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Abstract

Universal Credit is a streamlined benefits delivery system initially introduced in the United Kingdom (UK) in 2008. Conditionality-based welfare policies are increasingly international in scale, and are now widely adopted by neoliberal governments on the basis that paid employment offers the most efficacious route out of poverty for citizen-subjects. Numerous studies suggest otherwise, and highlight their negative impact upon the social rights, lived experiences, and attempts to alleviate poverty for service users. This article analyses the reformed benefit system and wider workfare policies effect upon lone mothers, including as a consequence of engagement with an ever more stigmatizing benefit system, and associated risks posed by sanctions or precarious low-paid employment. It highlights some of the consequences for social work with children and families of Universal Credit: including ongoing tensions and challenges created for the profession by the punitive policies of the workfare-orientated centaur state.

Keywords: Universal Credit; conditionality; lone mothers; workfare; centaur state.

Universal credit, lone mothers, and poverty: some context and challenges for social work with children and families

Universal Credit (UC) was introduced into government policy in the UK in 2010, when six welfare benefits were merged together into one single payment. The flagship programme claimed to have three mains aims - to make work pay, provide personalized support, and to simplify the welfare system (Cain, 2016; Anderson, 2019; Wickham et al, 2020). The policy also carried notable political and moral drivers. These included that a seemingly 'broken Britain' was 'demoralised and harboured an emerging underclass', and that dependency on welfare - along with education failure, addiction, debt and family breakdown - remain the most common causes of poverty in society (Duncan-Smith, 2009; Dean, 2012: 352). Although repeated by politicians and media outlets, little empirical evidence has emerged to support many of the claims of worklessness or moral decline. As Dean (2012: 354) notes:

> Numerous UK studies over the years have failed to establish decisive evidence for the inter-generational transmission of poverty or of a truly distinctive 'dependency culture' among long-term welfare benefit claimants, but have established on the contrary that unemployed people are, by and large, strongly motivated to work and are resentful of their dependency on state benefits.

Universal Credit nevertheless introduced stringent measures, including conditionality and sanctions to motivate claimants to seek employment, which have been subject to critical scrutiny in the UK parliament, and elsewhere. For example, *The Supreme Court* argued that an

original benefit cap introduced in 2010 breached the UK's international obligations in relation to the welfare of children under the United Nations Convention on the Rights of the Child. Indeed, the Court stated that underlying flaws with the benefit cap and lack of alternative support caused hardships for people for no good purpose (Gingerbread, 2018).

Among other criticism, UC has been shown to disproportionately effect lone mothers and their children. Common reasons, among others, include because of long delays for claimants in receiving payments, the fluctuating amount of any payments received, and a sanctioning regime widely acknowledged as unfair. There is also a recognized link between the introduction of UC and a rise in mental health needs among lone parents (Katikireddi et al, 2018; Wickham et al, 2020), and concerns have been raised that the ongoing rationing of welfare support to mothers and their respective children represents a denial of citizenship and extension of state authoritarianism (Cain, 2016; Garrett, 2018; Dwyer, 2019; Andersen, 2019).

This paper focuses on the negative impact of UC upon lone mothers and some of the consequences this carries for social work. Although chiefly focusing on the UK, conditionality-based welfare policies are increasingly international in scale, and indeed have been adopted in countries such as Australia, New Zealand, America, Canada, and Norway (Katikireddi et al, 2018). Despite gaining only limited attention within social work, conditionality-based policies are renowned as potentially carrying considerable implications for families and their children. The article is in five sections. Briefly, it initially looks at the context of UC, including its raison d'etre and associated criticism; before moving on to some theoretical and political explanations of why the benefit system has emerged and become so prevalent. The article then looks at

some studies which have analysed the impact of UC, before exploring its links to social work. The conclusion again examines further some of UC's political ramifications, including upon social work practice with children and families.

From the underclass to workfare: Universal credit in context

Universal Credit was introduced soon after the economic crisis of 2008 brought on by the global financial crash. After an initial 'pay out' to the banking sector within the UK political attention shifted to a growing public deficit and how it was going to be reduced. The blame for the deficit eventually shifted from bankers and moved towards the Labour party, with strong emphasis placed on reckless government spending and a related 'over generous' benefit systems (Cooper & Whyte, 2017). In 2010, within the first few months of a new Coalition government, George Osborne, Chancellor of the Exchequer, announced an 'emergency budget'. The agenda of austerity was rolled out as a means of recovering the economy (Cain, 2016: 4). Media commentary and politicians presented the notion that any recession was 'our' problem and that the general public would need to pull together in difficult times (Cooper & Whyte, 2017).

The conservative leaning *Centre for Social Justice* first spoke about the idea of a UC system in a report entitled 'Dynamic benefits: Towards welfare that works' in September 2009. The report referred to the earlier work of Charles Murray and his adapted theory that a growing 'underclass' persisted within communities, and was dominated by an embedded culture of stubborn traits including welfare dependency, addictions and crime which threatened social stability. Murray's 'laissez-faire' and behavioural approach chiefly construes poverty as a product of wrong personal choices and irresponsibility, including, those derived from lone

mothers as purveyors of ‘illegitimacy’. Murray nevertheless received extensive criticism for ‘blaming the victims’ and ‘ignoring wider social, economic and political causes of poverty’, including the typically profound impact of structural inequality leading to limited ‘life chances’ experienced by socially excluded groups (Lister, 1996: 11; Morris, 2016; Cooper et al, 2018). Nevertheless, the principal of the underclass has often gained popular appeal in the UK, including after pockets of inner-city riots during 2011 when, as example, Prime Minister David Cameron argued that ‘there are pockets of our society which are not just broken, but frankly sick’ (Garrett, 2018: 76).

The 2009 report ‘Dynamic benefits: Towards welfare that works’ went on to set out a number of issues with the benefit system including its apparent promoting of disincentives to work and its complex bureaucratic processes. The report proposed a solution in the form of UC, which merged six previous welfare benefits – Jobseeker’s Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, income-based Employment and Support Allowance and Income Support – into one monthly payment (Elliott and Dulieu, 2018). The *Welfare Reform Act* of 2012 brought about significant changes to welfare benefits, including the introduction of UC into law. The core ‘workfare’ value of UC (developed from New Labour) included that work is the best route out of poverty, and that payments would be withdrawn as earnings from work increase. Full roll out of UC for new and previous claimants was thought to be implemented across the UK by 2017. However, due to a series of management failures, design and IT faults alongside extensive criticism, delays have continued to restrict complete adoption of the policy (Cain 2016; Butler, 2018).

A number of empirical studies have questioned many of the assumptions made by the neoliberal-inspired underclass and workfare discourses. For example, Shildrick et al. (2010: 1-18) interviewed sixty adults (aged 30 to 60) based in Middlesbrough who had a history of precarious low-paid employment, unemployment, and benefit claims. Despite collecting extensive data, the researchers were not able to discern any tangible evidence of an embedded 'culture of worklessness'. Instead, they discovered that most people out of work were keen to find employment, but were trapped in a recurring 'low pay, no pay' cycle which has become especially pronounced in the UK since the 1990s. Being unemployed regularly led to low self-esteem, depression or a sense of shame on behalf of many of those interviewed. As one young mother explained:

> I don't like [being unemployed] at all. I feel like suffocated…I just hate it. I'm an independent person. I don't like relying on benefits…You've got to fill in forms and they ask you questions and you have to give them answers. They turn into the FBI, questioning your every movement. It's like 'I just don't want to be here'. Just going to the Jobcentre makes me depressed. I just detest it, I really do.

Factors outside of the participants' control were common reasons articulated for claiming benefits, including persistently limited opportunities available to gain secure employment - especially that which wasn't low-paid and/or casual - or parents' lack of access to adequate child-care. In summarizing their findings from concurrent studies and interviews over many years, the authors stress the ongoing experiences of 'everyday hardship and recurrent poverty amongst individuals with a strong work motivation'.

Theorizing welfare reform and universal credit

A number of theories have attempted to explain ongoing welfare reforms such as UC and workfare in the UK. Although not exhaustive, three related but distinct discourses are briefly outlined. First, the 'workfare' perspective stresses the positive role of 'conditionality' and 'activation' in which market-based reforms, including outsourcing and managerialism, form part of wider policies which assume that eligibility or entitlement to social security and/or assistance is not automatic or universal but conditional on factors which include personal circumstance, group membership, and 'behavioural compliance'. Activation includes a more prominent role for the state in promoting employment than under previous welfare state regimes, and typically involves sanctions alongside attempts to prompt, enthuse and activate 'welfare subjects' (Kaufman, 2019: 3). In the UK, a much more prominent role for the private and voluntary sector has also emerged as part of workfare. This has regularly incorporated the expansion of payments for results, including when 'service providers' lead candidates to 'job starts' (Dwyer and Wright, 2014; Kaufman, 2019). Politically workfare derives strong influence from the 'Third Way' faction of neoliberalism, especially its contested assumption that encouraging people on benefits into employment is the best way to alleviate poverty (Jones and Novak, 1999; Ferguson, 2004; Dwyer, 2019).

Second, there is the governmentality thesis, which, by drawing from Foucault and advocates such as Cruickshank (1999) and Rose & AbiRached (2013), utilize theories of power to detail the creation of subjects, alongside the neoliberal state's pivotal role in promoting self-help, autonomy, empowerment, positive identity, improved self-esteem and wellbeing, and moral

inculcation and subjection. Governmentality can be viewed at a basic level as ‘a programme of calculated practices to direct categories of people in a particular manner for particular ends’ (Webb, 2006: 43). For governance theorists, in promoting employability UC also carries a profound ethical and political stance regards encouraging self-sufficiency and autonomy among ‘citizen-subjects’, and prompting active agency so people rely less on state welfare. Moreover, the viewpoints of the Victorian philanthropist and social worker Octavia Hill are paraphrased by Cruickshank (1999: 48-54) to emphasize the important role of welfare professionals in such endeavors: ‘To get the poor to reason, to think of their long-term interests, and to moralize their actions, one must recruit rather than force them into the activity of helping themselves. The art of liberal government needed to be democratic’.

Finally, by drawing more upon materialist paradigms and political economy, the influence of a restructured ‘centaur state’ which comprises a liberal head positioned on top of an authoritarian body has been sustained by Wacquant (2009; 2016). The consensual, permissive and liberal components of this adapted neoliberal state craft tend to be confined to the preserve of big business, corporations, and the upper classes. Conversely, constraining behavioral, authoritarian, and punitive interventions are chiefly targeted at a post-industrial, disparate, and ever more financially insecure, often caricatured and disenfranchised working-class precariat. Core interventions for the precariat include workfare programmes which involve the expansion of condition-based technologies such as UC, alongside punitive forms of authoritarianism such as increasing numbers of people incarcerated in prisons. For example, in America the prison population has risen from 380,000 in 1975, to around 2.4 million today (Fletcher and Wright, 2018: 325). In terms of the centaur state and social work, Schram (2019:

22) notes that its clients are now more often judged through a neoliberal gaze as 'deficient citizen-subjects who need to be disciplined for their failure to be market compliant'. Moreover, some commentators have highlighted that social work has for some time been offered a simple choice by governments, either accept and actively engage with neoliberal agendas otherwise face a diminished or obsolete role (for example, Jones and Novak, 1999; Davies and Leonard, 2005; Schram, 2019).

Lone mothers and universal credit

A number of concerns have been raised about the impact of UC and the wider policy of austerity upon mothers and their children. One recent estimate is that if fully implemented by 2023, UC will affect half of all children as well as up to eight and a half million adults in the UK. Consideration has been drawn also to the adverse effects of conditionality and sanctions upon claimants, which has increased poverty and led to a decline in mental or physical health, and dislocated many mothers from essential and previously assured welfare provisions (Katikireddi et al, 2018; NAO, 2018; Dwyer, 2019; Andersen, 2019). Attention has additionally been drawn to the loss of citizenship which UC often provokes for lone mothers. Anderson (2019: 10-12), for example, interviewed ten mothers (most in their 20s or 30s) in receipt of UC, with children of mothers in the sample ranging from eight months to eight years of age. The research noted that conditionality now gave the state (and the Department for Work and Pensions) almost complete power over mothers, who felt they had to do whatever they were told by 'decision makers' at the benefits agency: including to search or accept any type of work if made available

or lose their benefits. This sometimes meant that parenting often encroached into neglect, as one mother explained:

> In order to do that job-search I'm having to shirk mothering responsibilities…I've got her older brother looking after her. You know he's never looked after her so much as he has done in the last five months.

Caring responsibilities were detailed as appearing to be of no real concern to UC 'decision makers', instead excessive priority was given to finding any form of employment above all else. This typically led to up to twenty-five hours per week spent searching for employment for those mother's interviewed, which again restricted time for parenting roles. Any infringements of a drawn-up 'Claimant Commitment' can potentially lead to sanctions which potentially can progress to up to three years without benefits. This is despite lone mothers making a significant contribution to the wider economy (estimated £352 billion in 2016) in unpaid care for children, which did not appear to be acknowledged as part of the Claimant Commitment processes adhered to.

An evaluative study by Cheetham et al (2018) looked at the impact of UC in two North East England localities. The qualitative study of 33 claimants and 37 welfare advice staff discovered that for most applicants claiming UC was extremely complicated, difficult, and often demeaning. The requirement to manage UC claims online tended to be particularly confusing and impersonal for applicants, and issues such as computer access, literacy, alongside the need to have a bank account, e mail address, and verify an identity online, often made application processes challenging, time-consuming, and deeply frustrating. Recurring problems with delays

in first payments were reinforced in this study and participants spoke about how they had to rely on relatives or friends to help support them financially throughout the long application process. Many participants waited longer than the initial stipulated 5-week delay for a payment (average time 7.5 weeks), with some applicants waiting up to 12 weeks before their first payment was received due to system errors and delays in verifying information. Underpayments were also relatively common, with missing elements of UC payments including housing costs, child support, and childcare. One lone mother with young children interviewed had fled domestic abuse, but waited six weeks for her first UC payment and subsequently had no remaining income for fuel, heating, or food over a winter period. This mother relied heavily on food banks and voluntary donations from a Health Visitor and local church. The UC system was also placing considerable strain upon third sector support staff, and was generally not only failing to support mothers and other service users to find employment but instead often constructed new barriers.

Gingerbread, a leading charity working with lone parent families, undertook research into the impact of austerity, precarious employment, pay freezes, and benefit reforms - including the effects of UC - on lone parent's finances as part of their *Paying the Price* project (Rabindrakumar, 2017). This involved looking at secondary national data, including an online survey with 1,861 lone mothers alongside seventeen in-depth qualitative interviews. The project highlighted that outcomes for lone mothers had not improved over the course of the project from 2013 to 2017, and that almost two thirds of children from the lone parent families now lived in poverty. Lone mothers that had experienced improved financial wellbeing where those that had been helped by training or flexible work contracts, but this was usually heavily

reliant upon the provision of free childcare provision provided by family members. For most others, however, finding employment had not helped their financial situations due to the low-wages received, which had been compounded further with reduced state support and an uncertain job market. The survey discovered that 71 per cent of lone mothers found managing finances stressful, and many were falling into debt and cited ongoing challenges which included the prevalence of temporary and short-term zero-hour contract employment, as well as high living costs relating to food, clothing, and bills. The impact of state support not maintaining parity with inflation rates due to concurring benefit freezes had also had a corrosive impact on finances, mental health, and lifestyles. As with the study undertaken by Cheetham et al (2018), the Government's key principles of having a system that was easy to use and make work pay did not apply to the majority of the lone mothers that Gingerbread spoke to.

Research undertook by the *Young Women's Trust* in 2018 focused on the experiences of young people seeking work or who had previously come into contact with Jobcentre Plus because of their receipt of UC (Elliott and Dulieu, 2018). They surveyed over 700 young people in the UK over a period of 3 years, and carried out focus groups with 28 young people and Jobcentre staff. Among other findings, the researchers discovered some problems developing a relationship and building a level of trust with 'work coaches' who have an average caseload of between 100 to 150 clients with a wide range of needs and ages. Work coaches tended to also lack specialist support in helping lone mothers, and rather than provide a centre of support, help or guidance, the findings suggest that UC has imposed an impersonal and bureaucratic 'climate of enforcement' within Jobcentres.

Another distinct attribute of UC is that it was the first major government service to be run on a *Digital by Default System*. This means that applications for claimants are completed online, alongside other activities including job searches. However, the online claims process can often make it much more difficult for some people to be able to claim their entitlements and look for employment, with the latter often having implications for eligibility to claim UC as well as avoid sanctions. People from minority groups, such as those with a learning disability or people who do not speak English, can be particularly disadvantaged in this system. Moreover, lone mothers from working class backgrounds will often not have the same educational life chances - and therefore carry the same skills or level of cultural capital - as many of their more privileged counter parts (Carey, 2019). Evidence suggests that this system typically creates a 'digital barrier' in which technological, structural and culturally imposed restrictions exclude individuals from accessing or maintaining their entitlements, which can increase the frustrations of a number of disadvantaged people (Dwyer & Wright, 2014; Alston, 2018). According to a 2017 *Citizens Advice Bureau* survey, 52 per cent of its clients in areas where UC had been rolled out faced significant challenges with the online application process. In addition, the *Department of Work and Pension's* own survey in June 2018 discovered that only 54 per cent of all claimants were able to apply online without assistance (Alston, 2018).

A number of studies reported by the *Economic and Social Research Council* on Poverty and Social Exclusion have sought to capture the voices of people living on a low income during the climate of austerity in the UK (for example, Pemberton et al 2016; Bramley and Bailey, 2018). Common findings include that many people are often left in the position of deciding if they should pay heating bills or provide food for the household as the rising cost of living caused

them to make severe budgetary choices. Moreover, an extra burden typically remains the removal of core services which were once relied on for support - such as from third or statutory sector agencies including *Sure Start* - and compounded further by significantly reduced funding given to local government. Many participants interviewed detailed how political rhetoric in the popular press and other forms of media - alongside reforms to the welfare state - had left them with feelings of anxiety and uncertainty, which increased for service users who had previously faced financial sanctions. For people employed on zero hour contacts this sense of insecurity and uncertainty could often dominate their lives.

Wickham et al's (2020: 157-162) extensive survey into the effect of UC upon numerous claimant's has highlighted the often negative impact upon their mental health. The researchers linked 197,111 observations from 52, 187 individuals aged 16-64 in England, Wales and Scotland, who had participated in the *Understanding Society* UK Longitudinal Household Panel Study between 2009 and 2018. They were able to compare data of people who had received UC with those who were not eligible for the benefit, and analyzed any differences. The researchers discovered a rise in the prevalence of psychological distress following the introduction of UC for the intervention group, and estimate that between April 2013 and December 2018 an additional 63,674 unemployed people 'will have experienced levels of psychological distress that are clinically significant due to the introduction of Universal Credit'. In addition, 21,760 of these claimants 'might reach the diagnostic threshold for depression'. The authors also note that a number of other studies have highlighted deterioration in mental health in the UK over the past two decades, and that 'there is evidence that welfare reforms have contributed to this decline'. The researchers used their evidence to question the validity of the policy, and also

conclude that any deterioration in mental health is likely to generate additional demand for other services, including those delivered as part of health or social care provision.

Katikireddi et al (2018: 337-339) again drew from the *Understanding Society* survey but instead focused their attention on any possible mental health impact upon lone mothers of the new restrictions placed on income support eligibility as part of the UC reforms in the UK. They draw attention to other international studies which have noted limited substantive financial gain from employment despite often considerable costs to health and levels of poverty for claimants. They also highlight the 'stepwise' lowering of children's age for mothers to be available for employment (from aged 10 to 7 years from October 2010, and then 7 to 5 years after May 2012) in the UK, and discovered that such reforms had a negative impact upon parents mental health, with likely consequences for children and pressures place on other services. They note the importance of policy reforms for a potentially sensitive demographic:

> Given that lone parents experience relatively poor health compared with parents in two-parent families, any policy that might further harm their health should be carefully evaluated and mitigating measures implemented if harms are identified

Further impacts of UC on lone mothers relate to what some parents might do in times of desperation. For example, a series of witnesses from charities working with women have identified an association between sex work and financial hardships caused by UC. This was referred to as 'survival sex' and one of the key factors influencing turning to sex work for mothers remained long waits for UC payments or due to benefit sanctions (Butler, 2019). One advocate, Laura Seebohm of the *Changing Lives* charity stated that, 'What we are told time and

time again by women we are supporting is that they are getting involved in sex work because of issues within Universal Credit'. Some mothers had admitted to engaging in survival sex for accommodation, food or money to feed their children, which in turn led to feelings of depression and hopelessness. A *Commons Select Committee* was launched in 2019 to make further inquiries into the link of UC and survival sex (Butler, 2019).

Social work, poverty, lone mothers

The numerous studies of lone mothers in receipt of UC have all made references to an increase in relative poverty for applicants and claimants. As acknowledged in earlier research, one of social works distinct traits in the UK remains its class (and often gender and race) specific focus, principally regarding its interventions with children and families being heavily weighted towards working class clients experiencing poverty (Jones and Novak, 1999; Jones, 2001; Bywaters et al, 2016; Carey, 2019). Some recent evidence suggests that attitudes towards service users on behalf of social workers has altered, and in many cases hardened, with less tolerance, understanding, and more prejudice articulated against people who experience poverty. Fenton (2019a: 1), for example, drew from survey-based research with young social work students in Scotland and discovered that a high proportion were 'right-wing authoritarian in relation to [their opinions expressed about] crime and punishment and to unemployed people'. Moreover, many within her sample appeared to have accepted 'an individualistic, self-sufficiency neoliberal narrative' (Fenton, 2019b: 451). Morris and colleagues (2018: 370-371) undertook extensive fieldwork (including participant observation for at least five days) in six local authorities with child-care social workers based in England and Scotland. As part of this

ambitious project, the researchers highlight that although rarely acknowledging the poverty experienced by service users, the social workers in observations were nevertheless 'overwhelmed by poverty' as part of their roles with mothers, children, and families in local communities. The researchers highlight that practitioners appeared to buy into an 'underclass' discourse of poverty, which included an assumption that social work 'must regulate and persuade [service users] into respectability (with or without coercion)', and has 'absorbed and now utilizes wider social and political discourses about the failing poor and the toxicity of needs'. Social workers, for example, talked about 'multigenerational workless families', and drew upon 'highly loaded and stigmatizing images to represent their clients'. As part of their conclusion, the researchers recognize the likely influence of dominant 'individualizing and competitive discourses' upon social workers perspectives, as well as note that some practitioners argued that they themselves were poor with regard available resources to support their clients. In conclusion, the researchers recommend that social workers need to be offered much more education and training about the complex causes and impact of poverty upon families and children.

As part of their research into the experiences of the potential health risks of living on welfare benefits, Canvin and others (2007) interviewed 27 adults based in three economically deprived parts of England. This study discerned that hostility felt towards welfare professionals on behalf of participants was commonplace, and included social workers, health care employees (including Community Nurses and General Practitioners), teachers, and social security staff. Welfare benefit claimants interviewed highlighted their wariness, mistrust, and even fear of the welfare professional, with common reasons cited for hostility including a tendency in the past

for professionals to seemingly judge them unfairly, ignore or misconstrue their opinions, and previously, or potentially at least, remove benefits, children, or refuse support. Approaching welfare service professionals was perceived as being 'akin to taking a gamble that might or might not result in their needs being met'. Interestingly, the researchers echo the opinions of Morris and colleagues (2018) discussed above, in that they conclude that greater efforts are needed 'to build trust and demonstrate understanding for the strategies these families use to maintain their well-being against formidable odds' (Canvin et al, 2007: 984).

As part of a *Care Crisis Review*, Thomas (2018) looked at the rise in care proceedings and children being taken into care over the previous decade. In 2008 there were 60,000 looked after children in England, yet by March 2018 this had increased by 27 percent to 75,420 children. Over the same period, the number of children on child protection plans had increased by more than 25,000. There were different reasons cited in the review for these increases, however, the link between elevated child poverty and the increasing numbers of children receiving social service involvement and removal was identified as a key factor. According to Chowdry and Oppenheim (2015: 6), there remains a strong association between poverty and child neglect or abuse, and the authors maintain that this link has been long established internationally, and leads to an estimated cost of interventions and support for children of approximately £17 billion per year in England and Wales. Bywaters and colleagues (2017: 28-30) systematic review of the current evidence base support the association between poverty and child abuse or neglect (CAN), but note problems of interpretation which missing or disassociated data may generate. While CAN is much more likely not to emerge in families effected by poverty, they note other studies which have articulated the *direct* (material

hardship or lack of money for investment in support) and/or *indirect* (parental stress from lack of resources, shame, stigma, and so on) cumulative factors that increase the likelihood of neglect or abuse on children (for example, Cooper and Stewart, 2013; Pelton, 2015). The *National Audit Office* (2016) has also highlighted that children living in deprived areas are 11 times more likely to be on a child protection plan than those living in the most affluent areas. The *Joseph Rowntree Foundation* (2018) note that raising a child in poverty tends to cause stress and conflict within the family home as families struggle to provide food, clothing, warmth, and shelter. In an interview with the *British Association of Social Work* magazine one senior children's social worker recently stated that:

> 'I am not only seeing more people who work two jobs and have private landlords and am also seeing far more neglect referrals and you have to decide if this is due to a lack of cash or a lack of care…I have a problem with taking a child into care because the family don't have enough money for good housing or have ended up in the clutches of money lenders' (Cooper, 2018: 15).

As part of their study into parenting capacity and challenges which lead to children being brought into care, Cleavy et al (2011) highlight parents who have previously been in care, or those who engage with substance misuse, or have a learning disability, as being especially 'vulnerable'. While not exhaustive such broad categories of parents are still more likely to be prone to experience poverty, as are other groups such as parents with mental health needs. For the *Nuffield Foundation,* Thomas (2018: 5-43) undertook an extensive synthesis of evidence to analyze the factors contributing to national increases in numbers of looked after children and

applications for care orders. The main factors from evidence contributing to rising poverty included falling state support due to reduced welfare benefits and tax credits, increased unaffordable rents in the private sector, unemployment, household debt, and rising proportions of workers in part-time and insecure zero-hours contracts. Thomas argues that the Review heard 'deep concerns about the likely future negative impact and adverse consequences of the roll out of universal credit on children and their families', and that poverty would likely increase further the proportion of referrals to social services and other agencies involved in safeguarding.

The number of children living in temporary accommodation in England had again been steadily rising, from 69,050 in 2011, to 120,510 in 2017. As landlords voiced concerns over accepting tenants who are claiming UC then more families were being pushed towards this type of insecure accommodation. This can lead to concerns for social workers as living in temporary accommodation has a detrimental effect on mental health for both adults and children as they battle uncertain times; causing anxiety, stress and depression, which may again lead parents to turn to substance misuse as a way to cope which feelings of hardship. Research by the *National Landlords Association* also discovered that only two in ten landlords are willing to house tenants who claim UC (NLA, 2017).

Conclusions

As reconstituted benefits delivery system UC has continued to garner widespread critical attention. This includes its tendency to increase poverty levels, deprivation, and associated risks among lone parents and children. Its principal 'workfare' rationale that encouraging labour

market participation and reducing worklessness among lone parents offers the most viable and sustainable route out of poverty have been consistently challenged (Cain, 2016; Rabindrakumar, 2017; Elliott and Dulieu, 2018; Katikireddi et al, 2018; Wickham et al, 2020). The relatively swift move from a model of welfare entitlement to a contractual form of quasi-participative and responsible citizenship - fortified by sanctions and conditionality - has again been contested, and more often shown to be unjust as fair access to, and relative rates of benefits have declined. Workfare policies have also been criticized for 'privatizing stress' and didactically pushing responsibility down to a level of culpable agency for parents, whilst drawing attention away from systemic political and economic factors which lead to restricted 'life chances', unemployment, casual employment, and low pay. Cain (2016: 504), for example, concludes that as well as draw attention away from the failings of government to meet many of its citizen's basic needs, UC adopts a 'covertly gendered and overtly disciplinary means to privatize the impact of wider economic constraints'. It may not be possible to clearly evidence a link between the roll out of UC and any impact this may have on interventions from social workers with families and children. The prevalence of data gaps and impact of other variables typically make such an association challenging to clearly quantify or evidence (see Bywaters et al, 2016, for related discussion). However, some of the studies discussed in this article (drawn from many more) suggest that it is highly likely that such a connection persists, especially considering UC's ties to increased poverty, stress, mental health issues, housing problems, and trends such as 'survival sex' within some families.

Some theoretical insight can help to explain the political context of welfare reforms. Governance theorists, for example, may help to illuminate the role of surveillance, micro-

powers, and the dissemination of norms by professionals in regulating minority groups such as lone mothers (Cruickshank, 1999; Gilbert and Powell, 2012; Rose & AbiRached, 2013). Such power-based paradigms may, however, be less able to fully appreciate the material factors effecting many lone mothers, such as those in relation to the impact of poverty and class upon lived experiences and circumscribed 'life chances' (Ferguson and Lavalette, 2004). Attention has been drawn also to lone mothers' essential social reproductive and nurturing roles as being consistently neglected by neoliberal governments, including in favour of an over-reliance upon stereotypes and caricatures, alongside the prevalence of class and gender-based myths embedded within elitist discourses (Clarke, 2004; Cain, 2016; Garrett, 2018). As Wacquant (2009: 81) surmises, as visible and often harassed social group, lone mothers have received the brunt of many neoliberal-inspired centaur state policy mandates, and especially moral, punitive, behavioral and increasingly authoritarian responses. This includes those folded into underclass narratives, austerity, and workfare programmes, alongside principles such as conditionality. Here, assumptions can include that lone or single equates to 'bad' working class mothers because 'if they do not work since then they "live off the state" and, in so doing, inculcate in their little ones the habit of the social parasite'. There is, however, evidence to suggest that some social workers and students may increasingly be part of the problem. This includes by passively accepting stereotypes, influenced perhaps by a significantly reformed role which has included for some time now in the UK especially, limited supportive engagement taking place with parents and children themselves due to immersion in an avalanche of 'techno-bureaucratic' practices (Jones and Novak, 1999; Parton, 2008; Ferguson, 2017; Garrett, 2018; Carey, 2019). At least one way forward might be as the likes of Morris et al (2018), Canvin et al

(2007) and others suggest, greater learning and better awareness of the full impact of poverty and structurally-induced disadvantage upon minority groups such as the high numbers of lone mothers and their children relying upon Universal Credit.

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