanced accounts that subvert established knowledge” (Lewis, 2008: 562), narrative methods also have the capacity to challenge hegemonic discourse. Informed by actual experiences of welfare claimants, the methods used here are thus a riposte to the recent tendency of government social policy to be developed in response to public opinion surveys and consultations, manna from heaven for an administration bent on regressive welfare reform given the hardening of public attitudes towards benefit recipients, but a far cry from ‘evidence-based’ policy making. Getting to know and understand the subjects of research ‘from the inside out’ thus acts as a counterbalance to the process of ‘othering’ recent policy-making and media portrayals of benefit recipients are apt to feed into (Lister, 2002). Story-telling is at once intimate and inclusive, inviting the reader into a world with which they may not be familiar, but in a way which broadens understanding rather than feeds prejudice. In this way, narrative accounts have the capacity to imbue social policy with a humanist sensibility. Rather than simply categorising, analysing and interpreting the actions and behaviour and of its human subjects, this more kindly social research builds empathy, something literary genres understand well. Imbued with a more humanistic focus, this “artistically oriented” enquiry represents a more compassionate form of social research (Eisner, 1981: 7).

Nevertheless, life history and narrative methods are not without own well-documented limitations and detractors.³¹ Stories mediated through a researcher risk reinterpretation according to his or her own vested interests (Dhunpath, 2000). Informants may also struggle to recall past events or may provide inaccurate, distorted or one-sided accounts. However, what we are interested in here, and so valid for our purposes, is the research subject’s version of past events, rather than immutable ‘facts’ or proof that an event actually happened in the way described. Subjective accounts derived from one-to-one interviews can also be further evidenced through the inclusion of different types of participant and evidence sources (Guion et al., 2011), here achieved through the use of focus groups and interviews with staff. Issues of bias, authenticity and data ‘contamination’ can also be minimised through the use of long and unedited quotes and transparency in data analysis (Lewis, 2008: 563). Notwithstanding these limitations, giving voice to, listening to and interpreting the personal accounts of low-income

³¹ For a useful summary see Lewis, D. 2008. Using life histories in social policy research: the case of third sector/public sector boundary crossing. *Journal of Social Policy*, 37 (4) 559-578. and Dhunpath, R. 2000. Life history methodology: "Narradigm" regained. *International Journal of Qualitative Studies in Education*, 13 (5) 543-551.

mothers was judged to be the most practicable and potentially fruitful method for achieving the research objectives.

4.5 Fieldwork location and characteristics

Fieldwork took place in Liverpool, the Wirral and Southport, parts of Merseyside in the North West of England which, for many decades have experienced persistently high levels of unemployment and child poverty and so contain high numbers of lone and couple families with dependent children, both working and non-working, who are reliant on means-tested benefits or tax credits for a significant proportion of their income. Liverpool has the highest percentage of workless households in the UK. In 2011, 32% of household had no-one of working age in work (Office for National Statistics, 2012c). Sefton ward, which includes Southport, tops the national rankings for the highest amount of average welfare spend per head of population (£6,278.75 in 2012 as cited in The Centre for Social Justice, 2013). In spite of the fact that 95% of its 300,000 population is white, the Wirral, from where most participants were recruited, is an area of striking social contrast. In 2012, average household income was £53,000 higher in west Wirral than east Wirral wards. Child poverty ranges from 1% in Caldby and Hoylake in West Wirral, to 72% in Ilchester Ward, Birkenhead (Wirral Metropolitan Borough Council, 2010: 7). The 2010 Marmot review identified Wirral as having the greatest health inequalities in the country where the wealthy can expect 20 more years of good health than the poorest (Marmot et al., 2010). Birkenhead, from where most single mothers were recruited, is ranked the 5th highest among neighbourhood wards in England and Wales for the percentage of the working population claiming out-of-work benefits (The Centre for Social Justice, 2013). A single employer town, Birkenhead at its peak, had the Cammell Lairds shipbuilder employing 12,000 people. In 2013, the workforce was 1,000. In Bidston and Claughton ward, Birkenhead, from where a large proportion of research participants were recruited, in 2004, 83% of households with dependent children were headed by a lone parent. Between 2008 and 2010, 40% of all births in Birkenhead wards were registered solely by the mother or jointly by parents recorded as living at different addresses (Wirral Metropolitan Borough Council, 2010: 105).

4.6 Research ethics

Ethics and informed consent lie at the heart of any research study involving human subjects (Carlson et al., 2004c). In exploring the private lives, intimate personal relationships and welfare histories of low-income mothers, it was anticipated that this research would be likely to touch upon confidential, sensitive and potentially distressing topics including domestic violence, debt, illegal or criminal activity and child abuse. Issues of confidentiality, anonymity and informed consent were therefore of paramount importance requiring careful consideration of ethics and an appropriate strategy for dealing with specific ethical issues that might arise for example, a participant becoming emotionally

distressed or making an admission of criminality. The ethical approach adopted in this study was informed by the ethical guidelines of the Social Research Association (Social Research Association, 2003) and the Statement of Ethical Practice of the British Sociological Association (British Sociological Association, 2002). Ethical approval for the study was also secured from the University of Bath Research Ethics Committee.

4.6.1 Disclosure of illegality or criminality

Unless legal proceedings are under way, or the offence relates to serious offences which could potentially cause harm to children or vulnerable adults, involves money laundering or crimes connected to terrorism, there is no legal duty on a citizen to disclose or report any information in connection with criminal activity (Corti et al., 2000). Researchers have no special privilege and the same legal obligations as any other private citizen regarding any requirement to disclose information in connection with illegal or criminal activity which emerges during the course of their research. Moreover, unless the researcher actually witnesses an offence being committed or provides evidence that criminal activity has taken place, such information is likely to be deemed as hearsay (Israel, 2004). This research was strongly informed by this legal and ethical understanding. Should any research participant disclose that they or others they know, or know of, may be committing or have previously committed benefit fraud, while protecting the anonymity of those who may have disclosed this information, the approach adopted here was to use the information in a beneficial way which would enrich knowledge and understanding of the reasons and circumstances under which such illegal activity may have been carried out, thus contributing to the greater good by informing policy and improving the workings of the benefits system.

4.6.2 Securing informed consent

So that participation in the research was freely volunteered on an informed basis, of paramount importance was to ensure that all interviewees and participants understood the research objectives and gave their express consent prior to taking part. For the majority of mothers who were unknown to me prior to being interviewed, the consent process was initiated through contact with local family and children's centres, a women's support centre and a housing association.³² An initial meeting was held with each organisation to tell them about my research and to ask their advice about how best to gain access to a group of volunteers who met the sampling criteria, were capable of giving informed consent and willing to talk openly about personal relationships and benefit related issues. A series of email exchanges followed in which I furnished full details of the research and forwarded the completed research ethics form and approval by the University of Bath Research Ethics Committee. On the basis of these exchanges and discussions, staff offered to provide a 'soft introduction' to a

³²To protect the anonymity of research participants, the names of organisations have been withheld.

group of mothers they considered suitable to interview, approaching them individually on my behalf to tell them about the research and ask if they would be willing to participate. Only with the mother's express consent were the names of these volunteers verbally communicated to me. Mothers who had initially expressed an interest were subsequently pointed out to me in person when I next attended the centre or project.

On approaching potential research participants, I first spent time explaining in clear and understandable language the purpose of the study, why their input was being requested and was valued, how their interviews and the research more broadly would be used and how it might potentially help to inform policy. Emphasising my independent status free from university, government or party political influences, I was at particular pains to point out my independence from the Department for Work and Pensions (DWP), social services and any organisation or institution they had any personal dealing with in relation to benefits, money or children. Strongly emphasised at the beginning of the consent gaining process and throughout the research was the completely voluntary nature of participation. Having agreed to take part, participants were informed they could choose not to answer any questions and were at liberty to withdraw from the research at any time, even after they had been interviewed.

4.6.3 Privacy, anonymity, confidentiality and data security

Prior to the start of any interview, I explained to each individual mother how their privacy, confidentiality and anonymity would be secured. Prospective participants were informed that the research adhered to data protection law and strict guidelines in relation to data handling and security and that all recordings of interviews, data and analysis would be held securely and under no circumstances would any personal or recorded data be passed on to any third party. They were also reassured that they would not be identified in any written or other outputs or described in any way that could lead to their identification, and that any verbatim quotes used would be anonymised through the use of aliases and other techniques for concealing their identity (for example, changing minor details of their personal circumstances which could otherwise lead to their identification). Confidentiality and anonymity was further protected through restricting the amount of personal information gathered. Only the mothers' given name was asked for and used; no surname or address was recorded verbally or in writing. To ensure the privacy of participants during interviews and to avoid the possibility that information disclosed in confidence might be made within the audible range of others, research participants were offered a choice of interview settings: in their own homes, in a private room on a service provider's premises, or in a childcare setting in which children, other mothers and support workers were present, but seated in a private corner out of earshot. 27 mothers chose to be interviewed at home; 14 in a private room on a provider's premises and 10 opted to be interviewed in

a large room out of earshot, but not out of sight of others. Having previously secured the mothers' agreement and their consent to be interviewed, in three instances, housing support workers accompanied me to the mothers' homes, gaining entry to their flats using their own set of keys.

4.6.4 Avoidance of distress or threats to self-esteem

Through the use of support workers as intermediaries, care was taken to exclude vulnerable individuals including mothers known to have serious personal, relationship or health related difficulties for whom participation in the research might threaten their physical or psychological well-being or cause them undue distress. Even with these safeguards in place, it was anticipated that some interviewees might nevertheless become emotionally distressed during interviews. Prior to the start of the interview, participants were reminded that they could cease the interview at any time if they became upset or simply wanted to stop. They were also invited to take hold of digital recorders and to control on and off switches, although very few took up the offer.

All the points covered in 4.6.1 - 4.6.3 were explicitly addressed in emails and letters of approach to participating organisations, verbalised with all participants prior to interviews and focus groups and reiterated at all points of contact, whether by telephone or face to face. A written project description outlining these standards and which included my personal contact details was also circulated to participating organisations prior to any interviews taking place and a similar summary was handed out to research participants. Only when all this information had been explained and absorbed was an interview then conducted. All interviewees and focus group participants gave their consent and no-one withdrew their consent during an interview or subsequently.

4.7 Focus groups and interviews with intermediary organisations

To help situate and provide a local context for the research, a series of focus groups and face-to-face interviews were held involving staff from organisations who had regular dealings with low-income families. Five focus groups were conducted with family and children's centres across the Wirral, four prior to the fieldwork and one after its completion. Four face-to-face staff interviews were also carried out, three with supported housing officers and one with an experienced welfare rights officer. Focus groups varied in length from 30 minutes to an hour and interviews lasted between forty minutes and an hour and a quarter. With the consent of participants, focus group discussions were digitally recorded and transcribed verbatim. A copy of the discussion guides used in focus groups and interviews with key informants is included in Appendix III.

Focus groups and interviews with housing and family support and welfare rights workers served a variety of purposes. Firstly, the aim was to inform staff about my research and to solicit help in identifying an initial sample of interviewees. During focus groups, guidance was sought as to any ethical or practical issues that interviews with local mothers might raise, together with advice on the most effective way of engaging with and recruiting a suitable sample. Secondly, the aim was to help contextualise the research in its local setting and community. Discussions explored the characteristics of the local area and labour market, levels of socio-economic deprivation, rates and perceived 'causes' of lone parenthood, local housing conditions, local cultural and personal relationship issues. Thirdly, discussions and interviews were used to inform the design of topic guides. Finally, focus groups were used for the purposes of disseminating and validating early research findings, ensuring that my interpretation of mothers' accounts chimed well with that of staff.

Their knowledge of the local community and the trusted relationships they had with local mothers proved invaluable. For example, one of the key research challenges was to identify and recruit a heterogeneous sample of mothers who were willing to talk openly and frankly about their partnership histories, living arrangements and claiming histories, including committing or being investigated or prosecuted for benefit fraud. As a means of reaching an initial group of recruits from which, through snowballing techniques, additional participants could be identified, my original intention had been to organise a series of focus groups with mothers attending local family, children and women's projects. However, staff advised against this; past experience suggested group based discussions with local mothers often yielded little information and were poorly attended. Approaching mothers directly with no forewarning was also likely to be treated with suspicion, they cautioned. Instead, staff offered to provide a 'soft introduction,' approaching suitable mothers on my behalf to ask if they would be willing to participate in the research, a method that proved to be particularly successful, as explained in the next section.

4.8 Identification, selection and recruitment of low-income mothers

To ensure diversity and reduce the potential for distrust among potential participants, four different recruitment strategies were employed, as indicated below, together with the number and proportion of achieved interviews for each method:

- Identifying suitable volunteers through intermediary organisations whose service users/clients mostly comprised low-income mothers (26) (51%)
- Approaching friends, family and colleagues to identify potential recruits on my behalf (10) (20%)

- Direct approaches to individuals known personally to me whose experience of claiming fitted the research brief (10) (20%)
- Snowballing techniques,³³ where additional recruits were identified by mothers who had already taken part in an interview (5) (10%)

Recruiting mothers via intermediary organisations proved to be a fruitful method with half the sample (26) recruited in this way. To ensure diversity in the age, social class, partnership and marital status profile of interviewees, this ‘core’ sample of predominantly never-married mothers was supplemented using my personal network of family, friends and colleagues (20) and snowballing techniques (5). Ten participants, one of whom I knew personally, were identified indirectly via friends, colleagues and wider family members who made initial contact on my behalf. A further ten participants were personally known to me, though mostly as acquaintances rather than intimates. I was thus a ‘stranger’ researcher to 40 of the 51 mothers in the achieved sample and known to 11. Of these 11 participants, 8 were acquaintances outside my immediate network of friends and family, and three were members of my own intimate network.

So called ‘convenience’ sampling is not uncommon in feminist research (Yost and Chmielewski, 2013), and may be used more than is formally reported (Brewis, 2014: 850). A prior relationship between researcher and participant can have a positive effect on research (Harkess and Warren, 1993) and is an effective means of overcoming some of the difficulties encountered by ‘stranger-researchers’ when investigating and encouraging participants to discuss sensitive and potentially incriminating topics, for example, child abuse or benefit fraud (Rosenbaum and Walsh, 2012). Studies also highlight the contradiction of ‘stranger’ researching when the topics under discussion are intimate or sensitive, requiring a high degree of trust and rapport between researcher and participant (Harkess and Warren, 1993).

Using these various methods, it took six months of elapsed time to identify, recruit and complete interviews with 35 mothers, an additional four months to reach 48, and 12 months of elapsed time to achieve the achieved sample of 51. The time between interviews during this 12 month period was used for transcription and the first stage of analysis – reading through typed interview transcripts. In this iterative way, the content of earlier interviews informed the conduct of those carried out subsequently.

³³ Snowballing sampling techniques are used in qualitative research as a means of accessing hard-to-reach groups and hidden populations. See for example, Atkinson, R. & Flint, J. 2001. Accessing hidden and hard-to-reach populations: Snowball research strategies. *Social Research Update*, 33 (1) 1-4.

4.9 Face-to-face interviews with low-income mothers

Through exploring the key factors individual mothers perceived to have affected the decision to live with or apart from a child's father or partner, retrospective interviews aimed to capture the dynamic process of family formation and dissolution and the extent to which eligibility for or entitlement to benefits or tax credits may have influenced partnership decision-making or living arrangements at different stages of the life course. Individual, face-to-face interviews with mothers were conducted using a semi-structured topic guide to frame discussions, a copy of which is included as Appendix IV. Topic guides were piloted for their comprehensiveness and practicability with two interviewees and later modified to reduce the number of topics covered. With the consent of participants, interviews were digitally recorded using a hand held recorder and transcribed verbatim for the purposes of analysis. All participants consented, no-one refused to be recorded and one withdrew their consent subsequent to the interview taking place. After the interview, participants were given a small box of chocolates as a thank you.

Rather than a formal, structured interview, discursive but probing discussions were conducted with individual research participants. Since only the sketchiest information about these mothers was available in advance of interviews, discussions ranged over a wide variety of topics including partnership formation and dissolution, living arrangements, participants' and their partners' employment and claiming histories, and experiences of the welfare system, together with related subject matter that participants themselves volunteered to discuss. Background information about their families, up-bringing and education was also garnered along the way, though time constraints meant the details were often only briefly recounted. These conversational style interviews took place in a variety of settings (see 4.6.3). The informality of the approach was used both as a means of building trust and rapport, but also in recognition of the exploratory nature of the research; little was known in advance about the mothers' situations or how they might respond to questions about family formation or dissolution and the influence of different aspects of welfare.

Interviews aimed to capture the dynamic process of family formation and dissolution from the transition into motherhood through to the present day exploring how welfare regulations were understood and experienced by the mothers and how different aspects of the rules affected them and were acted upon. The challenge was to encourage research participants to identify and discuss the factors which they themselves perceived to have influenced relationship dynamics and, importantly, how and in what ways eligibility for or receipt of benefits or tax credits may have affected partnering behaviour or decision making. The purpose was to generate research material that would help to elucidate the reasons why and circumstances in which some women became and remained lone parents, while others formed and sustained marital or cohabiting unions.

The content and length of interviews varied significantly depending on the interview setting and a mother's willingness to discuss or elaborate on matters more centrally connected to the research. The average interview length was 50 – 60 minutes, with the shortest lasting 20 minutes and the longest an hour and three-quarters. Interviews which took place at home tended to last longest, while those conducted in childcare settings were generally shorter. Because life history interviews are by their nature often long in duration, it was anticipated that some mothers might need to be questioned on two separate occasions. Conducting more than one interview can also facilitate the building of trust and rapport such that, at a second meeting, participants are more relaxed and less inhibited. However, because of the limited timescale and the volume of data generated, second interviews were approached selectively and only agreed with mothers whose contribution was judged as having the potential to enhance the research findings or who required greater reassurance and encouragement to open up. In the event, of six second interviews arranged, only two actually took place due to cancellations and no-shows. Such attrition is not uncommon, but there was no way to follow up these mothers due to time constraints.

4.10 Thematic analysis, data coding and interpretation

Transcribed data generated from qualitative interviews and focus group discussions were subjected to an in-depth first level analysis to identify key themes and issues across these different dimensions. The analysis did not work from any single theoretical framework but addressed sets of themes and issues linked to the key areas of theory identified in the literature review, arising from the research questions and emerging from the transcripts. Transcripts were then uploaded onto MAXQDA 10, a Computer Assisted Qualitative Data Analysis (CAQDAS) software package for supporting qualitative analysis. In qualitative research, data analysis and interpretation and the exploration and construction of theory are closely linked (Kelle, 2004: 3), an approach well supported by MAXQDA's functionality. Unlike statistical software, MAXQDA does not analyse data but is rather a tool for data administration and management (Kelle, 2004: 5). Though quantitative operations can be performed, MAXQDA lends itself particularly well to iterative, intuitive and interpretive forms of analysis (Kuş Saillard, 2011). Using simple drag and drop operations and a system of coding and classification – a simple list or more complex hierarchy based on theoretical concepts, emerging topics and issues – the software applies automated techniques to assist in the manipulation and analysis of textual data derived from transcribed interviews, observational studies and other textual material (Silver and Fielding, 2008). Though recent upgrades have significantly extended its functionality,³⁴ with large volumes of data to analyse, MAXQDA was used here mainly to mechanise the “tedious and cumbersome task of data organisation... searching ... and the management of textual data” (Kelle,

³⁴ For a useful overview of MAXQDA's functionality compared with Nvivo, see Kuş Saillard, E. 2011. Systematic versus interpretive analysis with two CAQDAS packages: NVivo and MAXQDA. *Forum:Qualitative Social Research*, 12 (1).

2004: 6). By digitising the manipulation, organisation and retrieval of interview data that would otherwise (and formerly) have been handled manually, the package freed up time for more creative tasks and interpretive thinking, also supported in the software with memo writing, sorting and retrieval tools.

Second level analysis involved devising a hierarchical thematic coding schema using a hybrid inductive and deductive approach. Themes and topics for coding were identified inductively from the reading and analysis of mothers' and other informants' interview transcripts. Independent of data, themes and topics were also developed deductively from theories and discourse, for example the idea of lone parenthood as a 'lifestyle choice.' In the third stage of analysis, text segments from transcripts were coded using the thematic classification system devised. In MAXQDA, coded segments are not decontextualized but remain embedded in the source transcript or other research material which remains visible on screen and "is never more than two mouse clicks away" (Kuckartz et al., 2002: 28). Coded segments can be read in situ or printed out and organised according to thematic headings along with 'sticky' notes and memos. This flexibility is particularly well suited to a hybrid, dynamic approach to analysis; codes were not fixed or immutable but were highly plastic, continually being revised, added to and restructured throughout the analysis and even the writing up process.

Early findings emerging from the analysis were disseminated to intermediary organisations in the form of a short presentation followed by a discussion. The feed-back and comments received contributed to the recoding of interview transcripts and helped to confirm the validity of emerging findings. In this way, the process was highly iterative. The final thematic coding system which emerged is included in Appendix V showing how the 2086 extracts of coded segments drawn from transcribed text were structured into a hierarchy of themes and categories. By revealing how the data has been coded and classified, through making the analysis and interpretation process more rigorous and transparent, this facility is another key benefit of using CAQDAS software (Kelle, 2004: 17).

As qualitative research starts from words, so we come full circle, as it is words to which this method returns in the writing up of findings (Gephart, 2004: 455). The culmination of analysis was the process of writing itself as themes and issues were expressed through the written word, perhaps the most difficult stage of analysis to articulate. More art than science, writing up this qualitative research was essentially another form of story-telling involving the synthesis, re-presentation and reconstruction of individual narrative accounts in ways which sought to address the research questions while seeking to remain faithful to the testimonies of participants (Eisner, 1981).

4.11 Reflections on the research process

An interviewee's limited or distorted recall of past events is an acknowledged drawback of retrospective interviews (Blaxter et al., 1982). Here, perhaps because of the significance of the subject matter, participants appeared to have good recall and most talked openly and frankly about partnership and welfare histories including the circumstances of relationship breakdown. Indeed, that so many mothers whom I had never previously met were willing to disclose highly personal and sometimes distressing information to a 'total stranger' came as something of a revelation. Having a 'stranger-researcher' hear their stories, however distressing this may have been, may thus have allowed some mothers to unburden themselves in the knowledge that their accounts would be listened to non-judgmentally. It was no coincidence that some of the most powerful and poignant storytelling came from women who had been subjected to domestic abuse, those investigated or prosecuted for benefit fraud and those whose children had been taken into care. Simply having someone lend a sympathetic ear to their version of events was said by some of these mothers to have been therapeutic.

A few interviewees did however, find it difficult to articulate, or were unwilling to proffer, a considered rationale for agency and decision making. Although important life events could be recalled, and most mothers talked openly about 'what' had happened and how, some struggled to express or answer questions of why. Life histories and partnership transitions were thus sometimes recounted more as events that had happened, rather than as 'decisions' they had actively and consciously made. This is not to suggest passivity on the part of these mothers, rather that purpose, motivation and intent was sometimes difficult for them to pin-point, or only emerged in retrospect, or indeed during the interview. At the time, much of what they did, or that happened to them was therefore not experienced as 'choices' or decision making, but more as a set of circumstances to be managed and negotiated as best they could.

Though a genuine inability to articulate motivations underlying their actions characterised some women's stories, reticence in 'opening up' may also have reflected a general distrust of 'outsiders' or anyone perceived to be in a position of authority. A certain circumspection made some mother's accounts feel partial or superficial,³⁵ as though something more profound simmered just below the surface. The fact that several mothers were more reserved thus reinforces the fact that the issue of power relations between researcher and participants cannot be ignored. Wariness to disclose to an outsider sensitive or potentially incriminating testimony is of course an understandable reason for wanting to withhold information, a situation in which the stranger-researcher will always be at a disadvantage. This is where the inclusion of a small number of participants from my own social network proved to be a fruitful strategy; powerful accounts of undetected benefit fraud and domestic

³⁵ The term 'superficial' used here is not meant in any pejorative sense, but rather in its literal sense to mean 'on the surface.'

violence were recounted by participants known personally to me. Had a prior relationship of trust not existed, it seems unlikely that highly sensitive or potentially incriminating disclosures would have emerged spontaneously. Indeed, the mothers concerned admitted that, had I not been known to them, they would have been much more guarded and significantly less forthcoming during the interview.

A particular ethical dilemma I faced arose in relation to some potentially incriminating disclosures that the mothers concerned believed to be perfectly legitimate, but which I suspected could potentially be determined by a government decision maker as LTAMC or fraudulent. My dilemma was whether or not to inform these participants that their understanding of the welfare regulations might be mistaken. Having concluded the interview, the approach I adopted was to first emphasise that I am neither an expert in welfare rules nor able to offer advice, but to then disclose findings gleaned from other aspects of the research indicating that welfare rules are poorly understood and often misinterpreted by claimants. For example, I might have said, “a lot of people think the rules allow a partner to stay over no more than three consecutive nights, but in fact, I’ve been told by a welfare rights adviser that no such rule exists.” Participants who showed concern or wanted to clarify their own situations were then advised to speak in confidence to a professional welfare rights adviser. Some participants became emotional during interviews; indeed several cried as they recounted distressing incidents or emotionally painful events. At these points, the recorder was stopped, participants were comforted and then gently asked if they would prefer to end the interview. Having regained their composure, most were happy to continue, some even commenting that, though upsetting, they had found the session beneficial. However, one mother whose child had recently been removed by social services was too distressed to continue, so the interview was ended. She was comforted and reassured that her interview would be excluded from the research if that was her preference. We drank a cup of tea together and once recovered, she said she was happy for the interview to be included. In case she changed her mind, I gave her my mobile number, but she made no further contact. Without disclosing the contents of the interview, I alerted staff at the centre she attended to let them know she had been upset.

Technical, practical and personal issues were also experienced. Due to a technical problem, one interview failed to record and notes of the discussion were written afterwards instead. Such instances are rare, but as is often the case with technical failure, this was one of my best and never to be repeated interviews; one of the drawbacks of using digital technology. Although we arranged to meet a second time, the mother cancelled and rearranged on several occasions and a second interview never materialised. With a hearing impairment, I sometimes struggled to hear what mothers were saying when interviews took place in noisy, animated settings with poor acoustics and children playing. Some of these interviews also felt hurried and superficial as a mother sought to tend a child or

acknowledge a passing friend. Background noises interfered with recordings, too, so transcription took longer.

4.12 Limitations of the research

Though a relatively large and diverse sample was recruited for this PhD study, as is the case for most qualitative research using purposive methods, “the canons of testability ... and sampling ... do not apply” (Eisner, 1981: 7). The findings presented here are therefore not generalisable beyond the specific group of mothers interviewed and the local neighbourhood areas from which they were recruited. Further research using more diverse and larger samples drawn from different geographic areas would help to validate and broaden the findings beyond this particular group and local context. Other limitations relate to the size and complexity of the subject matter. The multiple pathways through which welfare systems could potentially influence family structure makes for a highly complex theoretical and empirical picture. Through providing some exploratory insights into the relationship dynamics, socio-economic and institutional contexts in which a group of mothers reliant on state financial support made decisions about family formation, partnership dissolution and living arrangements, the research here makes some tentative in-roads. However, a single face-to-face interview with a restricted sample of mothers, no matter how insightful and revealing, can only hope to scratch the surface of what is uncontestedly a huge, multifaceted and highly complex field of study. There was thus a tension in some interviews between breadth and depth. Even longer interviews were frequently inadequate for addressing the range and complexity of issues raised. Follow-up interviews were sometimes agreed to address this problem, but, as previously reported, there was a high rate of cancellations and no-shows. Time restrictions further limited the possibilities for follow-up. Noticeably absent in this study, too, are the voices of the mothers’ partners; indeed low-income fathers are a significantly under-researched group in social policy.

Ultimately, a full and plausible account of demographic behaviour in low-income families can only be understood with reference to the wider set of social, cultural and economic circumstances in which people with recourse to the welfare system find themselves - whether they be mothers or fathers, women or men. Ethnographic research of a scale and depth to match the seminal studies of Elizabeth Bott (Bott, 1955) and Willmott and Young (Willmott and Young, 1957) would be required to undertake such a task. Although ethnographic research on such a scale has been conducted in the US (for example, Edin and Kefalas, 2006), securing sufficient funding for a similar sized study in the current UK economic climate seems remote. However, a less ambitious study would certainly be feasible and potentially illuminating. As panel data becomes more available and longitudinal quantitative methodologies become ever more sophisticated, the use of mixed methods approaches could also open up more possibilities for studying the relationship between welfare systems and

family formation and dissolution. By enabling partnership transitions to be explored much closer in time to their actual occurrence, longitudinal methods might also improve the currency and vividness of events and actions reported retrospectively. The period of elapsed time needed for longitudinal interviews was impractical within the short timescale available for this study, but follow-on longitudinal research with a sub-sample of mothers would be a feasible and worthwhile option.

Chapter five

Becoming a lone mother through having a child when not living with a partner: lifestyle choice?

5.1 Introduction

Women who become lone mothers by having a child when not living with a partner frequently attract social opprobrium because they are assumed to have deliberately planned their pregnancies, or chosen to proceed with an unintended pregnancy, in order to qualify for social security benefits or housing support to which they would not otherwise be eligible if childless or part of a couple with dependent children (Civitas, 2002, Morgan, 2007, Doughty, 2010). So deeply ingrained is the popular conviction that lone parents claiming benefits enjoy a privileged lifestyle that such views are evident even among the very lone mothers against whom such charges are levelled (Shildrick and MacDonald, 2013). It is thus popularly premised that, for many young women, lone parenthood is a 'lifestyle choice' arguably made long before a baby arrives and potentially avoided, so the argument goes, through the use of contraception, adoption or abortion, or by the mother cohabiting with or marrying her partner. To examine the veracity of these arguments and determine whether the 23 women in this study who had a child outside of a co-residential partnership 'chose' to eschew these alternatives, this chapter explores the first stage on the journey to single or 'unpartnered' lone motherhood: becoming and staying pregnant. It addresses the mothers' relationship and employment circumstances in the period leading up to pregnancy, her living arrangements, the factors affecting the decision to have a child or proceed with an unplanned pregnancy and the extent to which eligibility for benefits or housing support may have influenced decision making.

5.2 Becoming pregnant: *"It wasn't planned ... it just happened"*

Among the 23 women who became lone mothers through having a child when they were not living with a partner, pregnancies were overwhelmingly said to have been unintentional. Somewhat paradoxically, though, few of these women had been using reliable birth control at the time of conceiving. Laurie, Sharon and Kirstie were the only interviewees whose pregnancies were genuinely accidental, having being caused by contraceptive failure. Each was adamant they had not wanted a child before first establishing a career and, equally importantly, a committed and stable relationship with the father.

It was just a shock because I was on the pill and we was talking a few months before saying that we wouldn't want kids until we were much older, when we'd both had

careers ...I didn't want a child at that age, I didn't ... Because I didn't know whether we were going to last because... we hadn't been together that long. (Kirstie, 20, one child aged 18 months)

Though typically describing their pregnancies as “*an accident*,” the remaining group, who represented the majority of ‘unpartnered’ mothers, had all taken varying degrees of risk either through haphazard use of contraception, unreliable birth control methods, or, more commonly, by engaging in unprotected sex, though without the conscious or explicit intention, they said, of getting pregnant. Reasons for no or inconsistent contraception usage varied, but rarely was it said to be due to the conscious intention or desire to get pregnant. Jeannie, who became pregnant aged 15, had been too afraid to seek contraceptive advice in case her mother, a devout Catholic, found out:

[I was] very fearful of ... my mum ... She said to us ... ‘if you don't go on the pill then you won't be making ... decisions that possibly at your age you shouldn't be’. (Jeannie, 45, 2 children aged 29 & 27)

At the other end of the reproductive spectrum, Nadia was in her late 40's and believed she had “*gone through the change of life, so precautions didn't enter my head*.” (Nadia, 59, three children, 38, 39, 19). Amy and Ruth were not using contraception because they had been advised by a doctor they would be unable to conceive naturally. Alana's partner believed he was unable to father children due to a serious health condition which had reduced his fertility. The rest had all knowingly taken chances by engaging in unprotected sex with their partners, aware of the risks of conceiving but seemingly “*trusting to luck*”.

With conceptions neither consciously planned, nor actively prevented, regardless of their relationship status or financial circumstances and, consistent with other research, a certain fatalism infused these women's stories (Edin and Kefalas, 2006, Duncan et al., 2010). Questioning whether there is ever a right time to have a baby, motherhood, they often rationalised, was something they envisaged would happen to them sooner or later. As Ronnie explained, “*I've always wanted to be a mum and it wasn't that I wanted to be a mum at that time but it just happened. I believe things happen for a reason*”. That getting pregnant had occurred sooner than anticipated was unfortunate, but not a disaster, and something that most quickly accepted and came to terms with, even if the prospective fathers or wider family members did not. So although their pregnancies were unintended, they were not necessarily unwanted. Having originally responded with shock and sometimes dismay, in most cases their initial upset soon gave way to acceptance and, not long after, growing delight.

A perhaps more surprising finding was the number of married and cohabiting women who also admitted to allowing contraceptive vigilance to slip, resulting in one or more unplanned pregnancies. Indeed whether they were married, cohabiting, living alone or with family, and regardless of the route of entry into lone motherhood, most pregnancies were said to have been unplanned and the news greeted in the same philosophical fashion. Catherine, a divorcee with five children, typified the general attitude, *“I hate to say it, but none of the children were planned! But very much loved.”* (Catherine, 49, 5 children, 30, 25, 22, 21, 21)

5.3 Ruling out adoption

Faced with an unplanned pregnancy, where personal choice and individual agency perhaps more recognisably entered into the frame was in deciding what to do about it. But here too, few of these mothers were willing to concede they had genuine choices or options. Jeannie and Audrey, who fell pregnant in the late 1980's aged 15 and 16 respectively, were the only respondents who had seriously considered surrendering their baby for adoption. Raised in Catholic families, both found themselves abandoned by their boyfriends when news of the pregnancy reached them. The father of Jeannie's baby and his family reacted to the pregnancy with hostility, implying she had deliberately planned to get pregnant *“to trap him.”* She hadn't; fear of being judged promiscuous had prevented her from using contraception, but as a Catholic, and even though she was only 15, abortion was out of the question. Still living in the parental home, indeed, still a child herself, the decision to proceed with the pregnancy was out of her control.

I didn't want to be pregnant ... or keep the baby ... Mum [said] ... if you don't want the child, me and your dad will bring it up; she was totally against terminations. So it was a case of being 15, living at home, not really [having] a choice in the matter ... it was very much a case of ... I was having the child, regardless. (Jeannie, 45, two children aged 29 & 27)

Recalling her desertion by a boyfriend of two years standing, Audrey explained how her choices were similarly constrained. *“[My boyfriend] ... disappeared pretty much within about three or four months of finding out... he didn't hang around... just didn't want to know me any more ... I didn't even have the opportunity to talk to him and discuss it and find out why... he was just gone.”* Though young, she had the maturity to know that she would struggle to raise a child single-handedly, so with abortion strictly prohibited, adoption seemed to be the only option:

I just didn't think I was ready to be a mum and I didn't know how I was going to support her... And I thought that at the time, that [adoption] was the best route for me... so that was the only choice I'd sort of considered. (Audrey 41, three children aged 25, 9, 3)

While Jeannie's parents offered to raise the child as their own, Audrey faced family pressure to give the child up for adoption. In the event, neither of these mothers was able to go through with the adoption and, with the support of their families, both kept their babies. Far from responding to welfare incentives, as Duncan suggests (Duncan and Edwards, 1997, Duncan and Edwards, 1999, Duncan and Edwards, 2003), moral, rather than financial considerations, motivated the decision. In neither case did eligibility for lone parent benefits or social housing play any part in the decision:

For me ... in my particular circumstance ... it wasn't about having a child to go out and get a flat or so you'll get money off DWP. My mum and dad didn't know anything about the benefits system ... so money wasn't a motivator My mum's opinion about her child having an abortion simply ... outweighed everything. (Jeannie, 45)

Only after deciding very late in the day that she would keep her baby did Audrey and her mother investigate whether she might be entitled to any financial support.

Right up until she was three days old, I'd planned to get her adopted... but once she was born ...I just couldn't do it ... I'd met the foster parents ... then you sign the papers ... but I couldn't go through with [it] and I spoke to my mum again and said, 'can I change my mind... can I bring her home? And she said, 'of course you can'. (Audrey, 41)

After three years of working part-time and claiming Income Support as a lone parent, Audrey enrolled on a degree course and closed her benefit claim. Twenty five years later, now happily married and with two more children, she had been continuously employed ever since. Jeannie's trajectory, too, hardly fits the stereotypical image of the welfare dependent teenage mother. Soon after her baby was born, she signed up for a youth training scheme, later progressing into full-time work. Only then did she leave the parental home and move into her own rented flat. At the time of being interviewed, she too was a married woman who held a senior management position with a registered social landlord. Her two children, now adults, were both working.

Although Jeannie and Audrey may be atypical cases, unmarried teenage motherhood, unrivalled in the negative connotations the term conjures, hardly seems to have encouraged ‘a lifetime of dependency’ on benefits or been a causal or determining feature of their own or their children’s lives. Both happily married women with well-paid jobs and living in their own homes, Jeannie and Audrey’s life trajectories bear out research findings which indicate that the most important factors associated with reducing the adverse consequences associated with teenage pregnancy are continued attachment to the labour market, decent housing and a stable relationship with a partner (Berrington et al., 2005, Schoon and Polek, 2011).

5.4 Going ahead with an unplanned pregnancy

Now in their 40’s, Jeannie and Audrey belonged to an older generation which still viewed adoption as an acceptable ‘solution’ to the ‘problem’ of unmarried motherhood. For the younger women interviewed, adoption amounted to “*giving away your baby*,” so was simply unthinkable. Abortion, too, was generally ruled out on similar moral grounds. Susanne’s response was fairly characteristic, “*I couldn’t get rid of a baby, it’s just not something I believe in.*” (Susanne, 22, one child aged 12 months). One mother who admitted to having had a previous termination felt too distraught at the prospect of going through the experience again, so continued her pregnancy even though her relationship with the father had ended and she did not want another child at that time. Terminating a pregnancy because the father wanted them to, or because it was too soon to have a baby or worse, in order to pursue a career, was an anathema and affront to these women’s moral codes. Though their relationships and financial circumstances may have been less than ideal, most of these women had no alternative, as they saw it, but to continue with their pregnancies.

[The father] wasn’t happy about it ... he wanted me to get an abortion...it wasn’t planned... but when I found out I was pregnant, I just instantly fell in love with whatever was inside me. (Ronnie, 20, one child aged 12 months)

Regardless of the father’s response, rarely was the decision to continue an unplanned pregnancy to term therefore viewed as a matter of choice, rather it was a question of doing what was “*right*” and above all, what was “*natural*:”

Even though she wasn’t planned ... I didn’t even think about getting rid of her ...I just sort of knew that I was going to keep her ... I suppose it’s natural isn’t it? (Kirstie, 21, one child aged 18 months)

Helena's attitude towards her unplanned pregnancy was perhaps more self-reflective than most, but it was not untypical: *"I didn't really ever question it, like well I've got options here ... I just sort of went with the flow, you know, it's happened ... When I look back now, I think 'what the hell was I thinking?' but at the time I didn't give it a second thought... I just got on with it."* (Helena, 38, two children, 12 & 3)

5.5 Motherhood as a turning point

Choosing to proceed to term with an unplanned pregnancy, then, frequently in the face of strong opposition from the father, was the only decision this group of women were willing to concede they had consciously and unequivocally made. Having accepted they may have been irresponsible in allowing themselves to get pregnant, regardless of the father's response, or their own financial circumstances, the right thing to do now, they rationalised, was to face the consequences of their behaviour and rise to the challenge of motherhood. This reversal of middle class norms and pro-choice arguments typically used in justification for ending an unplanned pregnancy has been explained in the literature with reference to the differential impact that early childbearing has on women from different socio-economic backgrounds. As Edin notes, "a poor girl who gets pregnant just a year or so sooner than planned reacts differently than a middle class girl who get pregnant a decade or two before she's intended to" (Edin and Kefalas, 2006: 47). Early childbearing among higher educated women can thus be highly disruptive of employment and relationship success (Cooke et al., 2010). What educated and middle class women potentially stand to lose by going ahead with an unplanned pregnancy therefore acts as a powerful deterrent to early childbearing, with many choosing to delay starting a family or even forsake having children altogether, unless and until they have firmly established their career, are financially secure and are in a stable and committed relationship (Wilson and Huntington, 2006).

Low-income women with no or few formal qualifications and limited career prospects, on the other hand, are unlikely to find their financial circumstances much improved by postponing childbearing (Ermisch, 1991). Indeed, for women with low earnings potential, a 'fast lane' to motherhood may not in itself leave them any worse off than they would otherwise have been (Rich-Edwards, 2002). Early motherhood can also offer a meaningful social role and transition into adulthood not otherwise available to them (Bell et al., 2004, Seamark and Lings, 2004). Somewhat paradoxically, for some, early motherhood may even provide the impetus needed to return to education, potentially boosting their career and earnings potential (Bell et al., 2004, Graham and McDermott, 2006). As such, far from promoting welfare dependency, having a baby may not only serve to stabilise the lives of some young disadvantaged women but could also make the prospect of an earlier and sustained exit from benefits more likely than it might otherwise have been (Middleton, 2011).

Consistent with this research, rather than being indicative of personal irresponsibility, for several of the young women in this study, bringing an unplanned pregnancy to term represented an opening up rather than a closing down of options. Having a child had been a stabilizing influence on Ronnie, for example, whose birth mother had serious mental health problems, and who, since her teenage years, had been brought up by foster parents. The oldest of four children, prior to being taken into care, she had frequently stayed at home to help her mother look after the younger siblings, resulting in her leaving school early with no qualifications. When her foster father died suddenly, she “*went off the rails*”. As she explained, “*I’d never lost anyone close to me before ... I got drunk, stoned, off my head, just would stay out for nights on end ... I’ve never really got over his death ... I loved him like my dad, I’d never really had a dad*” (Ronnie, 20, one child aged 12 months). Claiming JSA and living a chaotic lifestyle, aged 18, she moved into a hostel for homeless young people where she met her baby’s father, falling pregnant a year later. Badgered by her partner into agreeing to have an abortion, she later changed her mind and chose to go ahead with the pregnancy. Yearning for the love and sense of meaning a baby can provide, motherhood, she firmly believed, had been her salvation, giving her the impetus to change direction and take control of her life:

You saved my life didn’t you? I was a wild child before I had [him] ... I’d just party ... and go on weekend drink benders... I think if I never had him, I would have been a lot worse off... He changed my life really, like I had something to be responsible for... something to wake up for in the morning... I changed completely ... My maternal instinct just took over, I didn’t even want to be around people drinking ... I just wanted to be a mum ... Without him I’d be a completely different person, I’d probably be still the wild person that I was or getting myself into trouble. (Ronnie, 20, one child aged 12 months)

Prompted to consider if she had ‘chosen’ to be a lone mother, her response was indicative of the cultural acceptance and normalcy she, and other respondents in similar circumstances, attached to lone motherhood. Her understanding of the category ‘lone mother’ was not of a woman who parented alone, which most of the young mothers in her acquaintance did, but of a lone parent who was not engaged in paid work. Taking issue with the stigmatized discourse around welfare dependency, her reasons for not being in paid work were due to her poor socio-economic resources, she explained. Because the cost of childcare was more per hour than she could earn, regardless of any financial help to which to might be entitled, to her, going out to work while her child was still an infant seemed

perverse. With no reliable family support and limited access to affordable childcare, getting a job before her child qualified for a free nursery place³⁶ simply made no economic sense:

I think if anyone could choose, they wouldn't choose to be on the dole. I want to work, I'm doing voluntary work, I'm working for nothing so that shows that I want to work. But if I start working that is paid, I'd have no money at all, because I'd have to pay my rent ... childcare ... and then what would you be left with? ... You get less money working ... so I'm just doing voluntary work ... You see, I can't really rely on my own family ... my mum only lives two doors up ... but she didn't look after her own kids, she had them taken off her, so why would I let her have mine? (Ronnie, 20)

Ronnie's intention was to resume training then start paid work once she was better qualified and her son had started reception class. At the time of the interview, she was working as a volunteer and hoping to start a childcare apprenticeship, employment-related activities which as a childless, unemployed person, she admitted, had held little or no interest for her. Having responsibility for a child had also helped her to manage on a low income. "I was absolutely crap with money before I had him," she confessed, "I'd get my dole money and just blow it all, I'd have takeaways instead of getting shopping in. And it was when I had him that I started prioritising ... my gas and electric and ...I started like budgeting ... By the time I was halfway through my pregnancy, I had everything I needed ... I just wanted him so much." (Ronnie, 20)

Kate, in common with some other mothers from socially disadvantaged backgrounds, also believed the decision to keep her baby had "saved" her: "Straight away I just thought I couldn't get rid of her, she kind of saved me... I think if I didn't have her, I would have been like still drinking ... partying all the time ... and being a bit of a mess really ... and I'm dead independent now." Though she had her baby aged only 15, having a child to bring up on her own had forced her to mature, she said, and reassess her priorities. At the time of interview, she was waiting for her GCSE results and had been applying for part-time jobs. Having used a nursery when still at school, unlike many of the other mothers, she had no qualms about doing so again to allow her to go out to work: "I'd rather be working than on benefits ... so I've been applying for jobs ... in retail stores and just part-time, easy hours to fit around the baby.... [My baby] has been in a nursery since she was 6 weeks old because I went to mother and baby school to finish off [my schooling.] (Kate, aged 16, one child aged 18 months).

³⁶ At the time of writing, 3 to 4 year-olds in England are entitled to receive 570 hours of free early education or childcare per annum, usually taken as 15 hours each week for 38 weeks. Children aged 2 are entitled to this support if their parent(s) receives means-tested welfare benefits or tax credits.

Choosing to proceed with an unplanned pregnancy had also been a turning point in Helena's life, shaking her out of a spiral of self-destructive behaviour. Brought up by a violent mother and sexually abused by her older brother as a child,³⁷ she cared little about her own well-being or the consequences of her actions. Though managing to hold down a full-time job, on her own admission prior to becoming pregnant she had been engaged in a high risk lifestyle of alcohol bingeing and casual sex. "I started ... binge drinking when I was young ... because I was quite wild then. I didn't really care about nothing, I just went from relationship to relationship... I was very promiscuous" (Helena, 38, two children aged 12 & 2). Though she still suffered from bouts of depression, choosing to go ahead with her pregnancy, she believed, had saved her from a life of alcohol dependency and unemployment. She candidly and matter-of-factly explained her reasoning.

I'd be dead only for my kids, or I would be murdered because I was so promiscuous before I had my kids. Not promiscuous where I loved sex ... I just didn't care about myself. So I'd just go off with anyone, but mainly because I'd been drinking ... Then when I was in labour with my daughter I was terrified thinking 'oh my God, in a few hours' time I'm going to be responsible for a human being and I'm not even responsible for myself!' And then in the space of... two hours after having her, I was like I'm packing in smoking ... drinking, I'm going to college... I love being a mum, and to be honest, I reckon if I didn't have my kids ... I'd be dead or ... boozed up somewhere. (Helena, 38, two children aged 12 & 2)

Paradoxically, as Duncan argues, for women from the most deprived backgrounds, lone motherhood may be less a catastrophe than a potential to carve "a way out of and through disadvantage, rather than as a confirmation of it" (Duncan et al., 2010: 239). That said, it would be unwise to romanticise such accounts or to suggest all those who become mothers outside of a co-residential union come exclusively from deprived backgrounds, or only do so for reasons of meaning-making. Several respondents in this group had more affluent or middle class upbringings, others had been employed in decent paying jobs and a few had even gained higher level qualifications prior to becoming pregnant. Regardless of their backgrounds or levels of education, what this group of women shared, however, was the conviction that neither the circumstances of conceiving, nor the status or stability of their relationship with the father, nor their financial situation were valid reasons, in themselves, for bringing an unplanned pregnancy to an end.

³⁷ Her brother was later convicted of 16 counts of sexual assault and 5 counts of rape against her and her older sister.

5.6 Becoming a lone mother to support a life on benefits?

A widespread belief posits that the welfare system incentivises teenage³⁸ and ‘unpartnered’ motherhood because of the availability and generosity of benefits which do not require lone parents to work. Among this group of mothers, there was little indication that any had deliberately become pregnant to support ‘a life on benefits’ rather than working for a living. Prior to conception, of the 25 women in this study who had a child when not living with a partner, almost half (12) had been in full-time employment. Of these, half returned to work as soon as their period of maternity leave ended. Layla, for example, who became pregnant aged 21 after a brief sexual relationship, and who, *prima facie*, appeared to closely fit the stereotyped image of the welfare dependent single mother, had in fact never claimed out of work benefits but had rather been continuously in paid employment since leaving school. She returned to her job part time as soon as her period of maternity leave ended, applying for tax credits four months later than she was entitled to claim them because, having never previously been unemployed or claimed benefits, she was unfamiliar with the welfare system.

I applied for tax credits late... because I've never done nothing like that before, so I ... didn't know what to do and stuff, I've never claimed benefits... Because I'm used to just my job giving me my money, not claiming benefits! (Layla, 23, one child aged 12 months)

Laurie, whose relationship broke down during pregnancy, worked in a secondary school as a teaching assistant and had never previously claimed benefits either. Returning to her job after maternity leave, she claimed Working Tax Credit and childcare tax credit to supplement her low wages and to contribute towards her childcare costs. She had no family to support her, so without this help, she would otherwise have been unable to resume work. Asked whether she had made ‘a lifestyle choice,’ to become a single mother, Laurie was indignant; not only had her pregnancy been accidental, but nor had she chosen to parent alone; her relationship had broken down due to domestic violence experienced early in her pregnancy.³⁹ Like others, she resented the stigmatised and indiscriminate way in which lone parents were labelled as work-shy even when, like her, many were engaged in full-time employment:

I can see why people would say that ... but I never did that to claim benefits ... because I fell pregnant by accident ... and it definitely wasn't a situation that I wanted to be in ... It was all mental, that part of my life was just crazy, it was just horrible ... and I hate the fact that I get benefits. I didn't choose to be a lone parent, definitely not... I

³⁸ In 2011, only 2 per cent of lone parents were aged under 20, the same percentage as ten years earlier. Office for National Statistics 2012b. Lone parents with dependent children. *Families and Households in the UK*. London: ONS, 5-6.

³⁹ Laurie's story of relationship breakdown is told in greater detail in the next chapter.

hate getting benefits... because you do get judged all the time by people, even if you do go out to work, which I do. (Laurie, 29, one child aged 2 years)

Diane, a recent graduate from a middle class background, who had been cohabiting with her partner of almost two years and had planned her third pregnancy, also became a lone mother following the breakdown of her relationship due to domestic violence. Unimagined at the time of planning her pregnancy, the partnership dissolution precipitated a lengthy benefit claim. Prior to the relationship breakdown, she had intended to resume her job as a dental technician after a period of maternity leave, but with two children still at primary school and a new baby to bring up single-handedly, the burden of combining the roles of sole breadwinner and caregiver were simply too onerous. Reluctantly, she handed in her notice and claimed Income Support. Seven years later, the benefit claim was still active.

They left my job open for me but because I was on my own with the three children, there was no way I was going to be able to return back to work at that point ... [Eldest child] was 10 ... [middle child] was about 7 and I had a new-born as well, so obviously you can imagine, being on your own, it's difficult isn't it? So I didn't go back to work... it was at that point basically that I had to start claiming benefits. (Diane, 39 three children aged 17, 14, 7)

Realising she would fare better in the job market with higher level qualifications, when her youngest child started reception class, she enrolled on a part-time degree course and had recently graduated. Unemployed and in receipt of JSA, she was working as a volunteer for a women's self-help group having been unable to find suitable employment that fitted around her childcare responsibilities. Though hers was the longest unbroken benefit claim of all the mothers interviewed, she too strongly challenged the notion that lone parenthood had, for her, been a lifestyle choice. As she pointed out, separating from her partner had not only been unexpected but had derailed her career plans and, with a seven year gap in employment, damaging for her future job prospects. She was, moreover, significantly worse off as a result of separating and claiming benefits than she would have been had she remained part of a working couple.

That half of the women who had previously been employed did not return to work and claimed Income Support after having their baby was not only due to relationship breakdown, but also reflected the low-paid, poor quality jobs many were typically employed in. Working mostly in low status jobs which provided only statutory maternity leave and pay and offered no flexibility regarding hours of employment, many of these mothers would have liked to return to work part time, but few employers granted them this opportunity. Having no family support and limited access to affordable childcare

compounded these difficulties. Though eligible for childcare tax credits, because of their low earnings, few of these mothers could afford to bridge the difference in outlay between the maximum state financial help they were entitled to receive and the actual cost of childcare. As Fria explained, “*childcare would have cost more than what I was earning*” (Fria, aged 22, one child aged 18 months).

Women who were not working either before or after having a baby also derided the idea that expectations of financial support or the prospect of monetary gain had incentivised their pregnancies. Though they knew they would be entitled to welfare payments as a lone parent, many had already left home and were in receipt of benefits as a single claimant at the time of conceiving. Susanne, for example, was already living independently and claiming JSA and Housing Benefit when she found herself unexpectedly pregnant, aged 20. She was scornful of the idea that anyone would choose to have a baby simply to claim additional, child-related benefits. As she pointed out, she was already unemployed and in receipt of benefits as a single person, as well as living independently in her own flat, when she discovered she was pregnant. The extra amount she received in child benefit and tax credits was scarcely enough to adequately feed and clothe her child, she said:

Get pregnant for the money ... you hardly get any money! But I think it's the wrong reason to have a baby, completely wrong reason because a baby ... it's for the rest of your life, so ... I think it's quite harsh to stereotype all young single mums like that, oh we all just do it for the money, because we don't. (Susanne, 22, one child aged 12 months)

Haley, who was unusual in having planned her pregnancy, was equally scathing that entitlement to additional benefits would have encouraged her to get pregnant: “*I would never ever go out to get pregnant ... just to get some extra money, it's ridiculous ... It's just not enough money to live on.*” (Haley, aged 24, one child aged 2 years). Since the amount of IS she was entitled to as a lone parent was the same as her JSA entitlement when claiming as a single person, it could hardly have incentivised her decision, she said. She was also adamant, along with other mothers, that the child-contingent benefits she received did not belong to her, and were not expended on her, but on her child, along with a goodly proportion of her own entitlement: “*I get child tax ... child benefit ... that's for my baby and then [I get] £112 every two weeks for myself, well it doesn't go on myself, that goes on [my daughter]*” (Haley, 24). Wanting to buy the best outfits and branded goods for her child had in fact got her into debt, which she was now making personal sacrifices to repay.

Nor did entitlement to welfare benefits influence the decisions of the teenage mothers who were still at school at the time of becoming pregnant. As both Jeannie and Audrey explained, with working parents, neither they nor any family members had any prior knowledge of the benefit system nor any

idea of what they might be entitled to before their pregnancies. Audrey recalled, *“I’d not a clue about what I’d be entitled to, and neither did my mum to be honest because my mum hadn’t claimed any benefits, she’d always worked and ... my dad’s always worked, so ... claiming any sort of benefits was totally new to us. We didn’t even know where to go!”* (Audrey 41, three children aged 25, 9, 3). Kate, who was aged only 14 when she became pregnant, was not in fact entitled to any benefits: *“I wasn’t getting any [benefits] ... until I turned 16, so I could start claiming for myself then ... Until I was 16 my Mum was getting [my daughter’s] Child Tax Credit and child benefits.”* Though she had since qualified for IS, at the time of the interview she had been applying for jobs and was confident of securing part-time work.

All these mothers aspired to be a good role model for their child and anxious to avoid the stigma, not to say penury, which many experienced when claiming benefits, by moving into paid work. Though most enthusiastically embraced motherhood, few relished being a lone parent and, reflecting much existing research (Millar and Ridge, 2001, Ridge and Millar, 2011), found living without a partner and on a very low income a constant struggle: *“Living on the dole, I hate it..... The one thing I didn’t want was to have a baby and be living on the dole.”* (Haley aged 24, one child, 2). Keen to distance themselves from ‘other’ lone mothers who did not want to work, becoming the sole wage earner for their family, they believed, was not only the right and proper thing to do but also something they genuinely aspired to, albeit in the future: *“Even though I’ve been on benefits... I wouldn’t class myself as being like that ... some people are just happy just to be on the dole aren’t they?... No, I actually want to work ... to put something back into the system. It’s more a self-esteem thing ... to be earning my own money”* (Ruth, 39, two children aged 12 years & 18 months).

Though expressing a strong orientation for work, because prospective earnings were generally low and childcare costs high, few mothers considered working to be desirable or feasible until their youngest child became eligible for a free nursery place or started school, a finding consistent with previous research (Goodman, 2011, Alakeson and Hurrell, 2012). As this and other research shows, it therefore tended to be only those who had previously been employed in decent jobs or with supportive families able to provide informal childcare, who returned to work after their maternity leave ended (Bryson et al., 2012). For example, although Tricia had been in continuous, well-paid employment since leaving school and had never claimed benefits before, with no family members able to look after her baby, she had no option but to give up her job and claim IS. For her, claiming benefits as a lone parent was an expedient but essentially temporary solution to the difficulties of combining paid work while single-handedly caring for a young child. She, too, was keen though, to dissociate herself from ‘other’ lone mothers who did not work. *“I certainly wouldn’t bring a child into the world just to get a bit more money. I don’t enjoy not working. I was very lucky that I could claim the benefits and I could bring my son up like I could, but I am looking forward to getting back into a working place.”*

But I know there's some people that have never worked in their life and don't want to." (Tricia, aged 34, one child aged 4). Reflecting other research (Thomas and Griffiths, 2004, Griffiths, 2011), to improve their jobs prospects and avoid becoming trapped in low-paid work, several of the mothers claiming IS had used, or in intended to use, this period out of the labour market to gain further and higher qualifications. Fria articulated the general reasoning:

I just want to focus on ... provid[ing] a better life for [my son]... so I want to do a degree in business. I don't want to be on benefits for the rest of my life but I think in today's economy the best way forward is for me to better myself in college ... and then try and get a job, rather than trying to get a job now because I want him to be a little bit older when I go to work full time. I'd rather he was in school. ... and childcare costs are just ridiculous. (Fria, 22)

5.7 Jumping the housing queue?

By enabling young, single women to leave their families of origin and live independently of a partner, a commonly held conviction posits that Housing Benefits and social housing allocation policies favour lone mothers at the expense of two-parent families. In this study, no evidence was found that single women became pregnant in order to gain access to independent housing; indeed the reverse was found to be true. Prior to becoming pregnant, among the women who went on to have a child when not living with a partner many had already left the family home and were living independently of their families of origin. Having given birth, dependent on the support of their families, several of these new mothers decided or were obliged to give up their tenancies and move back in with their families of origin. Others who became pregnant before they had left the family home typically remained living there until their child had started school or they had (re)started work. Audrey, for example, remained living in the parental home until long after she had graduated from university and started full-time work. Even then, she moved into a privately rented flat; though she had registered her name on the council housing waiting list as soon as her daughter was born, she waited 14 years before being allocated a property.

I wasn't ready to move out ... because I was getting support from my mum ... I think [my daughter] was ... 7 or 8 before I got a flat ... Eventually I moved into affordable housing. I'd waited, since the day [my daughter] was born, I'd had my name on the waiting list, so I'd waited 14 years for a house.

(Audrey 41, three children aged 25, 9, 3)

Caroline, who was now cohabiting, recounted that it had in fact been easier for her to secure social housing when part of a couple than it had been as a lone parent. She had already left her family of origin and was living independently and working full-time as a carer, when she found herself unexpectedly pregnant, aged 20. Her boyfriend, who had recently been made redundant, was still living with his parents. The couple discussed the possibility of moving in together but, with only statutory maternity pay and her partner's JSA, they were unable to afford the rent without claiming Housing Benefit. However, her landlord refused to accommodate unemployed tenants or accept those claiming Housing Benefit, notifying her that when her six month tenancy ended, it would not be renewed. Having enquired into the possibility of securing council housing as an expectant single mother, Caroline was advised that as a non-priority case, she would wait many years before being allocated a property. When her tenancy expired, she had no option but to move in with her sister.

I went to ask [at the Council] but ... they wouldn't give me anywhere. Even though the landlord was making me homeless, they said I had to stay there... but ... I knew I was going to have to move out of there anyway when the tenancy expired, so what's the point in dragging it out? ... So I didn't get a council house ... I moved in with my sister who had a spare room. (Caroline, 23, two children, 3 & 2)

When the baby was six months old, Caroline's partner started a new job and they jointly applied for council housing as a working couple. After a wait of five months, they were offered a two-bedroomed house on the same estate where Caroline's mother lived. *With us coming together as a couple at the time when we got the council property, it was a lot easier ... being a couple with a baby, I think it was a bit easier. (Caroline, 23)*

Support workers clarified why housing allocation policies appeared to sometimes operate differential, and seemingly unfair, rules according to different family types and competing categories of applicant. With rising demand for affordable social housing, rather than prioritising different family forms, local authority allocation policies differentiated between 'priority' and 'general needs' tenants. General needs tenants, though deemed to have low priority housing needs, would be considered suitable as prospective social tenants if there was a low perceived risk of rent arrears and anti-social behaviour. Lone parents were not treated any more favourably than other families, they explained. Indeed, under such a system, a working couple with children could find it easier to secure a general needs tenancy than a lone parent in receipt of out of work benefits, particularly if the lone mother had rent arrears or an outstanding Housing Benefit overpayment. Other than joining the long waiting list alongside other general needs applicants, the only route of entry into rented social housing for lone mothers claiming IS was therefore to submit an application as a priority needs tenant. However, the assessment process

was stringent and only a small proportion of applicants were successful in being submitted and approved for a property:

I have to evidence everything that [the mother] has done and [mother's] history of where she's lived in the last five years and where she is up to now. And then, if I put on any form about serious mental health issues or has been in trouble with the police or been in court or prison, the police are there to access their records ... so no one will slip through the net ... so it's really quite tough nowadays. (Housing Support Worker)

Lone mothers in this study were aware of these procedures and, far from having expectations of 'jumping the housing queue,' had resigned themselves to finding accommodation in the private sector. Tricia was one of the few mothers who found a private landlord willing to accept her as a tenant, largely because, having previously been in a well-paid job, she was able to afford the deposit and monthly rent advance:

I was told I wouldn't get a council house, that I would be waiting years ... [the housing officer] said 'you need to have a private let ... your child will be in school before you get a council house off us.' Luckily, because I'd been working right up until then, I had plenty of savings, I was in the financial situation to be able to pay deposits and a month's rent in advance ... so I got my flat.' (Tricia, 31, one child aged 4)

Nevertheless, the tenancy was short-lived due to the changes in entitlement enacted as part of the Coalition government's welfare reform measures. With a reduction in the Local Housing Allowance (LHA)⁴⁰ she was no longer able to bridge the shortfall between the financial help she was now entitled to and her actual rent, so reluctantly had to move home.

When they were bringing about the change in benefits ... because I'm [with] a private landlord, the bedroom tax doesn't affect me, but they will only give me a set amount of money ... They don't penalise me because it's a private let but they did drop the amount they paid ... and you have to find the extra shortfall ... They gave me nine months to find somewhere to move to, and I was lucky enough to find a friend of a friend that knew where I could get a house ... a bit cheaper. (Tricia, 31)

⁴⁰ Changes to the Local Housing Allowance in the private rented sector were announced in the June 2010 Budget and October 2010 Spending Review. The changes formed part of the Conservative government's package of measures to reform Housing Benefit which included introduction of the 'bedroom tax.'

For mothers unwilling or unable to return to the parental home and without the financial means to pay agency fees, deposits, rent advances and top-ups to the LHA, few options remained. Alice was four months pregnant with her second child and had been evicted from a privately rented house following a dispute with her landlord, but the only housing option offered to her was supported accommodation for lone mothers and their children:

I moved into [supported accommodation]. I spoke to the Housing Options team and that is what was offered. At first I was a bit reluctant to take it but I got evicted from [my house] and I had nowhere else to go ... I [spoke] to the council last year but they don't have any houses or help available ... I'll be glad to move out and have my own space ... just the thought of spending Christmas here is kind of depressing. (Alice, 24, one child aged 3, six months pregnant with second child)

Alice was not unusual; five of the women interviewed for this study were living in supported accommodation for single mothers and a further seven had lived in similar housing during pregnancy or in the early months of a child's life. Though grateful for the accommodation and support provided, none had relished the experience and all were relieved when they were eventually able to move out. Housing support workers explained that due to the additional impact of public sector funding cuts and welfare reform measures, even homeless lone mothers who presented with a high level of need were now typically only being offered temporary supported accommodation. Changing IS and Housing Benefit regulations for young people also meant that, unless there was an assessed risk of child abuse or domestic violence at home, lone parents under the age of 18 now had little option but to stay living with their families of origin:

[North West local authority] changed their protocol for 16, 17 year olds being able to access housing and ... they do everything they can to keep the child at home rather than have them leave ... If relationships have broken down completely at home ... then they will be entitled to claim IS ... but what happens is that the DWP gives it to the young person but takes it off mum and dad. And mum and dad are saying, 'well hang on a minute you're not taking sixty quid off us because she's got a perfectly good bedroom to sleep in.' (Housing Association Manager)

Though affordable, clean and warm, supported accommodation operated under regulated tenancies and were “just for mums” so prohibited cohabitation and imposed other rules, for example, restrictions on partners staying and over-night visitors. Housing support workers, moreover, had access to the properties and could let themselves into individual flats with their own keys without the mother's knowledge or consent. Though few of them did, mothers who valued their privacy more than the

support provided were keen to move on into independent housing as soon as they could. Their financial situations and the circumstances under which they came to be housed in supported accommodation, however, often made it difficult for them to do so. At the time of the interview, Haley was living in supported accommodation for young single parents. With no savings, a record of anti-social behaviour, rent arrears and a Housing Benefit overpayment to repay, the prospect of her accessing social or private housing was remote. Desperate to move out and move on in her life, for the time being at least Haley had no option but to remain in limbo, partnerless, jobless and living in temporary, supported accommodation. Housing support workers confirmed that if any of their single mothers re-partnered or wanted to cohabit with a child's father, as a single occupancy landlord, the Housing Association would be unable to continue accommodating them:

We don't accommodate couples.... because we are single occupancy... always have been... because they can't jointly claim their benefit with us... So if they have lived with us and then got into a relationship....we would look to move them on, out of the Association. (Supported Housing Worker)

There were, nevertheless, some lone mothers interviewed who had been able to secure social housing: a small cohort of older mothers who had acquired their properties when social housing was in relatively plentiful supply and benefit regulations less stringent; and a group of younger, disadvantaged mothers who had formerly been in the care system. Alana recounted, how in previous decades, good quality social housing had been much easier to acquire:

In them days there was [lots of Housing Associations] ... I just asked them and ... it didn't take long... I think it must have took about 12 months and we got this house... it was newly built, with a garden. (Alana 60, two children aged 29 & 22)

For the younger group of 'care leavers,' the local authority had a statutory responsibility to support their housing needs at least they reached the age of 21.⁴¹ Even so, these mothers had typically only be able to move into social housing after a period of up to two years living in supported accommodation and following a rigorous assessment process in which their applications were closely scrutinised by a housing panel alongside other needy cases. The properties they secured, moreover, were often in need of improvement or located in deprived neighbourhoods or on outer housing estates with poor access to shops and services. As such, these mothers had not so much 'jumped the housing queue' but had rather taken up residence in an otherwise empty property on a peripheral housing

⁴¹ At the time of writing, children reaching 16 who had spent time in the care system were entitled to on-going support from a social worker or personal adviser until they reached the age of 21 or older if they remained in full-time education, together with additional help with housing costs.

estate or in a part of town in which no one else was willing to live: “*This house had been empty for about six months.... it was overgrown, it had been neglected ... and they said no one had wanted to take it on*” (Ronnie, 20).

With such restrictions on housing options, among this sample of mothers, if they had a supportive family, it was more common for them to move back home after having their babies than it was for them to move out. It was only as their babies grew into toddlers that living conditions often became overcrowded obliging some mothers to later relocate into their own accommodation. However, those unable to pay for deposits, rent advances and furniture were again restricted either to supported accommodation or poor quality social housing in an insalubrious area:

[The house] was overcrowded because [the house] is only a two bed, and at the time there was my mum, my dad, my sister and my brother living there, and then me and the baby. So it was so overcrowded. And then [the housing association] said, ‘oh well we’ll look into [a house] if it’s empty then we’ll let you know.’ And they ... had I think 20 people viewing it and no one wanted it... because it’s damp ... and a lot of bad stuff had happened in the road (Kirstie 21, one child aged 18 months)

For lone parents in receipt of out of work benefits, housing support workers reported that poor quality, privately rented property in the worst areas had increasingly become the norm:

[Housing options] are limited because their benefits are limited... to move, you’ve got think of a furniture van, deposits. If you’re not lucky enough to go with a Housing Association, you’ve still got to have a week’s rent up front... Going privately ... with the deposit ... it can take you up to £1,000 ... so they end with terrible housing options, you know ... a house where you can pay off the deposit ... but it’s really, really poor.
(Housing Support Worker)

Ever increasing demand for a reducing supply of affordable housing from competing priority groups, in combination with recent welfare reform measures, therefore meant that although they were entitled to financial help with their rent, compared with previous decades the housing options available to these lone parents were typically no different from those available to other low-income and disadvantaged groups. In this context, claims that young single women might choose to get pregnant in order to access low cost, subsidised or social housing seem increasingly spurious.

5.8 Conclusions and discussion

The findings here reveal a more complex and nuanced picture of fertility decisions than the simplistic version often painted of the circumstances under which poor and low-income unmarried women conceive and make the decision to continue with an unplanned pregnancy. Testimonies from women who were not living with a partner at the time of giving birth gave no indication that their pregnancies had deliberately been planned or proceeded with in order to gain entitlement to welfare benefits or tax credits, or that they had chosen to eschew coupledness to better exploit the benefit system or to qualify for social housing. Neither calculated prior to conceiving, nor largely foreseen, that the mothers in this study had become lone parents and had turned to the state for financial support was mainly due to relationship breakdown during pregnancy or soon after giving birth. Relationship breakdown, in combination with no or limited family support, had, in turn, made it difficult for many of these mothers to start or re-start work after having their babies. Though all of the women who had a child when not living with a partner had recourse to the welfare system as lone mothers, there was negligible evidence, therefore, that eligibility for or entitlement to social security or housing had incentivised their fertility decisions, a finding consistent with UK research (Rowlingson and McKay, 2005, Brewer et al., 2007c).

Nor were these 'unpartnered' mothers transgressors of societal norms and culturally distinct from married or cohabiting mothers. Though on average they tended to come from more disadvantaged backgrounds, the values, attitudes and behaviours of this group of women with respect to pregnancy, employment and child-rearing were not markedly different from those of the women, discussed later, who had a child when in a cohabiting or marital union. The sample of mothers across the research as a whole was characterised by women whose pregnancies had mostly been unplanned, whose relationship with a child's or children's father had broken down and who, at some point during life's trajectory, had recourse to the welfare system as a lone parent. As will be shown, there was no significant difference in the circumstances of becoming a lone mother, nor in the family values, work attitudes or parenting practices between this group of 'unpartnered' women and those who became lone mothers through separation or divorce and whose children had been born into and raised (though not necessarily conceived) within an intact two-parent family.

It is also worth considering what would have happened to this group of women had they ended their pregnancies or avoided becoming pregnant in the first place. The assumption that they would not have otherwise needed to claim state financial support or housing assistance is fanciful. Rather, the likelihood is that, even if they had deferred having children, as low-income women with low levels of education and who mostly came from disadvantaged backgrounds, without a marked improvement in their socio-economic circumstances or material resources, many would likely have remained poor and

entitled to welfare benefits and housing support in some shape or form, as many had indeed been prior to becoming pregnant. The notion that in the absence of lone parent benefits and a financial differential in entitlement between lone and couple parents, many of these women might otherwise have married or remarried is equally contestable. Exploring the reasons why all but one of these expectant mothers came to separate or live apart from their partner, and whether the availability or generosity of welfare benefits or tax credits discouraged two-parent family formation, is the next theme to which we now turn.

Chapter six

Relationship breakdown among women who had a child when not living with a partner

6.1 Introduction

This chapter explores in greater detail the relationship circumstances of the 23 women covered in chapter five whose route of entry into lone motherhood was through having a child when not living with a partner. Although relationships varied in terms of their quality, stability and longevity, of these 23 women, only four could be classified as truly ‘unpartnered.’ 15 women were in, or believed they were in, an exclusive sexual relationship with their partner at the time of conceiving and a further four were actually cohabiting with the baby’s father when they became pregnant. However, although some of these couples discussed marriage and others briefly became engaged, in the period between conception and birth, relationship dynamics changed and only one couple made the transition to become a two-parent household. Analysing the testimonies of this group of women, this chapter examines why cohabitation, or indeed marriage, was so rare an outcome of these pregnancies. It explores the circumstances in which couples failed to establish or sustain a stable co-residential union and ended their relationships in the period between conception and birth, and considers whether the welfare system had any influence on family formation or partnership dissolution decisions. Relationship breakdown and separation during pregnancy are discussed in relation to their impact on mothers’ financial circumstances and living arrangements, together with an exploration of the extent to which the welfare system may have encouraged, alleviated or compounded these effects.

6.2 Domestic violence

Stories of domestic violence featured prominently in the narratives of mothers whose relationships had broken down during pregnancy.⁴² Exasperated by her unemployed boyfriend’s refusal to look for work while she worked full time, and increasingly fearful of his violent outbursts, Laurie had already ended her relationship only to discover she was pregnant. Believing that children should ideally be brought up by both parents, she reluctantly took her partner back, with dire consequences; when she was three months pregnant, he assaulted her:

⁴² Around 30% of domestic violence begins or escalates during pregnancy (Gyneth Lewis and James Drife, *Why Mothers Die 2000-2002 - Report on confidential enquiries into maternal deaths in the United Kingdom* [CEMACH, 2005])

I found out I was pregnant after we'd split up...but I thought, well I'd like to have both parents there for the baby, but that was just the wrong move ... He came round one day ... I'd been at work all day and I said 'have you been to the Jobcentre?' and he was like, 'no, stop telling me what to do'. And I was like 'you need to get a job soon because there's a baby on the way.' ... I was quite angry ... because he hadn't even done any dishes or anything all day, you know, he'd been staying over and I was just a bit annoyed as I'd been at work all day and I was so tired ... And then he just got really angry with me and ... he hit me in the stomach ... I was [three months] pregnant. It had happened before but it just finally hit home that I just need to get out of this now, I don't want my baby being around that. (Laurie, 29, one child aged 2 years)

Her boyfriend was later arrested, charged and served a custodial sentence. During the investigation, the police informed Laurie that although he came from “*a respectable family*”, her partner had a criminal record and had assaulted a former girlfriend under similar circumstances, something of which she had been completely unaware. As the victim of domestic violence during pregnancy, Laurie's case was referred by the police to Social Services who advised that under revised child protection legislation,⁴³ mothers who cohabit with violent or abusive partners risk having any children in the household removed and placed into the care of the local authority.

Social Service got involved from the police, because I was pregnant, I think they automatically notified them Social Services wrote me a letter telling me that if I was to let him near the baby, it would come into a concern of whether I'd be a fit mother. So I made that decision not to let him be around her at all because I didn't want them to think that I couldn't look after her, or that I might lose her ... and it turned out that he did it again to another girl, so I think I made the right decision to end it They said if I saw [the father] I would risk them taking the baby off me... So ... it was taken away from me, that decision. (Laurie, 29)

Relieved that any decision to retain contact with her former partner had been taken out of her hands, having herself been brought up by a lone parent, Laurie nevertheless regretted that the child would be raised without any involvement from her biological father:

⁴³ Legislation introduced in the Children and Adoption Act 2002 defines exposure to domestic violence as a form of significant harm to children (including unborn children), and so is now treated as a child protection issue. This legislation, together with central government guidance on inter-agency collaboration, has resulted in the police systematically notifying local authority children's social services of all domestic violence incidents where there are or will be children in the household. (Stanley, N., Miller, P., Foster, H. R. & Thomson, G. 2011a. Children's experiences of domestic violence: Developing an integrated response from police and child protection services. *Journal of Interpersonal Violence*, 26 (12) 2372-2391. p2373)

It felt a relief to be honest because at that point I'd gone past caring about him and I just wanted the best for [my daughter] and I didn't want anything to upset her. And I was scared of him at the time as well, so I just wanted things to be normal and stable. But at the same time, I was gutted because ... my dad brought me up and I'd never want anyone not to be around their dad. ... But I knew when they said that I had to do it.
(Laurie, 29)

Christina too, ended her relationship after being assaulted by her partner during pregnancy. Raised by an alcohol-dependent mother, since her teenage years, she had been in foster care: “*The earliest memory I've got is, I was about five and my mum had took an overdose when I found her and she was drunk and took an overdose*” (Christina, 22, one child aged 4). After leaving care, she moved into her own flat and began a relationship which became increasingly abusive:

I got into a relationship. I was with him for two years, that was like kind of serious and then ... he started hitting me... He said he was working but he was a proper compulsive liar. He never gave me any money towards food or anything like that ... but I was only on a budget for one. I probably would have stayed with him but...one day he just whacked me and just wouldn't stop ... so I left him ... and then the next day I found out I was pregnant. (Christina, 22, one child aged 4)

She was too afraid to tell the baby's father she was pregnant for fear of what he might do, so he first came to know of the pregnancy after a chance encounter in the street. Though she was heavily pregnant and in a public place, he physically assaulted her:

I didn't tell the father [I was pregnant]. He saw me in the street with a bump about six months later, because I weren't going to tell him! He pinned me up against the wall by my throat in the street ... and you could tell I was pregnant ... He didn't want a baby [because] when I was 6 months' pregnant, his current girlfriend now was 3 months' pregnant ... you see, he had been cheating on me. (Christina, 22)

Later, while she was in labour, the father made contact and threatened to harm the baby:

The day before I had the baby ... I was [in hospital] and got a phone call off ... him and he said 'I'm coming up the hospital to stab the baby'. So we had the maternity ward on lock down ... I had a solicitor come to my hospital bedside and within two days of me being out of hospital ... I was in court getting an injunction to stop him from coming anywhere near me or the baby, for the baby's safety. (Christina, 22)

Living alone and with no family support, Christina found raising her child a frightening and isolating experience: *“I was scared, absolutely terrified of being a single mum”*. In a cruel twist, at the time of being interviewed Christina was claiming benefits as a single person, her child having been removed by social services due to allegations made by her own mother, long estranged, that she was unfit to care for him. *“My mum started making accusations up, saying I was hitting him and I was violent towards him ... Social Services contacted me, saying my mum had been in touch with him and that they were handing [my son] over to my mum”*. Convinced that her mother’s impending loss of eligibility for welfare benefits was at the root of the accusations, Christina recounted how her mother had nevertheless been granted temporary custody of the child, something she was now contesting in the courts: *“My youngest sister’s now 16 and [my mum] won’t be getting her benefits any more ... [My sister] wants to start work, get a job ... but with these new rules in place ... [my mum] would have had to pay bedroom tax, rent, council tax ... But now she’s got [my son’s] money ... she’s got full rent paid, full council tax and her Income Support.”* Too distraught, she was unable to continue the interview.

Cheryl also ended her relationship after being assaulted by her partner when she was pregnant. Her partner resided nearby with his father, claiming Employment Support Allowance as a single person. They had discussed living together and *“making [the cohabitation] official by moving him in”* but a joint benefit claim when cohabiting with a former partner during which she lost her entitlement to benefits made her wary. She was soon vindicated in her decision; one night, while drunk, he assaulted her:

I was close to ... five months [pregnant] with my middle son... If [my partner] had a drink he used to flare up. ... This one night ... I went to bed and he come in and started kicking of ... and basically he strangled me ... I was too scared to do anything, I didn't go [to] the police ... I was too scared to go the hospital ... I was scared of him, what he was capable of ... That's when I realised I can't put me and the two children through this any more and I asked him to go and he actually went because he'd realised himself he'd gone too far... I had problems with that pregnancy ... [The baby] stopped growing inside me ... due to the lack of oxygen. (Cheryl, 27)

To protect her family, Cheryl decided to register the birth in her name only, denying the father legal rights of access to the child without her consent. He did not challenge her decision and thereafter, contact with her and her son ceased:

He'd disappeared, he hadn't been in touch, and that's how I wanted it. I didn't want him coming and having any rights to my son... After that this new girlfriend fell pregnant ... I got ... a text message off him, saying I don't need that child any more, I've got my son. (Cheryl, 27)

Though no less shocking, an unexpected finding was that domestic abuse during pregnancy was not restricted to women in non-cohabiting or unstable relationships. Three of the four women in this group who had been cohabiting at the time of conceiving ended their relationships before giving birth due to domestic violence experienced when pregnant. Partner violence could also occur when pregnancies were not accidental but planned. Diane, introduced in the previous chapter, had been cohabiting for a year and believed she was in a stable relationship when she planned her third pregnancy, seemingly with the agreement of her new partner. At the time, both worked in skilled, well-paid jobs, she as a dental technician, he as a retail manager. Neither had previously claimed benefits. Though her partner reacted with delight on hearing the news of her pregnancy, when she was five months pregnant he seriously assaulted her, bringing the relationship to a sudden and traumatic end:

It was about after a year [together] that he moved in and then later I became pregnant ... It was planned ... but unfortunately when I was five months pregnant, he assaulted me ... So obviously that relationship ended ... I came home from work ... I was working when I was pregnant and he just turned on me. I don't know why ... The police ... said to me that he had a record ... of doing this previously and obviously I didn't know anything about it... And it was at that point basically that I had to start claiming benefits. (Diane, 39 three children aged 17, 14, 7)

Diane had initially intended to resume her job after a period of maternity leave, but following the relationship breakdown, with three young children to care for single-handedly, she was forced to hand in her notice and claim Income Support.

Haley had planned her pregnancy too, though her circumstances were very different. Abandoned by her birth mother as a child and unofficially adopted by a relative, Haley met her partner while both were living at a hostel for unemployed young homeless people. The relationship was volatile from the outset. Briefly moving into a privately rented flat they shared with another couple, the foursome were evicted for rent arrears and anti-social behaviour, returning to the hostel and resuming their relationships there. A heavy drinker with a history of violence, her partner was unemployed and in receipt of JSA and she was enrolled on a government training scheme when, after two years together,

they decided to become parents. Initially delighted at her positive pregnancy test, her partner became increasingly abusive as the pregnancy progressed.

Things changed as soon as I was pregnant ... He hit me while I was pregnant with his child! ... Even though we planned to have our [child] we were arguing and ... I don't mean just like shouting and screaming, I mean fist fighting ... [The baby] stopped growing at 28 weeks because of all the stress I was under and we were told ... her kidneys couldn't be formed properly ... and she might have Down's Syndrome. (Haley, aged 22, one child aged 2)

Fearful of social services involvement and having the baby taken into care, Haley ended the relationship. Prevented from acquiring either social or private rented housing because of a Housing Benefit overpayment incurred when the couple shared a flat, but unable to remain living in the hostel with a new-born, Haley had little choice but to move back in with her adoptive mother. She explained, *"I've got to pay the rent arrears first ... [My former partner's] not liable for it because ... it was my name on the agreement ... but I didn't want to be in a hostel with a new-born ... because I've had people phone up Social Services on me, on more than one occasion ... so I moved back to my mums because my mum's was a stable household."* Asked if it was her choice to be a lone parent, Haley agreed, but heavily qualified her response. *"It is my choice to be a lone parent because what's the point being in a crap relationship?"* Her decision making was motivated, she added, by what she, in discussion with her support worker, agreed would be in the best interests of her child. A failed attempt by the father to gain custody of the child caused further deterioration in their relationship and she was beginning to regret jointly registering the birth. *"When you turn up to court drunk, what does that say?"* she asked rhetorically.

Though acknowledging that her choice of partner had been seriously ill-judged, she pointed out that hostels and foyers that accommodate young homeless people such as herself prohibit non-residents from staying overnight, so have the effect of restricting prospective partners to fellow residents, most of whom come from similarly disadvantaged backgrounds. *"There's loads of couples in places like that because you all live together ... so you only get to know people that way ... within the place that you live."* But she was equally emphatic that raising their child alone and on benefits had never been part of the plan. *"The one thing I didn't want was to have a baby and be on my own ... that was not supposed to happen the way we planned it, but things don't always go to plan do they?"* Raising a child as a lone parent was infinitely harder, she said, than it would have been with a committed partner, but as she resignedly observed, *"there's only so much you can do to push someone to be a dad."*

6.3 Denial of paternity and abandonment

A favoured trope of the tabloids, few stereotypes rival the archetypal young single mother who may barely know, or not know at all, who the father of her child is, suggesting reckless and promiscuous behaviour ‘at the taxpayers’ expense.’ Among this sample of lone parents, those who conceived having only recently met, or having only had a brief or casual sexual relationship with the father, were overwhelmingly the exception rather than the rule. Only four mothers’ circumstances met these criteria. All were abandoned by the father and left to raise their child alone.

Kate, whose mature and confident demeanour belied her considerable youth, found herself pregnant aged 14 following a single sexual encounter with a man she met in a night club. Now aged 16, in receipt of IS and Housing Benefit and living in supported accommodation for young mothers, she recounted the circumstances of becoming pregnant: *[It was] just a one night stand... My mum went on holiday and ... I was going out ...with my brother’s girlfriend and ... I was getting drunk a lot and ... she was influencing me to have sex ... and I got pregnant ... I was only 14 at the time.* (Kate, 16, one child aged 18 months). Unaware of her young age, when told of the pregnancy, the father responded angrily denying his paternity and refusing to have any further contact with Kate or her baby. *“He said she weren’t his and so I just said well I didn’t need him, she’s got me... He denied she was his.”* The child, now aged 18 months, had never met her father, something Kate regretted but, echoing the sentiments of Haley, she remarked that if your child’s father denies paternity and abandons you, *“there’s nowhere to go really.”*

Layla met the father of her child in a night club before falling pregnant a few months later, aged 21. Though the relationship was new, and hesitating to call him her boyfriend, she was nevertheless distraught when he changed his mobile phone number and resisted her attempts to contact him. In her efforts to find him, she learned he had lied to her about where he lived, having a job and even his name. Having finally tracked him down, a series of offensive texts from him followed in which he denied he was the father, and after much upset and pressure from her family, she ended the relationship. She explained her reasoning. *“He used to call me names and stuff on text, he was just horrible. ... He’d say she was his and then he’d say she wasn’t, then she was, then she wasn’t. ... So I just said, well I can’t keep listening to that”.* Registering the birth without the father’s name on the certificate, she effectively denied him any parental rights of access.

Through her exercise of agency, at first glance, Layla appears close to being a single mother through ‘lifestyle choice’ as suggested by welfare dependency discourses and the individualisation theory. *“Relationships are a constraint, I don’t like them! ... I’m happier single than I am in a relationship. A relationship’s not important at the minute ... because I like being by myself!”* However, much of her

reasoning was post hoc and, as she herself revealed, she had never actually been in a serious relationship: *“I’ve never really had a proper boyfriend to be honest, I’ve always just been on my own. I’ve never been in a serious relationship”*. Closer analysis revealed it was not so much relationships she was despairing of, but rather of finding a partner sufficiently worthy of one.

All men my age are horrible! It’s hard to find a nice lad who’s my age, a decent boy ... a lad you can have as a friend as well, rather than just a lad ... who’s telling you what to do all the time ... I’d like someone I could have a laugh with and be friends with but there’s no one like that around here ... I want to be able to go on holiday with my friends ... without having the problem of someone else telling me what to do ... My friends are in that situation, so I don’t really want to be like them. (Layla, 23, one child aged 6 months)

Kate made a similar observation. Though abandoned by the father of her child, she was grateful for the liberty this afforded her in raising her daughter as she thought best, without his unwanted interference:

All my friends have got babies and they can’t have boyfriends because the baby’s dad is there saying I don’t want this man around my child ... It’s like when you’ve got ... a baby, it’s like the dad’s still got a hold over you ... They don’t want the mother ... but they don’t want anyone else to have her either ... and then it just causes loads of bother then, but I don’t have that because he doesn’t care about her. (Kate, 16, one child aged 18 months)

Still living in the parental home, Layla had no pressing need of a partner, she said, nor to establish a separate household: *“It’s just me and the baby and my family”*. Although she had a strong independent streak, she admitted to being entirely dependent on the emotional and practical support provided by her parents. Having re-started work part time after six month’s maternity leave, she was reliant on the childcare support provided by her father. Unable to work due to a serious health condition, he doted on his first grandchild and happily cared for her when Layla went to work, just as he had cared for Layla herself when Layla’s mother went to work. As the family’s only car owner and driver, he was also the resident chauffeur, transporting his partner and daughter to and from their places of work. Appreciative of the support she received, though she would have been entitled to claim Housing Benefit had she moved out into a rented property, Layla remained living in the family home and said she felt no pressing need to get her own place.

6.4 Father unknown

Tania's situation was unique; she became pregnant by a man who was completely unknown to her. However, the circumstances better fit a narrative of personal vulnerability and sexual exploitation than reckless promiscuity at the taxpayers' expense; she has Asperger's Syndrome:

I had mates that were influencing me on going out every weekend, getting drunk ... I normally remember when I'm drunk, things I've done, but this one night I can't remember anything and obviously I took someone home and slept with them and I got pregnant with a one night stand... I don't even know what he looks like! I've always wanted to have kids. But I was shocked ... I was like, oh God what have I done?! ... I worried because I didn't want to have kids unless I knew the Dad and I was with the Dad because I didn't want to bring kids up without the Dad figure. (Tania, 26, two children aged 2 & 2 months)

Against her doctor's advice, she went ahead with the pregnancy but, due to her special needs and the circumstances of her conceiving, to protect her and her unborn child, she was placed in the care of social services. Relocated into mother and baby accommodation, she had no choice but to stay there until six months after the birth, eventually being moved into social housing on the same estate she was raised as a child and where her mother lived. She had since had a second child after becoming pregnant on a first date with a man she met on Facebook. She was never entirely sure of the father's true identity or intentions: *"He's at university doing law. But he was dead secretive ... I've never been to his home, I've not seen any of his friends, I've not seen his family ... and it just seemed a bit odd ... and his Facebook page didn't have his real name on it."* (Tania). The relationship, largely conducted online, was ended by her in a text after he failed to show up at the hospital when she was in labour and later, as arranged, to see his new-born child. His mendacity and chronic unreliability having aroused her suspicions, she chose to register the birth in her name only to restrict his parental rights of access.

6.5 Going it alone

Tricia was unusual in choosing to go ahead with a pregnancy in full knowledge that she would be bringing her child up alone, without any involvement from the father: *"His father's had nothing to do with him, no input from the announcement! So it's been like that, totally on my own ... from the beginning"* (Tricia, 31, one child aged 4). As such, though her pregnancy had not been planned, of all the mothers who had a child when not living with a partner, Tricia perhaps came closest to cultural representations of single motherhood as a conscious choice to 'go it alone.' However, though claiming IS as a lone parent, in all other respects, her circumstances, values and behaviour failed to

conform to the welfare dependent stereotype. Since leaving home aged 17, she had been virtually continuously employed and had only ever claimed JSA to bridge short periods of unemployment between jobs. *“There’d been a few short periods where I’d been on JSA while I was looking for work, but I’d certainly never claimed anything like Housing Benefit ... before. And I never thought I would. I have always been very into working, even little jobs from the age of 15.”* Working abroad as a holiday representative, she became pregnant unexpectedly, aged 27, following a sexual relationship with a work colleague towards whom she had no romantic intentions. Though her partner accepted he was the father and respected her decision to continue with the pregnancy, he rejected any notions of further involvement; he simply wasn’t ready to be a father, he said. All contact with him had since ceased and she had declined to disclose who the father of her baby was, even to her immediate family:

It wasn’t a one night stand ... it was someone I cared about but we weren’t in a relationship ... We just sort of overstepped the mark ... It shouldn’t have happened; we were silly... How old was I? 27, so old enough to know better.... [We’d been] on and off over a year... but it wasn’t serious ... it was more our friendship that kept us together than any serious thoughts that there was going to be a future in it ... and it became quite clear that making a go of it wasn’t an option ... we haven’t really spoken even since I told him I was pregnant. (Tricia, 31)

With on-site accommodation provided as part of her job, Tricia had no option but to hand in her notice and move back to the family home. Once the baby was born, she used her own savings to pay a deposit and a month’s advance rent on a rental property owned by a friend of her fathers, claiming IS and Housing Benefit as a lone parent. She missed working and had every intention of returning to the labour market once her child started school, but with no partner or close family able to help with childcare, her options were limited. Having estimated that the tax credits and financial help with childcare she would be entitled to in work would outstrip her benefit entitlement, she was not alone in reasoning that by deferring re-starting work until her child was old enough to start school, she was reducing rather than increasing the amount of public money expended on her. Staying home to raise her child herself also seemed to her to be infinitely preferable to *“farming him out”* to a nursery or child-minder. Nevertheless, claiming benefits did not sit well alongside her strong work ethic:

I hate not working, but then I realised that as a single parent, if I’d have got a job ... I’d have actually been claiming more money off the state because they’d have paid a lot more towards childcare and then a stranger would have been bringing up my son. So although it doesn’t sit great ... I thought, well, either way, if I’m going to be taking a lot of money off the state, I might as well raise him myself and be there for him. (Tricia, 31)

Like the children of other lone mothers categorised as ‘unpartnered,’ her child had regular contact with male relatives and plenty of exposure to positive male role models in her social circle. As such, she strongly refuted the assumption that her child would have fared better had his parents lived together, or that he was somehow disadvantaged for the want of contact with his biological father.

I think he’s missed out on the fairy-tale ... of a Mum and Dad living happily ever after, but ... if his own Dad had been with us, I don’t think that would have been better for him. Had I been in a lovely relationship and we’d been living together and everything was happy ever after and we’d planned to have him, then that would have been ... [different] but it wasn’t like that... and to force something on someone that didn’t want it and didn’t want me ... I don’t think that would have benefited him. (Tricia, 31)

6.6 Reluctant fathers

Denial of paternity and desertion by the father did not only occur in new or more casual relationships. Even in established couples, male partners could be reluctant to admit paternity. Susanne was 20 and had been in an exclusive sexual relationship with her partner for more than a year. Though not formally cohabiting, she frequently stayed over at his rented flat in preference to being alone in her damp bedsit. Jealous and controlling, he would frequently lock her inside the property while he went out to visit friends and family, including his former partner and mother of his three-year-old child. When Susanne fell pregnant, both were initially delighted but within weeks he denied he was the father. Early in the pregnancy, weary of his unreasonable and immature behaviour, she decided to end the relationship: “*We split up because ... he decided to say that the baby wasn’t his ... I said ‘I wouldn’t have had a chance to meet anyone else’ because he locked me in... But he was adamant that she wasn’t his... When I was like three weeks’ pregnant I left, I just thought I’ve had enough ... I can’t bring a baby into a relationship where you argue all the time.*” (Susanne, 21, one child aged 12 months).

Brought up by an alcoholic father after being abandoned by her mother aged 13, Susanne’s familial resources and housing options were severely limited. With social services help, she moved into supported accommodation for homeless young people where she stayed until the baby was born, later getting herself into debt to pay the deposit on a sparsely furnished, privately rented flat. Depressed by her situation and surroundings, she was scornful of the idea that anyone would choose to have a baby simply to claim benefits. As she pointed out, she was already in receipt of benefits, as well as living independently, when she became pregnant. Pursuing her former partner to make a financial contribution towards the child’s upkeep, he refused, again denying he was the father and insistent that a DNA test be carried out. As a last resort, she contacted the Child Support Agency (CSA). Liable to

pay the £90 fee if the test proved positive, he finally relented, accepting his paternity and reluctantly agreeing to pay child maintenance £5 a week from his benefits. He had seen his child, now aged 14 months, only once.

Alice, too, believed that her former partner's unwillingness to pay child maintenance was at the root of his denial of paternity. She had been in an "on-off relationship" with her partner for two years when during an 'off' phase she discovered she was pregnant. At first, he denied he was the father: *"He just said to me, you're seriously joking aren't you? And it wasn't a good reaction ... he was effing and blinding... when he knew that I was pregnant... that really upset me. He wanted ... not to have to pay anything ... for the upbringing of his child"* (Alice aged 24, one child aged 3, pregnant with 2nd child). Finally relenting, he agreed to pay child maintenance, but his initial reluctance to accept paternity soured the relationship and the couple split up before she gave birth. Housing support workers confirmed these mothers' hunches, that inability or unwillingness to provide financial support was a key reason why fathers abandoned the mothers, especially if they had since re-partnered or had fathered other children: *"It's quite common that dad will have nothing to do with the mother once she becomes pregnant ... especially if the dad is in another relationship with somebody else ... or has other children."* (Housing Support Worker)

Totally unexpected, denial of paternity did not only arise in casual or unstable relationships or those in which fathers were reluctant to contribute financially towards their child's upbringing. Married for three years, Shelley recounted her delight at discovering she was pregnant with her first child after two years of trying to conceive. Her husband, consumed by an imaginary infidelity, denied he was the father:

He was very paranoid, he accused me of, well he accused [our son] of not being his child ... He actually said to me that if the baby didn't start looking like him by the time he was six months, he was getting a DNA test done. And I said ... 'well ... you're not having my permission to do that,' but he went and got one off the net which ... he hid from me and I found. So he never sent it off but that's what was going on in his head at the time. He just wasn't normal. (Shelley, 43, two children aged 13 & 7)

Though the marriage lasted another eight years, Shelley later left her husband, citing this bizarre episode and his unfathomable response to her first pregnancy as *"the beginning of the end"*.

6.7 Lack of commitment and lack of work: “He can’t hold down a job and he can’t hold down a relationship”

A further group of women, though not abused or deserted by the father, had poor quality or unstable relationships that did not merit or justify the “*leap of faith*” needed, as they saw it, to move in or stay with their partners after finding out they were pregnant. Some partners were drug or alcohol dependent, making family formation a risky proposition for mother and child. Other partners were inveterate “*cheaters*,” many “*commitment phobes*,” others were precariously employed, unwilling or unable to contribute financially towards their child’s upbringing. Many moved in and out of the benefit system as temporary jobs or periods of sanctioning ended, though a few were more securely or lucratively employed. Fria, for example, whose partner was a well-paid electrician, fondly recounted how her unplanned pregnancy had prompted him to propose. However, the romance failed to last and six months later, while looking for a house together, he confessed to having been unfaithful. Though she accepted his explanation as an isolated, never-to-be-repeated, incident, the sense of betrayal she felt destroyed her trust in him and the couple separated before the child was born:

I was with his dad for a year and a half, and then I found out I was pregnant ... We stayed together for another 6 months ... We were sort of living together ... not officially ... he spent a lot of time at mine, I spent a lot of time at his but he had his own place ... He said that we should get engaged ... but then while we were looking for a house to rent he decided he was going to cheat on me ... and it just wasn’t the same after that, I just couldn’t trust him so we decided to go our own separate ways. (Fria, 22, one child aged 18 months)

Though earning a good salary, her former partner was reluctant to contribute financially towards the child’s upbringing and, at the time of the interview, Fria had recently submitted a claim to the Child Support Agency: “*He’s got a new girlfriend and he’s more interested in her than seeing the baby... He doesn’t give me any money ... He hasn’t paid me any maintenance, but I’ve just put in my CSA claim, now he’s working properly full time, because I thought why should I have to pay for everything... he’s his son as well! He should be providing.*” (Fria, 22)

Helena’s relationships with the fathers of her two children both broke down during pregnancy. In both instances, she had been cohabiting at the time of conceiving. Drinking heavily but managing to hold down a full-time job, she had recently moved in with her first partner when, with shock and delight, she found herself pregnant with her first child. Her partner, also dependent on alcohol, showed no interest in the pregnancy or the prospect of becoming a father. Early in the pregnancy, having stopped drinking, she made the decision to leave him and moved back into the family home.

Contact with him petered out soon after and the child, now aged 12, had met her father on only a handful of occasions. Helena had never received or pursued any child maintenance from him, preferring instead to survive on her own earnings, supplemented by tax credits:

We split up when I was eight weeks' pregnant because he was quite abusive but ... he just wasn't interested. We were living together at the time but ... he just wasn't interested in me being pregnant. I was excited about the baby, I was over the moon and I was working then ... I originally had my own flat but ... I gave up my own flat and moved in with him and then I found out I was pregnant and he wasn't interested. So I moved back in with my Mum and Dad ... I was quite upset but I just thought ... get on with it (Helena, 38, two children aged 12 & 2)

Though she had a strong work ethic, she was later forced to give up her job and claim benefits to care for her seriously ill mother: “*I've always seen to myself, all the way through my life ... Because my mum was a very strong person, she got us to be independent ... My mum always said, never ask a fella for anything because he'll always want something in return ... but my Mum got diagnosed with cancer and she was terminal, so ... as well as looking after [my daughter] I cared for my Mum full time.*”

The circumstances surrounding Helena's second pregnancy, ten years later, were no less distressing. Her new partner had recently moved in after both had secured full-time jobs, he as a drugs counsellor, she as a carer. Both pleased to discover she was pregnant, the newly blended household was short-lived. A former drug addict, her partner spectacularly relapsed late into her pregnancy and was dismissed from his job after being discovered smoking heroin on work premises. In yet another traumatic episode in her life, Helena took charge of the situation and to protect her family, told him to leave. Had she not done so, she would have risked having her children removed into the care of the local authority:

[My son's] dad decided to go [back] on heroin, so I was basically bringing [my son] up on my own when he was born ... We did live together for a short period. We went legit when he moved in with me ... He got a job as a drugs worker, that's when we both moved in together ... but he relapsed ... He was smoking heroin in the toilets at the place where he was working, so he had to go. So to protect my kids ... I asked him to move out. (Helena, 38, two children aged 12 & 2)

Though Ronnie desperately yearned to be settled within a stable family unit, she was unwilling to risk losing her newly found personal and financial independence by moving in with an unemployed partner she loved but had nothing to contribute, as she saw it, to a joint household: *“I’d love to be married ... to have that commitment... I’d love to be a family unit, well we are a family unit, we’re just dysfunctional! ... But until he sorts himself out ... like getting a job...we haven’t got a future together really ... unless he wants to change.”* (Ronnie, aged 20, one child aged 12 months)

What often characterised similar couples who failed to form or sustain a joint household was an unwillingness or inability on the part of the father to provide the kind of financial, emotional and practical support that mothers perceived to be a necessary pre-requisite for stable family formation. As Ronnie laconically put it: *“Men are arseholes these days, simple as ... They don’t want responsibility ... but it’s true there’s not much work around here ... And the government think by ... pushing people into work that isn’t there, it’s going to help ... it’s not, they’re just making us all poorer.”* In these instances, the wider socio-economic context of high male unemployment and insecure work often served as an unspoken backdrop against which these uncommitted relationships were conducted and decisions over parents’ living arrangements made.

Barbara, who had claimed as a lone parent and lived separately from a previous unreliable partner,⁴⁴ believed that, because of the loss of income that claiming benefits jointly entailed, welfare rules discouraged couples from cohabiting:

I think if you’re claiming separately you get more money ... I don’t see how the money that you’re entitled to every week could change just because there’s two of you, you still need everything you’re going to need in a couple ... I think that makes people want to break the law, by not claiming as a couple ... All the prices [are] going up but yet our benefits are staying the same ... I can’t say I haven’t done the same to be honest... I can’t say I would openly go to the Jobcentre and say, oh we’ll claim together, because then I’d lose money, and why would I do that? (Barbara, aged 33, three children aged 11, 8, 3)

Scarcely managing to cope on the benefit income she was entitled to as a lone parent, Ronnie expressed a similar sentiment about the perceived unfairness and deterrent effects to cohabitation of treating couples differently from lone parents:

⁴⁴ Lone parents who claimed separately while living apart from a partner are covered separately in chapter nine.

I'm one of the most honest people I know and I'd do it [claim separately from a partner] ... I know a lot of people do it ... Because even if we are getting separate claims, it's still not enough money to live on! We're scrimping and scraping ... we have to get 20p pasta instead of 30p pasta ... and then they want to cut our money just because we're a couple, it doesn't make sense to me at all... I think more people would live together if it wasn't for the rules. (Ronnie, 20)

Exchanging their dependence on the state, however restrictive and impoverishing that might be, with dependence on an unemployed or otherwise unreliable male partner, was simply seen as too financially risky. Many such relationships therefore ended or fizzled out, although some survived in suspension, as Ronnie's did, with the parents living apart in separate households, a kind of waiting period until male partners or their employment situations changed: *"He can't hold down a job and he can't hold down a relationship ... So we're not getting back together, not until something drastic changes ... He does want to be a family ... but he knows the way he is, until he changes ... it can't work."*

6.8 Conclusions and discussion

Because claiming as a couple is perceived to entail a loss or reduction in entitlement to state financial support, imagining the magnitude of welfare entitlement to be a key determinant of family formation behaviour, it is popularly premised that a woman who has a baby when not living with a partner has made a conscious decision to bring up a child without the presence or involvement of the father in preference to forming a two-parent family. This ubiquitous discourse of 'unpartnered' lone parenthood as wantonly 'fatherless' (O'Neill, 2002, The Centre for Social Justice, 2011), paralleled in the sociological literature by individualisation theories as a family form characterised by the women's decision to 'go it alone' (Klett-Davies, 2012), was not reflected in the research findings. The narratives of women here revealed not only significantly more diversity in their relationships than such stylized depictions typically portray, but nor did any interviewees report that they had purposely set out to bring up a child or children single-handedly, a finding reflected in other research (Rowlingson and McKay, 2005). Though the timing of conception and nature of their relationships may have been less than ideal, given the choice, virtually all these lone mothers would have preferred, and had envisaged following a more conventional route to family life, bringing their children up in the context of a stable, two-parent family. Many had imagined that being pregnant would strengthen the partnership bond with the father, bringing them closer together in the shared endeavour of parenting. In the months leading up to the birth, the hope and expectation had therefore been that partners would *"sort themselves out," "step up to the mark"* and rise to the challenge of imminent fatherhood, but few did. That their aspirations for a decent relationship with a dependable partner who shared

responsibility for parenting had not been realised was regretted, but this route of entry into lone motherhood was neither calculated nor relished.

What the testimonies reveal instead is that, although the financial support provided through the benefit and tax credit system enabled these mothers to survive without a partner, eligibility for or entitlement to welfare was not the reason for relationship breakdown, rather it was the nature of the relations between the partners in the period between conception and birth that caused their relationships to falter and fail. What set this group of mothers apart was not that they planned to become lone mothers with covetous intent to exploit the benefit system, but something rather more historically recognizable; they were abused, deserted, deceived or just deeply disappointed by the men who had fathered their children. As Kate Waller Barratt speaking of ‘fallen women’ in the late 19th century observed: “She too had loved but alas for her, she had loved unwisely while I had loved wisely. She had loved a bad man and I a good one. That seemed to me the only difference in our stories in the beginning but how different the end” (Kate Waller Barratt quoted in Kunzel, 1995:17).

It would be mistaken, however, to believe that bagging a ‘good’ rather than a ‘bad’ man is simply down to individual relationship factors or personal providence. The overlapping narratives of many of these women, and the fact that their stories resonate in similar ways, strongly suggests that wider cultural or structural forces must also be at work. Whether a partner is perceived as, or able to be, ‘good’ or ‘bad’ is thus a reflection of the wider socio-economic and cultural context within which relationships are conducted, gender roles negotiated and decisions about family formation made. The decline in secure jobs paying men a ‘family wage’ sufficient to support a dependent partner and children is significant in this regard, so too men’s changing role and cultural identity. Unable or unwilling to pay for childcare, few of these mothers wanted to go out to work at least until their youngest child became eligible for a free nursery place. Women whose partners were unemployed or insecurely employed in temporary, casual, low-paid employment, as many of them were, but who wanted to wait until their children started school before moving into work, were thus more likely to conclude that the risks of family formation outweighed the potential benefits. In this respect, resonating strongly with US ethnographic research (Edin and Kefalas, 2006, Nelson, 2007, Roy et al., 2008, Sano et al., 2012), the precariousness of their partners’ employment circumstances and their perceived untrustworthiness as providers, appeared to be strongly influential in these mothers’ decisions about whether or not to establish a joint household.

Reflecting US studies on the influence of changing gendered power relations (Sorensen and McLanahan, 1989), whether achieved through paid work or by virtue of being able to access benefits in their own right, increased economic independence empowered these mothers to survive financially without partners without risking the moral censure and serious impoverishment that single

motherhood in previous eras would certainly have entailed. The reducing value and security of benefits and a means-tested welfare system seen to financially disadvantage couples also played its part by making family formation that much riskier. Better to withstand the burden of providing and parenting alone, as these women saw it, than to be dependent on an unreliable breadwinner.

The changed social context of lone motherhood is also germane to mother's increased scope for agency and independence. With 'illegitimacy' no longer stigmatised, 'shotgun' marriages, hastily arranged ceremonies prevalent during the 1950's and 60's to avoid the shame of out-of-wedlock childbearing, have now largely vanished from the social landscape. As Marsden's classic study of 'fatherless families' pointed out, these marriages frequently ended in separation and divorce in any case, serving only to postpone rather than avoid the creation of a lone-parent family (Marsden, 1969). Given the contemporary normative status of cohabitation, the very fact that few of the women in the sample were living with their partners prior to becoming pregnant suggests a degree of ambivalence or uncertainty about the nature of the relationship or its future trajectory. With few of these expectant mothers experiencing any social or economic pressure to marry or cohabit, in the absence of trust and demonstrable relationship commitment, doing so simply because they were pregnant was always going to be an unlikely outcome.

A further important influence on expectant mothers' family formation and dissolution decision making was the impact of changing societal norms about domestic abuse, reflected in UK legislation⁴⁵ and safeguarding policies and practices linking domestic and child abuse as inter-connected forms of violence, and in recent legislation making controlling or coercive behaviour within an intimate or family relationship a criminal offence.⁴⁶ Because violence against women is known to increase the risk of child abuse (Stanley et al., 2011a), police and social services now have a legal duty of care and statutory right to intervene in situations judged as posing a serious risk of harm to a child (Stanley et al., 2011b). Fear of having her child removed by social services, together with a genuine concern to protect her child or unborn baby from a violent male presence, was therefore a powerful influence on a mother's decision to leave an abusive or substance dependent partner. Lone motherhood, in these instances, can be seen as an officially sanctioned family form intended to ensure the paramount interests of the child which even the most dyed-in-the-wool pro-marriage traditionalist would surely be hard pressed to argue against.

⁴⁵ Under UK child protection laws, mothers who are judged as failing to protect their children from exposure to domestic violence or substance abuse can risk being charged with child abuse or neglect and the loss of their parental rights.

⁴⁶ Controlling or coercive behaviour within an intimate or family relationship became a criminal offence in December 2015 under section 76 of the Serious Crime Act 2015.

Chapter seven

Becoming a lone mother through union dissolution: sham separation?

In the UK, women who become lone mothers through the dissolution of a cohabiting or marital union represent the largest group within the overall category of lone parenthood (Office for National Statistics, 2012b, Berrington, 2014). In this research 26 of the 51 mothers interviewed had become lone mothers through this route: 15 through separation from a spouse, and 11 as a result of separating from a cohabiting partner. Of the 15 who had been married prior to partnership dissolution, 11 had divorced, 2 were legally separated and a further 2 were informally separated. Because many women in this group had re-partnered (some through cohabitation, others through a first or subsequent marriage), several had become lone mothers through this route on more than one occasion. Based on the accounts of the 26 mothers who had been married or cohabiting prior to a partnership dissolution, this chapter explores the reported circumstances surrounding relationship breakdown and separation, investigating whether and to what extent the welfare system may have influenced decision making, for example by incentivising couples to separate, or ‘pretend to separate’ in order to access higher welfare entitlement as individual claimants. Reasons for differences in mothers’ labour market participation before and after separation are also explored, together with their accounts of whether and in what ways welfare incentives at the time of relationship breakdown may have affected maternal employment or been implicated in the decision to leave or enter work.

7.1 Reasons for relationship breakdown and separation

Compared with women in the previous chapters who had become lone mothers through giving birth when not living with a partner, those who were married or cohabiting prior to partnership dissolution were less likely to have come from disadvantaged backgrounds and more likely to have experienced greater and longer periods of relationships satisfaction and stability prior to separation. This said, there were notable similarities between the two groups of mothers in their accounts of relationship breakdown and in the circumstances surrounding their claims for benefits and tax credits. Stories of domestic violence, abandonment by a child’s father and of a partner’s infidelity, financial irresponsibility, gambling, alcohol and drug dependence, peppered the narratives of mothers who had been living as part of an intact two-parent family prior to separation, as they had been for mothers who had not.

As with ‘unpartnered’ mothers, fatherhood proved to be a decisive test of commitment and not all relationships survived the transition from childless coupledom or cohabitation to co-residential parenthood. Elsbeth, for example, had been cohabiting with her partner of two years and had discussed having children together and even getting married, but when she did become pregnant, he seemed oddly reticent about the prospect of imminent fatherhood. *“It was a serious relationship... there was a proposal of marriage and we moved in together,”* she recounted, *“and then I fell pregnant... It was a big strain on the relationship ... I’d moved out [to be with him] and I was in what we all thought was a stable relationship. I was working too; it wasn’t as if we were on benefits”*. Unexpectedly pregnant a second time only four months after giving birth to their first child, this time her partner was insistent she should have a termination. Devastated by his response, she soon found out he had been having an affair and, when Elsbeth was six months pregnant, he left her for the other woman.

Within hours of finding out I was pregnant, he’d taken me to the doctors to have an abortion... I was devastated because to me family’s everything ... Looking back now it was the right decision not to have an abortion because I was six months’ pregnant ... when I found out he was... serious about somebody else and so the relationship with him ended then ... there was no returning ... I literally found out in the early hours in the morning that he was seeing somebody else and by breakfast he was gone. (Elsbeth, 33, five children aged 13, 12, 8, 6, 4).

The decision to separate had nothing to do with benefit entitlement, she insisted, but rather derived from concern over the future well-being of her children.

I knew nothing about the benefit system when I made the decision to separate ... The only thing that played a part in that decision was the children – ‘do I want them in a relationship where it could be backwards and forwards... and I was like, ‘no, I’m not having that for my children’ (Elsbeth, 33).

That she claimed benefits as a lone parent was purely on the grounds of economic need; abandoned by the children’s father and with two children under the age of two, paid work, she said, was out of the question. However, soon after having her second child, she re-partnered with a family friend whom she later married and, less than two months after her first claim for benefits, having declared she was now partnered, the lone parent claim was ended.

Recounting the circumstances of her marriage break-up, Sandra told how she first came to know her husband had a gambling addiction when she opened a letter from their mortgage lender seeking repossession of their home. *“One of the reasons we split up ... one of the big things was money! ... He had a gambling addiction,”* she explained, *“and it turned out we were in a lot of debt which I knew nothing about because he dealt with all the financial side of things”*. The betrayal of trust she felt ended her marriage and, at the time of the interview, the couple were in the process of divorcing. She regretted the split, but it was entirely unrelated to benefit entitlement, she insisted. Her claim for out-of-work benefits was due to losing her job six months after the relationship breakdown. Prior to being made redundant, she had worked continuously since leaving school and had never before claimed benefits, so was unaware of her entitlement.

When my husband left I started getting working families [tax credit], and then when I lost my job... that’s when I went on to JSA then and started getting my housing [benefit] ... with me never being on [benefits] I didn’t know anything about them, I’ve never looked into them because I was working. (Sandra, 29, one child aged 10)

Contrived separations simply to claim benefits, which she had read and heard about in the media, were not only incomprehensible, but surely detrimental for children, she said.

I just don’t understand how people could separate and split up a family unit purposely just to get more money ... There was an article in the paper about a couple that were married and they split up or ... he’d moved out ... and she was getting so much more on her own. And even then it never occurred to me to do it because I just would rather the three of us lived together than live separately to claim more money ... I think that would be confusing wouldn’t it, for a child? (Sandra, 29, one child aged 10)

Sandra strongly contested the stigmatised discourse around lone parenthood; being unemployed was not in her nature, she explained, and she was desperate to get back to work. At the time of being interviewed, she was working as a volunteer and about to start a new job paying marginally above the minimum wage. *“I can’t wait!”* she effused, *“even if [the wage] was the same as what I was getting [on benefits]... I’d still work.”*

By no means all relationship breakdowns were due only to a male partner’s failings or peccadillos. Several mothers in this group admitted they had been sexually unfaithful and two had left their husbands for another man; one for another woman. One mother who was awaiting the decree absolute for her third divorce disclosed she had recently lost custody of her four children to her third husband due to a serious dependency on alcohol.

I've had issues with alcohol and being alcohol dependent for quite a few years ... I've been thrown out the family home, I was done for drink driving... and assault... Unfortunately I don't have any access to the children ... My husband ... has the finances to support all of the children's needs, whereas I obviously am back on benefits again, with a history of alcohol misuse and now with a criminal record. (Erin, 44, four children aged 12, 7, 6, 6)

Nor had the partners of women who had separated or divorced necessarily been bad parents; on the contrary, some were acknowledged to be good fathers. Some mothers were simply unhappy in their relationships. As Arianne explained, her marriage broke down gradually, over time, as the couple grew older and out of love. *"The marriage hadn't been going very well ... It was a gradual thing ... the advantages to start with outweighed the disadvantages and then ... the balance tipped the other way and then that's when it fell apart."* (Arianne 54, three children aged, 31, 23, 20). Moving back to her parent's UK home from France, where she had raised her family, she was obliged to claim Income Support because, believing he was the injured party, her husband refused to support her financially. For the year she claimed IS, she worked part time while returning to education to re-train as a teacher.

I was working actually when I was getting IS, I was doing the minimum amount you're allowed to earn aren't you like £18 a week or something? ... It's a tiny amount. So I worked in a pre-school and I earned the minimum amount that you could earn before you had your IS taken off you. And then I went back to college ... I did a qualification which meant that I could get a teaching job, which is what I did. (Arianne 54, three children aged, 31, 23, 20)

At the time of being interviewed, she had been working full time as a teacher in a local secondary school for ten years.

7.2 The children come first

Strongly contesting the idea that they had engineered or 'pretended' to dissolve their unions in order to claim benefits, separating to secure emotional and financial stability 'for the sake of the children' emerged as a dominant theme. *"My reasons for leaving [my partner] were entirely unrelated, couldn't have been more unrelated to benefits,"* Nina vehemently affirmed. With a serially unfaithful and financially reckless partner, establishing a stable home life for her three children had rather been the driving factor behind her decision to leave, she insisted, not the ability to access state financial help; in fact, as a non-European national with no UK employment record, she had no eligibility for benefits. Conceding that her partner was *"a good father in many ways,"* in the end, *"it was the*

chaotic nature of his lifestyle and his financial situation” that obliged her to leave him, she said. “A lot of the time he wasn’t earning anything and being self-employed, he couldn’t claim any benefits” she explained, elaborating, “He was very self-centred and only ever thought of himself ... Whereas I was a good mother in that everything I did was about the kids, nothing [my partner] ever did was about the kids.” Though later awarded leave to remain and eligible to claim benefits, at the point of separation, Nina had little idea of how she would support herself financially.

We split up and then I came up [North] as a single parent, but [I was] unable to access any benefits because I didn’t have my leave to remain yet ... I had no idea how I’d support myself ... Because I couldn’t work, I had three young children ... I wasn’t able to access the welfare system, but I still left ... I didn’t have many choices ... but... you just get on with things. (Nina, 46, three children aged 23, 21, 20)

In retrospect, leaving her partner, she reflected, had probably been timed to capitalise on the fact that he was earning and able to provide some financial support at that time.

I was in [the UK] about a year and a half before I decided that I was leaving [him] ... At that time he was working ... so there was money coming in, and I think ... that’s why I decided that would be a good time to leave him because he supported me financially at that time ... but ... a lot of this is retrospective because ... when I was doing it I probably was depressed ... I felt I didn’t have very many choices, so I didn’t think too deeply about what I was doing, I just did it because you have to survive. (Nina, 46)

Even though financial concerns were at the forefront of her decision making, and grateful for the help the welfare system had granted her, she was nevertheless adamant that neither eligibility for nor entitlement to benefits had played any part in the decision to leave her partner. *“It didn’t even occur to me that I would ever even look to find out what benefits were available. So it was very much after the fact and it was a safety net.”* Had her application to remain been refused, with neither financial nor practical support available in the UK, her only option would have been to return home to her family of origin in North America.

Had the benefits system not been there, I would have gone back to [North America], that’s the truth of it because I couldn’t have ... worked with three young children, and in a country where I had virtually no support ... I made friends around that period ... but I couldn’t have relied on them for childcare. I didn’t have any family here, so there was no way I could have survived really without benefits at that time. (Nina, 46)

With three pre-school aged children and few marketable skills, working in a minimum wage job while claiming state financial help to pay a nursery or childminder to look after her children seemed, to her, perverse.

I feel now I was so lucky to ... have the state pay for me to look after my own children which wouldn't have happened had I gone out to work ... I was in the middle of re-training as well to do the work that I do now ... So at the time I was home with my children, had I been in a low-paying job, the government would have helped me with childcare but ... wasn't it better that I was raising my own children? So in effect ... the government were paying me to do a job, and that job was to raise my children, because they would have had to pay a childcare provider... through the benefits system for somebody else to raise my children, so that seems perverse to me. (Nina)

Receiving what another mother coined “a wage for being a mum,” she used her state supported period out of the labour market to re-train and, as soon as her youngest child started school, began part-time work as a school-family liaison worker. Later securing a full-time job, she had been continuously employed ever since.

7.3 Power and financial inequalities in couples

Although the decision to end their relationships was said by these mothers to have been unrelated to benefit eligibility or entitlement, concern over how they would manage financially after separating did nevertheless affect partnership decision making, particularly the timing of union dissolution. Power and income inequalities within couples, and economic abuse sometimes linked to domestic violence, proved to be particularly salient in this regard. Consistent with Vogler’s and Pahl’s seminal research, even when the mother was earning and contributing financially to the household, male partners often exerted disproportionate influence and control over the family’s economic resources, while spending disproportionately less of their income on family and child-related expenditure (Pahl, 1999, Pahl, 2001, Vogler, 2005). In this study, such inequalities frequently caused conflict among couples which, in some cases, contributed to relationship breakdown.

Donna and her partner both worked in low-paid jobs, but it was her part-time wages that paid most of the rent, bills and important household expenses, whereas her partner who, as main earner, received the couple’s Working Tax Credits used a large proportion of his earnings to fund personal expenditure.

[My partner] got Working Tax Credits ... I used to get paid and [my partner] used to work out my wages to a T, so he wouldn't have to put really any of his wages to it ... So [although] I was working and he was ... I felt like it was me ... keeping the house maintained ... paying the bills and the rent ... He used to pay the Sky or the Virgin because I didn't watch the telly ... That advantaged him ... not me! (Donna, 31, one child aged 5)

Though desperately unhappy, with no savings and a low paid job, financial worries prevented Donna from ending her relationship. Growing concern over the welfare of her daughter finally convinced her she had to leave.

[He] had a bit of a drug problem ... that's what affected the relationship ... but at the time ... I didn't care how I was going to survive financially, I just thought I've got to because I can't stay in this relationship ... We'd split up that many times, and obviously that come into my thoughts and how we were going to survive and maybe that is the reason why I tried to make it work ... the financial situation. But in the end ... it was more than just money ... I thought if I stay in this relationship, I'm going to be very unhappy and my daughter's going to be very unhappy and that's what made my decision finally ... Financial worries do affect your decisions as well don't they? (Donna, 31)

Increasing her hours of work and earnings after separating, as a lone parent, Donna was contributing more, so costing the taxpayer less than if she had stayed with her partner. The tax credit award she was entitled to as a lone parent, moreover, was the same amount her partner had received when the couple were living together and claiming jointly.

Kirstie was unusual in that she started to cohabit with her baby's father directly as a result of finding herself unexpectedly pregnant; the only woman in the overall sample who did. She and her boyfriend had been happily living with their respective parents but after discovering she was pregnant, they rapidly accelerated a relatively new and untested relationship by setting up home together. As the pregnancy progressed, the relationship deteriorated.

We never really spoke about moving in together because he was happy at home with his mum ... and my mum and dad didn't charge me a lot, so we were both just happy living where we were ... it just made more sense not to live together ... and I didn't know whether we were going to last because we hadn't been together that long ... But

when we got pregnant, that's when he was like 'we should probably try to live together'... which was probably a bad mistake. (Kirstie, 21, one child aged 16 months)

Prior to becoming pregnant, Kirstie had worked full time but soon after the birth, her baby became seriously ill and was diagnosed with cystic fibrosis. Giving up work to care for their sick child, she found herself entirely financially dependent on her partner. Having previously earned her own income, restricted access to her partner's salary became a source of growing tension and resentment and the couple argued bitterly over his spending habits, culminating in domestic violence.

If I wanted money he'd give me money, but otherwise it was just his money ... I felt like it wasn't fair, we were living together, it should have been our money ... not his money, but he didn't see it like that, he [saw] it as his because he earned it, it's his money ... So he gave me very little ... I wasn't bothered about the money ... if I did spend money it was just on the baby ... but it started getting bad ... I was like, 'oh we've got no money and you're wasting your money on beer and ... we've got to get nappies' and that sort of stuff ... So we started arguing a lot more and then he hit me a few times. (Kirstie, 21)

During a family holiday, her partner hit out at her in front of her parents. Aghast, they called the police and he was arrested, charged and prosecuted for assault, effectively bringing the cohabitation to an end after less than a year. With hindsight, she reflected, they should never have moved in together, but she had *"wanted to be that happy little family.... I worked really hard to try and make me and her dad work. But at the same time, two unhappy parents doesn't make a happy family, just because you're together."* Separating when their child was still an infant, she believed, would at least serve to minimise any longer term damaging effects. After her partner left, though she would have been eligible to receive Housing Benefit, Kirstie decided to move back home to access the support of her family, claiming IS as a lone parent. The idea of 'choosing' to separate in order to claim lone parent benefits had never entered her head. *"I probably should have thought of how I would manage but I just wanted to get away from him,"* she said. In fact, caring full-time for a child with a serious health condition, Kirstie was eligible to claim Carer's Allowance (CA) for herself and Disability Living Allowance (DLA) for the child, but unaware of her entitlement, she did not submit a claim until two years after her the couple had separated.

I did get IS [as a lone parent] when living with my Dad and then I only just realised lately that I was allowed Carer's Allowance, which I didn't know I could get! Because I'd been caring for her for nearly two years when someone just said, 'Oh are you not getting Carer's Allowance?' and I was like, 'No, I didn't know I was entitled to it.'

(Kirstie, 21)

7.4 Ignorance of eligibility and entitlement

Kirstie was not alone. Even when household income and earnings were low, prior to separating, few of these couples had claimed state financial help so were unaware of any differences in entitlement between couples and lone parents.

[My husband] was not aware, or maybe he was but he's not one of those outgoing people who goes and asks. So we never received anything... we were [in a] very difficult situation. But when I separated I learned how much we lost, I was so angry with this whole situation that I was not aware. (Lorena 36, two children aged 12, 2)

Indeed, awareness of any differences in entitlement generally often only emerged much later, after couples had parted.

It was a long time after we separated anyway that I knew that you could get such things as tax credits, I didn't even know I was eligible (Wendy, 43, two children aged 18, 15)

This is not to say that, having since claimed benefits or tax credits, some mothers did not believe the payments to lone parents to be generous or that awarding couples less than twice the lone parent rate of entitlement was unjustified or unfair. Indeed, many did; however, it was not the reason they had separated.

I didn't know there was a difference in couples... I didn't realise all the difference in the benefits ... until we were on them, and we were only a working class family... never had much money coming in but I didn't realise the difference in the benefits ... until we actually had to claim them. And then when we got the couples' benefit come through and my friend is on benefits ... as a lone parent, I was like how come we're getting so much less? Because it's £30 less altogether as a couple ... He claimed for me when we were claiming together which I don't agree with at all because ... you're getting £30 less claiming as a couple. I don't think that's fair.

(Madeline, 35, three children aged 8, 5, 3)

Though insisting that theirs had been a genuine separation, she said she could understand why some couples might pretend. Reiterating comments made by family support workers, she believed that paying couples less than double the amount lone parents were entitled to was counter-productive due to the extra cost of paying Housing Benefit to unemployed partners living at a separate address.

I can see that's why a lot of people will live separately because you get the £30 more... I really do think it makes a difference because £30 is a lot of money when it's the difference between £40 and £70 ... I suppose it's because of the joint bills, that's why it's less. But you do struggle, it's hard, and I do think that if they give you the same amount of benefit ... when you are together as you would get claiming on your own, it would free up properties and they would have a lot less going out on housing benefits. (Madeline, 35)

However, attitudes concerning the relative generosity or unfairness of welfare payments applicable to different family types were predominantly formed post separation, strongly countering notions that 'family breakdown' had somehow been contrived as a means of gaming the welfare system. In receipt of the maximum lone parent award, Sandra spoke for several of the mothers in saying she would willingly have traded her benefits in return for her intact family unit, but having lost all trust in her husband, regrettably, she said, there was no going back.

I was quite amazed at how much they were actually giving me ... but ... personally I would rather have my little family unit and ... stability and being a happy family and mum and dad being there. (Sandra, 29, one child aged 10)

7.5 Having the financial means to leave

Far from having calculated in advance their benefit eligibility, ignorance of entitlement together with limited financial resources, meant that some mothers remained in unhappy or abusive relationships much longer than they might otherwise have done. Sheer desperation eventually drove some to leave their partners without knowing how they would support themselves and their children. Working full-time and as a joint mortgagee on the family home, Shelley assumed she would not be entitled to Housing Benefit so delayed leaving her partner for several years because she had no savings and did not earn enough to pay rent on an alternative property if she moved out.

I was really unhappy for about two years before I left but it was financial reasons that stopped me leaving ... the thought of being on my own with no money, supporting two children, it just really did stop me from leaving him ... because I had nowhere to go, I

didn't have any money, and we discussed splitting up but he wasn't prepared to move out ... It took me two years to leave him ... If I'd have had loads of money, I would have left a lot sooner. (Shelley, 43, two children aged 13, 7)

With her mental health in decline, she resolved to leave her husband regardless of the consequences. *"In the end I got that desperate I didn't care what happened, I just had to get away from him, so I just left in the end and moved in with my parents. At the time I left I didn't know how I'd manage and I didn't care ... because I felt like I was going to have a breakdown if I stayed ... so I just had to get away"*. However, it was many months before she sought advice as to any benefits she might be eligible for.

I went down to Welfare Rights ... They told me that that I was entitled to Housing Benefit, even though I had a joint mortgage ... which I was surprised about ... I said I've got a house but I've left my husband and I've got nowhere to live, and they said ... as long as the house was on the market, I could claim Housing Benefit until it was sold ... We'd already separated and I was living in my mum's at the time. (Shelley, 43)

Finding out she was entitled to financial help with rent and council tax encouraged her to begin divorce proceedings, she conceded, but she remained adamant that she would have left her husband anyway, regardless of any eligibility. *"I was absolutely delighted when I realised that I could claim Housing Benefit, because that was my way out ... and I was really pleased with that ... Not having the financial means delayed [things]... and made it easier for me to go ahead,"* she agreed, *"but if I'd not been entitled to help with the housing, I wouldn't have gone back to him, I would have stayed with my mum"*. As soon as the divorce settlement came through, she purchased her own home and, after less than a year, closed her claim for Housing Benefit. Welfare should be as a safety net, she believed, to help people through a difficult period and she was critical of those she said she knew of who claimed benefits in the absence of genuine need or entitlement.

There are a lot of people who lie and who have partners living with them and they say they're not... I know people who are! ... I don't agree with it, I think it's wrong... it should be for people who really do need it at the time ... For me it as the real safety net. I had the nine months where I claimed Housing Benefit and the Council Tax Benefit, but once I got on my feet it was took off me, and I think that's what it should be there for, not for people to abuse it. (Shelley, 43)

With few financial resources at their disposal, several mothers told of how they spent many years building up 'secret savings' in a separate bank or building society account that would allow them to

leave their partner and establish a separate household. Lilly, who worked shifts as a carer, had a joint account in which she and her husband pooled their earnings and working tax credits. Violent and controlling, her husband refused to allow her access to the money, giving her housekeeping instead and monitoring her spending to ensure any surplus was returned to the 'pot.' "*I didn't deal with the money at that stage*" she explained, "*although we had our joint bank account... He used to check receipts, so if I went shopping, I had to give him the receipt and then the money went back into the pot*". Though desperate to leave, concern over how she would afford to pay the rent on her own property acted as a powerful deterrent.

I didn't know an awful lot about the benefits ... I can't really remember spending that much time worrying about it ... but I always worried about the rent. As long as the rent was paid, that was like a big thing for me, so as long as the rent was paid ... It never entered my mind to find out about benefits. (Lilly, 42, two children aged 22, 20)

Opening a secret savings account, her plan was to build up enough money to pay the deposit and rent advance needed to establish an independent household for herself and her two children.

I was trying to save up for... a month's deposit and a month's rent ... My mother would send over a little bit of money to help out every so often ... so I had my own little separate bank account, a secret bank account! ... My runaway account! And then unfortunately the bank account was found, so then that had to be emptied ... I had to give it all to him ... I had to close that account. Then I opened another little post office account, learnt to ... really hide things well ... and then started again from scratch ... So all I was thinking was saving up, I wasn't even thinking about food or anything like that, saving up for the two months [rent]needed to get a flat. And once you'd got enough for the two months ... pack up and go. That was the plan. (Lilly, 42)

Even though her partner was abusive and she was desperate to leave, it never occurred to Lilly 'pretend to separate'

I didn't go down that road of pretending I was by myself ... I suppose I ... could have said we were separated, but no. I remember... people saying to me you could, you know because I think people saw me struggle ... I think it's just going against ... what you believe in. (Lilly, 42)

Her plans took an unexpected turn when, following, a serious incident of domestic abuse, “*involving a weapon,*” she and her children were removed to a place of safety by the police. Her employer kept her job open throughout this difficult transition and, once settled into her own flat, she returned to work full time. Entitled to Working Tax Credit as a lone parent, the amount she was awarded was the same her husband had received when the couple had claimed jointly.

7.6 Destabilising effects of claiming benefits jointly

For mothers living in couple households receiving out-of-work benefits, the added strain of being a dependent on a partner’s JSA claim, or of claiming JSA jointly, was an important contributory factor in relationship breakdown. Restricted access to the family’s benefit income when claiming as a couple, rather than any theoretical monetary gains arising from partnership dissolution, was cited by several mothers as a key reason for the deterioration in and subsequent ending of their relationships. An especially problematic aspect of claiming as a couple was enforced financial dependency on a spendthrift or selfish unemployed male ‘breadwinner’ who prioritised his own needs and personal spending above that of any children in the family. As the day to day managers of the household budget, with little or no income of their own, these mothers were expected to get by on whatever amounts of money their partners deigned to give them and deemed as appropriate. Sarah’s husband was frequently unemployed, and though she worked part time to boost the family’s low income, he pocketed a disproportionate share of the household’s benefit income for his own personal spending. His casual earnings from odd jobs were treated as personal income, rather than distributed or spent for the benefit of the family. His selfishness, Sarah recounted, was a major factor in the breakdown of her marriage.

The money we got [claiming] as a couple, he always had to have a chunk of it, like his spending money, but if he went off and did an odd job [for cash], that was his money as well, so selfish really... I’d ... have to like budget money for two weeks but he still had to have a chunk of it for him to do what he wanted with it. ...I’d have to make do with what he left. (Sarah, 53, two children aged 26, 24)

Some mothers disclosed that when claiming jointly as a couple, because their partners had been the main claimant and in control of the household finances, they had been unaware of the amount of benefits awarded to meet the needs of the family as a whole.

I didn’t realise what he was getting for us money wise ... I didn’t realise until I sorted it out myself ... because he used to lie about financial things ... I think he applied for [sickness and disability benefits] when he lost his job... I didn’t even know I was down

for it ... that was most probably my fault because I'd just let him get on with it because he dealt with the money side of things. (Shelley, 43, two children aged 13, 7)

Catherine's husband also lied about financial matters. Believing he may have claimed Housing Benefit fraudulently, she had no way to verify it because the claim was in his name and, as a 'dependent partner' she had no right to access any benefit related information.

We lived rent free for a number of years, or rather he told me we were living rent free, because I don't know. He was in charge of the claim, so he could have been claiming Housing Benefit for the house and spending it for all I know. I think he may have but I don't know. (Catherine, 49, five children aged, 30, 25, 22, 21, 21)

For mothers, like Catherine, whose options were limited by childcare responsibilities, the hardship caused by a partner's profligacy or controlling behaviour was particularly acutely experienced. Claiming benefits jointly had left some with little spending power and virtually no income of their own. With no access to the benefit income her husband claimed on behalf of the family, to secure some personal earnings and independence, Catherine started part-time work. Insecure and controlling, and because her wages reduced his benefits, her husband soon put a stop to it.

Working was a ... huge bone of contention because I wanted to work ... but [my husband] didn't want me to work, he was very possessive, very insecure, assumed that I would be sleeping around ... One particular night that I was working in the wine bar, and he was ringing every half hour... 'when are you coming home?' ... So I eventually got home ... he was drunk ... and there was a blazing row ... One Christmas I got a job ... on a conveyor belt ... [it was] mind numbing ... but it was ... my little bit of independence and money and it was getting me out of the house, but he put a stop to that... I wanted to do it again and he said no ... because it was going to affect his benefits. (Catherine, 49)

Left with no money of her own, unprompted, she told of how being the dependent partner on her husband's JSA claim had ultimately contributed to her divorcing him:

Having a joint claim⁴⁷ became one of the reasons why we divorced ... because the claim was in his name. There was one particular incident, and I might get upset at this ... I'd had all the

⁴⁷ Joint claims for JSA were introduced in 2001 and were mandatory for unemployed couples born after 1957 but only for those with no dependent children living in the household. The Welfare Reform Act of 2009 legislated for the extension of joint claims to couples with children. However, this pre-dates the era to which the research participant is referring. The term 'joint claims' used here and elsewhere by some others usually refers more generically to claiming jointly and being the 'dependent partner' on a claim made by a 'main claimant.'

children by this time, so five children ... and he was claiming our benefits. So ... he would go and cash it at the post office, it wasn't paid into bank accounts then. This particular occasion he told me he was going for a job interview... I now know that was a lie as well. But it was paid fortnightly and I subsequently found out that he'd used one week's benefit and drunk it all on the Saturday. He did that quite a few times. But I was then left trying to support all of us and feed all of us for a fortnight – five children and two adults - on one week's money... Then one particular Christmas he left us on Christmas Eve and didn't come back till the day after Boxing Day. He left us with no gas, no electric, and no food in the house. And the children and I for Christmas dinner had a tin of biscuits, because I had no money, nothing ... That, amongst other things, was the reason why we divorced. (Catherine, 49)

Lack of access to the joint benefit income paid into her partner's bank account, in combination with domestic abuse, was also a key reason for Alice's relationship breakdown:

We were claiming benefits together because I informed the Jobcentre I was living with him. We got JSA but he'd take half of that straight away and it all had to go into his account... so he had all the money ... any money he had left over had to go on weed or whatever he wanted for him or whatnot, or alcohol, so I didn't really have anything, no money at all ... When he actually turned round and hit me, I left ... (Alice, 24, one child aged 3)

Layla and her partner claimed benefits jointly and even had a joint bank account, but he controlled the finances and she rarely used her bank card or accessed the account to withdraw money. Trusting him to manage the pooled household income landed Layla in debt for the first time when she discovered that he had allowed the account to go overdrawn without her knowledge or consent. Her partner's lack of trustworthiness in handling the family's finances was cited as a contributory factor in her decision to separate.

All the money that we got, it went into ... a joint account ... I realised that because I hardly used my bank card ... because I was always with him just 24/7, it was him who carried you know the bank card around, and I found out afterwards that it was overdrawn, he was in debt with the overdraft ... I didn't know we had an overdraft... it spiralled out of control from there ... that was the only debt I ever had ... So I didn't know any of this and ... I got the blame for it, even though I knew nothing about it. (Layla, 23, one child aged 3)

Escalating conditionality and the increasingly punitive aspects of claiming out-of-work benefits also proved to be growing concerns. Having previously claimed benefits independently, Melanie regretted giving up her lone parent status by moving into a larger, more expensive rented house with her new partner. Continuously moving between paid work and unemployment, when her partner was sanctioned for signing on late, the household began to slide into debt. The relationship deteriorated, and when his behaviour became aggressive and controlling, Melanie was forced to abandon their shared home for a women's refuge because the tenancy was in joint names and he refused to leave:

He left some horrendous bills and arrears ... We had arguments with house keys, whose house it was. He'd lock me out of the house, he'd take my car, then he'd lock me in and take the car ... I'd have to ring the landlady and say 'I'm locked in or out, please can you help' and she'd say '... I can't because he's on the tenancy as well, it's joint, so I can't do anything without him agreeing' ... So we ended up in a refuge. It went to court to get him out the house because he was saying 'well it's my house,' because his name was on the tenancy ... and the benefits were actually paying for both of us together ... The landlady wouldn't give me a tenancy to give to the benefits with just my name on ... There was red tape everywhere ... so we had to go to a refuge ... It was horrendous ... horrible, an absolute nightmare ... He went to prison in the end for breaking non-molestation orders against me. (Melanie, 38, five children aged 18, 8, 6, 3, 17 months)

Even though she did not personally receive any of the Housing Benefit paid to her partner, as a joint tenant she became jointly and severally liable for the rent arrears. Though later able to claim benefits as a lone parent, she had to wait several weeks before receiving any payment and, as a new claimant, was not eligible for an interest free budgeting loan⁴⁸ until she had completed a new continuous period of six month claiming. With no option but to apply for a high interest 'pay day' loan to repay the rent arrears, she found herself in debt, a situation that three years after separating remained unresolved.

There's been times when ... [my partner] had left and ... we'd had like a month or two of him working, paying the bills, and then I had to go back onto IS and say, 'look he's left'. And they're like ... 'Have you got proof of that ... When did he leave? Why did he leave?' ... You've got to go through filling all your forms in again ... then you've got to wait for money. Then, because you've had a break in your claim ... you can't go for your budgeting loans ... I've had trouble with that ... it's horrible. It just causes problems. (Melanie, 38)

⁴⁸ A DWP budgeting loan is an interest free loan which people in continuous receipt of a qualifying benefit for at least 26 weeks can apply for to enable them to purchase essential items of expenditure.

Another couple had their Housing and Council Tax Benefit stopped following an administrative mix-up after the husband moved in and out of a series of temporary jobs following redundancy. The ensuing rent arrears and debt contributed to this couple's marital difficulties, culminating in their separation.

He's been out of work now permanently for six months and it's just been a lot of pressure, a lot of arguing ... a lot of worry ... He'd worked for three weeks but no money was coming in because he wasn't due to be paid yet ... so we'd started getting working tax, and then I told the housing benefits that he was working ... But then he came out of work they refused to pay him anything because they said, 'well you were claiming tax credits ... so we don't need to pay you'. So that was a big argument.... that's put us into debt because I now owe three weeks' rent and we've got Working Tax Credits that they want back and it caused a big argument. He just walked out! (Madeline, 35, three children aged 8, 5, 3)

At the time of the interview, Madeline was claiming IS as a lone parent and her estranged husband had moved in with his father and was claiming JSA as a single person.

7.7 To work or not to work?

In this research, mothers were more likely to continue working or start paid work after separating than they were to leave the labour market. Leaving the labour market and claiming out of work benefits after partnership dissolution was in fact quite unusual. Only three mothers had done so and, in two cases, their reasons were unrelated to the split. Sandra was made redundant several months after separating and Shelley, a nurse, was forced to give up work on health grounds due to a chronic joint condition. Diane, who had experienced serious domestic violence, was the only mother in the sample to exchange a full-time job for out of work benefits directly as a result of separating from her partner. The remaining mothers who had been economically inactive as lone parents had all given up work prior to separating for reasons of pregnancy and childrearing. Nina was fairly typical of such mothers, several of whom had two or more children, sometimes in close succession.

I made the decision to end my job so I could move with him ... and from that point, my work career completely stalled because ... I gave up work [when] I was six months' pregnant... I didn't work again, well probably for about eleven years ... So it was kind of traditional, except we weren't married! (Nina, 46, three children aged 23, 21, 20)

Mothers who had jobs when partnered typically stayed employed after separation and divorce and several even increased their hours of work and earnings. Because she was liable to pay all the rent

after her partner left, Donna, for example, was obliged to increase her hours of work. Even though struggling to bring up three children on her own, having always worked full time, it never occurred to Naomi either that she should give up her job.

I was trying to juggle everything ... three small children and a full-time job and a house ... It was difficult ... I used to say, 'well, what choice have I got? ... And [a friend] said 'you've got a choice, you can give up work and claim benefits'. And I said ... 'But I have been brought up to think you've got to work ... for your money ... I did enjoy working as well because that gave me ... independence. (Naomi 54, three children aged 27, 23, 20)

Sylvia was in full-time work when her relationship broke down and her partner left the family home. As part of her divorce settlement, she took on full ownership of the house, but with only one wage coming in and ineligible for financial help towards her mortgage, she too felt she had no alternative but to continue working.

I had to continue working even after I'd [separated], because I went through my divorce but I had a mortgage [and] I wasn't entitled to claim anything to help pay towards [it]. (Sylvia, 43, one child aged 19)

Somewhat counter-intuitively, mothers in this group were in fact more likely to start work after they separated than to become unemployed or 'economically inactive'. Benefit stigma, particularly claiming unemployment benefits, meant some chose to go out to work rather than suffer the indignity and humiliation, as they saw it, of signing on at the Jobcentre. Beatrice, a 'stay at home' mother with three school-aged children, had been devastated when her husband left her for another woman. Reeling emotionally from the shock, another disturbing realisation soon hit; she would have to get a job, something of a daunting prospect given that she had been out of the labour market for more than a decade.

I was a stay at home mum, for about 14 years! ... I was quite happy to stay at home and do the mum thing. Obviously when my ex-partner decided to up and leave, that threw a spanner in the works ... It was very traumatic ... the pressure of having to find a job. (Beatrice, 40, three children aged 20, 19 & 16)

Even though she would have been entitled to receive virtually the same amount in unemployment and Housing Benefits as she was then capable of earning, the prospect of having to sign on "horrid" her. Using her short period of Income Support eligibility to update her computer skills, she found

full-time work a few months before she was due to be migrated onto JSA, at the point her youngest child started secondary school.

I was able to claim IS for approximately a year and then I would have to go onto JSA ... so [I thought] ... I've got to find a job, I don't want to go and sign on, I don't want to go to the office and be in that queue to sign on ... Just the idea of it just horrified me ... I just couldn't do it. (Beatrice, 40)

Had she been claiming benefits, she might otherwise be divorced but because she was in paid work, she was no longer entitled to Legal Aid. Though keen to start afresh, if getting divorced meant having to sign on for unemployment benefits, staying married until she had saved enough to pay the legal fees was incontestably “*the lesser of the two evils*” she declared.

It's just too expensive [to divorce] because my income has changed since we separated. There's no legal aid any more ... so that's had a knock-on effect, otherwise I'd be divorced by now ... With working I wasn't eligible for financial help to get divorced... I would have been faced with ... signing on. I really didn't want to sign on so that's why I'm not yet divorced! (Beatrice, 40)

7.8 Better off as a lone parent?

While there was no evidence that relationship breakdown or leaving work was incentivised by the availability of benefits, having separated from their partners and established an independent household, several mothers did nevertheless admit to being financially better off. Far from being due to the generosity of lone parent benefits, it was owing to the parsimoniousness or profligacy of their former partners. Mothers who had left a profligate, controlling or financially abusive partner were often shocked at how much better off they were after separating. One married mother recounted how only after having separated did she realise how paltry her housekeeping allowance had been and how little of her husband's earnings had been redistributed within the household:

He paid all the bills and he gave me a wage and I had the family allowance ... he just give me enough money to live on for food ... When I went onto benefits after we split up, I was on the same money as he give me ... I was quite shocked to see how mean he was, because I was on the same money as that man was giving me when we were married! ... He kept me on a very tight rein, which I didn't realise until I went onto benefits ... He was meaner than the bloody benefit system! ... So ... it's just the same with me being on benefits as relying on him. (Nadia, 59, three children aged 27, 23, 20)

Because her husband was “lazy... and in and out of work” for most of her married life, for Sarah too, separating and claiming benefits could hardly have made her any worse off.

I'd never actually been into ... the DSS place or anything but I thought I couldn't be any worse off. I thought, well I'll be entitled to IS ... even if I didn't get any money off him ... and I had the Child Benefit, so I knew we wouldn't starve. (Sarah, 53, two children aged 26, 24)

Although there was typically less money overall going into the household, several women said they felt better off due to having personal control over the family finances, as well as being better money managers and less self-centred in their spending patterns than their partners had been.

I was managing better on my own because there was only the three of us to worry about. I didn't really have any debts ... I managed my money really well to be honest after he'd gone. (Beatrice, 40, three children aged 20, 19 & 16)

Because their partners had often kept a disproportionate amount of income to themselves, though modest the money they had at their disposal as lone parents was therefore often in excess of what they had available to spend when living as a couple.

[When we were married] I'd try and get the money out of him for extra food and stuff like that but it wasn't easy ... because he said he was working and I wasn't, I was an at home mum and he was actually slogging his guts out ... [After separating] because I was responsible for the finances, it made a huge amount of difference to me ... It probably wasn't the case that I'd got more money but it was because I was able to manage it myself, I felt a little bit independent ... We might have been better off before as a family but obviously he was siphoning it off wasn't he?! (Beatrice, 40)

Others, however, found they were financially worse off after separating and the experience of lone parenthood less fulfilling and more of a struggle. Wanda, whose husband was a drinker and profligate, would taunt her that she would not be able to cope if they parted. The tactic back-fired when, proving him wrong, she returned to work after many years as a ‘stay at home’ mother and began divorce proceedings.

Well he did used to say, ‘oh you won't be able to cope on your own’ ... he did use it as a little bargaining tool ... I suppose it must have on some level frightened me, thinking about how I would manage financially. (Mandy 51, three children aged 24, 20, 15)

Though relieved to be out of a loveless marriage, bringing up her three children on her own in a minimum wage job was a constant struggle, she said, and the notion of lone parenthood as a ‘lifestyle choice’ “*frankly insulting*”. Talking of the difficulties she faced in raising her children single-handedly, she strongly contested the claim that lone parents have it easy, or that couples bringing up children are somehow financially disadvantaged.

It's always much, much, much harder if you're on your own with kids than with a partner, even if you've got a drinking partner... Life's hard isn't it? ... If you're on your own and you've got kids, it's way harder ... How can people survive if they're earning £6 minimum wage ... how can people realistically live on that? They can't. It's impossible ... People go on about scroungers but they ... need to bring the minimum wage up ... so that people don't have to scrounge and have a tax credit.

(Mandy, 51)

Commenting on the economies of scale that can arise when two people share a home, particularly if both partners worked, couples were financially better off, “*because if you've got two people [earning]*”, she explained, “*it's double your income isn't it?... It's not double your outgoings because ... your bills might go up slightly but they don't go up 100% do they?*”

7.9 Worse or better for the children?

A mother's sense of being better off as a lone parent was never only, or even primarily, about having more money in the household. Regardless of whether the family's financial situation improved or worsened after separation, many believed that their children's and their own emotional well-being had improved as a result. Shelley was not alone in remarking that she had, in fact, always parented alone, even when married. Being separated and a lone parent had therefore made very little practical difference.

Being on my own now, there's no difference for me at all, because as far as I'm concerned, I've always been a single parent because I've always done it on my own. It was never a marriage for me because I did everything on my own ... It never was a shared responsibility, no, it was always me. So ... it's easier now because I haven't got him to clean up after! (Shelley, 43, two children aged 13, 7)

Though some children were said to have found the transition to a lone-parent family unsettling, the difficulties had not endured. A commonly voiced sentiment was that by living in a more stable and less conflicted home environment, children were faring better emotionally than if the partners had stayed together, something strongly supported by research indicating family functioning to be a stronger

determinant of child outcomes than family structure (Mooney et al., 2009, Crawford et al., 2011, Crawford, 2011, Crawford et al., 2012). Greater financial security, reduced stress at home and retaining contact with their fathers, which many of these children did, was believed by these mothers to be the main reasons for improvement in their children's well-being, even if contact arrangements were less frequent than the children would often have liked.

The oldest boy... I had a lot of aggression out of him for about 18 months ... At the time he was just very angry because he'd had to leave his home and ... It wasn't really a stable marriage when we were together and I think they're thriving now because they're in more of a stable environment with me and they're not seeing their dad get drunk and me shouting and walking around miserable all the time ... I really would say that they're more happy and more stable now, with me on my own. (Shelley, 43, two children aged 13, 7)

In fact, some went further and believed that their children had actually benefitted from being raised in a lone-parent family, a sentiment echoed by family support workers.

There's an awful lot of families out there where the fact that there isn't a man or a father involved in the family is infinitely better than him being there ... Relationships are OK but only good relationships are a solution and ... good relationship could be based on two people in one house or two people in two houses or wherever it happens to be. (Family support worker)

That adult children were said by these mothers to be well balanced, happy and employed testified to the strength of such beliefs.

I think my kids probably did better than most because they didn't have their father live with them! Because what they had was a very stable environment to grow up in, whereas if [my partner] and I had stayed together, their environment wouldn't have been stable, we would have been moving all over, changing schools... because we moved house all over with his work, when he had it. We would have gone through periods of not having any money ... It has formed them ... they are the characters now because of that period of time. (Nina, 46, three children aged 23, 21, 20)

7.10 Conclusions and discussion

These findings indicate the role and influence of the welfare system on partnership dissolution among married and cohabiting couples, as well as the implications of family breakdown for mothers, their children and society more widely, to be significantly at odds with lay explanations. Although financial issues dominated mothers' accounts of relationship breakdown and were especially salient to partnership dissolution decisions, contrary to a discourse claiming an overgenerous benefit system which privileges lone parenthood and disadvantages intact couple families with children, there was no evidence that dissolution decisions were incentivised by the prospect of higher welfare payments available to lone parents. Though mothers' financial concerns clearly played an important role in the timing of separation, whether they would be eligible for lone parent benefits and how much they might get was rarely at the forefront of their minds. That, prior to separating, very few mothers had been aware of their eligibility for benefits, or of any differences in entitlement between lone parents and couples, was strongly supportive of their assertions that the decision to leave a partner had been made irrespective of and largely impervious to the influence of welfare benefits.

Nor was there any evidence of contrived 'family breakdown' suggesting that mothers were somehow complicit in fabricated or fraudulent claims, by 'pretending' to separate for reasons of monetary gain or to avoid working. Indeed, the inference that mothers who separate invariably go on to claim out-of-work benefits was not borne out by the findings. In this research, mothers were more likely to start paid work after separating than they were to exit the labour market. Whether driven by ethical values, economic need or welfare conditionality, because they were now working, many of these mothers were also making a greater contribution to the public purse than formerly, when married or cohabiting. Claiming out-of-work benefits, furthermore, was rarely about the avoidance of paid work for reasons of fecklessness, as stigmatised discourses imply. More typically, claiming IS reflected a mother's preference to stay at home, usually until their children started school, partly in recognition of the high cost of childcare (more costly per hour than many of these mothers were capable of earning), but more frequently born of the genuine desire to care for their children themselves. That mothers who continued working or started paid work tended to be those with older children, had higher levels of education and often a mortgage to pay, while those more likely to leave work or remain out of the labour market had pre-school aged children and lived in rented accommodation, is also strongly suggestive that structural, as well as cultural factors, were implicated in post-separation employment-related decision making.

Regardless of the different circumstances and varied factors contributing to relationship breakdown for individual couples, what characterised and lay at the heart of these mothers' accounts of why they had separated and divorced was the search for emotional well-being and a desire for economic security. Reflecting the findings in the previous chapter and other research on partnership instability and

transitions in low-income families, for these women, children's well-being and the mothering role trumped relationship continuity with an unemployed, controlling or unreliable partner (Edin and Kefalas, 2006, Sano et al., 2012). Having separated, though many mothers continued to struggle financially, being economically independent and able to exercise financial autonomy and control over the household income, modest though it may have been, at least offered them some means of ameliorating the precarious economic situation of the family and of establishing a more stable environment in which to raise children. Whilst it was true that many did indeed find themselves better off as lone parents, far from being due to the generosity of lone parent benefits, frequently it was owing to the parsimoniousness of their partners and restricted access to an independent income when living in a couple household.

The assumption that relationship difficulties associated with financial issues are principally about the lack of money in a household was also shown to be overly-simplistic. In this research, there was no simple causal or uni-directional relationship between being poor or unemployed and union dissolution. Research indicates that poverty and male unemployment increase the risk of partnership dissolution among married and cohabiting couples (Lampard, 1994, Hansen, 2005, Blekesaune, 2008), but the underlying factors are not fully understood. Here, although low household income and a partner's low or intermittent earnings were common sources of conflict, relationship stress and arguments between couples were rarely ever only about the amount of money going into the household. At the heart of relationship discord, and of greater relevance to couples' financial disputes than simple lack of money was unequal power and control over the household budget. When together, couples who later separated rarely seemed to have conducted their relationships, or the treatment of money in the household, according to principles of equity and fairness.

Resonating strongly with Pahl and Vogler's theories and research (Pahl, 1995, Vogler, 1998, Pahl, 1999, Pahl, 2001, Vogler, 2005), more salient to union dissolution than the total amount of household income, was who had control over and access to it and how it was spent. Joint accounts provided no guarantee that both members of the couple had an equal allocation of, or independent access to the monies contained therein. On the contrary, because of power inequalities within couples, regardless of whether monetary resources from earnings and benefit entitlements were paid separately or pooled into a joint account, and irrespective of whether these mothers worked, female partners often experienced difficulties accessing an equitable or fair share of household income. A partner's tendency to withhold or spend earnings and income for personal benefit was particularly apposite in this regard, especially among mothers whose capacity to participate in the labour market and earnings potential was restricted by low skills and the presence of (young) children. The perception that a father or partner was not providing, or that money for the family was being wasted or selfishly expended on personal goods before rent and important household bills had been paid, was thus a more common reason for

relationship breakdown than financial hardship alone. To the extent that welfare reinforces financial dependency on a partner and limits the economically weaker partner's access to the joint household income, for couples in receipt of means-tested benefits, the structure and administration of the welfare system therefore seemed to be having an additional, independent effect.

Social security cuts and the reducing value of benefits also meant that families were less resilient and no longer able to absorb financial shocks as they might have done in the past. Through its capacity to further reduce household income and increase debt, a more stringent and punitive sanctions regime also increased relationship stress and the risk of partnership dissolution. Rather than being due to any theoretical monetary gains that might arise from claiming welfare as a lone parent, it is in these complex, contingent, individual household and couple specific ways that welfare systems can be seen as increasing the risk of partnership dissolution.

Chapter eight

Leaving lone parenthood through repartnering

8.1 Introduction

Given the high proportion of separated, divorced and single mothers who subsequently repartner (Ermisch and Francesconi, 2000a, Beaujouan and Ní Bhrolcháin, 2011), it might be expected that the factors influencing repartnering among lone parents would represent key areas of policy interest and research. However, surprisingly little research or policy attention has been paid to transitions out of lone parenthood through repartnering. Existing research mainly centres on demographic and socio-economic variables linked to the propensity to repartner, focusing more on the issue of who repartners and when, rather than how and why (Ermisch, 2002, Skew, 2009). The few qualitative studies to have investigated repartnering cover all income groups rather than focusing on poor and low-income families (Lampard and Peggs, 2003, Lewis, 2006a, Lewis, 2006b). Consequently, there is a dearth of information about how lone mothers in receipt of means-tested benefits or tax credits make decisions about whether or when to repartner. This chapter addresses this gap.

Repartnering after having a child when not living with a partner or dissolution of a cohabiting or marital union can take many forms and involve different kinds of reconfigured familial relationships. Reflecting the focus of this study on welfare effects, the aim of this chapter is to advance the understanding of repartnering behaviour in the context of welfare receipt, in particular, the extent to which eligibility for means-tested benefits or tax credits may have helped or hindered a lone parent's move into a first or subsequent cohabitating or marital union. Through investigating the circumstances and experiences of the women in this study who had made the transition from lone parenthood into a two-parent family, this chapter documents how they weighed up their options concerning the pros and cons of different partnership pathways, their perceptions of the attendant risks and how these were avoided or managed. Also explored are attitudes to and expectations of future relationships among lone parents who had yet to repartner.

The term 'repartnering' used here refers to any partnership entered into by a lone parent claiming welfare benefits or tax credits in the form of cohabitation, marriage, remarriage or a 'living apart together' (LAT)⁴⁹ relationship with an existing, new or former partner who may, or may not be, the father of any of one or more of her children. 28 of the 51 women in this study had repartnered in this way, 9 of whom had repartnered on more than one occasion. Of the 28 mothers, 2 had repartnered

⁴⁹ LAT relationships represent a specific form of repartnering and were a common living arrangement among lone mothers in this study. Because welfare receipt was found to be a significant influence on this partnership form, they warrant separate treatment and are dealt with in greater depth in the subsequent chapter.

with their first child's father, 18 repartnered with the father of a subsequent child, while 8 repartnered with a man who was not the biological father of any of the mother's children. These mothers' accounts shed light on a conundrum - if generous welfare payments available to lone parents are as influential in determining patterns of family formation and family structure as some policy analysts claim (Morgan, 1994, Kirby, 2005, Draper and Beighton, 2007), why do some low-income couples nevertheless opt to openly cohabit or marry? In the face of apparently significant financial disincentives, this chapter offers insights which provide some answers.

8.2 Repartnering with a first child's father

Two mothers in this study began cohabiting with the father of their first child after an initial period of living independently and claiming benefits as a lone parent. Caroline started cohabiting with her baby's father after a period of six months claiming Income Support as a lone parent. Asked what had prompted her to end her lone parent claim and form a couple household, without hesitation, she responded that it was because her partner was no longer unemployed and now provided for his family, "*with him working full time that's why!*" (Caroline, 23, two children aged 3 & 2, pregnant with 3rd). By moving off benefits into full-time employment, her partner had fulfilled the fundamental precondition, as she saw it, for family formation; he had become the family's breadwinner.

I stopped claiming benefits then, just claimed tax credits. He provided for us, so I haven't had to claim them ever since ... If he was on benefits it's not as if he's going out to provide for us is it? Whereas now he goes to work five days a week and he's providing for his family ... because I couldn't be in a relationship with someone where you just get benefits all the time ... I've got high expectations to go back to work myself eventually. (Caroline, 23, two children aged 3 & 2, pregnant with 3rd)

Key to the success of the transition had been the couple's eligibility for Working Tax Credit. Not only did their entitlement leave them no worse off, but because the couple agreed that the tax credit payment should be made into Caroline's bank account, though losing her income support, she retained an independent income. "*I get child benefit, the working tax and Child Tax Credits, all in my bank!*" Unusually, she used the money to pay their housing costs. "*I pay rent and council tax and ... he gets his wage and then he'll pay ... the gas, the leccy, the shopping and I provide the things for the kids.*" (Caroline, 23). Receipt of tax credits thus allowed Caroline to continue in her preferred role as full-time carer, exempt from any job seeking conditionality. The arrangement had evidently worked. A year after moving in together, the couple had a second child, and at the time of the interview, Caroline was eight months pregnant with her third, an unplanned but not unwelcome addition to the family. "*Family's important isn't it?*," she beamed. Though clearly happy, the couple had no plans to marry.

“It makes everything change doesn’t it when you’re married? You hear about all these people that get married and then split up ... So I don’t want to marry ... [I’m] happy how we are at the moment.”

The stability and mutual support that characterised Caroline’s partnership was noticeably absent in Donna’s. Her brief and stormy relationship with her irregularly employed partner had in fact already ended when she discovered she was pregnant.

I graduated [from university] and found out I was pregnant ... I was still living with my mum and dad, my relationship wasn’t really good with [my daughter’s] dad ... We’d split up... it was very turbulent ... never stable ... A house come up in the same road ... as my mum ... [she] said ‘why don’t you go and look at the house because if you’re going to be on your own with a baby, at least you know your mum and dad are going to be over the road.’ So I actually went and got that house. (Donna, 31, one child aged 5)

After six months claiming as a lone parent, Donna and her partner, who was now in work, had a reconciliation and he moved into her house. She ended her IS claim, returned to work part time and the couple claimed Working Tax Credits. Although the joint household income reduced slightly as a result of cohabiting, it did not deter them from living together. Wanting to be together as a family had rather motivated her decision, Donna said, not whether or not they would be financially worse or better off as a couple. As told in chapter seven, her partner’s control over the family’s finances and selfish spending habits did, however, contribute to the relationship breakdown. Looking back, she regretted her decision to allow him to move in. *“Things were rocky from the start”* she recounted, but for the sake of their child, she desperately wanted the relationship to work. Ironically, it was concern over her daughter’s welfare that, in the end, prompted the split, a decision she felt vindicated in; exactly nine months after separating, her former partner became a father again.

8.3 Reconciliation after separation from a child’s father

Three lone mothers repartnered with the biological father of one or more children with whom they had previously cohabited. Melanie, introduced in chapter seven, re-partnered with the father of the youngest two of her five children from whom she had separated six months earlier. At the time, she was living in her own rented house and her partner lived with his mother. Having served a custodial sentence for harassment during their previous volatile cohabitation, now in paid work, her partner promised he had changed and begged her for a second chance. *“I got back together with [my partner] when he came out of prison ... and we did make a go of it ... He’s recently got a job in Asda ... he’d been on his dole money at his mum’s but just been staying at mine ... and I’d been on IS. He got a job ... and then I said right ... we’ll do this properly ... you can be the wage earner.”* (Melanie, 33, five

children aged 9, 8, 6, 3, 17 months). On the verge of making the arrangement official by declaring she was living with a partner, it became apparent that doing so would be seriously ill-advised. His controlling nature began to resurface as soon as she attempted to re-configure their relationship on a more equal footing. *“We were all set to be equal and get Working Tax Credit,”* she explained. *“I’d done all my things for how much better off we would have been ... but then he decided that if that was the case, that he wanted a key to the house, he wanted a say in everything, and then he ... starts with [my ex-partner is] not involved, no one’s allowed in [to the house] ... so in the end we just ended up arguing.”*

Quarrelling bitterly, the realisation dawned that giving up her benefits and the security of her own tenancy to depend on him a second time would be foolhardy. Unwilling to concede to his unreasonable demands, she ended the relationship. *“I said ... this is my house, you pay your way if you’re working, you pay towards bills and stuff and you don’t just suddenly take over and say it’s yours ... So we’ve split, we’ve literally split because he knew there was going to be an equality to it and he’s not happy with that.”* Compared with a claiming jointly with an unreliable partner, claiming benefits as a lone parent, though hard, she said, was the least problematic and risky option. Having resigned herself to bringing up her children alone, claiming separately from a partner was something she advised mothers in similar circumstances to do.

I have to have my benefits as an income for the children, you can’t rely on someone else, you have to ... do your claim separately because at the end of the day if ... you’ve been on a claim together ... I’d say it’s secure if you’re on your own ... I do think it’s unfair that ... one of you’s got to be relied on to go and sort the benefits or get money ... I don’t think it’s right because relationships are supposed to be equal, that doesn’t make it equal does it? And if you do have someone who’s likely to be quite controlling ... it can cause problems ... I don’t often advise people ... because I’m not one to talk, but I would say to people if you’re on [your] own benefits ... do not come off them ... If you had your own money, you’d have to budget your own money, and if you choose to put your own money into ... a shared household ... then that’s good. Because that’s what it comes to ... unless you’re married, and even then I think you should still have your own money. (Melanie, 33, five children aged 9, 8, 6, 3, 17 months)

Retaining an independent income was advice with which Maggie strongly concurred. Maggie, who had epilepsy and claimed disability benefits, repartnered with the father of her three year old son. Prior to having their child, the couple had been in a stable, long term cohabiting union and had actually planned the pregnancy together. *“Everything was settled, we were OK with money... we were in a stable relationship,”* she recounted, *“we planned [the baby] ... it was a joint decision. ... nearly*

three years we [had been] together” (Maggie, 23, one child aged 3). Expecting the baby would further consolidate their relationship, conversely, it triggered a pattern of negative behaviour in her partner. “He was fantastic during the pregnancy ... he was a rock, but [after the birth] I felt like his responsibilities had gone out of the window, his priorities were completely wrong ... we were so close before we planned the child ... Afterwards ... he wasn’t interested, he was more interested in his cars ... [it was] like he didn’t have a child ... just the complete opposite of how I expected it to be.” When the child was six months old, the couple parted acrimoniously after her partner’s mother made malicious allegations to social services that, because of her epilepsy, she was an unfit mother.

Claiming IS as a lone parent, Maggie came to relish her new found independence, taking solace in the network of support provided by her extended family. *“I was financially stable, I was independent with my money... if I needed anything ... my mum and dad were always there to help ... it was a really strong family network ... so I felt quite secure.”* It therefore came as a surprise when she sheepishly admitted, *“I’m back with his dad!”* The tie to their child seemingly proved too strong. A chance meeting with her former partner led to the re-establishing of contact and, two years after they separated, the couple repartnered.

He tried to speak to me about having more access to my little boy ... He started ... seeing his son once a week ... and then ... we got very close and ... because I still had feeling for him, I decided to tell him how I felt ... and we got back together ... Now he lives back over here, he’s found a job ... We’ve grown up a lot ... I was only 18 when we moved in together, he was only 23, so we were young parents ... and in the space of time we haven’t been together... I’ve had to [do] a lot of growing up. (Maggie, 23)

However, although they had discussed moving back in together, Maggie was in no hurry. Valuing her financial independence too much to risk cohabiting again, she had insisted that the relationship remained non co-residential. Giving up her lone parent benefits to become dependent on her partner again did not sit well with her and was premature. *“I am a really independent person now where I wasn’t at the time when we first lived together,”* she proudly asserted. *“If he moved in now, it would be me basically living off him, which I’m not comfortable with! I don’t want it ... I’m really independent with my own money.”* Moving in together would have to wait, she said, until her son started school and they were a dual-earning couple.

We’ve still got a lot of things to work out but in the long run I think we have been talking about finding ... a place of our own ... By the time we do move in together, my son will be in full-time education, so it won’t be for a long while yet ... and I’d like to try and look for ... a part-time job ... just something a bit more than being on benefits

really. And [my partner] has got a steady job at the moment. So hopefully there'll be two incomes coming in. (Maggie, 23)

Stella, who had repartnered with the father of her two children, was equally wary of becoming economically dependent and had similarly resisted living with him due to the loss of income and financial independence cohabitation entailed. Living apart and claiming benefits as a lone parent, she intended waiting until they were a dual earner couple before risking moving in together a second time.

I'd have to rely on him [if we moved in together] ... I think I'd feel better once I could get out to work and then I'd feel I'd got my own money back and I ain't got to rely on someone else. (Stella, 26, two children aged 3, 12 months)

8.4 Worse off after repartnering

Some lone parents started cohabiting with a new partner even though both they and the new household were financially worse off as a result. Though many believed the loss of income and entitlement as a result of repartnering was unjustified or unfair, such views tended to emerge retrospectively. At the time, few of these mothers were aware of the financial implications of cohabitation, or if they were, said they were unconcerned. In none of these cases had this 'couple penalty' stopped these lone mothers from openly cohabiting. Ruth said she could understand why a large financial differential might encourage some couples to lie about their living arrangements, although it had not stopped her from repartnering or cohabiting. However, this had been ten years ago, and at that time, higher benefit levels and the ability to live cheaply had helped to cushion the reduction in income they experienced as a couple household.

The income did go down, it was less for a couple than what it was for two individual people. I don't think it was fair at all because you know two people together have to live the same as two separate people ... but ... it didn't stop us from being together, but things were a lot cheaper then as well, you could buy a big sack of potatoes for £1.50 ... and live on that for a month ... You can't do that any more. (Ruth, 39, two children aged 12, 18 months)

Some mothers simply accepted the loss of lone parent status as a normal part of the process of partnering. Divorced with one child, Catherine told of how repartnering had left her much worse off financially, but, besotted with her new partner, it had stopped her neither from cohabiting nor from marrying him. For her, public declaration that she was living with a partner was symbolic of committed coupledness and togetherness. Believing her partner was temporarily unemployed as result

of leaving the army, giving up her benefits to become dependent on his JSA claim seemed natural, she said, “*because I was in love ... I thought this was the real one!*” Prior to repartnering, she had been claiming as a lone parent, living in her own home, working part time and in receipt of family income supplement, an early forerunner of tax credits. Allowing her partner to move in resulted in the loss of her independent income and her home; unable to afford the mortgage, she found her house repossessed and the couple was forced to move into rented accommodation. Even this did not discourage her; in a repeat of the circumstances surrounding first marriage, discovering she was pregnant, the couple married.

When [my first husband] and I split up and I met my second husband ... he'd just left the Army, well he says he'd just left the Army, I now know that was probably a lie, but I digress. He moved in. ... [my first husband] refused to pay the mortgage, quite rightly, if I was then living with somebody else, why should he pay the mortgage, he said and I agreed, but because [my new partner] wasn't working, we gave [up] the house and we moved into a council flat ... Being on benefits, we couldn't afford the mortgage ... I then found out I was pregnant with [my daughter] so we got married.
(Catherine, 49, five children aged 30, 25, 22, 21, 21)

Taking a chance on romance, it was a decision she later came to regret. The couple “*more or less lived on benefits then continuously*” until they separated and divorced five years later. In retrospect, marrying a second time had been a mistake, and with a wry smile she ruefully admitted, “*I really should have had a word with [his first wife] before I married him!*” However, being of an older generation and raised in a middle class family, once pregnant, the sense of duty towards her parents obliged the couple to legalise the union. “*With hindsight, I think it was just expected that I would get married ... traditional family values and all that.*” Even though she was a divorced woman, “*becoming one of those unmarried mothers*” was simply not an option, she said.

Though neither benefit eligibility nor financial considerations more generally had affected Catherine’s decision to repartner or marry, as elaborated in chapter seven, claiming benefits as a couple was said by her to have been a major factor in destabilising the relationship and the eventual breakdown of her marriage. By granting sole financial power to her husband, the welfare system helped buttress his controlling and aggressive nature. Although “*many, many issues*” had undermined the quality of her marriage, she speculated that had the benefit system afforded her greater access to the family finances, the relationship with her partner may have been less conflicted and unequal.

8.5 Pregnancy in the new relationship

Audrey also found she and her partner were financially worse off as result of moving in together but it had not stopped them from cohabiting or later getting married. However, during the earlier stages of their relationship, it had. So as not to adversely affect her welfare entitlement or contravene Housing Benefit and tax credit rules, for three years, the couple had been ‘living apart together’ in separate residences, she in her rented house and he at his parents. As she explained, “*I met [my partner] when [my daughter] was 13 and then he moved in probably when she was about 16 ... When I got with my current partner, who’s now my husband, there was a period of time that he didn’t move in with me full time. He only stayed at mine three nights a week, rather than moving in, because it would affect [my] tax credits ... and it would have affected the housing, the council tax single person’s discount. It would have an impact on that ... so he remained at his parent’s*” (Audrey, 41, three children aged 22, 9, 3). Fiercely independent and reluctant to share her house, living apart suited Audrey, and it was only in retrospect that she recalled, with a nervous frisson, that had she been investigated, the arrangement might have been considered fraudulent. “*I remember thinking later on, well he stays over quite a lot and I hadn’t even clicked ... and I suddenly thought, ‘oh my God, I’ll be in the paper, benefit fraud!’*” Concern about how her teenage daughter would react to living with a step-father had also discouraged her from cohabiting.

There was a bit of reluctance [to move in together]. I didn’t want him in the house that I’d waited for so long ... and also [my daughter] was older... 13 years of age. Now that’s quite a difficult age for somebody to be coming as a step parent and for her to accept them and for him to understand them. So it was done quite slowly and over a long period of time. (Audrey, 41)

What escalated matters was Audrey’s unexpected pregnancy. The imminent prospect of a shared child acted as a catalyst, taking the relationship to the next stage of commitment and prompting an adjustment to their living arrangements. Before the baby was born, her partner moved in permanently. “*When I became pregnant with my son, that’s when he moved in and then all the benefits and things all changed, tax credits changed.*” Though Audrey had anticipated losing some entitlement to tax credits, in common with other mothers, prior to her partner moving in, she did not formally investigate what the financial impact of cohabitation would be. Her entire loss of eligibility therefore came as an unwelcome surprise.

Nobody really goes through it with you or explains ... about what sort of benefits ... you lose ... You just fill in the forms and see what comes back ... But I did lose out financially. Once [my partner] had moved in, my tax credits and everything stopped

because [with my partner's] salary and my salary ... and the childcare costs ... they said I wasn't entitled to anything ... I didn't think I'd lose it all, I thought I'd still remain entitled to some of it ... I was probably about £400 a month worse off ... it's a lot. And then ... I got made redundant ... so then I lost about another £280 ... so I lost nearly £700 in the end. (Audrey, 41)

Out of a job, had she remained living apart from her partner or 'pretended' to be a lone parent, she would have been almost £700 a month better off. In spite of this considerable financial disincentive to living together, the couple continued cohabiting. Nor did it stop her from working. After a short period of unemployment, she started a new full-time job, even though virtually all of her wages were now consumed by childcare costs.

I'm now caught in the trap of childcare costs because I don't get any support ... Our two joint incomes doesn't allow us to get any support at all with any childcare costs. So between the two of us, we pay about £800, I pay about £650 and [my partner] pays about £150 for childcare. So that more or less wipes out my wages now, the childcare costs ... but I still go to work full time. (Audrey, 41)

Moreover, though living together on a low income was a struggle and a constant source of tension in their relationship, far from having encouraged the couple to 'pretend to separate,' after five years of cohabitation, they married, a decision entirely unrelated to financial matters.

We argue over money all the time ... just because we haven't got enough and we live from wage packet to wage packet and we can't save ... but I [decided to get married] because I'm the only girl and ... my parents are elderly ... That was the only reason for us to get married ... we were committed to each other already ... It was an event and ... memories for my mum and dad ... that was it. (Audrey, 41)

8.6 Marriage and remarriage

US research suggests that low-income mothers who marry or remarry generally only do so with a securely employed man (Gibson-Davis et al., 2005, Bzostek et al., 2006). The mothers in this study were no exception. Arianne was a typical example. Having raised her three children in France, when her marriage broke down she returned to live with her parents in the UK and began claiming IS as a lone parent. A year after she began her claim, she re-partnered with a professional man whom she later married. Once they had bought a house and began living together, she ended her claim.

However, relinquishing her lone parent status had not been easy. "As soon as we moved in together...

I had to hand over my book ... that was hard". Candidly, she divulged, "it crossed my mind to carry on claiming ... for a fleeting second ... I could have carried on without them knowing" before adding, "but I didn't" (Arianne 54, three children aged, 31, 23, 20). Asked to explain why her new partner had been willing to take on financial responsibility for her and her three children, aside from assuming he must love her, she conjectured it was due to four factors in combination: her partner being a high earner; the young age of her children; her partner's prior familiarity with them; and not having any biological offspring of his own.

When I [re-partnered] [my children] were still relatively young ... so [my partner] had a very father like relationship with [them] ... If he had to support [his own children] financially it would have been more difficult ... [He] probably would have wanted to ... but it's whether ... he would have been able to, if he'd have had his own children to support ... Having a really good salary also made a difference ... Had he not had a decent salary ... I think the relationship would have been a lot more difficult because when you've got financial issues it doesn't help does it? ... I would have had to stay living with my parents ... because we probably wouldn't have been able to afford to move in together as a couple. (Arianne, 54, three children aged 31, 23, 20)

Though now happily married, she speculated that, had any of these factors been absent, the progress of the relationship, timing of cohabitation, even the decision to repartner itself, may have unfolded very differently.

Why he was willing to support us? Presumably because he loved me ... and had a good relationship with [my children] which was obviously very noble on his part but ... I think it must be difficult for a new partner coming into a relationship and having to take that responsibility on, and I didn't think it was very fair at the time. I remember thinking ... why would the government expect what ... could in essence be a total stranger taking on financial responsibility for a new partner and her children? Because that's what he had to do in effect ... [My partner] had no children of his own, so he was able to support us, but not everybody is in that position. (Arianne, 54)

Though her circumstances were not dissimilar, Erin's heartrending story had a very different outcome. She told of how, by getting married to her high-earning partner, she had compromised not only her independence, but her health. Though her husband was capable of supporting the family on his wage alone, giving up her lone parent benefits and becoming financially dependent on him undermined her confidence and self-esteem to such an extent that she became severely depressed. Taking solace in

alcohol, her drinking spiralled out of control and three years after marrying, she lost custody of her four children to her third husband.

That was a huge thing for me, the thought of losing my own benefits ... because he was in a really good position, he had a very good job ... So it wasn't about money, it didn't really come into the equation ... I'd marry him and then lose all my benefits ... He would just provide for us ... When we eventually got married ... I was supposedly meant to feel more secure ... with no financial worries ... but I actually felt less secure when I gave up the benefits because I'd lost what little bit of independence that I had left, which knocked the last bit of confidence that I had left in myself and so my self-esteem went very, very low again. My husband was and still is a very controlling person and so basically I just sang to his tune ... I didn't want to lose that last bit of independence, which was having my own money.

(Erin 44, four children aged 12, 7, 6, 6)

While Erin's story was an extreme case, it graphically illustrates that while marrying a well-paid partner may remove a lone mother and her children from benefit and poverty statistics, it is no guarantee of a mother's future happiness or well-being, nor of enduring family stability.

Lilly's story, too, highlights the risk of viewing marriage as a panacea for safeguarding women's well-being and providing the best environment for raising children. Having escaped a violent husband, not long after her divorce came through Lilly met a new partner who seemed "a decent person" and bonded well with her two young daughters. "[They] took to him because [they] wanted that father figure", she explained. With the weight of religion and family expectation pressing heavily, there was to be "no cohabiting or any of that malarkey", so the couple married. However, within a few months, this relationship too became abusive. To protect her children, Lilly left her husband and the family home, filing immediately for divorce. Lilly believed the experience of two traumatic family breakdowns in close succession was responsible for her daughter's later diagnosis of anxiety and depression. "All my bad experiences ... had an impact ... [She] became very withdrawn ... because she'd witnessed some things that she shouldn't have witnessed ... that violent relationship unfortunately at such a young age." Ever the optimist, at the time of being interviewed, Lilly was about to marry her third husband. Keeping the house in her name only, with separately managed finances and earnings that outstripped those of her future husband, she was confident that, this time, the marriage would endure.

The house is staying in my name! [I] worked really hard ... fought for that house ... so this house is for my girls ... I have honest and frank conversations [with my partner] about money but we haven't got a joint bank account, we've both got separate bank

accounts ... Sometimes I can throw a little bit of a wobbler because [I'm] ... sometimes insecure to do with money ... I don't think that will ever go, me being protective of money. (Lilly, 42, two children aged 22, 20)

8.7 Disclosing a partner to avoid criminal prosecution

Even when their partner was well-paid and the household no longer poor, the loss of an independent income which often accompanied a lone mother's decision to cohabit or marry thus raised a complex set of issues and dilemmas. Though it had not stopped her from repartnering, Lorena described how disclosure of a new partner had been a financially damaging and emotionally taxing experience for her. Working as a graduate teaching assistant and in receipt of tax credits and Housing Benefit, Lorena met and began dating a new, high-earning partner who owned his own home. Still married to her husband from whom she had separated seven years earlier, but less than six months into her relationship, she found herself caught between the rock of potential criminal prosecution and the hard place of enforced financial dependency on her new partner.

I was only my own for ... nearly eight years... and then ... I had this opportunity to build new relationship with this person that I was starting to fall in love with and I just didn't want to just go to him, 'actually as a matter of fact I have to pay this bill, would you be able to support me?' ... If I have to ask for money I will just die ... I was independent for the whole of my life ... So while I was just starting a relationship, to ask for money ... it's incredibly unfair that it forced me to put myself in the position ... because I want to build a life with [this] other person but I can't really overload him with my responsibilities. (Lorena, 38, two children aged 12 and 2)

In an echo of Mary McIntosh,⁵⁰ she questioned the legitimacy of a rule that obliges lone mothers to turn to a new partner for financial support when the relationship is newly established and he is not the biological father of any children living in the household.

I felt that they're putting me in a position now where I have to be dependent on someone who really was not supporting me financially ... He was just a person who dated me, you know, he was just staying the night ... We're not married, he was not responsible for me or [my child] financially ... Why would he date someone and automatically be drawn to some financial responsibilities without being actually in a serious relationship, you know less than six months ... to suddenly to start paying

⁵⁰ According to Mary McIntosh, the rules amount to "trying to force women into prostitudinal dependence on the men they slept with". McIntosh, M. 2006. *Feminism and Social Policy*, Cambridge, Polity Press.

someone's rent ... it's not right. Why would you be supporting someone you were only dating? But also how badly as a woman you would feel that suddenly someone's responsible for you, after you are [a] single parent ... not only have you come but also with the children as luggage ... it's like, 'hello, you would like to pay for us?' It's ... a little bit like prostitution isn't it because you are there in a relationship that is just starting out and then someone is financially responsible for you. Why? (Lorena, 38)

Requiring newly established couples to become financially dependent on each other could adversely affect relationship dynamics and inhibit commitment, she protested. *"That could interfere with my relationship ... that was quite upsetting... We were just establishing [a] relationship. How can I just say, 'actually ... can you give me money?' ... It would destroy, not build a relationship."* Faced with an uncomfortable choice between two equally unpalatable alternatives - whether to continue claiming as a lone parent and risk being prosecuted for benefit fraud, or ending her claim and asking her new partner to financially support her - she arrived at a compromise. Fearful that her husband, or a neighbour, might report her to the authorities for living with a partner and wreck her career ambitions, she reluctantly withdrew her claim for Housing and Council Tax Benefit. However, with her rent and council tax now unaffordable, she continued to claim Working Tax Credit.⁵¹

"[My new partner] was staying more and more ... Maybe I'm just a bit too honest but I wanted to be a teacher and I just felt that if I ... step wrongly with the law, then ... I would put myself in position that I would not be able to hold such a responsible job ... So I declared that we were living together. So they took everything from me ... but [new partner] was not financially supporting me at that time ... I regret it because it put me in a very difficult position ... I think one year I lived like that ... I still had my tax credits though because without that I couldn't pay my rent" (Lorena, 38).

In fact, this compromise betrayed both the complexity of welfare rules and Lorena's ignorance of them. While living in separate households, the couple could not have been determined as LTAMC. In contrast, because HMRC operate similar LTAMC rules as the DWP, by continuing to claim as a lone parent after her partner moved in, she was technically, if not actually, claiming tax credits fraudulently,⁵² somewhat ironic given that fear of being prosecuted for benefit fraud was the original motivation behind her actions. The arrangement lasted a year before she moved from her rented flat into a house purchased by her partner, when her tax credit claim was closed. In the meantime, she

⁵¹ The fact that Lorena voluntarily disclosed this information suggests she was unaware of her obligation to end her tax credits claim when her partner moved in.

⁵² A lone parent tax credit claim must cease when a partner moves in. Though couples are entitled to claim tax credits jointly, her partner's high earning would almost certainly have made them ineligible.

had accrued rent arrears and personal debt that, as a lone parent, she had assiduously managed to avoid.

I am proud about money, I would not ask [partner] if I need money because for me money is the kind of symbol of independence, if you have to ask for money it's just like so bad ... so I got in big trouble, financial trouble, because I had to pay my rent [and] council tax ... £800 [a month] is ... really a lot ... So, my financial situation was really bad. (Lorena, 38).

In common with several other lone mothers, Lorena's situation changed when she became pregnant and a year after giving birth to her second child, the couple married. Having given up her job, and with a new baby to look after, she remained deeply ambivalent about being financially dependent on her husband, a situation made worse through having also lost entitlement to Child Benefit,⁵³ her only independent source of income.

Talking about money with [my husband] will reduce me to tears ... because I was always independent... Because I always feel that, for me, contributing means bringing in the money, but ...I don't have anything, not child benefit even. ... They took [it] off us ... It's very hard because the child benefit was going to my account, but that was a little bit like me contributing... I had to kind of adjust to because I was always the one who provided and for me it was incredibly hard. (Lorena, 38)

For Nina too, the perceived unfairness and perverse incentives arising from the design of the welfare system did not so much derive from rules which awarded couples less than twice the amount lone parents would be entitled to, but rather from the assumption underlying the system of means testing that couples who start cohabiting should instantly and automatically lose their right to claim as individuals.

I think that's probably right to pay couples less because ... it costs less to live as two people ... together, as it costs ... two people to live independently. So yes, that's right.... But what I don't agree with, no I don't think it's right that if you live together you suddenly become totally intertwined with your finances ... I'm a perfect example of how that would never work with us... If I'm living with somebody ... it should be ... irrelevant if you're living as a couple or if you're living as two housemates ... Yet the

⁵³ Child Benefit was a universal, non-means tested benefit paid to all families with children, regardless of income. From January 2013, households where at least one person earns more than £50,000 have their child benefit means-tested. Eligibility for child benefit is lost entirely for those earning £60,000 or more, while families where one parent earns between £50,000 and £60,000 have their benefit reduced.

benefits system doesn't see things that way if you're a couple. One is dependent on the other... that doesn't make sense. (Nina 46, three children aged 23, 21, 20)

With no right to separate financial treatment, Nina pretended she was still living apart from her partner for a year after he moved in,⁵⁴ granting the relationship the necessary breathing space for commitment to grow.

I decided if I was going to have a relationship, it needed to be kind of a serious, permanent relationship because it's hard work dating when you've got three kids ... So we ... moved in together... he rented his house out and we rented a house together to see if it was going to work out, and then after a year of living together [he bought] this house ... but he was never supporting me financially. (Nina, 46)

Had continuing her claim for Housing Benefit and WTC not been possible or discovered by the authorities, she was adamant that the trajectory of her new relationship would have followed an entirely different path. “*We probably would have considered things differently if his wages had to pay for all of us and I had to depend on him. I wouldn't have done it... I can't see that that ever would have worked in the early days if I would have had to have been completely financially dependent on him and our situations locked up together, as opposed to as individuals, which is why... I defrauded the government for a short time really, for exactly that reason*” (Nina, 46).

8.8 Avoiding public censure

Elsbeth, whom we met in chapter seven, adopted a very different ethical stance; her story of repartnering was a decidedly moral tale. Refusing to countenance any behaviour that could be construed as fraud or deceit, with her second child to her former partner still a babe in arms and her new relationship barely three months old, adamant she would not be branded a ‘*benefit cheat*’, she declared she was living with her partner. Whether they would be financially better or worse off as a two-parent family did not figure in her decision, simply the desire to set up home openly and honestly as “*a proper family*”.

I was a single parent with my first two children and then I met my partner. I was on IS ... at the time and then, because I was in a relationship, that stopped and then I was reliant upon his wage but the money didn't come into it, it was just a case of yeah we're together so we'll move in together and then set up home together... I came off

⁵⁴ Nina's story is further elaborated in chapter nine.

Housing Benefit, single parent benefits, everything stopped ... I think I'm just a traditionalist ... I just wanted something ... straightforward ... I didn't really know what the implications would be financially.

(Elsbeth, 33, five children aged 13, 12, 8, 6, 4)

Elsbeth's strong desire for "everything being out in the open" was in part driven by her previous partner's infidelity. For her, living openly as a couple was a fundamental prerequisite for rebuilding the trust she had lost through the painful breakdown of her relationship with her children's father. "I've got nothing to hide, I've done nothing wrong" she protested, "there's no blurred lines, there's no sneakiness ... I think it's because I've been cheated on, I'm not one that keeps secrets". Distancing herself from the stigma she attached to claiming out of work benefits, open acknowledgement of her new relationship was also designed to avoid public censure and shame by association. "There's lots of people that don't work around here", she explained, "I don't know why I didn't [continue to] claim, I think ... maybe shame ... maybe I didn't want to be like them." Within a few months of moving in together, the couple exchanged marriage vows in a low cost civil ceremony. The notion that they would 'pretend' to separate or avoid marrying simply to claim higher benefits was an affront to the deep reverence Elsbeth held for traditional family values and the institution of marriage.

He asked me to marry him when ... [my second child] was about ... 9 weeks old. It was roughly around about the same time we started our relationship properly ... And it didn't feel odd to say yes, it was just very natural [even though] he's not the biological father... It wasn't about making a big splash ... it was very much about the vows... just about the vows. (Elsbeth, 33)

Interestingly, this traditionalism did not however extend to gender roles. Shortly after getting married, her partner had an accident at work, became depressed, was forced to leave his job and had never worked since. Because he had self-employed status, the couple were not initially entitled to any benefits. With a mortgage to pay and three young children at home, Elsbeth had no option but to return to work.

I said, right ... the mortgage has got to be paid ... so I was like, 'what am I going to do? I know I'll work nights in a nursing home', so that's what I did ... We can't be like relying on £13.50 a week!' which is actually was what we were living on, because we had no benefits... Looking back ... we can't believe it ... [but] my mortgage was always paid and my council tax and my water rates ... and as long as the children had nappies and were fed, and I had gas and electric. (Elsbeth, 33)

Working night shifts as the family's sole breadwinner, and main carer to her children, as well as looking after her husband, this triple burden was stoically, not to say heroically, borne.

He was still in too much pain to look after the children... I would put the children to bed ... then I'd be home ... for half past 8 [in the morning] and I could get them up, changed, fed and then when they would doze in the day, I would doze and then I'd go back and do another night ... I carried on doing [that] until I fell pregnant again with [my fourth child]. (Elsbeth, 33)

Though struggling to cope, reinstating her lone parent claim by 'pretending' to separate would have been morally reprehensible, she said. *"It's not right, is it, to keep claiming? There are people who... said to me, 'you'd be better off on benefits' and I go ... well, financially yeah, but morally, 'what am I teaching my children, that ... it gets tough so you just separate? That's not how it works ... I want them to have good moral standings".* Asked what kept her and her relationship going, without hesitation, she replied, *"Well, you sink or swim and I'm not prepared to lose my house or tear my family apart because I want to sit down and have a rest ... I'll just carry on I know we'd get more money if we were separated but that's not a family. I don't think that's a family at all"* (Elsbeth, 33).

8.9 The reluctance to repartner

Among lone parents with no partner, having experienced at least one relationship breakdown, the maxim *"once bitten, twice shy"* typified the general attitude. However, the reasons for and consequences of this cautiousness varied, typically reflecting their stage in the life course, the number and ages of their children, their previous partnership history and the circumstances of relationship breakdown. Young single mothers with a pre-school aged child often ruled out any form of partnership in the short term, even a casual dating relationship, but readily embraced the idea of becoming committed, even getting married to an as yet unmet partner at some future point in time. Divorced and separated mothers with older children, on the other hand, typically expressed a greater readiness to date or live apart from a partner, but were often unwilling to make the kind of commitment seen to be involved in co-residential relationships.

8.9.1 A sense of freedom

Lone mothers who had undergone a painful or difficult relationship or marital breakdown, or had experienced domestic violence, were often wary of any form of relationship. Kirstie was set against the idea of ever living with a male partner again, though she conceded this was due to a bad first experience of cohabiting.

I don't really want to meet anyone ... I wouldn't live with another man ever! ... Just because of my bad experience ... I suppose not every man's like him, but it's just put me off ... I wouldn't want to live with anyone any time soon, and I've got [my daughter] to think about. So I'd have to make sure it was the right person and it was going somewhere before I even considered it. (Kirstie, 21)

Cheryl, too, felt she would never be able to trust a man sufficiently to risk repartnering again. Having been referred to a course for victims of domestic violence by her social worker, it had succeeded in improving her confidence, while underlining the damaging effects on children of repeated exposure to domestic abuse. Though she had not intended to raise her children alone, she now revelled in the sense of freedom that lone motherhood gave her, happy in the knowledge that her family was safe and secure.

I'd got my freedom after [splitting up from my third partner], so I wasn't going through that again, I just couldn't trust anyone ... I would have had to know him inside and out before anyone moved in... I just couldn't risk it ... After I done the 'Freedom' course... ... it give me more ... confidence to know I wouldn't put myself and the children through that again. ... I like being single, it ... just happened that I've ended up a single Mum but I like the choice! ... Because I don't have to answer to anyone. I can look after my children. I know they're safe. They get everything they need. I don't need a man or a boyfriend to have fun or to be happy. (Cheryl 27, three children aged 10, 6, 4)

Shelley, who divorced after a long period of unhappiness in her marriage, was also enjoying her new sense of freedom and said she had no interest in finding a new partner.

I'm not getting involved with anyone again! I'm just not interested ... I'm quite happy on my own ... I'm not very well off but I'm managing and that will do me. I don't think that will change, not while the children are small anyway. (Shelley, 43)

For Diane, whose partner had physically attacked her late in her pregnancy, staying single was a matter of keeping herself safe and sane.

I think sometimes I should be bothered about being on my own now, but deep down I don't think I am bothered. It makes me think sometimes when people say, 'well you're not getting any younger are you?' But like my dad says, I'm not going to die wondering am I?! (Diane, 39)

In the early years after Sarah's acrimonious divorce, a restrictive financial settlement, together with concern about the loss of tax credits, had stopped her from embarking on any new relationships. By living with a partner, her solicitor had advised her that she could risk losing her home.

There was this stipulation in my divorce that ... if I had somebody stay over more than a couple of nights I'd lose something ... Like tax credits, if you have a new partner, you know, you can lose it altogether ... I thought, well if [my former husband] found out I've got someone living here ... he's going to say, right, I want the house sold ... My solicitor put that if I was to be re-married, then it would have to be a man of means, you know, someone that could support us all (Sarah 53, two children aged 26, 24)

Now in her fifties, advancing age was said by Sarah to make repartnering an increasingly unlikely prospect.

8.9.2 Putting the children first

Contrary to stigmatising discourses suggesting promiscuous behaviour on the part of young single mothers, the presence of children in the household served as a strong deterrent to the formation of new romantic relationships. As Susanne put it, "*I don't think I'll get another boyfriend because I've got [my daughter] to think about and it's not right for her to be around loads of different people all the time*". Not so much set against the idea of repartnering, or even of marriage, for these younger lone mothers it was a matter of timing and of waiting for the right person to come along at the right moment. "*With me only being young, by the time [my daughter's] ready to ask questions, I could be settled down and she could be calling someone else dad*". (Kate, 16, one child aged 17 months). Marriage was something many aspired to but only after they had established a stable, committed relationship, acquired a decent job and had ideally purchased their own home. In the meantime, focus and priorities were firmly on their children. Fria typified the views of many such single mothers.

I'd love to get married and I think if I was going to have any more children, I would probably want the commitment of being married first ... but I'd like to be in quite a long-term relationship before I do. I'd like to see that it would work out and we would be suitable for each other... I think [marriage]... is a big commitment ... especially with kids being involved. (Fria, 23 one child aged 23 months)

When she discovered she was pregnant, Fria and her partner had "*loosely talked about getting married*" but the relationship broke down before the baby was born. Refocusing her efforts on providing for her son's future, she had returned to education "*to provide a better life for him*".

Though not intending to remain unpartnered for the rest of her life, at the present time, Fria was unwilling to be distracted by the competing demands, as she saw it, of her child and those of a potential new partner.

I do want to get married in the future and I want more kids... because I don't want to be a single mum and ... I don't want to spend the rest of my life on my own! But [since my relationship broke up] I've 100% focused just on me and [my son]... so having another relationship... it's not something I don't want to have, but not at this time, I've got too much to do ... looking after him and giving him the best life I possibly can ... I go to college and he goes to nursery and I just want to focus on that really ... at the moment... it doesn't interest me, having a partner. (Fria, 22, one child aged 18 months)

More than this was a maternal concern to avoid the potentially damaging effects on a child's emotional and psychological well-being that exposure to a new partner, or “an endless stream of boyfriends” might entail. “Calling someone else dad” was thus a two-sided coin. Embarking on a new sexual or romantic relationship could only be contemplated under strict conditions, many said. If and when they embarked on a new relationship, most envisaged that allowing their partner into their child's or children's lives would be a gradual, carefully timed and closely managed process.

If I had a partner now, I'd keep my life very separate from [my son] ... to start off with, because obviously he's not [my son's] Dad and I don't want just anyone walking into my son's life ... So I'd probably see him when I didn't have [my son] or when [he's] in bed ... and I'd gradually build [my son] into that so [he] doesn't get hurt, because [my son's] the most important person ... As [he] gets older he'll be going to nursery and school, so it will get easier if I did want a partner, to see them, but I'm happy on my own at the moment. (Fria, 22)

8.9.3 Deterrent effects of family means testing and the LTAMC rule

Without prompting, many lone mothers also talked spontaneously about the financial impact of welfare rules and the improbability of repartnering while their main or sole source of income was means-tested benefits. Central to their concerns was the loss of income and financial independence they enjoyed as a lone parent.

I've always been quite independent ... that's another thing where they don't account for single parents. If I did suddenly get in a relationship and it was serious and we

wanted to live together, they'd expect a man to keep me and my child that wasn't his. So they'd pretty much stop everything, all my money. (Tricia, 31, one child aged 4)

While the perception of reduced entitlement for couples was a concern for many, of greater import was the insecurity of losing entitlement to their own benefits or tax credits particularly at the start of a new cohabiting relationship when the outcome was uncertain. Not only was enforced financial dependency was felt to be unacceptable in the context of a modern day couple relationship but, as Tricia pointed out, when the woman has dependent children the stakes are considerably higher. More influential still in discouraging repartnering, even hypothetically, was the deterrent effect of losing lone parent status to become financially dependent on a new partner who was not the biological father of a mother's child or children.

When you're in a relationship and ... you've got a child it's different... I think if I'd have met someone ... the umbrella of money is for all of you, it's not just for you ... it's for the couple, they don't take into account that he's not that person's child, they just take into account how much is coming into the household... I certainly would never expect a man to keep me, even if he was the father. I've always been very independent with money... so I do think that would stop you, it would have stopped anything from going any further... I think it's important having your own money ... I don't think it'd ever sit very well spending someone else's money, a man's money. (Tricia, 31, one child aged 4)

As she went on to articulate, requiring one partner to be financially dependent on the other altered power relations in couples. *"If it wasn't my money, it wouldn't be my place to say anything ... it would be difficult and I think it would make me worry maybe that I couldn't be myself because you'd always be thinking, well it's your money ... In my serious relationships, we always had ... my money and your money."* In this way, by jeopardizing the security and stability of the lone-parent household, co-residential partnering was perceived not only to be risky, but potentially rash.

You'd be thinking ... if I say something he doesn't like, are we going to be out on our ear? And I think that would stop me a little bit from committing to that relationship because ... with a child, they need a house and a roof over their head, a bit of stability, so that would stop me. (Tricia, 31)

Having to depend on a partner subject to a stringent and increasingly punitive JSA regime was a further factor of concern. As Fria pointed out, if she partnered with an unemployed man, their claim would be for JSA, not IS. Not only would she lose her own income and financial autonomy but, by

claiming JSA jointly, she would be subject to her partner's compliance and satisfactory fulfilment of job search and other conditionality requirements associated with eligibility for out-of-work benefits.

When you're in a couple and you have a child, you're not on Income Support, you're on Jobseekers, and with the baby, all my money, like the tax credits and everything, go in his bank account and if [he] doesn't sign on, we don't get paid, do you get what I mean? And I don't think I'd want to trust someone with whether I'm getting paid for my son ... I don't think I could do that, I think it would bother me. (Fria)

Tricia similarly conjectured that if she had met a new partner, being obliged to become financially dependent on him would certainly have “put a brake on things”.

I don't know the ins and outs of the [benefit] rules but they always ask you when you go in for your six month interviews, 'are you seeing somebody?' 'do you have anyone living in your house?' It's not the reason I'm not in a relationship, but I think if I had have met someone... it would have stopped anything from going any further.

(Tricia, 31)

There were practical reasons, too, for not repartnering. Being a lone mother could be socially isolating. Particularly if their children were young, social contact generally revolved around immediate family, if relations with them were good and they lived nearby, together with a few close women friends. Furthermore, few of these mothers worked, so it was rare for them to come into contact with men who might be a suitable, prospective partner.

To be honest, I don't really meet many people! ... You spend a lot of your time with mums and other children (Tricia, 31)

Even if they did get to meet unattached men, many believed that the kind of partner they would find acceptable would be likely to “run a mile” if expected to financially support a mother and her children at the start of a new relationship. Putting herself in the shoes of a prospective partner, Tricia sympathised with the invidious position they would be placed in. Not only was it wrong to expect a new partner to make such an onerous financial commitment, but the very imposition of such an obligation might itself inhibit the relationship from blossoming.

I don't know if I'm meeting the wrong sort of man but I just ... think it would affect their decision if they suddenly were expected to provide ... I know people talk about kids being baggage ... but in this situation it's right isn't it? It's like ... 'do I like you enough

to pay for you and your child and pay for everything?’ because that would be the situation wouldn’t it? I think it would certainly put a strain on the relationship. I just don’t see a man wanting to do that for me. (Tricia, 31)

Believing she had little to offer in exchange, she wryly observed, “*maybe there are lovely men out there that want to raise other people’s children but I just think it would have to be a damn good relationship to think, oh I want to take you on ... Because I think being a family is a struggle ... kids are expensive and to do that for someone that isn’t yours ... it would take a lot of commitment and ... I don’t know if I have enough to offer as an exchange for that money!*” Unlike Tricia, who was happy to remain unpartnered, Tania was desperate to find a partner to ‘settle down’ with but, with resignation, she too made a similar observation.

I’d love to be married and settled down and own a house, but who’d want to take on two kids with two different Dads? (Tania 26, two children aged 2 & 2 months)

Such anxieties about the serious financial implications of giving up lone parent status, the greater insecurity of cohabiting relationships, and the risk of depending on a new or unreliable partner, strongly resonated with the advice given by family support and welfare rights workers. Aware that benefit monies awarded to fathers or male claimants in respect of a dependent partner and children were not always equitably distributed, nor necessarily spent wisely or in the manner intended, they viewed a lone mother moving in with her partner, or allowing him to move in with her, as seriously ill-advised. So precarious was cohabitation seen to be that some advice workers routinely advised lone mothers to retain their financial independence, if necessary, by living separately from their partners.

Who gets the benefits is a huge issue and I’ve traditionally always advised the mum that she needs to get the benefit, she’s the mum, she’s getting child benefit, child tax credits, then if it’s a relationship, then she should be the main earner, claimer with that. Unfortunately it’s also the case that the mums by and large are far more reliable in terms of actually what they spend the money on. It’s all about priorities, rent, food, bills ... So you’ve got a number of things that dictate against the male perhaps contributing ... And mum’s going to be worried, absolutely, I don’t blame her at all ... that kind of transience and unreliability ... that’s the danger again. If you get somebody moves in, it’s kind of how long for ... Technically, you know if [a new partner] moves in for a day, you’ve got to tell [the Jobcentre]. (Welfare rights worker)

8.10 Conclusions and discussion

Through exploring the narratives of low-income mothers at different stages in the life course who had repartnered, as well as those who had not, the stories told here offer empirical advances for how these processes unfolded and were managed. As with previous research, demographic and socio-economic characteristics were important indicators of the likelihood of repartnering. Reflecting existing studies, both a lone mother's propensity and proclivity to repartner was found to be influenced by her age, the number and ages of her children and the route of entry into lone parenthood. Generally speaking, the older a woman was, the more children she had and the older her children were when she became a lone mother, the less likely she was to have repartnered to form a new two-parent household.

Compared with women who became lone mothers through giving birth when not living with a partner, those who had become lone mothers through the dissolution of a cohabiting or marital union were also less inclined to look upon repartnering or remarriage as a favourable or desirable option in the future. Often, this reflected the circumstances of partnership dissolution. That mothers who had experienced a painful relationship or marital breakdown, had been through an acrimonious divorce, or were victims of domestic violence, tended to be more averse to repartnering is perhaps a not unexpected finding. That single, unmarried mothers tended to be more open to the idea of repartnering is not that surprising a finding either. Reflecting other research (Brodolini, 2007), not only were never-married lone mothers typically younger, but some had yet to enter a first partnership or cohabitation, so technically, would actually be forming a family for the first time.

In this research, demographic factors and the route of entry into lone parenthood were less important to a lone mother's proclivity to repartner than receipt of benefits or tax credits. Findings revealed that for lone mothers eligible for means-tested welfare, the propensity to repartner was strongly bound up with the perception and management of risk. Regardless of her age or the circumstances of becoming a lone mother, and irrespective of whether they had been previously been married or cohabiting, concern over the loss of income and entitlement to means-tested financial support if they started cohabiting acted as a strong deterrent to repartnering. Corroborating other research (Lewis, 2006b: 155), repartnering was not approached as a single event or isolated decision but was rather perceived and experienced as a staged, incremental process which took place over a period of time, frequently encompassing more than one type of partnership form. Changes in partnership status and living arrangements were adjusted to reflect different perceptions of risk as a couple's relationship circumstances evolved and as trust and commitment grew. Though all lone mothers approached repartnering cautiously, the different stages of relationships – from dating, to growing commitment, to living together – together with different partnership forms, from 'living apart together,' to cohabitation and perhaps marriage – were all perceived to carry different gradations of risk. Not addressed in previous research, the influence of means-tested welfare rules loomed portentous and

large. How these mothers weighed up the pros and cons of different partnership pathways, their perceptions of the attendant risks and how these were managed or avoided, was thus strongly influenced by the rules and administrative arrangements governing welfare receipt.

The point at which a sexual or dating relationship became more committed created serious dilemmas for the lone mothers here who were reliant on state financial support. Though paying couples less than twice the benefit rate a lone parent would be entitled to was often perceived to be unfair, in couples who wanted to live together what acted as more of a deterrent to repartnering was the mother's loss of income and financial independence. In failing to recognise the different types of relationships and the different stages of commitment, the indiscriminate way in which welfare rules categorise all cohabiting couple relationships of any duration, stability or quality as 'marriage-like' thus presented major challenges. Rather than risk cohabiting, LAT relationships were often constructed to manage the transition between dating a new partner and co-residential coupledom. Others remained unpartnered. Though many lone mothers here would like to have lived as part of a two-parent family, and many younger mothers aspired to marriage, few were willing to or risk cohabitation, or indeed countenance any kind of partnership, while they relied on state financial support for a large part of their income. With a few notable exceptions, while they remained responsible for children and eligible for means-tested benefits or tax credits, reliance on the state was perceived to be a much less risky proposition than living with a partner. However, becoming pregnant by a new partner altered this perception of risk, marking an important change in trajectory of a couple's relationship and a clear juncture at which a dating, sexual or living apart relationship often made the transition into a new type of partnership and living arrangement. Pregnancy or the arrival of a child thus prompted several lone parents to end their benefit or tax credit claims and begin openly to cohabit with a partner from whom they had previously been living separately.

Reflecting other aspects of this research, the findings therefore reinforce the overwhelming importance mothers attach to their children's well-being as the main driver of partnering behaviour. Given that the LTAMC rule can legitimately be circumvented by having multiple partners,⁵⁵ remaining unpartnered out of genuine concern for the well-being of children is also significantly at odds with stigmatised depictions of single mothers as sexually promiscuous. Even when her partner was the biological father of her child or children, her partner's needs, together with her own desire for male companionship or a sexual relationship, were invariably subordinated to those of her child. A concern to protect their children from the harm of an emotional attachment that might not endure was particularly influential in the in early stages of partnership formation, especially among mothers with

⁵⁵ The regulations explicitly state that a lone parent cannot be determined as LTAMC if she/he has multiple partners

pre-school aged children. Rather than seeing male partners as prospective providers, here they were often viewed as interlopers with the potential to destabilise the security of the lone-parent household.

For this reason, consistent with US research indicating that mothers have high standards for new partners (Gibson-Davis et al., 2005, Edin and Kefalas, 2006), it was unusual for lone mothers here to enter a co-residential partnership with a man who was prone to unemployment or himself claiming benefits. Because of the risks involved, moving in with a new partner and giving up her benefits or tax credits was generally only countenanced in situations offering mothers the clear prospect of greater stability and financial security than if she had remained a lone parent. Reflecting other research indicating that a male partner's earnings are crucial to realising the benefits of marriage (Ermisch and Pevalin, 2005, Walker and Zhu, 2005, Crawford et al., 2012), repartnered mothers here who went on to marry or remarry mostly only did so with a relatively high-earning man. However, the idea that marriage, of itself, is a panacea for reducing welfare dependency among lone parents and improving children's well-being was found to be flawed. While marrying a well-paid partner may have removed a lone mother and her children from benefit and poverty statistics, it was no guarantee of her emotional or financial well-being, nor of ensuring that the newly-formed family was stable or enduring. The two mothers in this study who had married three times had both experienced abusive relationships. The effects of means-tested welfare were thus found to have perverse consequences. By enforcing a set of rules on poor and low-income mothers that are out of step with modern-day relationship norms, the LTAMC regulation and treatment of the couple as the assessment-unit made it less likely that they would exit lone motherhood and 'welfare dependency' than they might otherwise have done in the absence of the rules. Though many here did repartner, it was often to their financial detriment or in contravention of welfare rules. For others, remaining unpartnered or living apart from a partner or the father of a child, for the time being at least, was a price they felt they had little choice but to pay. Being in a 'living apart together' relationship with a child's biological father or a new partner, or pretending to be, is the final topic to which we now turn.

Chapter nine

Being in a 'living apart together' (LAT) relationship

21 mothers in the study were currently in, or had previously been in a 'living apart together' (LAT) type relationship, here defined as being in a committed relationship with a partner (a child's biological father or a new partner) who lived in or retained a separate residence. 13 of the 21 women were in a LAT relationship at the time of being interviewed, while the remaining 8 women reported they had formerly lived apart, or had presented themselves as living apart, at some point in the trajectory of a current or previous relationship. Two women who had been in a LAT relationship had been prosecuted for 'failing to disclose a partner,' and a further five said they had been investigated for benefit fraud but not prosecuted.

Some sociological theories and research interpret LAT as a new form of intimacy or partnership which some couples choose as an alternative or in preference to living together (Levin, 2004, Roseneil, 2006). Born of the belief that a couple claiming benefits or tax credits jointly would receive less money than they would otherwise be entitled to by claiming separately, in popular understanding and in the prosecution of 'living together' fraud, the assumed driver for low-income couples to live apart, or present themselves as living apart, is commonly held to be the maximisation of benefit entitlement (Kirby, 2005, SJPG, 2007a, Morgan, 2008, Chapman, 2011a, Department for Work and Pensions, 2012b). Recent reporting that as many as 240,000 couples with children are 'pretending to live apart,' has fuelled the debate (Hellen, 2013). However, empirical evidence about the contexts in which and reasons why some lone parents live apart from a partner, or present themselves as living apart, is sparse,⁵⁶ and largely consists of anecdote and hearsay.

Exploring the different types of relationship and socio-economic circumstances of mothers who lived apart from a partner, this chapter examines how mothers in this research made decisions about partnership living arrangements and the criteria they used for deciding whether and when to cohabit or end a lone parent benefit or tax credit claim. Motivations and reasons given for living apart from, or concealing the presence of, a partner are presented, together with accounts of those who were investigated and prosecuted for 'failing to disclose a partner.' The chapter begins with a recap of welfare regulations which apply to co-resident couples, together with interviewees' understanding of them.

⁵⁶ Only one qualitative empirical study was found which explores actual partnership behaviour in the context of welfare receipt: Kelly, S. 2008b. Understanding cohabitation: A critical study of the Living Together as Husband and Wife Rule in UK Social Security Law. *Centre for Research on Families and Relationships* Briefing 37, March 2008.

9.1 'Living apart together' or faking it?

Although the regulations are complex and vary depending on the benefit, family-based means testing and the LTAMC rule mean that heterosexual and same sex couples who live together cannot claim means-tested welfare as individuals. Married and cohabiting couples are rather assessed for and awarded benefits and tax credits jointly, as a single unit. The term LTAMC is not defined in the legislation. However, the DWP Decision Makers Guide states that “*two people who are neither married to each other nor a civil partner of each other **must**⁵⁷ be members of the same household if they are to be treated as LTAMC and thus a couple*” (Department for Work and Pensions, 2014c) section 11051. Somewhat abstrusely, the guidance goes on to state that “*even if one or both people own or rent other accommodation, they can still be thought of as members of the same household, particularly where other accommodation is seldom used*” (Department for Work and Pensions, 2014c) Section 11057. The addendum that “*a person cannot be a member of more than one household at the same time*” hardly clarifies matters.

In this research, few mothers possessed detailed knowledge of these regulations, but it was generally assumed that living with a partner would likely involve a reduction in income for one or both members of the couple. In fact, contrary to common perception, benefits advice workers clarified that, depending on the couple's circumstances, cohabiting did not necessarily reduce the amount of benefit the family would be entitled to and in some cases, living with a partner might even increase it. Hearsay, and a reluctance to report a change in circumstances which would stop a mother's benefit claim, was said to act as a deterrent:

Living together [rule] shouldn't deter them ... I have demonstrated that partnering can actually increase their benefit rather than lower [it]. There's an awful lot of misinformation about what actually happens with the benefits... It's a hearsay historical thing ... There is a believed myth out that there if there's two people and kids then it's less money ... but that's not the truth ... Most people presume that if you change your circumstances, then you'll get less money rather than more money. And they're very ... uncomfortable to report that, and to go through the process of reclaiming ... If somebody moves into your property, the claim stops, you have to make a new claim, you have to wait for that new claim to be assessed and authorised.

(Welfare rights worker)

⁵⁷ Emphasis here placed by the DWP, not the author.

With an imperfect understanding of the rules and of the financial impact of cohabitation, strong emphasis in the regulations on household composition led many mothers to conclude that the only legitimate way of conducting an intimate relationship was if they lived apart, or appeared to live apart from their partner. Even when their partner was the father of one or more children, as long as he had an alternative address or residence which he owned or on which he paid rent, most mothers believed their claim would be considered legitimate.⁵⁸ A typical arrangement was for the mother to live in her own rented property with her children, and for her partner to rent a separate place, or reside at a different address with a member of their family of origin. An oft quoted 'rule of thumb' was the 'three night' restriction - that partners could stay over but no more than three consecutive nights. However, as one welfare rights adviser correctly pointed out, no such rule exists; whether a claimant is determined as LTAMC is largely the prerogative of a government Decision Maker, subject to official guidance, backed by case law.

There isn't a rule ... the Benefits Agency will take the point of view as to whether they believe that a person lives there or not, that's it. So there isn't a rule about having someone stay although people do say that to me that you can have your boyfriend stay three nights. And I have to say, well... if it's seen as their place of abode, their household, then it doesn't really matter how many days they stay there, it will be counted. (Welfare rights worker)

9.2 Scarcity of 'breadwinner' wages

Partners' low earnings, precarious employment and a dearth of male 'breadwinning' job opportunities in the immediate locality, featured strongly in the narratives of mothers who were living apart, or had lived apart, from a child's father. Partners were mostly low paid, many insecurely employed in casual jobs or agency work, sometimes claiming out-of-work benefits in the periods in between working. Several were long-term unemployed or claimed sickness benefits. Many lived locally to the mother and children but in their own mortgaged or rented property, or with a parent or sibling. A few were owner occupiers or engaged in work which took them away from home, for example self-employed contractors and those in the armed forces. For mothers in stable relationships with the father, the decision to live apart had generally been jointly agreed, mainly due their partner's low or insecure wages, insufficient, it was said, to support the family. High rents, the rising cost of living and the reducing value of benefits, were cited as further explanatory factors for why these couples felt unable to share the same household.

⁵⁸ Had they not held a genuine belief as to the legitimacy of their claims, it seems unlikely that information about potentially fraudulent behaviour would so willingly have been disclosed to a researcher hitherto unknown to them.

I think it's just the price of everything's gone up ... everything is so expensive ... [My partner] only gets £1,100 a month. By the time he's paid his rent and his food ... uniforms and ... equipment ... he's coming back with probably £850 a month and it, if we were living together ... We'd have hardly anything to live on, I mean it would be impossible. It's bad enough now, we struggle as it is ... so we just can't do it at the moment. (Miriam, aged 23, one child aged 12 months)

Like Miriam, some of these mothers were in part-time work and received WTC, but most were not. Though high childcare costs were mentioned by some as a reason for not working, childcare affordability was only an explanatory factor for low employment rates in so far as a mother was willing to use nurseries or childminders, which most were not. Reflecting a myriad of research studies (Bell and Britain, 2005, Goodman, 2011, Lane et al., 2011, Alakeson and Hurrell, 2012) and, as reported earlier in this research, if they had pre-school aged children and low earnings potential, the general preference among these mothers was to care for their children themselves, at least until their youngest child started school. For this group, living apart from a child's father therefore tended to go hand-in-hand with low levels of maternal employment.

I'm going to wait till he's in school and then try and find [work]. Because I've told them at the Jobcentre, at the moment I've got a full-time job, and that is being a mum to two kids ... I'm old school ... I think they worked it out at my last back to work interview that I would be something like £3.55 better off if I got a job... I said, 'well it doesn't matter anyway because I don't want somebody else bringing my child up. (Ruth, 39, two children aged 12 & 18 months)

Though frequently absent from the family home, non-resident fathers were not necessarily absent from their children's lives. Indeed, the relationships of these LAT couples and between these fathers and their children, were conducted in a manner not unlike that of 'intact' couples. Sharon's partner, who was studying at university, saw his son virtually every day outside of term time. Though not officially living together, the couple's relationship, and their dealings with their child appeared, *prima facie*, to be little different than it would have been had the couple shared the same household. Though living in separate households, they still saw themselves and behaved as a family.

His Dad's a good one! Very hands on ... [My son is] obsessed with him ... he calls me Daddy, he won't call me Mummy! ... So he is, he's Daddy's boy! ... and [partner's Mum] only lives a couple of roads away ... he's only round the corner, so he's still [living] in his Mum's. So ... he does come round near enough every day ... We take him out together and just do things together. (Sharon, 23, one child aged 2 years)

Father to their 18 month-old daughter, Miriam's partner who was employed in the armed forces and stationed overseas, saw his daughter less frequently, but was no less a father for that. Having been unable to find employment in the local area, he joined the army, renting a Force's flat, while Miriam rented privately close to her family of origin, claiming Working Tax Credit as a lone parent. Her partner's low wages, the high cost of rent and means-tested benefit rules entailing the loss of entitlement to state financial help if they lived together as a couple, were cited as key reasons for living apart. They had discussed getting married but, by living abroad, Miriam would have been forced to give up her part-time job and access course she was attending in preparation for university. As she explained:

I would have moved in with him, I think we were making them kind of decisions ... like about moving out and whether we were going to have two separate places or I was going to try and move in with him ... So now I've got my own flat and he stays in it just the two nights a month and then he's got his own flat ... But it was that or it was we could get married and I could move with him but then I would be completely isolated really ... he's in quite a remote base ... At the moment, I work part time, and then I get Working Tax Credits for me and [daughter] and help towards childcare costs. I only have to pay half of my rent because I get Housing Benefit so that gets me by! ... So I'd lose all that if I moved in with him. ... I wouldn't be able to work, so I'd lose my working tax, my wage, child tax because we'd be married, and we'd have to live on his wage, which is quite low anyway ... so we chose to live separately. (Miriam, 23)

Even though her partner was financially supporting the family, Miriam had been advised by a housing officer that, because her partner rented his own flat, claiming Housing Benefit as an individual with a sole tenancy agreement was entirely legitimate.

I explained the situation ... to the housing officer and he said just keep it in your name and you'll be able to get more help with your rent because the amount of money [partner] gives me just pays the bills, it's not enough for the rent too ... He gives me near enough half of his wages, he gives me like £380 a month ... So we just about manage ... Three nights a week - that's apparently the law ... it was the housing officer

who told me that if you have someone who stays more than three nights a week, they are classed as living there ... I did say ... he's going to be staying there... two nights a month, and he said 'oh well that's not a problem, just put it in your name then'. So I just wiped his name off and got it in mine. (Miriam, 23)

By living apart from her partner and claiming Housing Benefit and Working Tax Credit as a lone parent, Miriam was able to continue working prior to starting a graduate nurse training course, after which the couple intended buying their own house and moving in together. Though missing her partner and regretting his sporadic involvement in their daughter's early life, she justified the decision to live apart because it was temporary while she gained a qualification. Improving her employment prospects in this way was fundamental to becoming a dual earner couple, a key requirement, she believed, for living together and purchasing a family home.

We chose to live separately for the meanwhile, until I finish my nurse training ... I can keep my job now, and then [I'm going to] university, so it means I'm going to have a better-paid job in three years and be able to move in together. (Miriam, 23)

Acknowledging a tougher policy environment for lone parents and a government keen to support marriage, the couple had not ruled out getting married.

I don't know with all the new rules coming in, whether it's going to be better off for us to get married in the near future because ... this image of single parents ... they're trying to pull everything away really aren't they? They want to give tax breaks don't they to married couples? (Miriam, 23)

Unlike Miriam, Stella had cohabited with her partner before becoming pregnant, but the relationship broke down after he was made redundant and he moved back home to live with his mother. Stella claimed Income Support, Child Tax Credit and Housing Benefit as a lone parent. The couple later reconciled and had a second child together, although they stayed living apart. After being offered a job in Merseyside, Stella's partner moved up North and rented a flat. She followed him, continuing her lone parent benefit claim and securing a privately rented house for herself and the two children. Her partner's low income, and her unwillingness to work due to childcare responsibilities, meant that living apart now was the price the couple was willing to pay in order to be able to afford to live together in the future.

He's got his own flat and I've got my own house ... We do want to live back together, we want to try it, but it's just financially whether his wages can cover everything on his own ... because obviously I can't go to work until [children] are a little bit older... so financially we can't manage at the moment ... What we're hoping is that he'll get a promotion ... but it could be another two years we're looking at before getting together but it might be before if he can get a pay rise.

(Stella, 26, two children aged 3 & 12 months)

Martha's circumstances and reasons for living apart were different again. Her partner, and father of their two children, worked away from home as an agency construction worker. She lived in a rented flat claiming IS as a lone parent, he lived in digs paid for by his employer, staying with his mother during family visits home. Visits coincided with short periods of down time between contracts, when he received no pay. Had it not been for the insecurity of his earnings and Martha's debt, acquired a decade before the couple met, the family would otherwise have been living together. Losing her mother at an early age and brought up by grandparents, Martha went through a chaotic period in her twenties before meeting her current partner and settling down. Prior to doing so, she ran up debts in excess of £6,000 for rent arrears and 'pay day' loans. In court for non-payment, she had agreed to repay her creditors £25 per week by virtue of being a benefit claimant. Though the couple would probably have been eligible to claim Working Tax Credit jointly, her partner's income would have been insufficient to pay the rent, provide for the family and repay Martha's debt, which would immediately have become repayable, she explained, if her own benefit claim was ended. Had it not been for the fact of losing her entitlement to IS by claiming tax credits jointly, they might otherwise be living together, she said.

These stories illustrate the different structure of economic incentives and economies of scale that can operate for low-income couples eligible for means-tested welfare payments. Housing costs represent by far the biggest additional expenditure incurred if living separately. Indeed, a large part of the rationale for paying a lower rate of benefit to couples than they would otherwise be entitled to if they claimed separately are the economies of scale that generally arise when two people share a household. However, in cases where the mother, or the couple claiming jointly, would lose all or most of their entitlement to benefits or tax credits by living together, there is a clear disincentive to cohabit or disclose a partner. Furthermore, if both parents are eligible for help with housing costs or if these are very low, for example if the father lives with his parents or rarely uses his own accommodation, there may be few additional costs incurred in maintaining two separate households. For low-income couples, the assumed economies of scale of living together, and the opportunity costs of living apart, can thus be reversed. Alana, for example, worked full time on minimum wages claiming WTC as a lone parent. Her partner, and father to her second child, had a chronic health condition and was

unable to work, claiming sickness and disability benefits from a flat on which he claimed Housing Benefit but rarely used. Had the couple shared the same household, he would have lost all entitlement to benefits and Alana would have struggled to pay the rent on the family home. Whether claiming welfare under these circumstances could be considered contrived or fraudulent is of course a moot point, but as far as these mothers were concerned, such living arrangements and relationships were constructed entirely within the rules.

Family support workers, too, believed that a couple claiming separately from different addresses was not fraudulent, even if a partner's residence was seldom used.

We have known men who have their own flat and are drawing unemployment pay and getting the flat paid for but the flat's virtually empty because they've living with their partners ... And housing benefits are paying the rent on the house. So they're paying rent on two houses when only one is being used...and they might stay at the flat maybe a couple of nights a week ... Because you can have two properties like that without committing fraud ... that's not fraud ... if they stay together two nights, then that's allowed. (Family support worker)

Indeed, the practice of being together as a couple but claiming from separate addresses as individuals was said to be commonplace.

When you say 'how many people live in the house?' they always say 'me and my children' and there's clearly pictures of dad and the children and them ... and a big pair of boots by the front door! And that happens I'd say about 80% of the time we go out, that they're saying that their partners are not but they are, and it's clear to us that they are. (Housing support worker)

I just think they want to be together ... but it's not actually officially living together... We've got mums and dads who are together but not officially living together if you know what I mean ... claiming from separate addresses, so mum could have her own place with her children and dad's got his own place. (Family support worker)

The practice is hardly new. George Orwell, writing in the 1930s before the abolition of the family means test, thus observed:

I have seen cases of evasion of the Means Test ... The usual method is for the young man who is actually living with his parents to get an accommodation address, so that supposedly, he has a separate establishment and draws a separate allowance. But there is much spying and tale-bearing.... The most cruel and evil effect of the Means Test is when it breaks up families. (Orwell, 2001: 70)

Though sympathetic to couples' difficult economic circumstances and non-judgemental, support workers believed that maintaining (the pretence of) two separate households had hidden social and financial costs, potentially undermining the development of relationship commitment and responsible co-parenting.

If you've got a bolthole to go to, well you can drop a bomb and go can't you? You don't have to stay for the fall out. (Family support worker)

Upholding the pretence of a father meant to be living elsewhere, moreover, necessarily implicated children in the deception. With social housing in short supply, occupying two properties instead of one was also seen to be wasteful of limited resources and public funding.

It's such a waste of resource though ... where the amount of Housing Benefit is going on empty properties, that's the thing ... when housing is in need. (Family support worker)

9.3 Housing constraints

Somewhat ironically, it was a shortage of affordable housing that had forced Amy and her partner to live apart. Nursing her week old infant in the crook of her arm, she described the circumstances and constraints which had forced the couple to live in separate households. Prior to becoming pregnant, she and her partner, both employed in minimum-wage agency work, had been living in a homeless young person's hostel. A devoted young couple who wanted to live together, neither had access to the income and resources necessary to start renting privately, estimated to be around £1,000. Though on the waiting list for social housing, as a relatively low priority case, they had been informed they could wait two years or more. In the meantime, Amy's only option was to relocate to supported housing for lone mothers. To save money, her partner moved back in with his father. The rules of her accommodation restricted partners from staying over, something the couple were struggling to adjust to with a new baby. Unannounced, housing support workers would often let themselves into her flat with their own set of keys, something she and her partner found intrusive at what should have been a private and intimate time together.

You're not allowed to have your boyfriend stay ... you can't be together ... because ..., they can't house couples... it's a mum and baby unit, you're not really meant to have dads here all the time, just to visit ... He comes here after work to see the baby and see me ... and we sit together for a little bit. Now and then he stays over, but it's not really allowed. (Amy, 22, one child aged 1 week)

Her support worker confirmed that if Amy's partner stayed over more than two nights a week, her Housing Benefit and lone parent Income Support claim would be considered fraudulent.

Here it would be fraudulent if couples cohabited because [the mother] is the one who gets the housing and the council tax [benefit]. (Housing support worker)

Equally disruptive of their attempts to forge a stable partnership, Amy had been obliged to register the birth in her name only; something the couple desperately wanted to avoid. As an unmarried couple, both were required to attend the Registrar's Office to jointly register the birth. However, austerity cuts had restricted the registration of births to morning appointments only, when her partner worked. Until the birth was registered, Amy was unable to claim lone parent benefits and tax credits for her child. With the threat of a fine hanging over her, she reluctantly registered the birth alone.

I tried to get an appointment in the afternoon for when he finished work, but they only do births in the morning ... and deaths in the afternoon ... I really, really tried hard and kept putting off having the baby registered for up to about four weeks because I really wanted to put [partner's name] on the birth certificate ... I'd ring every day [to see] ... if there was a cancellation for the deaths... It's quite upsetting ... You can't get ... Child Benefit or your tax credits until you've got your birth certificate, so I couldn't wait any longer, I had no money coming through ... I was running out of time to register and you get a fine if he's not registered within so long. (Amy, 22)

Kept apart by welfare regulations and accommodation rules, Amy was optimistic that the family would be able to live together before their baby reached two years old. She was happy to relinquish her lone parent status and benefits in exchange for the tax credits she knew the joint household would be entitled to as a cohabiting couple. Living together as an intact family and having her partner provide and help care for their child was, moreover, eminently preferable to claiming benefits as a lone parent and living apart, she said, regardless of whether the family would be financially worse off. In fact, having had a 'better off calculation' carried out, it showed that as a low-income minimum wage single earner couple, living together would make them only marginally worse off. As long as her partner continued working, Amy would simply exchange her Income Support for tax credits.

When you make a joint claim⁵⁹, it works out that you'll lose about £1.50 or something like that, it's not much at all is it? ... Well I've had a [calculation] done ... Because he doesn't earn over a certain amount, I'd still get something but it just wouldn't be Income Support ... and it would be fine ... We'd be living in the same property then wouldn't we? And he'd be there every day to help, so that's important. (Amy, 22)

9.4 Untrustworthy and unreliable partners

Talking bitterly of their failed relationship, both the motivation for and outcome of Cheryl's decision to live apart from her child's father was qualitatively different. Here, her partner's untrustworthiness, chronic laziness and precarious income, were cited as key reasons for why she had opted to retain her own household. She lived in a rented flat with their child while he resided with his mother, intermittently working and claiming JSA as a single person, but staying over the three nights a week they believed was permitted under the LTAMC rule. The couple had discussed officially moving in together but, knowing her partner's history of unstable employment and indebtedness, Cheryl wanted to "test the waters" before committing herself to claiming benefits jointly. Her spending priorities, she explained, were to pay the bills and put her child's needs above her own, the mark of good mothering, as she saw it. Prioritising their child's needs, however, was not something she was convinced governed the spending decisions of her partner.

We were slowly trying to live together, but like he was staying at his mum's ... and I said 'let's see how it goes with you staying here'. But because he's not good with money, he was like one minute he'd be in a job, the next minute he wouldn't be working and he was always wanting money for this and money for that, but ... I was like, 'where's your money going?' Obviously, with having [daughter], I couldn't be like that, I had to make sure the bills were paid, that [daughter] had everything she needed before anything else. ... At the time I didn't have to pay any rent because I was classed as a single mum, but I said to him... 'I'm not going to move you in and like declare it straight away if ... you're not going to step up to the mark ... We've got to make sure all bills are paid, no matter what they are, you know, we've got [child] to think about, she needs nappies, clothes and what have you'. So we tried, but that's when he got close to my best friend. (Cheryl, 27, three children aged 10, 6 & 4)

As it transpired, her partner failed to "step up to the mark" and the relationship ended following his infidelity, vindicating, she believed, her decision not to cohabit. Staying for most of the week at a different address, hanging out with friends and "bobbing in and out" as the fancy took him, Cheryl

⁵⁹ See footnote 47

conjectured that the independent lifestyle this living arrangement allowed her partner - “*he was living like a single man*” - and the ability it gave him to “*up and go when the going got tough,*” were important contributory factors in the relationship’s demise.

9.5 Trouble and strife

It was not only unmarried couples or those in unstable relationships that were adversely affected by welfare regulations. Madeleine, married with three children, recounted the story of how she had come to live apart from her husband. Made redundant after many years in the same job, her husband’s JSA payment stopped following an administrative mix-up with their claim when a new job offer was unexpectedly withdrawn. The ensuing rent arrears and debt contributed to relationship difficulties, culminating in serious rows and, for the sake of the children, the couple decided to separate. At the time of the interview, Madeleine was claiming IS as a lone parent and her estranged husband was living with his brother and claiming JSA as an unemployed single person. Though the couple had since reconciled, facing possible eviction if their rent arrears increased, and subject to potential prosecution if unable to pay their Council Tax, taking her husband back was simply too risky a proposition, Madeleine explained, while he remained unemployed. Tentatively rebuilding their relationship while living apart, they were managing the risky transition back to co-residential coupledness. Allowing her husband to move back into the family home and giving up her independent claim for benefits could only be contemplated, she said, if he produced a wage slip to prove he had regular and secure employment.

I’ve started claiming on my own, well I’ve had to because I’m safer having my own money ... I feel a lot more secure that way. So he’s gone to his brother’s and he claims his own money and I’m claiming on my own ... I’ll even speak to him about coming back home but I want to see that he’s been working for a while and to show me... the wage slips ... to prove that he is getting paid ... I need to know that we’re going to be secure ... that I can pay my bills and that’s the most important thing because I don’t want debtors’ letters coming through again ... so he’d have to be working for a bit before I came off the benefits and I think we’d have to sort of transition ... As soon as like he came back properly there’d be no question, I’d have to sign off the benefits. I wouldn’t try and keep my benefits and him working because ... you’d be scared wouldn’t you, that somebody was going to say something to you, and you’d always get caught in that situation anyway, so, and then you’d end up with a big debt, you’d owe it all back. (Madeleine, 35, three children aged 8, 5, 3)

By claiming benefits separately the family had regained a degree of financial stability that had been disrupted by the father's precarious employment and the consequences of claiming benefits jointly. Before closing her lone parent claim and reuniting the family in a shared household, this mother needed the reassurance that her husband was securely employed. Paradoxically, and contrary to welfare discourses denouncing family breakdown and couples who 'pretend to live apart,' by living in separate households, this family was managing to stay together.

9.6 'Pretending' to live apart

For mothers in newly-established relationships and in the tentative stages of progressing from dating to a more committed phase, family means testing and the LTAMC rule raised uncomfortable dilemmas. Loss of income and financial autonomy was a particular concern for lone parents contemplating repartnering, affecting early relationship dynamics and decisions about whether and when to cohabit or disclose a cohabiting relationship. Failing to recognise the different types and stages of cohabitation, and the financial obligations mothers believed biological fathers should rightly retain for their children, Nina challenged the indiscriminate way in which welfare rules force lone parents into financial dependency on a new partner. A well-educated lone mother with three teenage children, Nina worked part time as a school family liaison worker, claiming Working Tax Credit to boost her low pay. Single since her relationship with the children's father had ended seven years previously, she began dating a new partner who worked full time and owned his own home. When her partner later rented out his house and moved in with her, Nina delayed informing HMRC. Aside from her wish to remain financially independent, her motives were driven by the need to pay rent on her three-bedroomed house, and to remain entitled to reduced school fees on the grounds of low income. Had she declared herself to be living with a partner, she would not only have automatically lost all entitlement to WTC, which she used to help pay her rent, but she would have also become liable to pay full school fees, something she could not afford even with the additional income of her new partner.

At the time I first got together with my new partner ... I didn't advise the school ... or the benefits agencies ... because I immediately would have lost [son's] fee remission. And I felt that it was unjust because he wasn't [new partner's] son, and he had come along at a very late stage in the decision to send my son to a private school and he was not part of that discussion. Now had he been part of that discussion, agreed to it, then that's different. But that was something that [former partner] and I decided and ... I didn't feel I was defrauding anybody, although technically I realise I was. I felt that I was right because [new partner] hadn't played a part in the children's lives up to that time ... So I thought it was unfair that we would be considered to be cohabiting in a

way that meant he was responsible for providing for me and the children ... and I felt quite strong in my mind that that it was the right thing to do... I don't know what I'd have done had I been caught out. (Nina, 46, three children aged 23, 21, 20)

The assumption that household income and resources are, and should, be pooled in newly partnered couples was another aspect of means-tested welfare that Nina, and other mothers, took issue with. Though accepting that jointly incurred household expenses should be a shared responsibility, Nina questioned the administrative definition of cohabitation that extended this responsibility to expenditure and decisions made even before her relationship had started. In particular, she resisted the way in which the rules obliged her new partner to assume financial responsibility for her and her teenage children, an obligation she vehemently defended as belonging to herself and the children's father. In continuing claiming WTC, she justified her actions in terms of the newness of the relationship and the temporary nature of the deception; once the couple moved into a house purchased by her partner, the claim stopped.

At that stage I did still get my working tax credits for that year, while we were living together, so I suspect I wasn't entitled to them, in fact I know I wasn't. But I think the house was in my name ... so ... for that reason, so I could get my Working Tax Credits still, even though he was living with us, so I could pay my rent ... technically fraudulent, yeah. I did it because I didn't think that [new partner] should have to support me and my children. So ... although I was financially better off in that situation, that wasn't why I did it. I just didn't feel, I know it sounds daft - everybody probably says this as they go into court - I didn't feel I was defrauding anybody! I felt I was getting what I would have been entitled to ... by not living with [new partner] and I just felt I was still entitled to it. So that was only during that first year, during the period of renting before he bought the house, when we were still trying things out. (Nina, 46)

In common with other mothers, Nina drew a clear distinction between parenting and partnering, challenging the underlying assumption of the LTAMC rule that there is, and should be, no difference between biological fathers, step fathers and new partners, more especially in terms of who should be financially responsible for a mother and her children. She contested the assumption that it was reasonable to expect her new partner to shoulder financial responsibility for the entire household, similarly the expectation that her relationship with him should automatically extend to her children regardless of whether she, he or the children's father, wanted it to. When her new partner moved in, Nina's children were teenagers and in regular contact with their biological father, something she was

keen should continue. Though her partner got on well with her children, she neither wanted nor expected him to be a father to them, and nor did he:

There's a huge difference between being a partner and a parent, because although [new partner] and I are partners and have been partners through maybe half of the children's lives, he's not their parent, and I have a very strong view on that. [Former partner] is their father, not [new partner], and that's not to diminish [new partner's] relationship with the children because he has a far better relationship with the children now than their father does, but he's not their father ... I will always value the input that he has in their lives and in our life and the stability that he brought to our lives but he wasn't our provider ... I don't consider him their father and nor does he. So why should he be responsible for them financially? (Nina, 46)

Untypical of the sample as a whole, this mother had re-partnered with a reliable, relatively high-earning partner who was financially capable of supporting her and their children, yet still she resisted financial dependency. As a well-educated, working mother who had re-partnered with a professional man, this narrative also challenges hegemonic discourses of benefit fraud and stigmatised view of lone mothers as 'benefit scroungers' holding a different set of values to the rest of society. Though Nina had knowingly committed benefit fraud, she felt justified in continuing to claim tax credits as a lone parent during the early stages of cohabitation, not covetously for financial gain, but because this enabled her to retain their financial autonomy and independence at the beginning of a new relationship when its course was uncharted and the outcome uncertain.

Cohabitation, particularly in its early stages, moreover, was not only unlike marriage, but for Nina and some other mothers, its unmarried-like quality was precisely the reason they had opted to cohabit rather than marry. Marriage was understood as a special form of relationship different both in law and in substance from cohabitation.

There's definitely a distinction between being married and not being married.... The difference I suppose is ... sealing a commitment ... it's like, you're like united I suppose when you're married. (Anne, 33, three children 11, 8, 3)

Furthermore, as a legally defined union consciously and consensually entered into by both partners, unlike cohabitation, expectations around mutual support and financial obligation were considered more reasonable. Given the legal protection enjoyed by spouses, it was not only inevitable, but also quite right, many said, that the married state should involve a greater degree of inter-dependence entailing some loss of personal and financial autonomy for the parties involved. In contrast,

cohabitation was seen as a much looser and variable arrangement allowing the members of a couple greater freedom to act independently and without the same necessary degree of regard for the wishes or welfare of the other party.

Say I had a long-term boyfriend now who I was living with... If my boyfriend ever said 'what are you doing today? [and I said] 'Oh I'm going to playgroup,' and he'd be like 'Oh I'm going to go see my mum'. That would be OK. But if I had a husband, I'd be like, 'well what time are you going to be home for your tea?' Do you get what I mean?! There's ... different boundaries when you are married ... If I had a boyfriend, I wouldn't really care what he did ... As long as I got to see him, I wouldn't really mind
(Fria, 22)

In contrast, cohabitation was generally expected to be, and certainly experienced by most of these mothers as, a less formalised state of coupledom than marriage, particularly with regard to the obligation of financial dependency and support. Wanting to retain their financial independence and personal autonomy separate from a partner comprised a key element of its distinctiveness. As such, many took issue with the construction and indiscriminate labelling of all cohabiting relationships in social security regulations as 'marriage-like' when they themselves drew a clear distinction between cohabitation and marriage.

9.7 Investigation and prosecution for 'failing to disclose a partner'

Though she had knowingly committed fraud, Nina's deception never came to the attention of the authorities. Others were less fortunate; five mothers reported they had been investigated for 'failing to disclose a partner' and a further two had been criminally prosecuted. In coming to a determination about whether a relationship should be categorised as LTAMC, government decision makers are meant to be guided by a broad set of 'marriage-like' characteristics including faithfulness, public acknowledgement, sexual relations, shared surname, children, endurance, stability and interdependence. (Department for Work and Pensions, 2014c: 11104). The stories of the women who had been investigated and prosecuted for benefit fraud provide evidence that, whether due to punitive welfare reform or the wide discretion decision makers are afforded, the rules are being inconsistently and sometimes unfairly applied. Following an anonymous tip-off, Ruth was investigated for allegedly failing to disclose a partner but the case was dropped when she proved he had separate accommodation on which he paid rent. Lack of financial support also helped convince her investigators that she and her partner genuinely lived apart.

They tried to say we were living together ... but I never had any support off him, so it didn't really affect my benefits ... but somebody reported me ... I just said to them, 'look, he's not living here'. I said 'you know he stays over for a couple of nights a week to support me with the baby ... but no money comes in the house ... I think I did have to go into the Jobcentre yeah but it was just a cause of saying 'look, somebody's tittle tattling, he's not there basically' which he wasn't really. So they said, 'just be careful ... no more than three nights or it would be classed as living together'. It works really fine because he lives in a bedsit. (Ruth, 39, two children aged 12 & 18 months)

Because her partner had no alternative address he could use, Lottie was less fortunate. Unbeknown to her, the house had been under surveillance.

Someone rang in, gave an anonymous report that my partner was working and then basically a black van turned up outside my door and it was there for weeks, but it was parked like over the road ... And then neighbours were saying to me, whose is that black van? ... And then eventually a letter dropped through my door, we believe you've committed an offence. (Lottie, 37, 4 children aged 19, 12, 8, 5 months)

Although her partner had been working while claiming unemployment benefits, the anger she felt on learning that she alone would be prosecuted for benefit fraud almost ended her relationship.

What I didn't realise at the time ... is that when you've got two people claiming separately, I honestly thought, it won't ever be just me to get prosecuted, it will be me and him, so we're both going to get the blame. But that wasn't the case, it was a case of you well don't have to even attend court, you don't have to come in for the interview under caution ... which I didn't understand because he was claiming benefits too ... it's you they said, it was me because I've got a lone parent claim ... so it did come close to an end in the relationship because I blamed him. (Lottie, 37)

Her sense of injustice was palpable. The reason for the deception, she explained, was that her partner was a drinker and a gambler who, even when working, contributed little financially to the household. Want of money to support the family rather than greed had led her to defraud the system.

My partner didn't kind of put his fifty per cent worth into the pot and I found it hard keeping the family going on my basic benefit ... so I claimed as a lone parent while my partner was working ... That's why I did it, it wasn't greed ... I wasn't spending on myself because I was paying for the family ... So I was still struggling and I was able to

prove that. I wasn't one of these girls who have just gone on holidays and got a BMW sitting on my drive ... I was in over nearly £3,000 worth of debt on top of defrauding. And that's what kind of went in my favour that I couldn't manage, that I was struggling with the money and that he was a drinker and a gambler ... but you're in kind of a rut, you want him to go cards in but he doesn't want to do it because he wants his money to himself. I don't want to do it because you can't officially afford to. If I go legit, cards in, what am I living on, what am I going to buy my food with, my gas and leccy with if he's blown all his money? So I was trying to find the right time as to when to do it, but it got too late, before ... you're being prosecuted. (Lottie, 37)

Ironically, with four children and one low-paid earner, the family would have legitimately been entitled to almost as much in benefits as Lottie received by 'pretending' she was a lone parent, a fact taken into account during sentencing. With £16,000 in over-paid benefits to repay and 100 hours of community service to complete, Lottie was grateful she had avoided a custodial sentence.

I was actually done for £64,000 of fraud, which was prison they said.... They worked out what I would have received in the Child Tax Credits if I'd claimed it, which actually came to £48,000, so it left under £16,000, that I had legitimately stole from the taxpayer, which actually prevented me from going to prison at the time. But you know there is no more looking out the curtains to see if anyone's watching... I do feel better now as being a couple, where you can just open the front door, you've got no worries ... Not being legit ... for what I went through... it wasn't worth it ... it was only when the solicitor worked it out what I would have got actually within my benefits on a joint claim.....Even my partner working, we would still have been entitled. I actually defrauded £28 a week off the system to say we weren't living together ... it looks like you're hundreds of pounds better off but you're not better off going as a lone parent. (Lottie, 37)

Though the couple's difficult financial circumstances and reasons for 'pretending' to live apart were not unlike those of Lottie, Barbara's treatment was inexplicably lenient in comparison. Barbara received only a warning after being investigated for failing to disclose a partner even though her partner had been earning and had moved in with her. Following an interview 'under caution', she was obliged to end her lone parent claim, but the couple were allowed to switch to claiming benefits jointly with no financial penalties attached.

It's just so hard, it really is hard getting by ... It's just all agency work lately, that's all there is and it plays havoc with the benefits ... We got caught claiming separately! Last year... we were just going round in circles ... agency work ... that stops our money, then we've got no money, and oh it was just a nightmare ... We've never been on holiday with the kids, ever... because I have to spend every penny, like all their child benefit goes on them. Whether it's like clothes, uniforms... it just goes to them every month basically! ... Someone blew us up to the dole ... I had a feeling it was going to happen ... I was losing sleep over it! I was thinking I need to ring up badly but I just couldn't do it ... They called me in and gave us three weeks to sort it out ... So obviously now we're claiming together. (Barbara, 33, three children aged 11, 8 & 3)

Hattie, though prima facie no more 'guilty' than any of these other mothers, received the harshest of treatment. Choking back the tears, and discreetly revealing an electronic tag hidden under her jeans, she told of how, three years after her relationship ended, she had been prosecuted for failing to disclose a partner after a neighbour with a grudge contacted the 'benefit fraud line.' She vehemently contested the official categorisation of her on-off relationship as 'marriage-like.'

He pretended he was single when he went in the Army. He liked to pretend he had the single life, so ... when he was away from me and my little boy and he never seen us, I don't think he ever thought about us ... We couldn't plan anything, we couldn't plan holidays or ... even plan a day out because he could get called back ... to base, so we couldn't do normal family things ... Being through court ... and all the sheets of paper, it had said husband and wife ... and I wanted to stand up to say and confirm we've never been husband and wife... definitely not, I wasn't like his wife and he wasn't like my husband. No! (Hattie, 28, one child aged 10)

The fact that her partner had been stationed abroad and provided no financial support held no sway.

They said he was supporting me and I was claiming, but I was only claiming IS, so I still needed that little bit of money for me and my son ... because I wasn't working at the time and he didn't give me any money when he wasn't there ... When he came home ... it was just like the odd £20 or £30 ... so it wasn't much but they said it didn't matter ... He'd be away for 6 months, so I didn't see ... any of his money through then, nothing. But they just kept looking at it as if, well he was contributing because ... he was staying with me. (Hattie, 28)

As Hattie found to her cost, while marriage is “*an objectively ascertainable state*“, cohabitation is less definitive (Loveland, 1989). Her inability to disprove the allegation of cohabitation proved to be her downfall. Though the couple had genuinely parted company three years previously, because her ex-partner’s parents were themselves in receipt of Housing Benefit, admitting their son had lived with them after the separation could have resulted in them being prosecuted for benefit fraud too, so they refused to help.

So they counted all the years after we split up as well as the three years we were together and they said it was 50 grand I owed at the start ... What made it worse was that his mum and dad put a statement in ... saying that he’s never lived with [them] and that was a lie. He lived with his mum and dad for six months when we split up ... they’ve lied in their statement because they both claim [benefits], so that made it much harder for me because I couldn’t prove he wasn’t living with me. (Hattie, 28)

After moving in with a new girlfriend, without Hattie’s knowledge, her partner had used her address to take out a series of loans, adding credence to the impression he still lived with her, as well as extending the period over which the offence was said to have occurred.

My ex was also getting loans out using my address for him and his girlfriend ... We had been split up for three years by then but I didn’t know he was still using my address ... but the Judge had said, or the solicitor said there’s no proof that we weren’t together, because he didn’t have another address ... That’s what didn’t help me in court because we couldn’t get no proof that I wasn’t with him. He wasn’t living with me but I couldn’t prove it because he didn’t have another address, he was just living at his girlfriend’s house It should just be enough for you to say we’ve split up ... and I’m not with him ... but they wouldn’t accept it. But how can you prove that someone’s not living with you? (Hattie, 28)

Characterised as a liar and a benefit cheat by the presiding judge, she received a ten month suspended sentence and was initially threatened with having to repay £50,000 in overpaid benefits, later reduced to £20,000, a still monumental sum she was struggling to repay a little at a time from her benefits.

I got sent to Crown Court ... and put in front of the highest Judge and I got ... 150 hours [community service] and I got put on a tag for 6 months and I’ve got 20 grand to repay ... I’ve never had any previous convictions, clean record, never got into trouble in my life and it didn’t matter to the Judge, he just threw the book at me because all he thought it about was money ... money that he’d thought that I was claiming because I

was greedy. He thought I was greedy, but I was 17, I was naïve ... [My partner] went in the Army and he wasn't here so I thought, well it's mine and my little boy's home, he's not here living with us. (Hattie, 28)

Paradoxically, until the electronic tag was removed, and with a criminal record, the likelihood of her leaving benefits for work to enable her to pay off her penalty seemed remote. It was hard not to conclude that, far from being fitted to prevent her from absconding, the tag was nothing more than a shaming device.

9.8 'Living apart together' from choice

There were a small group of mothers that were more conventionally 'LAT.' Ruth, who was the only one claiming benefits as a lone mother, was adamant that she lived apart from her partner entirely from choice, valuing her personal freedom and independence too highly, she said, to cohabit.

He'd just come out of a marriage four years ago, I'd come out of a long-term relationship. Even before we started properly started seeing each other, we were like no, we're two independent people ... we both agreed to have an adult relationship ... What put me off ... was the whole 'belonging to somebody.' That's not me, I'm a free spirit, I always have been. (Ruth, 39, two children aged 12 years & 18 months)

Unusually, the couple's strict adherence to this fundamental tenet remained unchanged even having a child together; their living arrangements remained the same after Ruth gave birth as they had been previously.

That's why it suits me with who I'm with now because we don't class ourselves as a couple, we're two individual people who just happen to have a child ... I'm independent ... basically it's a sexual relationship and that is it, not that everybody approved of it but it was our decision ... He was never ready to be a dad, you know, he had a bad childhood, that's why he never wanted children. But give him his due, he was very supportive all through the pregnancy and he's been very supportive since. But we are two individual people still living apart...we're too independent to live together ... We just like the fact that he can stay over if he wants, a couple of nights a week, on set days, so the baby knows. (Ruth, 39)

The other mothers who were LAT from choice tended to be older, separated or divorced and no longer eligible to claim benefits as a lone parent. Though bringing up five children on her own, Catherine was reluctant to relinquish the autonomy and financial independence she subsequently gained from claiming benefits and tax credits in her own right, by living with a new partner.

On my own with five kids! It was hard... but then it had been hard while I was still married because he was ... no emotional or financial support to me anyway. So in a lot of ways, it was probably a lot easier once he'd gone because I was then in charge of all the finances, so I could make sure that the children were fed and we had gas and electric and rent. (Catherine, 49)

Though she began dating a new partner in her forties, she had never felt able to trust a man sufficiently to risk cohabitation, so they remained living in separate households.

9.9 Conclusions and discussion

According to the 'couple penalty' thesis, couples who live apart, 'pretend to separate' or fail to disclose a partner do so manipulatively for reasons of economic advantage due to the greater generosity of state financial support available to lone-parent households. The sociological literature, on the other hand, sees LAT as an alternative form of family or intimacy which some couples choose in preference to living together because they value their autonomy and independence (Levin, 2004) (Roseneil, 2006, Duncan and Phillips, 2011, Duncan et al., 2013b). In this research, neither the simple desire for more money, nor the wish to 'go it alone' were accurate or sufficient causal explanations for the decision to live apart. Rather, by removing a mother's entitlement to claim benefits or tax credits in her own right and obliging her to be financially dependent on her partner, it was the loss of income and financial autonomy resulting from family means testing and the LTAMC rule that had been most influential in decisions about whether and when to cohabit or disclose a cohabiting partnership. The deterrent effect to cohabitation was apparent both among mothers in established relationships with the father of a child or children and among lone mothers embarking on a relationship with a new partner. Even among those mothers for whom living apart was a chosen and preferred state of coupledness, wanting or needing to maintain their independence for financial reasons was central to their thinking.

Resisting dependency by living apart from a partner, or pretending to, was for these mothers, a reasonable response to fulfilling parental obligations and prioritising the welfare of their children. Far from being designed for reasons of pecuniary gain, constructing their relationships and living arrangements in this way was intended precisely to avoid criminalisation. Given the potentially life-

changing implications of a criminal prosecution, it is not surprising that some mothers were reluctant to partner or disclose the true nature of an intimate relationship. Reflecting Kelly's research (Kelly, 2006), the women who had knowingly committed benefit fraud felt justified in doing so because it enabled them to retain their financial independence when the relationship was unstable or the trajectory uncertain or because expecting a new partner who was not a biological father to any of their children to financial support them, was considered inappropriate. This is not to excuse benefit fraud, but simply to understand that the way co-residential relationships are categorised and regulated under means-tested welfare can have the effect of criminalising a mother's behaviour which, had they not been claimants, might otherwise be viewed as perfectly reasonable.

Living apart or pretending to also needs to be understood in the context of a de-regulated labour market offering limited opportunities for secure male employment. Low pay, insecure work and the inability of male partners to earn a family wage thus often formed a key part of the context in which the decision to live apart had been made. In families affected by economic uncertainty and living under conditions of austerity, rising living costs combined with the reducing value and lower level of benefit available to couples, were also part of the explanation for why some mothers felt unable to live with a partner or child's father. The inability to secure affordable family accommodation, whether through inadequate local supply of social housing, high private sector rents, or limited financial resources and support networks, also emerged as an important constraint explaining why some parents who wanted to live together as a couple were unable to.

Unlike many LAT couples in the sociological literature who prefer to live apart and would not live together even if they could (Duncan and Phillips, 2010), here, being 'LAT' was largely a construction used to avoid falling foul of restrictive and punitive benefit rules. Had it not been for means-tested social security rules restricting their choice of family type and living arrangements, many of these couples might otherwise have chosen to openly cohabit. These mothers' stories thus illustrate the different structure of economic incentives that can operate for low-income couples eligible for means-tested welfare payments, effectively reversing the assumed economies of scale of living together, and the opportunity costs of living apart. For the mothers in this study whose earnings were limited by childcare responsibilities and frequently low levels of education, living without or apart from a partner was, for them, a reasonable response to fulfilling parental obligations and prioritising the well-being of their children, while endeavouring to remain legitimate claimants. Rather than an expression of individualism or identity, or a manipulative, pecuniary response to maximise levels of welfare entitlement, maintaining a measure of financial independence through becoming or remaining a lone mother was here rather largely a matter of economic security.

Aside from the additional resource implications of couples living apart who might otherwise choose to cohabit, there are wider social costs. Regardless of whether living arrangements are legitimate or fraudulent, if households and living apart relationships are constructed to avoid the risk of criminal prosecution, the very existence of these welfare rules has the potential to change partnership dynamics and influence the conduct and trajectory of relationships. The very act of living apart may therefore itself undermine relationship stability and commitment. Living apart arrangements also necessarily implicate children and may undermine the effective operation of kinship and social support networks if parents feel obliged to maintain the pretence of living apart to family, friends and neighbours, as well as the authorities.

Findings also indicate that the 'Living Together as a Married Couple' rule is poorly understood. An erroneous though commonly held belief, evident among many mothers and even some officials, was that if a woman's partner stayed over no more than three consecutive nights, she could not be determined as LTAMC. In fact, as a welfare rights adviser confirmed, the term LTAMC is not defined in the legislation and it is for government Decision Makers to determine whether the relationship between two people who are not married to each other is comparable to that of a married couple. In coming to a determination, officials are meant to be guided by a wide set of criteria as to the meaning of 'marriage-like'. What was apparent from the testimonies of women investigated for having 'an undisclosed partner' is that, whether due to the discretion afforded, punitive welfare reform, or mothers' ignorance, the rules are being narrowly interpreted and inconsistently applied. Prima facie, this suggests that some lone mothers may have been unjustly convicted of benefit fraud.

Chapter ten

Conclusions, discussion and reflections on policy

10.1 Introduction

Two-parent families with dependent children are known to be at lower risk of poverty and significantly less reliant on public assistance than lone-parent households (Hirsch, 2008, Magadi, 2010). For this reason, encouraging behaviours conducive to family stability is an explicit goal of welfare reform and social policy across the political spectrum. It might therefore be expected that the factors influencing family formation and repartnering behaviour among low-income women would represent key areas of policy interest. However, driven by concerns about work incentives and reducing ‘welfare dependency,’ to date, policy interest and research have focused on encouraging lone parents to make the transition from benefits into employment. To fill the evidence gap, this exploratory research set out to examine how low-income mothers reliant on UK means-tested welfare make family formation, family dissolution and repartnering decisions and to investigate whether and to what extent eligibility for or entitlement to welfare may have influenced the decision to live with or apart from a partner or child’s father. The study comprised narrative interviews with 51 low-income mothers who had claimed means-tested welfare benefits or tax credits on the grounds of being a lone parent in the period between 1997 and 2013, supplemented by focus groups and interviews with family, housing and welfare rights workers.

Drawing the thesis to a close, this chapter summarises the study findings, discusses their significance in the light of existing literature, research and evidence and explores the policy implications. The first section outlines how the different aspects of welfare under scrutiny were found to have influenced family formation, partnership dissolution and repartnering behaviour at different stages of the life course as the 51 mothers in this study entered and exited the administrative category of lone parenthood. The discussion then provides a commentary on and interpretation of the wider significance of these findings. Reflecting the exploratory and wide-ranging nature of the study, the discussion is neither definitive nor conclusive, but rather a starting point for further investigation and research. The penultimate section draws out policy implications of the findings, then discusses them specifically in relation to Universal Credit. Revisiting feminist arguments for and against abolition of the LTAMC rule and system of family means testing, the thesis concludes by exploring options and recommendations for policy reform.

10.2 Lone motherhood as a lifestyle choice?

Because claiming as a couple is perceived to entail a loss or reduction in entitlement to state financial support, assuming the magnitude of welfare award to be a key determinant of family formation behaviour, popular theory typically assumes that a woman who has a baby when not living with a partner has made a conscious decision to do so in order to exploit generous welfare payments, access housing, or support ‘a life on benefits’. A related presumption often follows, that such women have become pregnant after only a brief or casual relationship with the father. In this study, no evidence was found that eligibility for welfare benefits incentivised single or ‘unpartnered’ motherhood or that the decision to raise a child single-handedly had been made in preference to forming a two-parent family or to avoid paid work. At the time of conceiving, most women were in what they believed to be an exclusive sexual relationship with their partner; some were even cohabiting. Many were also already living independently of their families of origin and working. Consistent with other UK research (Rowlingson and McKay, 2005, Brewer et al., 2007c), fertility decisions among women who had a child outside a co-residential union were therefore found to be largely unrelated to welfare entitlement. There was also negligible evidence in support of the individualisation hypothesis. That after becoming pregnant this group of mothers found themselves without a partner and reliant on benefits was mainly due to domestic violence, concerns about a partner’s drug or alcohol misuse or desertion by the baby’s father, distressing for the expectant mothers concerned but well-documented circumstances which significantly pre-date current welfare arrangements, not to say the establishment of the modern welfare state (Gallwey, 2011, Thane and Evans, 2012, McFeely et al., 2013).

The ubiquitous ‘lifestyle choice’ discourse of lone motherhood as wantonly ‘fatherless,’ paralleled in the sociological literature as a family form characterised by the women’s decision to ‘go it alone’ (Klett-Davies, 2012), was therefore not supported in this study. Given the choice, most of these mothers would have preferred and had envisaged following a more conventional route to family life, bringing their children up in the context of a stable, two-parent family. Although state financial help enabled them to survive without a partner, eligibility for welfare was not the reason they had become lone mothers, findings reflected in other research (Rowlingson and McKay, 1998). Nor, as is generally assumed, was early motherhood necessarily always prejudicial to these mothers’ socio-economic circumstances. As highlighted in other studies (Bell et al., 2004, Graham and McDermott, 2006), for the most disadvantaged young women, early motherhood had often been a stabilizing influence, providing the impetus to re-evaluate career plans and making the prospect of an earlier exit from benefits more likely than it might otherwise have been.

Nevertheless, although they did not choose to become lone parents, it would be a mistake to depict these expectant mothers as passive victims deprived of any self-determination in their lives. All these

women exercised some degree of active agency, if not in the decision to end their relationships, then with respect to restricting a fathers' on-going role and right to access or parent their offspring. In this regard, whether achieved through to accessing in-work or out-of-work benefits, their agency was greatly facilitated by their ability to be financially self-supporting. Reflecting US theories and research (Sorensen and McLanahan, 1989, Lundberg et al., 1997), by empowering these mothers to leave and survive without partners unwilling or unable to support them, eligibility to claim state financial help in their own right and reduced dependence on a male breadwinner had therefore altered intra-household bargaining processes and gendered power relations.

The impact of changing social norms and legislation concerning domestic abuse and child protection updates the existing literature, in particular, new laws and professional practice for treating domestic and child abuse as related forms of violence. Pregnant women and mothers judged as failing to protect their (unborn) child from exposure to domestic violence or substance abuse now risk being charged with child neglect and potential loss of parental rights (Stanley et al., 2011a). For women with abusive or substance dependent partners, the spectre of social services involvement and fear of having their baby removed by the authorities was a powerful influence on the decision to end a relationship and restrict a father's access to his child. Lone motherhood, in these instances, can be seen as a legally mandated family form designed to ensure the paramount interests of the child.

The findings also provide new evidence in support of research challenging ideas of 'cultures of dependency' (Shildrick et al., 2012a, Allen and Taylor, 2013, Macdonald et al., 2014). There was no evidence that never-married single mothers pose a greater threat to traditional family values, lacked parenting skills or made greater demands on the public purse than separated or divorced mothers. In this study, the partnering behaviour of poor single mothers was not substantially different to that of mothers who were married or cohabiting at the time of having their children. No significant differences were found in the family values or work attitudes between 'unpartnered' mothers and those who became lone mothers through separation or divorce, nor between mothers from poor and disadvantaged backgrounds and those with more affluent or stable upbringings. What rather tended to distinguish the group of mothers who had a child outside a co-residential partnership was their (and their partners') poorer material and familial resources, their limited social capital, the earlier timing of relationship breakdown with a child's father and so the younger age at which they had claimed state financial help. As such, as other research has shown, for the very reason of being young and single, as a group, they are not only more likely to leave lone parenthood sooner than women who have become lone mothers through separation and divorce (Ermisch and Francesconi, 2000b), but they are also more likely to marry (Ermisch, 2000, Ermisch and Pevalin, 2005). In the meantime, contrary to stigmatising discourses alleging promiscuous behaviour or irresponsible parenting, to protect their child from an emotional attachment with a new partner that might not endure, many of the mothers

here had chosen to forsake, or at least postpone intimate relationships until their children were older. As highlighted in US ethnographic research (Nelson, 2007, Sano et al., 2012), mothers with strong connections to their families or origin turned to them instead for emotional, practical and material support.

10.3 Deterrents to cohabitation and repartnering

Whereas the decision to have a child was found to be unrelated to welfare entitlement, mothers' narratives revealed the welfare system to be strongly implicated in decisions about whether and when to cohabit or repartner. This said, a more complex and nuanced picture of partnering behaviour emerged than the one dimensional and uni-causal version underlying orthodox economic studies of the circumstances under which some women become or remain lone mothers. Contrary also to a discourse claiming an overgenerous benefit system which privileges lone parents and disadvantages couples, the research found little evidence that a mother's decision to live apart from a partner had simplistically or manipulatively been caused by financial differentials in welfare entitlement between lone and couple-parent households. Rather, the capacity of the welfare system to influence family structure arose in response to mothers' concerns about the LTAMC rule and the implications of family means testing if they cohabited or declared they were living with partner. Though paying couples less than double the amount lone parents were entitled to was often seen as unfair, the impact of this financial differential was generally dwarfed in comparison to the aspects of means-tested welfare which determine entitlement on the basis of couples' aggregated income, oblige one partner to be financially dependent on the other and treat all cohabiting relationships as 'marriage-like.'

Regardless of the mother's route of entry into lone motherhood, concern over the loss of income and entitlement to financial support in their own right therefore acted as strong deterrent to repartnering. Rather than risk relinquishing their lone parent status, some mothers lived separately from a partner, others remained unpartnered and a few failed to disclose the presence of a partner living in the household, most in ignorance, but a few knowingly in breach, of welfare rules. In these instances, a key driver of partnering behaviour was not what these women stood to gain financially by becoming or presenting themselves as a lone parent, but rather what they lost or stood to lose by being or becoming part of a couple. Though many of the mothers living apart from a partner would have preferred to openly cohabit, and most unpartnered lone mothers aspired to repartner in the future, few were willing to risk cohabitation or indeed entering any kind of partnership while reliant on state financial support and responsible for children. On grounds of gender equality too, obliging a woman to be dependent on her partner was felt to be unfair and outdated, not to say inconsistent with welfare rules which permit lone parents to claim means-tested financial support as individuals when living with a parent, sibling, relative or friend.

The deterrent effect to cohabitation due to enforced financial dependency on a new partner who was not the biological father of the woman's child or children was particularly strong in discouraging new relationships and co-residential re-partnering. Reflecting other research, mothers generally believed biological fathers, not new partners, should be financially responsible for their children (Lewis et al., 2000). The indiscriminate construction and regulation of cohabitation in social security regulations as 'marriage-like' without the financial protection marriage confers was therefore seen as unjustified. Not simply a matter of fairness or equality, for some lone mothers, the enforced financial dependency that came with cohabitation was a large part of the explanation for their reluctance to disclose or consider living with a new partner. As a result, some had claimed lone parent benefits or tax credits for longer than they might otherwise have done in the absence of the rules.

Affected by economic uncertainty and living under conditions of austerity and rising living costs, the loss of income resulting from jointly assessed benefits and tax credits and the lower levels of benefit available to couple families was also an important part of the explanation for why some partnered mothers felt unable to cohabit with a child's father, even though they wanted to. Though differential entitlement between lone and couple parents played its part here, rather than any simplistic causal mechanism between 'couple penalties' and 'pretending' to live apart, the financial disincentive to living as a couple must be understood in the context of a de-regulated and insecure labour market for low-skilled men with limited opportunities for family wage earning. Adding a further dimension to research exploring links between the growth of lone parenthood and the loss of traditional male jobs (Webster, 1999, Rowthorn and Webster, 2008), the findings thus suggest that the aspects of the welfare system which deter cohabitation and repartnering may be contributing to higher levels of never-married and 'unpartnered' lone motherhood in areas of high male unemployment.

Housing related constraints including inadequate supply of affordable family housing, supported accommodation rules which restrict contact between intimate partners, high private rents, debt and couples' limited financial resources, emerged as further factors in explanation for why some couple parents who wanted to live together were unable to. Unlike many LAT couples in the sociological literature who prefer to live apart and would not live together even if they could (Upton-Davis, 2012), had it not been for means-tested social security and housing rules restricting their choice of family type and living arrangements, many of these mothers might otherwise have chosen to openly cohabit with a partner or child's father.

10.4 Relationship breakdown and partnership dissolution

Although financial issues dominated mothers' accounts of relationship difficulties and were especially salient to partnership dissolution decisions, contrary to a discourse claiming an overgenerous benefit

system which privileges lone parents, there was no evidence that partnership dissolution decisions were incentivised by the prospect of higher welfare payments. That, prior to separating, very few mothers had been aware of their eligibility for benefits or of any differences in entitlement between lone parents and couples, provides strong evidence that the decision to leave a partner had been made irrespective of and largely in ignorance of welfare entitlement. There was also negligible evidence of contrived ‘family breakdown’ or separations. What rather characterised and lay at the heart of these mothers’ accounts of why they had separated and divorced was the search for emotional well-being and economic security for themselves and their children. So, although the welfare system allowed mothers whose relationships had broken down to survive financially without a partner, reinforcing Blau’s observations, welfare incentives were not the reason they had separated (Blau et al., 2004).

However, particularly for mothers living in couple households receiving out-of-work benefits, the added strain of being a dependent on a partner’s claim was an important factor contributing to relationship breakdown and partnership dissolution. Rather than simply the aggregate monetary value of benefits a household may have been entitled to, it was the extent to which partnered mothers were able to access and spend benefits and tax credits after they had entered the household, that mattered most to relationship stability. A mother’s restricted access to the household income when claiming benefits jointly with an unemployed partner was particularly destabilising of married and cohabiting relationships, especially if she had no earnings of her own. Adding a new dimension to gendered analyses of intra-household finances (Pahl, 1999, Burgoyne, 2008, Burgoyne and Kirchner, 2008), of greater relevance to low-income couples’ financial disputes and more salient to partnership dissolution than simple lack of money, therefore, were unequal power and control over the household income. Also resonating strongly with UK research conducted in the 1990’s (Goode et al., 1998, Goode et al., 1999, Lister et al., 1999), in this study, who in a couple received which benefits, who had access to them and how income and earnings were pooled, distributed and spent in couple households mattered a great deal to family stability.

Through the capacity to increase rent arrears and generate household debt, escalating conditionality requirements for welfare receipt and the impact of sanctioning also heightened relationship stress and the risk of partnership dissolution in married and cohabiting couples with an unemployed male partner. Austerity driven welfare reforms including social security cuts and the reducing value of benefits also meant that families were less resilient and no longer able to absorb financial shocks as they might have done in the past, increasing family stress and the risk of partnership dissolution. Nevertheless, simply because parents were separated or households had been reconstituted did not mean that families had necessarily ‘broken down’ or were dysfunctional, or that fathers were necessarily absent from their children’s lives. Paradoxically, by living in separate households and claiming welfare as individuals, some two-parent families were managing, albeit precariously, to stay

together. Reflecting US research, households and families in which the parents or partners did not share the same residence were constructed and functioned in complex ways not always characterised by 'breakdown' or the absence of the biological father from the children's lives (Tach et al., 2010, Cross-Barnet et al., 2011). Though living arrangements, household composition and family structure were often strongly shaped by welfare rules, the lone-parent household was therefore neither necessarily determined by nor necessarily determining of the quality or endurance of family relationships.

10.5 Leaving lone motherhood through repartnering

None of this is to suggest that all the mothers who had separated or lived apart from a partner, or who were unpartnered, did so only as a consequence of the gendered aspects of welfare, any more than to suggest that all low-income mothers lived apart from a partner, had inequalitarian relationships or resisted being part of a couple. In spite of the often considerable barriers to repartnering, in this study, lone motherhood was generally experienced as, or expected to be, a temporary arrangement or transitional phase en route to the establishment of a couple family. Among the older women in the sample, few had remained lone parents long term; most had repartnered, some through cohabitation, others through marriage or remarriage, losing entitlement to lone parent benefits in the process. Lone mothers who had yet to repartner generally expected to do so and many partnered mothers did not rule out marriage at some future date (Ermisch, 2000). However, as US studies emphasise, readiness to marry hinged not on a wing and a prayer for a stable relationship and secure financial future, but a well-grounded confidence that the fundamental prerequisites for marriage - a stable, committed relationship, well-paid employment by one or both partners, a decent home and enough savings to pay for a wedding - had already been achieved (Smock et al., 2005, Edin and Kefalas, 2006). That in the absence of a financial differential in entitlement between lone-parent and couple-parent families many of these women might otherwise have married is therefore fanciful. It was furthermore apparent that among lone mothers who repartnered, having an independent source of income and a dependable partner in regular employment were important elements contributing to the decision to cohabit or marry and to their continued well-being. Indeed, at the time of repartnering, many of these mothers had already moved off benefits into work, so had their own earnings. In single-earner couples eligible for WTC, non-earning mothers had also generally been nominated as the recipient, allowing her continued access to an independent source of income even though partnered.

Since many couples came together and stayed together in spite of being financially worse off than they might otherwise have been by living apart and claiming benefits or tax credits as individuals, these findings challenge stigmatised discourses of manipulative welfare dependency and fraud. Indeed, in stable co-residential couples with dependent children, the notion that the partners would

contrive to separate simply to access higher benefit entitlement was viewed as morally reprehensible. While fear of being prosecuted for benefit fraud loomed ever present, a strong belief in traditional family values, concerns about the damaging effects on children of sham separations, together with the widely held conviction that appropriating more than their fair share of state financial support was tantamount to stealing, were potent deterrents to contrived family breakdown.

10.6 Discussion

10.6.1 Welfare systems, gender and family structure

Through highlighting the significant but subtle ways in which enforced obligations of financial dependency and support between married and cohabiting couples in means-tested welfare systems can undermine relationship stability, deter cohabitation and discourage lone parents from repartnering, this empirical study contributes to theory and understanding about the nature of the relationship between welfare, gender and family structure. In recent policy discourse, the influence of welfare systems on family structure is believed to arise in response to the influence of financial differentials in welfare entitlement according to partnership status perceived to ‘incentivise’ lone parenthood while ‘penalising’ two-parent families. The individualisation thesis, on the other hand, interprets lone motherhood and ‘Living Apart Together’ (LAT) as alternative family forms which some women choose in preference to living with a partner because they value their autonomy and independence (Levin, 2004, Rosehill, 2006). In this research, reflecting the diversity of these mothers’ situations, neither ‘couple penalty’ nor individualisation theories adequately captured the complexity, range or diversity of circumstances in which family formation or dissolution decisions had been made.

Couples in this study formed, separated and lived apart for a variety of reasons other than simply economic gain or eligibility for benefits. Neither the simple desire for more money, nor a woman’s wish to ‘go it alone,’ were therefore accurate or sufficiently nuanced explanations. Although financial issues dominated mothers’ thinking and peppered their accounts of relationship difficulties, the findings therefore give lie to the simplistic theory that poor women ‘choose’ to become lone mothers or ‘pretend’ to separate in order to become eligible for higher levels of state financial support than they would be entitled to if childless, married or cohabiting. Findings thus indicate that the role and influence of means-tested welfare systems on partnership and family formation and dissolution to be significantly at odds with lay cultural explanations.

With a few notable exceptions, mothers who failed to establish a stable partnership, separated or lived apart from a child’s father or partner did not do so from choice, or in preference to living as a two-parent family, but due to relationship breakdown and difficult socio-economic circumstances.

Though acknowledging they may have been financially better off by claiming as a lone parent, in the context of a welfare system which removes a woman’s right to claim as an individual if she lives with

a partner, having a regular and reliable source of independent income over which they had a meaningful degree of control and sufficient to pay their rent and important bills, was a more compelling driver of mothers' behaviour than either economic advantage or personal independence for its own sake. So although financial considerations tended to be uppermost in these mothers' minds, the actual influence and impact of welfare incentives on household composition, living arrangements and family formation behaviour was found to be notably more complex and nuanced than orthodox economic and sociological individualisation theories generally assume.

Rather than simply the absolute value of household income or the aggregate monetary value of benefits a household may be entitled to, it was the gendered aspect of welfare that were most influential in decisions affecting partnering and living arrangements, in particular the way in which benefits or tax credits affected a mother's ability to access an independent income when living as part of a couple household. Whereas the aspects of welfare which facilitated a mother's access to an independent income served mainly to strengthen couple relationships and encourage family formation, the aspects which reinforced financial dependence on a partner were apt to de-stabilise relationships and discourage lone parents from repartnering. To the extent that welfare systems influence how and by whom money in the household is acquired, accessed and controlled, how much financial independence and autonomy women exercise in different partnership states and household configurations can therefore be seen as having indirect effects on family structure.

The findings thus extend, update and add a new dimension to the literature on intra-household finances and income distribution. To date, the main focus of enquiry has centred on how gender inequality in the control, management and spending of resources in (married) couple households differentially affects individual members' living standards and well-being (Pahl, 1990, Pahl, 1995, Vogler, 1998, Vogler, 2005, Vogler et al., 2006, Ashby and Burgoyne, 2008, Burgoyne, 2008, Burgoyne and Kirchler, 2008, Vogler et al., 2008). Studies of social security payment regimes have similarly focused on issues of gender inequality and poverty in low-income families (Goode et al., 1998, Goode et al., 1999, Lister et al., 1999, Snape et al., 2000). While the links between means testing, social security payment methods, gender inequality, partnering behaviour and women's agency have not been an explicit focus of this literature, its insights are nevertheless highly germane. The observation by Lister et al. that whether different welfare regimes reinforce, exacerbate or obviate gender inequality in couples depends on the pre-existing degree of egalitarianism in their relationship and whether the mother has prior experience of lone parenthood, is thus highly relevant to the findings here (Lister et al., 1999: 211 - 212). Their observation that as the proportion of women who have experienced financial independence as lone mothers grows, so "the desire for an independent income within marriage or cohabitation might also become more prevalent" is also remarkably prescient in the light of these findings (Lister et al., 1999: 217).

Further research is needed to explore these ideas further, but through increasing the risk of family and relationship instability and by discouraging family formation and repartnering, contributing to studies exploring the link between male unemployment and rising rates of lone parenthood (Webster, 1999, Hansen, 2005, Rowthorn and Webster, 2008), and extending research linking changing gender roles with increased inter-personal conflict in married couples (Lundberg and Pollak, 1996, Cooke, 2010), the aspects of welfare which reinforce gender inequality could be part of the explanation for why poor and disadvantaged women are more likely to become lone mothers. This is not to overstate the role of welfare or deny other factors were not similarly or indeed more influential on partnering decisions and relationship stability. Consistent with research indicating a myriad of socio-economic and cultural influences on demographic behaviour among low-income women (Edin et al., 2003, Plotnick, 2004, Middleton, 2011, Klett-Davies, 2012), the study revealed family formation, partnership dissolution and repartnering decisions to be matters of sizable complexity. And as Lister et al. note, how much financial autonomy and control women exercise inside the household is strongly influenced by the pre-existing degree of egalitarianism in a relationship (Lister et al., 1999). Equally, though, the capacity of the regulatory and administrative aspects of social security rules to undermine relationship stability and restrict the choices open to low-income women should not be under-estimated. Had it not been for means-tested social security rules restricting their access to an independent income, many of the decisions these mothers made with respect to partnering or living arrangements may have been quite different.

In means-tested welfare systems which treat the household as a unitary whole, what mothers lose by relinquishing their lone parent status cannot therefore simplistically be reduced to the absolute monetary value of benefits. Reflecting US ethnographic studies indicating women's role as mothers to be pre-eminent in shaping family formation behaviour, prioritising motherhood over partnering by placing the well-being of their children above that of any partner strongly underpinned mothers' decisions about whether to begin, continue or dissolve a co-residential union (Edin and Lein, 1997, Edin, 2000, Edin and Reed, 2005, Edin and Kefalas, 2006, Nelson, 2006). Even when her partner was the biological father of her child or children, the creation of a financially secure and emotionally stable household, rather than the pursuit of a two-parent family ideal for its own sake, was a mother's primary and predominant concern (Sano et al., 2012). Extending Duncan's theory of 'gendered moral rationalities' and Millar and Ridge's empirical research exploring women's labour market behaviour, the findings confirm the significance of women's role, identity and agency as mothers as providing the context within which family formation, union dissolution and repartnering decision-making is framed (Millar and Ridge, 2001: 147, Duncan and Edwards, 2003, Duncan, 2005).

10.6.2 Countering hegemonic and stigmatising discourses

The state of being together as a couple or as a family, but not living together in the same household, resonates with US research which shows how complex household configurations and living arrangements can enable poor couples to establish a basis for continued interaction as parents and intimates (Roy et al., 2008, Tach et al., 2010, Cross-Barnet et al., 2011). In a similar way, by decoupling parenting from partnering, in this study, ‘living apart together’ arrangements often functioned as a mechanism to allow couples a legitimate means, as they saw it, of conducting intimate or parenting relationships without fear of criminal prosecution, until such time as their economic circumstances improved, taking them above the earnings threshold for means-tested welfare systems and away from the scrutiny of the authorities. In these circumstances, the lone-parent household here emerged less as a dysfunctional family form than the outcome of a series of administrative arrangements which serve to regulate and control the lives of mothers who are reliant on state financial help, enforcing on them and their partners a set of behaviours and living arrangements that, in the absence of the rules, many would not have otherwise chosen. In this way, through influencing household composition, administrative regulations governing eligibility for and payment of benefits and tax credits can be seen as affecting family structure. Rather than being indicative of purely interpersonal or cultural factors, family forms and living arrangements among low-income parents that, *prima facie*, appear to fall outside societal norms may therefore partly reflect structural constraints imposed by the welfare system.

That deterrent effects to becoming a two-parent family were experienced regardless of a mother’s social, employment or marital status, and the strong similarities between lone mothers and mothers in couples in their resistance to financial dependency, also provides reinforcing evidence that structural factors associated with the design and administration of the means-tested system, rather than manipulative welfare dependency or deficient parenting, were more plausible explanations for their partnering behaviour and living arrangements. In revealing that married, middle class and well-educated mothers behaved in similar ways to unpartnered, never-married lone mothers from disadvantaged backgrounds, the findings thus contribute towards research challenging hegemonic welfare dependency and underclass discourses which stigmatise poor single mothers as benefit cheats with inadequate parenting skills and a deviant set of values regarding family life and paid work (De Benedictus, 2013).

10.6.3 Family formation and repartnering as risk events

Extending Lewis’s analysis of the perception of risk in the formation of intimate relationships (Lewis, 2006a, Lewis, 2006b), the findings suggest that for low-income couples reliant on UK means-tested state financial help, in contrast to the protection partnering and marriage are generally assumed

to provide, living as a two-parent family has come to be an inherently risky business. Whereas historically, marriage and reliance on a male breadwinner offered women with little or no independent income a measure of economic protection, in the context of a precarious labour market for low-skilled men and an increasingly stringent welfare system, far from being protective, living as part of a couple household has come to represent an arena of increasing uncertainty, insecurity and risk. Indeed, the very support structures and behaviours that have formerly been protective of poor families - forming a (married) two-parent family and turning to the welfare state - have themselves increasingly come to constitute risk events. How the mothers here weighed up the pros and cons of different partnerships and living arrangements, their perceptions of the attendant risks and how these were managed or avoided, was therefore strongly influenced by the rules and administrative arrangements governing welfare receipt. Whereas a mother's ability to retain or secure an independent income when part of a couple offered a means of mitigating these risks, enforced financial dependency on a partner when claiming benefits or tax credits jointly was apt to compound them. As the mothers and support workers here testified, ceding responsibility for safeguarding the family's financial well-being to a precariously employed father or a new partner was seen to be a particularly risky arrangement, especially in unstable, inequalitarian or unproven relationships.

For mothers with no independent source of income and whose earnings potential are limited by frequently low levels of education and responsibility for young children, living without or apart from a child's father or partner was, for them, a reasonable response to fulfilling parental obligations and prioritising the needs and well-being of their children, while endeavouring to remain legitimate claimants. Rather than an expression of individualism or identity, or a pecuniary response to differential levels of welfare entitlement, maintaining a measure of financial independence through becoming or remaining a lone mother was therefore largely a matter of economic security. Although lone motherhood was not without its own challenges and risks, confirming a wealth of US ethnographic research (Edin and Lein, 1997, Edin, 2000, Edin and Kefalas, 2006, Nelson, 2007, Sano et al., 2012), the economic safety net provided by the welfare state was perceived by these mothers to offer greater protection and a better chance of financial security than becoming dependent on an unreliable 'breadwinner' or a new or unproven partner. That the balance of decision making fell more heavily on the side of getting by as a lone parent was all the more compelling if the mother's partner was not the child's father or was himself claiming benefits or precariously employed. In this context, it seems hardly justified or consistent that a mother's desire to avoid surrendering responsibility for ensuring the family's well-being to an unproven, unreliable or indeed abusive partner who may not be the biological father of her children, should be interpreted as irresponsible parenting, or indeed criminal (Kelly, 2008a) - behaviour which, had they not been welfare recipients, might otherwise be viewed as good mothering or laudable self-reliance. This is not to excuse the actions of mothers who knowingly failed to disclose a partner, but simply to understand that the way in which cohabiting

relationships are categorised and regulated under means-tested welfare can have the effect of criminalising a mother's behaviour which for non-claimants would be perfectly legitimate. Particularly if partners or their earnings are inherently unreliable, resisting economic dependency by retaining lone parent status, by living apart from a partner or child's father, or by remaining unpartnered, can therefore be seen as a means of managing and mitigating risk under conditions of economic and relationship uncertainty.

10.7 Reflections on policy

By undermining relationship stability in couples, deterring cohabitation and discouraging lone parents from repartnering, this research found the UK system of means-tested welfare to have had unintended consequences for family structure. By obliging poor and low-income mothers to abide by a set of rules that are out of step with contemporary relationship norms and by treating the couple rather than the individual as the unit of assessment, means testing and the LTAMC regulation made it less likely the mothers here would leave lone motherhood and 'welfare dependency' than they might otherwise have done in the absence of the rules. Regulating family behaviour and restricting living arrangements in social security law that in fiscal regulations and private law are not only perfectly legitimate but a normative feature of the life course is not merely a matter of undermining women's and men's social citizenship rights, as previous research has highlighted (Lister, 1992, Lister, 2002, Sleep, 2006). That choices affecting intimate relationships, living arrangements and the management of personal finances taken for granted and enjoyed by more affluent couples are denied to those who have recourse to the welfare state is also a class issue (Kelly, 2008a: 18).

What the findings here add to this literature is an alternative analytical lens through which to view the inequities of the welfare system. While the state regulation of partnerships and the disincentive effects of means-tested welfare systems in terms of being, becoming or being treated as a couple can be conceptualised as a gender equality, social justice or class issue, it is not necessary to be a feminist or on the left of the political spectrum to conclude that the system of means testing, the LTAMC rule and administrative arrangements which institutionalise economic dependency in co-resident couples can have perverse consequences and collateral effects on family functioning and stability. Regardless of whether a couple's living arrangements are legal or fraudulent, if families and households are constructed in order to circumvent the mother's loss of lone parent status and reduce the perceived risk of criminal prosecution, the very existence of these welfare rules has the potential to affect partnership dynamics and influence the conduct and trajectory of relationships (Kelly, 2006). Thus, while relationship instability may result in couples separating or living apart, living apart can, of itself, undermine relationship stability and commitment. As Kelly points out, household costs can hardly be shared and income jointly managed if access to the benefit or tax credit award is denied to

one member of a couple (Kelly, 2006: 42). Perversely, living apart may actually prevent some couples from becoming committed, learning to live together and managing their finances jointly, the very behaviours necessary for pooling resources and assuming shared responsibility for a household and children. Given that the vast majority of UK couples now cohabit before marriage (Kiernan, 2004), it is therefore more likely to be by deterring cohabitation and undermining relationship commitment that means-tested welfare systems may reduce the likelihood of lone mothers marrying. Whereas non-claiming couples are able to use cohabitation as a means of building trust and nurturing commitment, this option is effectively denied to men and women reliant on state financial help. If establishing and maintaining a committed, stable and lasting partnership is likely to be challenging under conditions of poverty and low income, doing so in circumstances where the partners each maintain their own household and are obliged to live apart, or present themselves as living apart, is bound to be that much harder.

Though it is mainly women that welfare rules force into economic dependency, these unintended consequences disadvantage poor men too, particularly if his partner earns and he does not. Residing at a different address or maintaining a separate bolthole may allow the members of a couple to retain independent status and income but doing so may reduce the supply of affordable housing and place an additional burden on the public purse through increased Housing Benefit and council tax payments. Notwithstanding the fact that an unemployed partner's housing costs may, in some cases, be borne by the state, for other couples, the additional expense of a separate household may paradoxically reduce the ability of non-residential parents to contribute financially to their children's upbringing (Kelly, 2006). Though no evidence was found here, wanting to avoid a LTAMC determination might deter some couples from registering a child's birth jointly or from naming the father on the birth certificate, restricting his parental role and right of access. This, together with maintaining a separate household, may also foster poor parenting and undermine attachment between non-resident fathers and their children. Through increasing social distrust and eroding social capital, the concealment of parental and cohabiting relationships may also have wider ramifications for children and the effective operation of kinship and social support networks, hidden social costs which warrant further investigation. Paradoxically, these unintended consequences of welfare rules – increased risk of relationship instability, couples living apart, a father's absence from the family home and possible detrimental effects on children - are precisely the adversities family and welfare policies are put in place to counter.

10.7.1 Implications for Universal Credit

Since the LTAMC rule and the same system of means testing will continue to underpin Universal Credit, these findings are timely and propitious. Universal Credit's intention to 'make work pay' and inculcate a stronger work ethic among 'welfare dependent' claimants is nothing new. However, in-

work conditionality and the claimant commitment, also extended to partners, a minimum earnings threshold and a single monthly payment represent important changes with potentially significant gendered effects. Paying Universal Credit as a single lump sum per household effectively reverses the previous tax credit reform which split payments between partners in couples with children, allowing Child Tax Credit to be paid to the nominated ‘main carer,’ along with the childcare element of Working Tax Credit (Women's Budget Group, 2010, Bennett and Sung, 2013). Given that the government’s own data indicates that in 85 per cent of couple households Child Tax Credit is currently paid to a female carer, this reform is likely to disproportionately affect women, something which the government’s equality impact assessment has singularly failed to acknowledge (Department for Work and Pensions, 2010a).

To avoid “disproportionate intrusion into their affairs,” paying UC to only one person in a household upholds the government’s conviction that it is not their role “to dictate how a household spends their money” (Department for Work and Pensions, 2011a). Paying the benefit into a joint bank account, it is tentatively suggested, might be one means of allowing both partners in a couple to have access to the money (Department for Work and Pensions, 2011a). However, as this and other research has shown, joint bank accounts offer no guarantee that money paid to a couple reaches the individual partners. If the Universal Credit payment is made into the male partner’s account, or a joint account to which the female partner has no or limited access, this would represent a significant intra-household redistribution of income from ‘purse to wallet.’ Absorption of benefits intended for children into a single Universal Credit award also reverses a long established principle in UK social security that child-related benefits should be paid to the caring parent (Lister, 2010). By upsetting the “delicate juggling act that mothers perform,” a single monthly payment could also increase the risk of debt and rent arrears, undermining household financial security and potentially increasing women’s and children’s poverty (Lister, 2010).

UC also differs significantly from legacy benefits in terms of its imposition of asymmetrical conditionality on jointly claiming couples, a new requirement that could have potentially serious financial consequences for married or cohabiting women, especially those in inegalitarian, controlling or abusive relationships. Women in couples will thus have an individual claimant commitment to meet but without any corresponding right to receive any part of the award. Even though they may not benefit from or have access to the payment, women claiming Universal Credit jointly will be subject to any sanctions imposed on her partner as well as legally liable to repay any overpayments due to fraud or error. They will similarly be liable to repay any hardship payments due or administrative penalties awarded, as well as facing possible criminal prosecution if the benefit has been fraudulently claimed. A woman whose unemployed partner is sanctioned or takes out a hardship loan could face having to repay many thousands of pounds if he fails to pay it back or has a fine imposed. Absorbing

Housing Benefit into Universal Credit could also risk increasing rent arrears and evictions if money intended for rent is withheld or spent in other ways by the recipient or account holder. Whether their tenancies are sole or joint, female partners could find themselves in an invidious position: legally liable to pay the rent but unable to access that part of the Universal Credit payment intended to cover housing costs. A “significant change in a new and untried context”, there is no transitional protection for any financial losses experienced by couples caused by changes in the amounts of benefit going into different bank accounts (Women's Budget Group, 2011b).

As several commentators have pointed out, these issues are not simply a matter of gender equality, but through eroding women’s financial independence, a single monthly payment to one member of a couple and ‘purse to wallet’ intra-household income transfers are “less likely to provide a stable basis for committed coupledness” increasing the risk of partnership dissolution and countering the government’s aim of promoting family stability (Lister and Bennett, 2010, Women's Budget Group, 2010, Women's Budget Group, 2011b, Women's Budget Group, 2011a). However, it is not just married or cohabiting couples that will be affected by having a single monthly payment, but couples considering moving in together and lone parents contemplating re-partnering. Noting the limited evidence, Lister and Bennett observe, “it would not be surprising if some people resisted [living together] because they wanted to retain their independence” (Lister and Bennett, 2010).

With mainly outdated evidence on which to draw, and a paucity of recent empirical research with which to substantiate these concerns, these more nuanced arguments have been largely speculative.

The findings from this study are therefore opportune, helping to inform an important but neglected area of welfare reform. Extrapolating from this study, the findings indicate that by eroding women’s financial independence and increasing the potential for intra-household gender inequality in couples more than under the current system, UC could create an added burden of risk in terms of establishing and maintaining stable co-residential relationships. Resonating strongly with the concerns raised by the Women’s Budget Group and others, the findings suggests that paying the whole of UC in the form of a monthly, undifferentiated award into a single bank account, in combination with an extended and asymmetrical conditionality and the introduction of in-work conditionality and sanctioning, could potentially undermine committed coupledness and increase the risk of re-partnering by lone parents. For married or cohabiting couples struggling to stay together under conditions of economic austerity and reducing welfare payments, switching to a single, monthly payment regime could also pose significant challenges, especially for women with no earning of their own or in an inequalitarian relationship. Women and mothers unable to access or acquire the financial resources needed to leave an abusive relationship could potentially become more vulnerable to domestic violence. For a woman or lone parent contemplating moving in with a new partner, “a significant leap of faith” would indeed seem to be required (Women's Budget Group, 2011b).

Poor public knowledge of UC's wider changes together with low key, incremental and fragmented implementation, limited academic research and a circumspect, largely in-house programme of government research and evaluation focusing on labour market impacts,⁶⁰ mean that the actual effects of UC on relationship stability and partnering may not become apparent or known about for some time. With the capacity to undermine the economic independence of women in couples more than under the current system of benefits and tax credits, the findings here suggest the effects could potentially be significant.

10.8 Arguments and options for policy reform

Prima facie, findings of this study strengthen and update arguments in favour of reforming the social security system in ways which increase the financial independence of women and men living in couple households. Historically, arguments in favour of increasing individualisation in social security have centred on the promotion of gender equality, citizenship rights and the disincentive effects of treating the couple as the assessment unit on female labour supply (Bennett, 2002, Lister, 2003, Millar, 2004, McIntosh, 2006, Bennett and Millar, 2009). In showing that the aspects of welfare which institutionalise economic dependency in co-resident couples can undermine relationship stability, deter cohabitation and discourage repartnering, the findings from this research reinvigorate and add a further dimension in support of these arguments. But what are the policy options and how can reform be argued in the current political context where discussion has largely been restricted to the matter of reducing the deficit and taxpayer burden? A comprehensive review and fully costed technical assessment of policy reform options is beyond the scope of this PhD thesis. Moreover, there already exist several reviews and analyses of reform options for introducing greater individualisation into the social security system including Lister's 1973 influential study of the cohabitation rule (Lister, 1973), Esam and Berthoud's enquiry into "options for treating husbands and wives as separate units in the assessment of social security" (Esam and Berthoud, 1991) and Millar's more recent review of policy options based on a comparison of Australian and UK means-tested welfare systems (Millar, 2004). Official responses to calls for social security reform are also set out in a series of government policy reviews (Department of Health and Social Security, 1978, Supplementary Benefits Commission, 1979, Department of Health and Social Security, 1985). Although the UK social security system has changed significantly since these reviews and studies were undertaken, they present well-documented research evidence and analyses which remains valid in policy arguments advocating a more individualised approach to social security. The final section of this thesis revisits some of the arguments for and against increasing individualisation outlined in these studies and, using

⁶⁰ Evidence being sought by the Conservative government of the effects and impacts of UC is limited to its role in changing work-related behaviours and attitudes and improving work incentives and employment rates. Research conducted to date has furthermore mostly been carried out internally by the DWP. See Universal Credit Analysis Division. 2015. *Estimating the Early Labour Market Impacts of Universal Credit*. Government Social Research, Department for Work and Pensions.

the research evidence gathered here, makes some preliminary suggestions for the ways in which policy might be reformed.

10.8.1 Abolition or reform of the LTAMC rule

As highlighted throughout this research, in failing to recognise different relationship types and stages of commitment, the indiscriminate way in which the LTAMC rule categorises all cohabiting couple relationships of any duration, stability or quality as ‘marriage-like’ presented major challenges for lone mothers conducting intimate relationships and was a significant deterrent to cohabitation. Policy makers have always claimed that the cohabitation rule exists to avoid disincentivising marriage if married couples were subject to joint assessment but cohabitantes were not. Abolishing the LTAMC rule has therefore always been resisted on a matter of principle that it would be unfair to treat cohabitants more favourably than married couples. Given the contemporary social acceptability and prevalence of cohabitation, for those unfamiliar with the detailed workings of the social security system, put this way, parity of treatment between married and cohabiting couples seems innocuous, even fair, certainly uncontroversial (Harris, 1996). However, this argument only holds if the assumption of financial dependence within marriage is also considered fair and reasonable. In the 1970’s when feminists argued for abolition of the cohabitation rule, the idea that a wife should be financially dependent on her husband “reflect[ed] the assumption of the overwhelming majority of people in Britain” (Supplementary Benefits Commission quoted in Esam and Berthoud, 1991). However, in the intervening decades, changing attitudes towards marriage and cohabitation have altered the social and legal landscape. Since 1990, separate treatment for husbands and wives and the underlying principle of women’s financial independence embodied in fiscal rules have been underpinning features of the income tax system which few people would nowadays take issue with. In this changed context, arguments in favour of retaining joint assessment seem much less tenable.

Moreover, in this research, the destabilising effects on couple relationships of financial dependence on a partner were not just experienced by women who were cohabiting, but also those who were married. From this perspective, it is not so much parity of treatment that is most problematic here, but rather the treatment of couples, married as well as cohabiting, as a single assessment unit. As argued by Mary McIntosh, what is actually required is structural reform which tackles the underlying assumption of economic dependency inherent in model of treating the couple as a means-testable unit; in effect the “unhitching of *marriage* from the social security system” (McIntosh, 2006: 120). Operating the welfare system according to the same principles as the income tax system would cancel out the disincentive effects to repartnering highlighted in this research, effectively make the LTAMC rule redundant; being individualised, the current tax system generates negligible incentives either for or against marriage, cohabitation, partnership formation or dissolution (Anderberg, 2008a).

This said, in the current political and economic climate, the prohibitive cost of disaggregation remains a serious obstacle. A much more modest alternative would therefore be to reform the LTAMC rule such that newly cohabiting couples would be allowed a period of grace of living together of perhaps 6 or 12 months before joint assessment was imposed, allowing couples some breathing space and time for the mother to find work, for example. However, a key drawback with this option is that the underlying assumption and obligation of economic dependency and support in co-resident couples, and so the financial implications on lone mothers of living with a partner, is only deferred, not overturned, returning the argument back to the issue of disaggregation.

A further aspect of the cohabitation rule which requires review is the inconsistent way in which the LTAMC rule is being interpreted and ‘undisclosed partner’ investigations conducted and prosecuted by government decision makers. Although a broad set of criteria is meant to guide decisions, the findings suggest that in some cases the rules are being narrowly interpreted and unevenly applied, which may be resulting in some mothers being unfairly and perhaps even wrongly convicted of benefit fraud. This warrants further investigation.

10.8.2 Removal or reduction in ‘the couple penalty’

For most means-tested benefits and tax credits, the maximum entitlement for couples is less than double the rate payable to a single adult. This differential is justified on the grounds that couples who live together benefit from economies of scale which arise from sharing a single household. Yet house mates, adult siblings and relatives who live in the same property and lone parents who live with their families of origin, and who presumably also benefit from the economies of scale of a shared household, retain their entitlement to claim as individuals. One way to reduce or remove the financial differential would be to increase entitlement for couples with children, up to double the rate of a single claimant or lone parent. Doing so would address arguments highlighting the perceived unfairness of differential treatment between couples and lone parents, and the inconsistent treatment of couples compared with other adult members of a shared household who remain entitled to claim and receive a single person’s allowance. Furthermore if a key policy objective is to encourage and support stable, two-parent families, then what better way than to allow low-income married and cohabiting couples to benefit from any savings generated by living together? This is not necessarily to argue in favour of such a reform, only to point out the contradictions inherent in the current policy rationale.

However, while removing or reducing the differential in entitlement between lone-parent and couple-parent families would help to increase household income in couple families, it would only have limited impact on the financial disincentive faced when a lone parent starts to cohabit, or on the lone parent ‘bonus’ which can arise when couples separate or live apart. This is because the largest

element of the ‘couple penalty’ arises due to the system of means testing which aggregates married and cohabiting couples’ needs and resources. Only by abolishing or reforming the system of family-based means testing, for example by treating the individual, rather than the couple, as the unit of assessment, would these differentials and their behavioural effects on partnering and living arrangements be eradicated (Lister and Bennett, 2010). Furthermore, as this research has shown, simply increasing the amount of benefit couples are entitled to is no guarantee that the additional money awarded would be equally distributed or accessible to both partners in a couple in equal measure. Indeed, given that UC is paid in the form of a singly monthly payment into one bank account, if the non-recipient partner was unable to access the award, an increased amount for couples could add to rather than reduce gender inequality in the household. Increasing the amount of benefit income couples are entitled to thus does nothing to counter the underlying principle of economic dependency between couples in means-tested welfare, nor to address issues of intra-household financial inequality or gendered power relations in couples.

10.8.3 Individualisation of assessment for means-tested benefits

Because it would generate negligible incentives either for or against partnership formation or dissolution, findings here provide strong evidence for revisiting arguments in favour of extending the principle of equal and independent treatment for women and men which underpins the system of income tax, to social security. Framed in terms of gender equality and citizenship rights, in the 1970’s, feminists argued in favour of disaggregation of assessment in income tax and social security. Independent taxation for married couples was eventually introduced in 1990 and since this time the income tax system has been fully individualised.⁶¹ However, arguments in favour of disaggregating social security found little political traction and failed to reach the mainstream UK policy agenda (Lister et al., 1999: 209, McIntosh, 2006). Previous departmental reviews, while ostensibly advancing arguments in favour of retaining the current system on the grounds of the principle have, in the final analysis, always ruled out different proposals for reasons of cost (Department of Health and Social Security, 1978, Supplementary Benefits Commission, 1979, Department of Health and Social Security, 1985). Indeed, each time such a proposal has been advocated, it has been unequivocally rejected due to the “unwarranted inequities of paying benefits to partners of prosperous husbands and wives” (Department of Health and Social Security, 1978). However, no account has previously been taken of the indirect costs of retaining the current system, nor of the potential savings that could be made through reductions in Housing and Council Tax Benefit, compliance costs and fraud investigation and prosecution costs, if couples who wanted to live together were not discouraged by welfare rules from doing so. The recent introduction of means testing in Child Benefit also provides a

⁶¹ With the exception of the recent re-introduction of the married couple’s tax allowance.

fiscal model and possible administrative template for avoiding the inequity of paying benefits to those living with high-earning partners. The findings here therefore suggest that the time may be ripe for revisiting costed options in favour of disaggregation.

10.8.4 Increasing the earnings disregard

Under Working Tax Credit and Universal Credit, there is only one earnings disregard per household, generating a disincentive for second earners in couples. Indeed, under UC, a rise in the marginal deduction rates for couple families will see the family's benefit award tapered away from the first pound of earnings. This means that (potential) second earners face a larger disincentive to starting work compared with what would have been retained under legacy benefits. As feminist analysts have noted, this higher rate of withdrawal could encourage some second earners in dual earner couples to reduce their hours of work or withdraw from the labour market altogether, thus eroding their access to an independent income (Bennett and Annesley, 2011, Bennett, 2012a). One means of reducing this effect would be to increase the earnings disregard available to couples by introducing an additional work allowance for second earners. Having their own independent earnings, in turn, could help counterbalance women's potential loss of access to a single UC payment. Such a proposal was advocated by individuals and organisations responding to the government's consultation on the design of UC, but their suggestions went unheeded (Women's Budget Group, 2010). Indeed, UC has been designed principally to incentivise work in workless households, rather than to encourage those already working to work more hours. Furthermore, at the time of writing, the direction of proposed reforms to UC as it is being rolled out are set to increase rather than reduce these effects, undermining the very founding principle of UC that work should always pay.

10.8.5 Individualisation of entitlement

A fiscally neutral means of introducing greater individualisation would be to individualise entitlement by equally splitting welfare payments to couples claiming jointly. Awarding both adults in a couple half of the joint entitlement of Universal Credit, for example, would ensure each has independent access to the benefit and reverse the purse to wallet intra-household income transfer that would result from a single, monthly UC payment. Rather than subsuming payments for children into a single UC payment, a similarly fiscally neutral administrative reform for ensuring a partner's independent access to the Universal Credit award would be through separate itemisation and payment of child related elements to the lead carer. This reflects current Child Tax Credits arrangements and is a suggestion that the WBG, CPAG and other charities have lobbied government for.

Individual conditionality requirements for jointly claimed benefits and tax credits and the introduction of separate claimant commitments for couples claiming Universal Credit would also seem to strengthen the case for splitting the UC payment for joint claimants. An equally split UC payment

would thus be consistent with the principle of joint claims and joint liability, thereby addressing the anomaly of asymmetrical conditionality. Although a recent report for the DWP expressed concern about asymmetrical conditionality (Ingold, 2011), to date the Conservative government has resisted arguments for equally splitting the payment or diverting child-related elements of the payment to the main carer. However, the devolved administration in Scotland has recently approved such a reform.

10.8.6 Extending Carer's Allowance

An alternative route for ensuring a mother's or main carer's access to an independent income would be through the introduction of a separate non-means-tested benefit similar to that seen in 'continental' or 'Bismarckian' models of welfare; in effect a "*wage for being a mum*". Although such a proposal runs counter to the current direction of welfare reform, there is already a precedent for such a benefit in the UK – Carer's Allowance. People who are married or cohabiting, or have an earning partner, or are even themselves earning a small wage,⁶² are able to claim Carer's Allowance when caring full time for a seriously ill or disabled child or adult. There is no reason why the same policy rationale could not be applied to people unable or unwilling to work because they are caring full time for young children. Because the payment is made in recognition of the parenting role, such a benefit would be equally available to lone parents, married and cohabiting mothers as well as to men who wanted to care full time for their children. As a non-means-tested benefit, there would be no disincentive to cohabitation or repartnering.

10.8.7 Universal Basic Income/a citizen's income

The idea of a Citizen's Income, Universal Basic Income (UBI) or other form of guaranteed basic income available to all citizens that would not be withdrawn as earnings or income rose⁶³ has been gaining support and interest from across the political spectrum⁶⁴ (Torry, 2013). The advantage of a UBI over simply individualising welfare eligibility or entitlement is the wholesale elimination of means testing and conditionality, thereby removing all incentive and disincentive effects to partnership formation and dissolution, as well as to paid work by either partner in a couple. A UBI would, for example, would allow mothers caring full time for children to receive an independent income irrespective of partnership status, household composition, her own earnings or the earnings of her partner. Though such a scheme might appear unaffordable, a UBI offers potentially large savings

⁶² Carer's Allowance is a non-means tested benefit paid to individuals unable to take up employment due to caring full time for a severely sick or disabled child or adult (many of whom are partnered women). Currently net earnings of up to £102 per week are allowed.

⁶³ Although some proponents do advocate means testing for those on the highest incomes, as is currently the case for Child Benefit, for example.

⁶⁴ During the 2015 general election, a UBI designed by the Citizen's Income Trust (Malcolm Torry) featured prominently in the Green Party's campaign and was briefly adopted as policy before being withdrawn apparently due to errors in the costings. John McDonnell, Shadow Chancellor, the RSA, Unicef and France's National Assembly, amongst others, have also shown interest in the idea.

to social security expenditure; because of its universality and administrative simplicity, compliance, fraud detection and prosecution costs would be kept to a minimum. Reflecting the findings here, it will be important that any future UBI related research or costed analysis includes the additional Exchequer savings suggested in this study as potentially arising from removal of the disincentive to couples' living together.

10.9 Final thoughts

The question of individualising means-tested welfare has not been officially considered for many decades and a fully costed research study was last undertaken in 1991 (Esam and Berthoud, 1991).

With the future of Universal Credit looking increasingly uncertain, the findings from this study indicate that the time may be opportune to reconsider the policy options and costings anew.

Although a fully disaggregated and individualised system which removes family-based means testing wholesale from within the tax and benefits system is likely to be cost prohibitive, as indicated there are various options for moving the current system in the direction of greater individualisation without necessarily having such serious financial implications for the public purse. By adopting a more limited focus and looking at specific aspects of welfare rather than reform of the system as a whole, it may be possible to provide partnered women and mothers in couples with some form of independent income that would have more modest financial implications or potentially be cost neutral, particularly if savings in social security and other public expenditure were to arise from the formation of new or potentially more stable couple households. Furthermore, the implications of retaining the system in its current form in terms of its hidden financial and social costs have not previously been fully acknowledged or factored into government policy reviews and costed options. For example, no account has previously been taken of the potential savings that could be made through reductions in Housing and Council Tax Benefit, tax credits, benefit fraud investigations and prosecution costs, if couples who wanted to live together were not discouraged by welfare rules from doing so. In any future research or policy review, it will therefore be important to take account of these previously uncosted potential savings to the public purse.

By providing new empirical evidence of the unintended ways in which different aspects of the welfare system can undermine relationship stability, deter cohabitation, discourage repartnering, the findings here strengthen the case for arguing in favour of reform in ways that politicians and policy-makers may be more inclined to listen to. This is not to suggest that two-parent families should be upheld or promoted as the ideal family form, simply that, based on the evidence in this study, policies which ensure low-income and non-earning women living with a partner have access to an independent income would reduce the potential for relationship instability in couples and the perceived risk attached to family formation and repartnering among lone parents. Enabling partnered women and

mothers in couples to access an independent income will also provide a sounder basis for relationship and family stability, key social goals across the political spectrum. Indeed, research for the government acknowledges that access to an independent income by both partners in a low-income couple is “likely to both encourage relationship stability as well as provide a buffer against poverty” (Ingold, 2011).

However, although the language of ‘family stability,’ ‘self-reliance’ and ‘personal choice’ infuses current welfare reform debates and literature, there is little evidence that this rhetoric has been carried through into policy. For low-income couples obliged to conduct their relationships according to stringent welfare rules which require them to be financially dependent on each other, the government’s stated claim that “*the formation of couple relationships is a private matter for individuals*” (Department for Work and Pensions, 2014b) therefore has something of a hollow ring, especially given that in recent documentation introducing the ‘Family Test’ is an official acknowledgment that the structure of the benefit system may “*inadvertently undermine commitment*” (Department for Work and Pensions, 2014b: 7). Based on the evidence here, putting the welfare system to ‘the Family Test’ may therefore yield some interesting findings.

Appendix II: Structure of Sample

STRUCTURE OF SAMPLE OF 51 INTERVIEWEES		
Age	Number	%
16-19	1	2
20-24	10	20
25-34	15	29
35-44	13	25
45 -60	12	24
Total	51	100
Route of (initial) entry into lone motherhood		
Separation or divorce	26	51
Not living with a partner at the time of a child's birth	23	45
Widowhood	2	4
Total	51	100
Marital status (at the time of interview)		
	Number	%
Never-married	31	61
Divorced	7	14
Married	6	12
Separated (from marriage)	5	10
Widowed	2	4
Total	51	101*
Partnership status (at the time of interview)		
	Number	%
No current partner	27	53
Partner living elsewhere	13	25
Cohabiting	6	12
Living with husband	5	10
Total	51	100
Employment status (at the time of interview)		
	Number	%
No paid work	32	63
Working full-time	11	22
Working part-time	6	12
Maternity leave	1	2
Full-time carer	1	2
Total	51	100
*Sums to more than 100 due to rounding		

Number of children	Number	%
1	18	35
2	13	25
3	14	27
4	3	6
5	3	6
Total	51	100

Appendix III: Focus group discussion guide

I'm interested in exploring the factors which affect a mother's decision to live with or apart from a partner or child's father, and the characteristics, quality and stability of couple relationships among low-income parents eligible for welfare benefits or tax credits.

The local prevalence and character of lone parents/couples

- First off, roughly what proportion of the families you come into contact with are lone-parent families and what proportion are couples?
- And of the lone-parent families, roughly what proportion would you say have become lone parents through separation or divorce? And what proportion have become lone parents through the birth of a first child when they were neither married nor cohabiting with the child's father?
- So, for the majority of these mothers who become lone parents without having first lived with a partner, again roughly what proportion has had any experience of cohabitation or living with a partner since becoming lone parents?
- Thinking about the families you know and support, I want to go around the room and ask each one of you for your own views as to why you think there are more lone parents in this area than couples with children who live together?
- Is the decision to become or remain a lone mother a positive choice on the part of such women or is due to constraints, or a combination of the two?
- Why is lone motherhood more common than cohabitation?
- What factors or constraints encourage or deter living with/without a partner?
- What distinguishes couples who live together?
- How do these women arrive at this decision?
- How important are financial considerations?
- Where is the knowledge and information coming from with which they are making these decisions?
- What kind of contact and relationships do lone mothers have with their children's fathers?
- To what extent are fathers living apart from their partners and children nevertheless supporting their families and involved in their children's up-bringing? (financial support, practical support – with childcare etc.)
- If father are involved, does it matter that they live elsewhere?

Financial/ economic issues - is there a link between financial/economic issues and family formation decisions/ family breakdown?

- Wanting to live independently? How much is this a conscious choice and how much a constraint / a product of circumstance?
- The financial stresses and strains of living on a low income which cause relationship problems and breakdown?
- What issues create conflict for low-income couples which can result in relationship instability, separation or living apart?
- But this cannot account for lone mothers who have never lived with a partner – so what are the issues here?
- The desire/need for an independent income – a reason for wanting to head your own household?
- Who controls the money and how reliable are they?

The welfare system - is there a link between the welfare system and family formation decisions/family breakdown/living arrangements?

- The relative generosity of lone parent benefits compared with a two-parent family – are lone parents aware of these differences? If so, how? To what extent does this knowledge affect their living arrangements?
- Access to social housing – is this just a hangover from a previous era when social landlords were perceived to prioritised lone parents over couples?
- Aside from monetary gain/and or access to social housing, can you think of any understandable reasons why might a mother want to live alone or indeed present herself to the authorities as living alone when she is either cohabiting or has a partner who lives elsewhere?
- Means testing which undermines second earners and disincentivises employment in couple households?
- The living together/cohabitation rule – creates financial dependency on a male partner from day one – are lone parents aware of these rules? If so, how? Does this knowledge affect their living arrangements? To what extent do low-income mothers organise their living arrangements so as to avoid criminalising themselves?
- Child maintenance/CSA?

Housing issues - is there a link between housing and family formation decisions?

- Housing tenure – whether the mothers live in owner occupied, private rented or social housing
- Impact of living with a partner on security of tenure?
- Ability of partners to live elsewhere ‘for free’ – undermines economies of scale which would otherwise arise from living as a couple / and which arise more frequently if living in owner occupied property which does not qualify for HB
- Housing Benefit – link with JSA/IS – more punitive benefit regimes for unemployed

Child/childcare related issues

- Parentage of children in the household and off-spring living elsewhere
- The fact that partners may not be the biological parents of children in the household?
- The fact that children in the household may have different biological parents?
- The fact that male partners are the biological parents of children living elsewhere
- A child’s disability or behavioural problems?
- Childcare needs and provision – who provides this if the mother works?

Intimate/personal relationship issues associated with male partners

- Why do so many mothers in this area live without a partner?
- How egalitarian are relationships?
- What kind of issues cause relationship conflicts and breakdown?
- Aggressive/ inappropriate behaviour - domestic violence towards them or their children?
- Alcohol/drug dependency issues?
- Offending or criminal behaviour?
- Jealous or controlling? - jealousy of previous partners?
- Money/debt problems?
- Unreliable or immature?

-
- Lack of commitment
 - Unwilling or unable to undertake paid work?
 - Unwilling to help with childcare? Maybe mothers don't want help with children are not biological.
 - Unwilling to help with housework?

If lots of women are experiencing these issues and/or a lot of male partners exhibiting these characteristics, is there an argument for saying that they are not 'individual' factors but cultural or 'structural' factors affecting groups of men? If so, what might these factors be?

Labour market issues - is there a connection between the local labour market and family formation decisions/family or relationship breakdown?

- Characteristics of local labour market?
- Male unemployment?
- Female unemployment – what are the issues if both the mother and father are unemployed?
- Female employment – how do things change when mothers work (part-time / full- time)?
- Sanctioning & conditionality issues?

Cultural issues

- Gender roles – how equal? How traditional?
- Household division of labour – are low-income mothers more likely to suffer a double or triple burden – providing for the family financially, childcare, housework?
- Do low-income couples who come together /stay together 'buck the trend' or come to a better accommodation of gender roles?
- Family networks of support – who do low-income mothers turn to for help?

Appendix IV: Interview topic guide: mothers

Personal details

Can you first tell me a few things about yourself.....

How old are you?

Do you live locally (I don't need your address, just the district/neighbourhood)?

Do you rent your home or do you have a mortgage?

Do you have any children?

- If yes, how many and what are their ages? And do your children live with you?

Have you ever been married or divorced?

Have you ever cohabited?

Are you in a relationship at the moment?

Are you currently or have you ever been a lone parent?

- when did you become a lone parent/how long have you been a lone parent for?
- when did you stop being a lone parent and why?

Other than children, or a partner, does anyone else live with you?

Are you working at the moment?

- If yes, can you tell me what your job is and how many hours a week you work?
- If no, when was the last time you had a job?

Family background

Can you start by telling me about your early family life, your up-bringing and childhood

Can you tell me about your own family background?

Where did you live when you were growing up?

What kind of home did you live in?

- (if relevant) was it rented or mortgaged?

Did you ever move home or did you stay put?

Who was living at home when you were growing up? Who was working in the household?

- (if relevant) Did your Mum go out to work or did she stay home to look after the kids?
- (if relevant) Did your Dad go out to work?

What kind of relationship did you have with different family members when you were growing up?

- your mother
- your father
- your brothers and sisters
- grandparents
- wider family

What kind of relationship and contact do you have with these family members now?

Overall, what sort of impact do you think your childhood has had on you as an adult?

Schooling and education

What about school and education

- Which (primary) (secondary) school did you go to?
- Did you like school?
- How old were you when you left?
- Did you leave with any qualifications?
- What happened after you left school? Did you do a training course? Go to college? Get a job?

What happened next in your life – what was the next big event - did you

Have first serious relationship?

Get pregnant/have a baby?

Get a job?

Leave home?

Claimed benefits for the first time?

Go to college?

Get your own place?

Move in with a boyfriend?

Get married?

What order did you do these things in?

Leaving home and moving into your own place

Can you tell me about leaving home for the first time. What prompted you to leave home when you did? How old were you? What was going on in your life at that time?

- Wanted to be independent?
- Became pregnant?
- Moved in with boyfriend?
- Got married?
- Difficulties at home /family row?
- Starting a job?
- Going to college/uni?
- Etc.....

Where did you move to when you left home for the first time? Was it your own place or somewhere else? Was it on your own or with others?

- On own?
- With new baby?
- With boyfriend?
- With friends?
- With other family member?

How did you manage financially and practically with moving out/moving in? Did you get any help? If so, what help did you get and who from?

Were you working at this time?

Were you getting any benefits?

When did you move into your own home/get your own place? What were the circumstances?

How did you go about finding/getting your own place? Did you get any help from family, or from others?

How did you afford to get started in your own place?

- Deposit
- First month's rent/mortgage payment
- Furniture
- Bills

How many times have you moved since you first moved away from home, and where to?

Why did you move home when you did?

Have you ever had any problems related to your housing? What were the circumstances?

- Homeless
- Poor housing conditions
- In arrears
- Notice to quit or eviction order
- Evicted

Getting pregnant

Can you tell me about becoming pregnant for the first time?

How old were you when you became pregnant (with your first child)?

What were you doing at that time? Were you still at school? On a training course? In college? Unemployed? Working?

How were you managing financially? Were you getting any help through the benefit system, for example JSA, Income Support or Housing Benefit?

Before getting pregnant (for the first time), how did you see your future?

Immediately prior to becoming pregnant with your first child, where were you living?

Who were you living with?

Did you plan to have your first baby when you did or was it just something that happened?

How did you feel when you discovered you were pregnant?

Who did you first tell?

How did the baby's father react when you told him you were pregnant?

How did your family and friends react?

Can you tell me something about the baby's father?

- How did you meet?
- How long had you known / been seeing him before you fell pregnant?
- How old was he at that time?

- Was he working at that time?
- Was this his first child too?
- How would you describe your relationship with him?
- Did you consider yourself to be girlfriend and boyfriend / a couple?

Prior to becoming pregnant, did you ever discuss living together or consider getting married?

- If not, why not? Would you have liked to?
- If yes, what stopped you? Would you have liked to?

Were you living with the baby's father when you got pregnant?

- **If yes**, for how long? Where? What kind of housing? Were either of you working at that time? Were either of you claiming benefits?
- **If no**, would you have liked to? Had you ever discussed the possibility of moving in together? If yes, what stopped you?
- Where was he living and who with?
 - o With you? At home with parent/parents? Hostel or forum? Own place?

Birth & post birth period

Can you tell me how your relationship with the baby's father developed as the pregnancy progressed.

Did the relationship change in any way? Did it improve, get worse or stay about the same as it had been before you got pregnant? Why do you think this was?

Where were you living towards the end of the pregnancy and at the time of the birth, and who with?

Were you happy with your living arrangements?

(If not living with the father) Did you discuss or have any plans to move in with the baby's father once the baby was born?

- If yes, was this something you both wanted?
- If no, why not? Did he not want to or did you not want him to?

Who attended the birth?

Did the father attend the birth?

- If yes, was this something you both wanted?
- If no, why not? Did he not want to or did you not want him to?

Did you jointly register the birth?

- If yes, was this something you both wanted? Were you living at a different address from the father when you recorded the birth?
- If no, why not? Did he not want to or did you not want him to?

Can you talk me through what happened after the birth of your first child

Where were you living after the baby arrived and who with? (If not living with the baby's father)

Would you have liked to move in with the baby's father or him with you?

- If yes, what stopped you? If no, why not?
- Were you happy with your living arrangements?
- Did you expect to be bringing your baby up alone?
- Was living as a lone parent what you wanted or would you have liked to live with the father?

What kind of contact and relationship did the father have with you and the baby during his/her first year?

What kind of contact does he have now?

Would you say he was a good father?

- If yes, what makes him a good father?
- If no, why not? Why is he not a good father, what would make him a better father?

Have you ever shared a home with this child's father?

If living together.....

If not living together

Were you generally happy or unhappy with this arrangement?

How were you managing financially at this time? Did you have any financial difficulties?

- Did you go out work?
- Were you getting any help through the benefit system, for example with living expenses or housing or childcare costs?
- Did you get any financial help from the father?

Did you have any difficulties with benefits or the benefits agency at this time?

Did you have any relationship difficulties with the father at this time?

Did you have any new romantic relationships?

Did you have any housing difficulties at this time?

Further conceptions and births

– repeat chronology and questions for each subsequent child

RELATIONSHIP HISTORY

Can you talk me through your personal relationship history and the important partners in your life. By important relationships I mean the partners who have made a difference to your life –like the father or fathers of your children, the partners you have lived with or married, or partners you have had a long term or serious romantic relationships with.

Shall we start with your first serious boyfriend or perhaps the father of your first child ...

For each important relationship or partner you've had can you tell me

- How you met
- How long you were together/seeing each other for
- Whether you had any children together
- Whether he had any children from any previous relationships
- How stable or unstable the relationship was
- Your living arrangements at the time
- Whether you ever lived together or got married
- How you managed financially and practically at that time
- Who was working and who was claiming benefits
- Whether you saw yourself as a couple or a family
- The sort of things you argued about or that caused conflict in the relationship
- What were the high points and the low points in your relationship
- When the relationship ended and why

Decision to live with or apart from a partner

What factors influenced your decision to live with / not live with a partner/child's father?

Has anything ever discouraged or stopped you from living with a partner?

Did being on benefits or getting tax credits play any part in this decision?

If you hadn't had to rely on benefits – for example if you or your partner were earning enough money to support your family and pay for your housing costs with needing to apply for help - do you think this would have made any difference to the choices you made?

Life with a partner

During the periods when you have lived with a partner

What would you say are the benefits of living with a partner (husband or cohabitee)?

- Support with looking after children
- Financial support
- Companionship/friendship/moral support

What is the downside?

What sorts of things cause/caused conflict in the relationship? What did/do you disagree on?

- Money
- Housework
- Childcare

For mothers in couples.....

- What are the benefits of sharing a home and bringing up children with a partner at home, and what are the drawbacks?
- How do you manage your finances?
- How do you juggle work and childcare (unpaid work at home and paid work outside)?
- How much help do you get from your partner?

Life without a partner

What would you say are the benefits of living without a partner (husband or cohabitee)?

- What are the benefits of managing your own household and bringing up children without a partner at home, and what are the drawbacks?
- How do you manage your finances?
- How do you juggle work and childcare (unpaid work at home and paid work outside)?
- Would you like to share a home, or are you happy living without a partner?

What are the disadvantages of living without a partner (husband or cohabitee)?

For mothers with experience of being a lone parent and of living with a partner, how do the two experiences compare?

WORK HISTORY

Can you tell me about your experience of working

If you start with your first job then describe what jobs you've had at different times up to the present day.

First job

Can you tell me when you got your first job. When was that? What did you do? How long did you stay in this job?

Was this before or after your first claim for benefits?

Can you tell me about the jobs and different benefits you've had since then

- Job title and description
- Hours worked and earnings
- Out of work benefits
- In-work benefits

Did/do you like going out to work?

- If yes, what did/you like about it?
- If no, what didn't you like about it?

Did you work in the periods between having children?

(If relevant) How did you manage to look after the children and the home while also going out to work?

How does being a mother compare with going out to work?

When your children were growing up, did most of the mothers you knew stay at home full time, or do most of them go out work?

BENEFIT HISTORY

I'd like to hear about your experiences of the welfare system (whether claiming as a lone parent or jointly as part of a couple.) Can you tell me about the benefits you've claimed over the years

When did you put in your first claim for benefits and what were the circumstances?

Did you claim as an individual (lone parent?) or jointly as part of a couple?

Have you ever claimed benefits jointly with a partner or have you always claimed as an individual?

Does it make any difference if you claim benefit as a lone parent or as part of a couple?

What difference would it make if you claimed benefits as part of a couple?

(If relevant) How have your experiences of claiming as a lone parent and claiming as part of a couple compared?

What do you think when people say that lone parents are making a lifestyle choice to live off the state?

Attitudes to and effects of claiming benefits

What has been your experience of claiming benefits – generally good or generally bad?

Have the rules and regulations surrounding the benefit system (which includes IS, tax credits and HB) ever affected important decisions you have made – for example, about going to work, working longer hours or living with a partner?

I'm now going to ask your opinion about some aspects of the benefit/tax credit system. You can either answer generally or specifically in relation to your own experience:

Officially living together as a couple can affect the amount of financial help you may be entitled to.

- What do you know/ think about these rules?
- Do you think they are right / fair /unfair?
- Has this rule ever affected any important decisions you have made? E.g. Whether or not to live with a partner? Where to live? Whether or not to work?

Cohabiting couples are treated as though they are married.

- What do you know /think about this rule?
- Do you think this is right or fair/unfair?
- Has this rule ever affected any important decisions you have made? E.g. Whether or not to live with a partner? Where to live? Whether or not to work?

Couples receive less than double the amount of benefits that they would be entitled to if they lived and claimed separately.

- What do you know/ think about this rule?
- Do you think this is right or fair/ unfair?
- Has this rule ever affected any important decisions you have made? E.g. Whether or not to live with a partner? Where to live? Whether or not to work?

Have you ever been investigated for not declaring a partner? Would you be happy to tell me what happened?

Do you think that the decisions you have made about whether to live with or apart from a partner may have been different if you hadn't been claiming benefits or tax credits?

How could benefit rules be changed to make them work better / for mothers / lone parents / couples?

Appendix V: Thematic coding system generated using MaxQDA

The numbers in the brackets indicate the number of coded segments from interview transcripts relating to the particular theme, issue or topic generated.

Code System [2086]

AUSTERITY/WELFARE REFORM [11]

BEING A MOTHER/HOUSEWIFE [32]

BENEFIT RELATED ISSUES [0]

- Attitude to claiming benefits [16]
- Benefit fraud [7]
- Breadwinner model [7]
- Child Benefit [5]
- Child Tax Credit [5]
- Circumstances/experience of claiming benefits [17]
- Claiming child related benefits [11]
- Claiming JSA [3]
- Crisis loans [2]
- Household/family means testing [15]
- Impact of welfare reform/austerity [7]
- Joint claims [29]
- Knowledge of the welfare system [18]
- Lone parent benefits [7]
- LTAW fraud/ investigations [43]
- Perceptions of other benefit claimants [31]
- Sanctioning [5]
- Universal Credit [8]
- Working Tax Credits [15]

CHILDCARE [0]

- Attitude to childcare [6]
- Childcare arrangements/help [5]
- Cost/affordability of childcare [7]
- Experience of childcare [3]
- Formal childcare [2]
- Informal childcare [2]

CHILDREN [0]

- Child protection issues. social services involvement [16]
- Contact with absent father [9]
- Coping with just one parent [8]
- Disabilities/behavioural problems [4]
- Happiness and welfare [3]
- Putting the children first [13]
- Role models [6]

CHOICE & DECISION MAKING [11]

COHABITATION [0]

- Attitude to/perceptions of cohabitation [2]
- Circumstances around moving in/living together [18]
- Experiences of living together [8]

COUPLE PENALTY [73]**DIVORCE [0]**

- Attitude to divorce [6]
- Decision to divorce/not to divorce [5]
- Experience of divorce [5]
- Reason for marriage breakdown [4]

EMPLOYMENT/EARNING ISSUES [0]

- Attitude to/aspirations for employment [28]
- Balancing work and childcare [21]
- Dual earner couples [10]
- During pregnancy/immediately after giving birth [7]
- Insecure male employment [4]
- Lone mothers' employment [15]
- Male unemployment/insecure work [4]
- Role reversal [8]
- Single earner couples [16]

FAMILY BACKGROUND & CHILDHOOD [2]

- Child abuse [5]
- Circumstances around leaving home [25]
- Education/qualifications [1]
- Family of origin [9]
- Kin relationships/support [8]
- Living arrangements/moving house [4]
- Relationship with own father [9]
- Relationship with own mother [10]
- Relationship with siblings/wider family [2]
- Schooling [11]
- Upbringing [13]

FATHERS/PARTNERS [0]

- Absent fathers relationship with biological children [40]
- Employment/earnings [2]
- Financial support / maintenance [4]
- How they met [7]
- Involvement in child rearing [14]
- Other partners/biological/step children [9]
- Relationship with biological mother [6]
- Relationship with mother's children [7]
- Self-centredness/ selfishness [7]
- Spending on children [7]

GENDER ROLES [16]

HOUSING ISSUES [0]

- Bedroom tax [9]
- Experience of supported housing [3]
- Housing Benefit [20]
- Housing conditions [10]
- Housing rules and regulations [9]
- Mortgages/owner occupying [3]
- Moving house [14]
- Private lets [12]
- Rent arrears [5]
- Securing affordable housing [34]
- Tenancies/joint tenancies [8]

LIVING APART TOGETHER/TOGETHER APART [0]

- Cohabitation/LTAHAW rule/means testing [11]
- Experience of LAT [8]
- LTAHAW rules/fairness /perception of [27]
- Officially/openly LAT [12]
- Pretending to live apart / LTA/ actually cohabiting [26]
- Reason for being LAT/LTA [32]
- Risks of moving in together [5]

LIVING ARRANGEMENTS [0]

- After giving birth [24]
- After leaving home [6]
- After separation/divorce [3]
- During childhood [0]
- During pregnancy [11]
- Prior to becoming pregnant [17]
- Subsequent/current living arrangements [15]
- When married/ cohabiting [8]

LIVING ON A LOW INCOME/BUDGETING [32]

LONE PARENTHOOD [0]

- Teenage mothers [8]
- A lifestyle choice? [54]
- Attitude to being unpartnered [11]
- Circumstances of becoming a lone mother [18]
- Decision/justification to raise children alone [17]
- Loss of lone parent status/benefits [8]
- Perceptions of lone motherhood [17]

MALE BREADWINNING/TRADITIONAL ROLES [27]

MARRIAGE [0]

- Wedding [3]
- Attitude to/perceptions of marriage [40]
- Decision not to marry/to wait [21]
- Decision to marry/remarry [36]
- Experiences of marriage/being married [12]

MONEY/FINANCIAL ISSUES [0]

- Child maintenance/CSA [28]
- Debt/loans [11]
- Financial independence/dependency/security [46]
- Influence of financial incentives [23]
- Intra-household financial arrangements [28]
- Secret savings [4]
- Spending on children [6]

PREGNANCY & BIRTH [0]

- Birth partners [2]
- Circumstances of becoming pregnant [62]
- Decision to go ahead with the pregnancy [12]
- Denial of paternity [2]
- Experiences of the birth [4]
- Own response to pregnancy [7]
- Presence/role of father at the birth [3]
- Registering the birth [10]
- Relationship with father after giving birth [7]
- Relationship with father during pregnancy [12]
- Relationship with father prior to pregnancy [3]
- Response of family [10]
- Response/involvement of biological father [24]

PROCESSES AND EVENTS CREATING DISADVANTAGE [8]

RELATIONSHIP QUALITY & CONFLICT [0]

- Alcohol/drug abuse/chaotic behaviour [5]
- Commitment/coupledness [15]
- Domestic abuse/violence [13]
- Financial issues/debt [14]
- Gambling [3]
- Independence [4]
- Infidelity [3]
- Jealousy/controlling behaviour [11]
- Lies & deceit [4]
- Trust/lack of trust [2]
- Unemployment, insecure work & low earnings [5]

REPARTNERING [0]

- Circumstances around repartnering [8]
- Decision to/Reason Repartner [14]
- Experience of repartnering [5]
- Impact/effect on eligibility for(financial) help [12]
- Reluctance to/ reason for NOT repartnering [27]

SEPARATION [1]

- Circumstances around leaving partner/partner leaving them [20]
- Decision to leave/separate [5]
- Financial impact of separation [17]
- Impact on children [5]
- Impact on mother [3]
- Impact on working [3]
- Reason for relationship breakdown [21]

SOCIAL SERVICES [4]

SUPPORT NETWORKS [17]

TRUST, DISTRUST & PARANOIA [23]

TWO PARENTS BETTER THAN ONE? [38]



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