

UNIVERSITY OF SOUTHAMPTON

TOWARDS A BETTER DEAL FOR LONE PARENTS

A Feminist Analysis of Social Policy

(Volume 2 of 2)

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Introduction

This volume contains data collected for my Thesis (*Towards a Better Deal for Lone Parents: A Feminist Analysis of Social Policy* Vol.1). It is quoted extensively in chapters four and five of the thesis and is submitted for reference as supporting factual information.

Essentially, the aim of the thesis was to understand what it means to live in a lone parent family and to consider how Government can genuinely offer a programme of support. My reasons for compiling a separate data volume are made explicit in chapter one of the thesis¹ which explains my choice of methodology and emphasises how lone parents themselves are rarely given an opportunity to contribute in any meaningful way to the policy debate. This volume consists of profiles of each lone parent who took part in the study and, through minimal editing on my part, endeavours both to give participants a voice and to enable that voice to be heard.

¹ Wright, J. *Towards a Better Deal for Lone Parents: A Feminist Analysis of Social Policy*, Vol.1, p.29.

Participant Number 1

Interviewed on 20.10.99

1. Family Circumstances: Past and Present

Participant is aged 49 and has five children from her marriage all of whom are living with her: a daughter aged 21 (in full-time work); a son aged 19 (also in full-time work); a son aged 17 (in full-time education); a son aged 14 and a daughter aged nine. She and her husband separated when their youngest daughter was a baby and have subsequently divorced.

(a) ‘[Younger daughter] was only a matter of months old. She was what? 10 months old when the marriage broke down, so she was only a baby.’

The children are in good health and the participant has overcome a depression brought on by her last pregnancy.

(b) ‘[T]he light was starting when [youngest son] was going to start school and then it was switched off ... complete blackness, you know ... When I found out I was pregnant, I didn’t want to know anything about it, about being pregnant, and when I went to the doctor, I said I didn’t even want to know the day she was due ... didn’t want to know at all, and I said ‘I’m not coming to your ante-natal ... things’ ... I was going through a sort of depression, before I’d had the baby.’

The family were made homeless when they were forced to leave the marital home; a flat over the Greengrocer’s shop which the participant and her husband had run during their marriage and which he continued to run after their separation. She and the children have lived in their present home, which is rented from a Housing Association, for six years. None of them has any contact with her former husband.

(c) '[The children] have all declined [to have contact with their father]. He's left the village and he has given a change of address card to us. All the children have said they don't want to know.'

(d) 'We did have [contact] ...for about two years. I more or less had a seat named after me up in the court (*laughing*). I was up there quite a lot ... It was over access; a lot of access. I had court orders. When a Judge says a child has to go, a child has to go whether they're ill or not; even if they're laying in bed really sick, they have to go unless that parent says 'well let it be' ... I said I wouldn't encourage and I wouldn't discourage the children. It was down to them and he'd come and the children would say 'no, I don't want to go with you today' ... The two older ones decided, near enough at the beginning, they didn't want to go with him because of his attitude. The three younger ones used to go and they stayed overnight with him and there was one particular day ... I don't really know the full ins and outs because the boys won't enlighten me ...and from that day, [middle son] has said no, he doesn't want to see his father ... same with [youngest son].'

She receives no child support from her ex-husband.

(e) 'I mean first of all, before the CSA was involved, before it was even set up, it was the courts that gave out and the court had awarded me 5p per year for the children ... That's the minimum amount apparently they can award you but it also enables you to then go back to court and ask for more ... It was only a matter of weeks later the CSA came into operation ... and then they informed me that he didn't have enough money to live on, so they weren't even going to force him to pay me the 5p a year. See at least I'd have had 5p a year (*laughter*) a penny each for my kids, but the CSA said 'oh, no you can't even afford that ... which is laughable.'

(f) 'I've got to admit he did pay ... we split up in the April and he paid me ... I can't remember how much it was though, in the November and I had to send that to the social.'

(g) '[J]ust before he was made bankrupt [for the second time] the CSA had said he had to pay an approximate amount because he hadn't filled the forms in and sent them back properly. They give them I think it's 14 days to do it and ... after that 14 days they

don't, then the CSA estimate how much they should pay ... and then blow me down, fate was on my side again that he became bankrupt and did a runner.'

(h) 'You know it's all very well saying that the absent parent has made another life for themselves and all that but before they go and make another life they've got to think of first family first; they have got to come first. They were the first ones on the scene ... I'm not saying [absent parents should pay] ludicrous amounts ... [so] that the person is living in the lap of luxury, but enough where they haven't got to worry where the next penny's coming from to feed the children or to clothe the children.'

(i) 'Some people might have handled my situation differently and recovered a lot quicker than me, but, I say in my circumstances, it took me a while ... You think [oldest child] was only thirteen when we broke up; she was only just turned thirteen which is a difficult time for children anyway; the start of puberty and that for them, isn't it?'

(j) '[Oldest son] in a drunken stupor, did say to me 'you don't know what it was like'. I mean he was ten, coming up eleven and he was in his last year at school ... going to start a new school, so he had all that to contend with. It's very difficult to know how to tell the children. You know I couldn't treat them all individually; they had to be treated the same ... It has affected them to a certain extent. I'm hoping in a way, if they ever got married or went into a relationship, they would use my relationship to make theirs better...'

Participant was receiving Income Support (IS) for eight years following her marriage breakdown. Two years ago, she began working as a 'Lollipop Lady', working less than 16 hours per week and she continues to do so. However, more recently she has also started to clean houses bringing her total hours to more than 16 per week and consequently she has moved on to Working Families' Tax Credit (WFTC).

2. Education and Employment: History and Prospects

(a) ‘[For 12 years], before I had the children, I was a personal secretary in the Civil Service ... I left 22 years ago, come November.’

During their marriage, she and her husband ran a Greengrocer’s business.

(b) ‘We would open at eight o’clock in the morning and stay open ’til nine o’clock at night and he was in the business from then and running around and everything whereas, when the children were at school, I would help out in the business; I would help out in the evenings because we didn’t have evening staff; help out on the Sundays ’cos we opened Sunday, but when the children were home, I was [there] for them.’

(c) ‘[I]t wasn’t until after I was divorced that ... I was talking to someone and ... she said ‘but, you know, you ... had like two jobs; the home plus the business ’cos they saw me in the business as well and, you know, thinking about what she’d said and that ... I thought yeah ... I was doing a lot more juggling than what he was ...’cos what I used to do also, [was] prepare fruit baskets even when the children were on holiday. If someone came in and ordered a fruit basket, I had to make it up, so I had to do that as well as see to their needs.’

(d) ‘We had a joint account and I could draw money out whenever I wanted, but I didn’t feel it was my money.’

‘It was different from when I was a secretary; it was totally different ... because [then] I was doing one job, away from him in my own capacity. You know, he was going out to work, I was going out to work, so I felt different.’

(e) ‘[O]nce the children ... came out of babyhood if you like, thoughts did go through my head about getting a job, even if it was an evening job so I had some money that I could spend on myself for personal bits and pieces, you know?’

(f) '[W]hen [youngest son] started school, this was before I found out I was pregnant with [younger daughter] I was waiting on [him] starting school and thinking 'right, once he starts school, I can go and do this and I can go and do that ... but then when I found I was pregnant with [younger daughter] I just hit rock bottom, so it's taken me some years to crawl my way back up and the light was switched on very dimly once she was starting to get near school age. When she started school, so that light got brighter and brighter... that it's getting alarmingly bright for me nowyou know what I mean?'

(g) 'While [younger daughter] was a baby, you know while she was at home, I felt like any woman that was in a relationship as such, but once she had started school ... I just wanted something more.'

(h) 'I went back to college ... well I never even went to college in the first place so I don't know why I'm saying back; I went to college on the flexi-learning scheme that [local college] offer, to do word processing 'cos I thought 'computers are in. I've got to know something here.'

(i) '[Younger daughter] had started school. I didn't really want to sit within these four walls twiddling my thumbs as such ... I wanted to be my own person. I felt I was contributing and not liv[ing] up to what the media was saying, that lone parents were scroungers ... I felt that I could go ... one more step forward and, you know, not great big leaps, but gradual steps and I quite enjoyed doing this [course] ... [I did it] for nearly two years ... I was going to do the stage three but unfortunately, the children had to visit the hospital for various reasons and it always seemed to be Wednesdays ... the day that I could only make at college ... that the hospital could only do their appointments for, so in the end, I gave up the college. It was just a waste.'

She explained how she came to be working as a 'Lollipop Lady'; as a relief for the first year and then on a permanent basis.

(j) 'Well, I think it was a school letter we all got because the Lollipop Lady had had a stroke. There was this sort of void and... I just thought ... I'll do it, it's a relief ... and it may lead on to something else ... It was something to do. It wasn't the money. The

money side didn't come into it in as much as 'oh I'm going to be X amount of money better off'. My thought was 'oh well I'm only allowed to earn fifteen pounds, but it's a start', you know. It was more something to do. It fitted in with the school; I had holidays off with [youngest child] and the other children ... times were OK.... and the weather doesn't bother me, standing out in the rain getting soaking wet (*laughter*).'

Working term-time only had implications for her IS payments.

(k) '[T]he Income Support benefit has been a bit of a pain ... well at the beginning it was a bit of a pain because I was having to send my wage slips off ... My book was cancelled and they wouldn't pay me 'til they'd seen my wage slips.'

(l) '[Y]ou're relying on that money but because you can't have it on that particular day you've got to stretch your ... previous money out a bit longer because ... you know they haven't sent you your giro out.'

(m) 'They gave me my book back and then, I think it was every term, they called it in and re-adjusted it and then they gave me a book to sort of last me through ... and then just before summer of this year they'd give me a book with about three or four dockets in and I'd cash one and I'd get a letter 'send your book back'; it turned out they were paying me too much one week and not enough another week and this ... went on about four or five times.'

(n) '[L]ast year's summer holiday ... Hampshire County Council had paid me my holiday pay which I was entitled to plus the retainer fee; I got all that like in the last wage slip of the school term and when I sent that off to the social, they took it as my wage, my weekly wage and they cancelled my ... Income Support. They said I wasn't entitled to it any more and then someone must have looked at my file again and I also spoke to [the Project Worker at the support group] and she must have got in touch with them and then I got a letter and a giro saying 'as from such and such a date, you are entitled to X amount of money.'

Participant slowly came round to the idea of becoming a cleaner while continuing to work as a Lollipop Lady.

(o) 'Well, people kept coming up asking if I was interested in cleaning ... At first, I wasn't interested in cleaning someone else's house. In fact ... I did clean offices ... about a year, two years before the lollipop job came up ... I was earning less than fifteen pounds a week (only twelve pound a week) but you come to rely on that little bit of money and the trouble with that particular firm was quite a few weeks I'd go in expecting my money and it weren't there, so they didn't have enough petty cash to pay me, that sort of thing and I was getting really peeved off with it so I gave it up.'

(p) 'People kept coming up and then a friend of mine said about it and I said 'well I've got [youngest child]. I can take her, so I made my mind up there and then. I said 'alright then'.'

(q) 'I'm hoping that [some time in the future] ... I will have stopped cleaning other peoples' houses [and be] doing something else, but I don't know what. Who knows what's round the corner? ... It's funny when you're going out working, you want to sort of stay at home, but when you're at home, you don't - you want to go out (*laughter*) ... I haven't found that happy medium yet.'

(r) 'See I've always said to my kids 'if you get an opportunity in your life to go round the world or whatever, take it. Don't stop and think 'mum's going to be on her own', so what I'm doing is becoming independent from them ... if the time came that they all left home, I could still get on. I'm not going to be sat here twiddling my thumbs and getting upset because they've left home, do you know what I mean?'

(s) 'I want to be financially independent where I can do what I want with my money, buy what I want ... or whatever ... but also ... I'm looking to old age ... my pension side of things ... I mean I'm fifty next year, so who knows ... they may still have old age pensions at sixty for women, might be sixty five, but it's only another fifteen years if you say sixty five, so I've got to be realistic. I don't want to be on this to old age, get my pension and be on state benefit still. I want to ... be independent.'

(t) 'I'm feeling, I'm getting somewhere now ... you know, being on Income Support for so long and taking that big leap; it is a big leap; it's a gamble, to go forward ... I feel better.'

3. Participation in NDLP and Financial Incentives

I accompanied this participant to meetings with the NDLP Adviser on two occasions. The first of these was before the introduction of WFTC.

(a) 'I think it was [the Project Worker at the support group] I'm sure [she] said to me to go and see [the NDLP Adviser] ... and she said to get in touch with you ... which I did do.'

(b) 'Well the very first time, she didn't turn up did she? *(laughter)* ... We did it over the 'phone. We made an appointment to see her again, didn't we? We went along to see her; you'd done some figures for me and what have you, and we went and saw her. We were working on some figures and that and it turned out I wasn't [better off on Family Credit] ... This was before this new benefit was in.'

(c) 'I quite like the Adviser. She was one to put you at your ease and talk and she was sort of giving. I think she was giving me advice that she shouldn't have been giving me ... Well, you know being Civil Servants, they sign the Official Secrets Act and they aren't allowed to give you any information unless you ask for it. Well if you don't know what information you've got to ask for, how can you know? ... but she was sort of throwing out some bits and pieces to help me to make up my mind which way to go.'

'I mean, she even sort of said to me, if you remember 'leave it until ...' I think it was you that brought the lone parent, this new benefit, thing up and said you thought I'd be better off waiting for then and she was agreeing which in my mind, she shouldn't have been agreeing ... I think she was still allowing me to make that decision of going forward or not. I didn't feel under pressure. I certainly didn't feel under pressure.'

(d) 'You know, listening to other people with that other Adviser, I'm glad I didn't have her.'

The calculation was extremely complex (because participant's main earnings were term-time only and because she had non-dependent children living with her) and both the NDLP Adviser and I concluded that participant would probably not be better off on Family Credit. She therefore decided to wait until the introduction of WFTC.

(e) '[S]ee there again she [NDLP Adviser] never put me under pressure of saying 'well no you know, you should really go in for this Family Credit one and that.' She was allowing me to make that decision and going along with it ... you know when I said I'd go for the lone parent and wait 'til October ... no, September to see her wasn't it?'

By that time participant was determined to make the move.

(f) 'I wanted to go for it and it was a case of if I'm worse off, then I'm worse off. I was going to do it 'cos ... I was very blinkered in as much as ... go forward, keep going, who knows what'll happen? As I say, even if I was going to be worse off, I was still on that rung of the ladder, anything could have happened.'

(g) 'My main concern, and it did happen, my main concern was the gap between me coming off Income Support because they stop it from the minute you tell 'em, to me receiving my first ... you know, new benefit. That was my main concern.'

(h) '[The NDLP Adviser] sent those forms off for me ... to the tax office ... and that particular week ... that was going to be like my last wage slip while on Income Support ... I received my wage slip from Hampshire County Council and I sent that with a covering letter explaining that I was going on this new benefit and that I understood that I was entitled to two weeks further Income Support ... I had a 'phone call from the tax office. There was two details that they needed and that was: what college [son] was attending and what course he was attending. I asked her then what would happen if I didn't get this benefit and she said 'Is there any reason why you shouldn't?' and I said

'no, I'm just being a pessimistic person'. So she said 'no' she said 'I can't see any problem' she said 'we will let you know ... as soon as possible' and ... the following week, I hadn't had anything from Income Support ... so I rang [the NDLP Adviser] and told her and she then told me Income Support hadn't received my letter and wage slip. So I got in touch with them and they confirmed for me they hadn't received it.'

(i) 'I had to get in touch with Hampshire County Council asking them to send me a copy of my wage slip 'cos I didn't take any copies of my wage slips ... and this is the first time, believe it or not, that I've had this problem of them not receiving my wage slip, and I'm thinking 'I'm sure they've done this deliberately' (*laughter*) I'm sure they have. So I'm waiting on Hampshire County Council. So in effect I haven't had my last Income Support proper ... I received my book from Inland Revenue but that doesn't start until the following week.'

(j) '[A]fter the book had arrived ... I received letters to say ... I may be entitled to two weeks Income Support and you know it's past. When I needed it I couldn't get it because of a flaw.'

(k) '[W]aiting for my sort of original Income Support plus those tie over Income Support weeks you know, I've had to borrow money, do you know what I mean?... It's messed me about a bit ...and the reason I haven't contacted them to sort of hurry them up or anything is because I don't want any of the hassle that they give you down the line. I don't mean nasty hassle ...you know 'we can't do this because you haven't sent that off' but I can't send it because this and you know ... It's a good job I've got working children.'

There was also some delay in her receiving her back to work bonus which she expected to be the maximum amount of £1000.

(l) 'I haven't got that yet. I haven't applied for it ... I've got me letters now [from new employers to confirm employment]. The people have very kindly written me the letters ...'cos I had no other means to prove I was working ... I've only just got them, so now I've got to find the form, to send that off.'

Participant was impressed by the service given to her by the NDLP Adviser.

(m) 'Personally speaking, I feel I can ask her any question and she'll answer it truthfully for me. She's prepared to help me, possibly because I'm prepared to help myself.'

(n) '... and it's nice knowing that there is someone who I know at the end of the line and you know, I can put a face to it as well ...As I say, I think if you're prepared to help yourself, then I think she's prepared to help you ... I can't speak for any of the other Advisers because I don't know ...but I feel that she is prepared to help you and prepared to help you find your right path to go down.'

(o) 'I mean you've been brilliant. As far as I'm concerned you've helped me. I mean at the end of the day, the decision had to be mine but hearing it from you, from [the Project Worker at the support group], even from [the NDLP Adviser] in a way, has helped me make up my own mind. I'd made up my mind and that was it, I was going to go for it ... I feel sure I've done the right thing whereas I think if I hadn't had you going through all my figures for me, and all that, the other support, I possibly would have taken that step forward but still felt 'did I do the right thing?'

(p) '[B]y the end of the week of making that decision when we went to see [the NDLP Adviser]... I was in that see-saw, have I or haven't I? We'll go for it, but come that Monday, Tuesday, and getting the book through ... yeah everything's going well. So far, so good sort of thing, you know.'

(q) 'I've always had, I can't say ambition, ambition's the wrong word. I've always wanted to go further you know ... off benefits, but it was limiting. Well, I felt limited as to what jobs I could get that'd take me right off. I thought of Family Credit and we worked that out that I wasn't any better off. I also wanted to be on that rung of the ladder when [youngest child] is old enough to either be left on her own or leaves school whichever comes first, when I feel she's ready, of becoming independent; of earning my

own money, to do what I want to do with it and I'm not getting any younger and I just want sort of some back up.'

(r) 'I really want to come off benefits and trying to get the 16 hours was in my mind. Again ... the money side didn't come into it as the be all and end all side of things. It was just one step. It's one step forward to becoming independent.'

(s) 'When I was wanting to better off, I wanted to be more than a pound, two pounds better off. I wanted to live; I didn't want to be surviving. I wanted to live because when you're on Income Support, you are just surviving; you're just keeping your head above water. Well in my case, I was.'

(t) 'I just feel when you've got so many children ... you keep saying you can't afford it, you can't afford it, it does ... get you down. The kids, I think start perhaps not wanting to ask for anything because they know the answer will be 'I can't afford it.' I'm quite prepared to pay for the things if they're prepared to accept my payments over a period of time, you know, but ... if I'm having a bit of hassle, you know, with my books having to be called in every so often when I was on Income Support, I didn't like to promise 'yes, I can do that' because I didn't know.'

(u) 'While I'm working and bringing in the money, hopefully I will have some money to live, so that if one of them comes home and ... the sole of his shoe's coming off or his knee's hanging out of his trousers, I can say 'right, let's go and buy you a pair of trousers or a pair of shoes ... Unfortunately it's going to be the younger ones that are going to benefit more than the older ones and ... I feel guilty in a way that they've had to suffer. You know they've had to go without whereas the younger ones now are going to benefit.'

(v) 'I'm hoping [now] it will be different ... I'm hoping ... that I can put a little bit of money away each week towards saving for something like a holiday. You know when you've got one parent working full-time, OK the other parent's staying at home, but they can at least go out and earn a little bit of money. I know quite a few women like that, where their husbands are working. They go out to work just for pin money so that they

can spend money on holiday ... whereas I couldn't. All my money was being ploughed back into the family.'

(w) 'I feel I'm contributing and OK it's [WFTC] still a benefit but I feel ... I am entitled to it now ... I'm not just sort of going to the post office every Monday and getting my money and then ... coming home. I feel yes, I am contributing to this. OK, the cleaning jobs are not paying as much but I'm still working ... it's my wage. Does that make sense?'

(x) 'I feel I'm getting somewhere ... [I]t's also one step forward of becoming independent of *the state* (in quotes if you like) ... I feel I can hold my head up higher. I'm glad ... I've been on it because I can understand how people feel but also, being independent when I left school and started work and had my own money to spend and that sort of thing, that is what I want, that independence ... Once I'm off benefits, I won't have anybody digging into my ... accounts or anything as such, telling me I should be spending it on this or I shouldn't be spending it on that. When you're on benefit, you feel everybody is looking at you and if you buy anything, well you know you're not allowed to have that 'cos you're on benefits ... I suppose it's, in a way, the same way people feel about charity.'

(y) '[I]t felt as though it [Income Support] was being given to me begrudgingly in a way and that's through reading the media reports about lone parents and hearing what the Ministers are saying; that they want all lone parents off benefits and they've clumped us all together and not looked at us as individuals ... As soon as you say you're a lone parent, scrounger is the word that comes up in their eyes; they don't know the facts.'

Nevertheless participant is not entirely convinced by the NDLP.

(z) 'It's a bit of a con I think. I think it's misleading. Although I've gone onto it, I think it's misleading because they don't really tell you all the other pitfalls; they just tell you, you know, if you're a lone parent, or the parent where one partner is working, ... you can have like two hundred odd pounds. They don't tell you ... the pitfalls; that, you know

you may not get NHS prescriptions; your Housing Benefit is also affected; your Housing Benefit now you have to get the application in by a certain time; that's all sort of glossed over, you know, but the Housing Benefit I wasn't too concerned about because I was having to pay full rent and community tax anyway.'

4. Childcare and Family Responsibilities

Participant felt that it was important for parents to be with their children, particularly following a breakdown in relationship.

(a) 'I do think the youngest child, even the older ones, but the youngest child below the age of perhaps six, it's difficult for them to comprehend what's going on and if you're the main parent or the one and only parent they know, to suddenly have you ... taken away from them is a bit traumatic, I think, for them.'

(b) 'The parent with the child has to drop that child off at a childminder at sort of like eight o'clock, half past eight in the morning and not pick that child up 'til six o'clock at night, you know, I think that child is missing out. Because there's not an awful lot of time ... for the child in the morning 'cos they're rushing off to get wherever and when they're at home, that parent is really wanting to wind down, but they've got to sort out their child's demands and then, you know, as soon as they've done that the child's off to bed.'

(c) 'It boils down to [youngest child]. In my mind she's too old for a childminder, she's nine. She's too old for a childminder and I also feel, the others had me when they were her age, you know. I was here for them when they went to school and I was here for them when they came home from school and I feel because she is just down to one parent, if you like, I want to try and keep her life as near normal as possible, by being here for her until she's of an age when, you know the others haven't had had me, if you like.'

(d) 'I mean I pick her up but ... if I wasn't a Lollipop Lady, if I was at home here, she would be of an age now where I could say 'right, you can walk so far home from school or I'll meet you at such and such a point and give her the independence, but I pick her up.'

I take her to school and I pick her up from school ... When [older sibling] has been here ... I've got a message up to [youngest child] 'you can walk home' and she feels ... one of her friends; they all walk home and she's one of them, but also she likes being picked up 'cos she doesn't like walking too much (*laughter*).'

(e) 'I mean doing the lollipop job, I take [youngest child] up to school before eight o'clock so that it gives me time then to get my uniform on and get on duty ... She could go with some friends but I won't let her because ... it would be on a sort of permanent thing and I wouldn't want someone to feel obliged ... You know, the teacher she's got, she helps them out in the morning - putting the chairs down or whatever, you know.'

(f) 'I know I can call on people ... to sort of help out, but not on a permanent basis, I wouldn't.'

(g) '[Being a Lollipop Lady] was a job that suited me because of the holidays; having so many children ... and before I did that, you know when they were all at school, it was very difficult trying to find a job that fitted in with them all.... even sort of like dinner lady jobs, there were none at all.'

During the school holidays participant intends to take her youngest daughter with her when she is cleaning.

(h) '[Youngest son] likes it 'cos he knows while I'm out the house, he can get up to whatever (*laughter*) ... He knows that he's 14 now but I have threatened him that if he plays up, he comes with me (*more laughter*) ... [Youngest child] might moan. You know she might want to go off and play with her friends, where I've got to say 'no, you've got to come with me today' you know but we'll just cross that bridge when we come to it which is coming up soon because it's half-term (*laughter*) next week.'

(i) 'Well my house'll close down won't it? (*laughter*) ... If the state of the inside of my house goes down, in a way I'm saying that's fine because ... working, that's got to come first ... because if I don't work, I don't get paid and we're going to be worse off.'

5. Network of Support and the Role of the Support Group

(a) 'A friend who isn't with [the support group] now but she used to be ... suggested I go ... and I did and [the Project Worker] helped me to get Income Support and go on from there.'

(b) '[The support group] and that are my other half ... [Couples] can talk to one another about the happenings of the day's events or whatever, you know. I don't have that. I've got the children but it's a different way. You know, you try and talk to them and sometimes they're not really interested ... OK I've got to make that final decision but it's interesting to hear what other people have got to say.'

Participant has friends but was reluctant to discuss her move into work with them.

(c) '[I]t was my business. [I talked to] ... only one, two friends but they themselves have been in my situation, you know. Their circumstances changed 'cos they found partners but that's beside the point (*laughter*) ... If anything had have gone wrong, it's like egg in your face isn't it? I wanted to make sure ... I'd done all the right things; gone along the right path.'

The importance of the support group was not explored at length in this interview since its relevance only became apparent in subsequent interviews. However this participant has worked as a volunteer for several years (including as a Group Representative and as Treasurer) and she continues to sit on the Management Committee.

Participant Number 2

Interviewed on 04.11.99

1. Family Circumstances: Past and Present

Participant is aged 28 and has two daughters (aged nine and five) from her marriage, both of whom are living with her in a three bedroom property rented from a Housing Association. Her main sources of income are: Income Support; part-time earnings as a 'Dinner Lady'; Child Benefit for both children and Invalid Care Allowance in respect of her older daughter who receives Disability Living Allowance (including a Mobility Component). She does not receive child support.

Participant has an undiagnosed stomach complaint which causes her considerable pain. Recent investigations have revealed an enlarged womb and an inflamed bowel but further investigation is required before any treatment commences. Her older daughter, who was recently integrated into mainstream education, has cerebral palsy and consequently has only very limited use of her right arm. She also has one leg longer than the other giving rise to restricted mobility. Her younger daughter has a naturally weak immune system and is prone to viruses which can cause bouts of serious illness (sometimes requiring hospitalisation).

Participant was divorced following an acrimonious separation from her husband in July 1994.

(a) 'When we first separated, he had access once a week at his mother's house but he would never turn up. He would like 'phone up on a Friday night and say he would come round and then he wouldn't come round, then it was very sort of on and off ... Before we moved here in December 95, we were still living in the marital home and he would sort of let himself in with his own key and would do silly things to the house and whatever, so we had to have the locks changed and whatever ... He sort of set fire to it whilst we were in bed asleep (*wry laughter*) ... you know, removing stereos and televisions and ... things

like that, you know. He was sort of always threatening that whilst I should leave, he'd take [older daughter] because, you know, [she] was his and [younger daughter] wasn't his and all this sort of crap basically ... [T]hey are both his but ... he will always deny that [younger daughter] is his because it's a form of escapism isn't it? You know, he can't be to blame for the marriage breaking up. It's got to be my fault and somebody else; you know it can't be him. He has never taken on any responsibility and neither has his family and since we've been in this house, there's been very, very little contact; maybe once or twice after the CSA have got hold of him but he's never shown an interest in the children, you know with regards Birthdays or Christmas and neither has his family.'

(b) 'I mean I still get worried, you know, if I hear the back gate rattling sort of late at night or, you know, banging around; I do still worry, you know, because he's just so unpredictable ... and it's hard to forget, you know. Although it's sort of been five years, you know, I've been on my own. I don't feel safe on my own. I never have and I don't think I ever will because of the memories, you know, and with the children, you know obviously, they're my priority and I wouldn't want anything happening to them, so I'm a very very light sleeper.'

(c) 'He'd do silly things like knock on the door at half past ten ... of an evening. 'Oh can I see the children?' and he'd be like 'Oh, who are you entertaining?' and I'd be in the house on my own, you know. If there was a car in our car parking bay, he would knock to see if it was, you know, somebody in the house with me and whatever, so it was very, you know, as I say totally unpredictable; you'd never know where he'd turn up and what sort of mood he'd be in and it was, you know, quite sort of scary.'

(d) 'I mean once when we were first separated, I was scared that he would take [older daughter] but I never really feared for [younger daughter] because I mean she was only three months old at the time and he showed no interest in her once the marriage broke up at all. So I never feared for her, but yeah, myself and [older daughter] I did ... Not that he would ever hurt [older daughter] but that he would take [her] away because that is what he said he'd always do and I mean, like even now the school are aware that [she's] not to go off with anybody other than me unless I put it in writing.'

(e) 'I mean we see him around and he doesn't say anything now which is good 'cos he still lives in [town] and we've seen him in town a couple of times and whatever and he doesn't approach us which is wonderful now but I still have this fear of him deep down I suppose because of ... past, you know, events I suppose really.'

(f) 'I don't get the opportunities of going out to meet men but I suppose it's everybody's aim because ... it's still seen as the norm to have a man and a woman in a household but I'm not going to force it because then you attract the wrong sort of person but I suppose it would be nice but it's not essential ...'

(g) 'and I suppose I've come to the decision now that because I've been on my own for so long, I am so independent and I don't rely on anybody ... You know, I can come and go as I want; I get whatever food I want; I don't have to have a dinner on the table for six o'clock and I think going back into a relationship would be extremely difficult now. It would have to be a very long and slow process because I am so independent.'

2. Education and Employment: History and Prospects

Participant has nine GCSEs (Grades C and below); a BTEC First Diploma in business and finance and a BTEC National Diploma, also in business and finance, completed shortly after giving birth to her second child. She worked full-time in a number of administrative roles until she separated from her husband who had been caring for their older daughter at home. She had one period of maternity leave from March 1990 until December 1990 and was on maternity leave from her job as an Assistant Manager for Rank Xerox Photocopying at the time of the separation.

(a) 'I did have a job. Yes, I didn't want to give it up; I had no choice. I had to give it up. We explored every single avenue when I first became single but it would not financially have worked with [older daughter] not being in school full-time (she was only part-time; she was only four) and having a three month old baby and having to pay, 'cos I had a good job. I would have had to pay full rent; full council tax; full everything ... and I would not have been able to cope.'

(b) 'I think also the added strain of you know, hang on a minute here: you know, one minute I'm married; the next minute I'm single ... and coping with the children and everything. I don't think mentally I could have coped with continuing with the job. I would have liked to think I could have been Superwoman but I don't think I could have coped with the stress of having a four year old, a three month old and a job.'

Participant worked as a volunteer in various roles while caring for her young children.

(c) 'I've kept active: I can't sit (*laughing*) within four walls for long without getting bored because I didn't want all the skills that I'd learned during my employment to be wasted and to be forgotten. I wanted to keep as many skills as I could, you know computers and ... sort of the basics that you need to work in an office environment. I wanted to sort of keep those up to scratch as best as I could really.'

Now working as a 'Dinner Lady' (for less than 16 hours per week) participant clearly sees this position only as a stepping-stone.

(d) '[I]t's very difficult to sort of ask questions about the future because it is this wide open unknown. I mean, if I were to get a job, I might find a new partner and the whole situation could change again. You never know what the future will bring. You can only see, well at the moment I am on my own; I would like to get a job; you know I've got this job as a Dinner Lady; it's a step in the right direction and it's not about taking leaps and bounds; it's about taking little steps and hoping that they're right.'

She intends looking for:

(e) 'A term time job that pays enough, preferably within the school hours so I don't have to worry about childcare, but it's got to pay enough for me to be better off because I don't want to be worse off and it is ... the invalid care issue is the big thing. If I could be weaned off that gently, it (*laughing*) would be helpful or if I could get something in place of it or whatever but it's not going to happen ...'

(f) ‘... I mean I’d like to see myself in employment. I mean obviously an ideal job that I’m happy in and whatever and getting lots of money for, that is not disrupting the children’s lives too much.’

(g) ‘Ultimately ... I don’t know. I mean ultimately, I would like to work with people with special needs; whether children or adults, I don’t know yet but I’ve got such a vast knowledge. I mean I haven’t got many qualifications but I’ve got knowledge; I’ve got experience through having [older daughter] and through helping [at a school for children with special needs which her daughter was attending at the time] and whatever. I would like to do something with special needs people but (*laughing*) I don’t know what yet.’

(h) ‘This is I suppose another reason why I want to get out and get a job. Not necessarily to meet a man but to be an individual again; to be known as me rather than somebody else’s mum or a Dinner Lady (*laughing*) or, you know, I want to have my own identity back. I want my independence back and I want a life now; now the children are at school. I want to do something for me and yes, if I were to get a job in a school or a job anywhere, there would be obviously more opportunity of meeting more different people, not just men but, you know, people in general and being offered, you know, invited to go out for a Christmas meal with them and down the pub if it’s a birthday or something, you know. To actually be invited somewhere would be nice (*laughing*). I miss that, I do miss that; you know the Christmas meals and ...’

3. Participation in NDLP and Financial Incentives

Having recently applied for a part-time position, participant obtained the helpline number from a TV advertisement and telephoned to enquire whether she would be better off on WFTC. Although she was satisfied with the helpline response, she is generally very sceptical about NDLP.

(a) ‘I’ve seen a couple of the adverts which I think are completely pathetic (*laughing*). You know I think they are just so funny. It wouldn’t make me jump up and say ‘oh yes, I must go and be a lollipop lady or a milkman or an ice-cream seller or

whatever. I think ... they're a joke because you're not going to go and get a job unless you want to go and get a job. You know, you will only do it when you feel ready to do it. You're not going to do it because you're pushed and if you're pushed you're going to rebel even more is my feeling (*laughing*).'

Although she has had no direct experience of NDLP Advisers she feels:

(b) '[t]hey would probably give you all the blurb and tell you how wonderful working life is (*laughing*). Basically sell you a job that would be suitable. Basically they want to try and fit you into a job that ... is suitable I suppose.'

(c) 'I mean perhaps it's me but I have two brain cells or more and I feel that if I want a job, I can go and get it. I don't need somebody to sit down and patronise me (*laughing*).'

(d) 'They'd talk to me as if I'm uneducated and ... because they do don't they? I mean the DSS do it and other agencies treat lone parents as if we are thick, stupid and uneducated which the majority of us aren't. I mean as I say, if I want a job, I'll go and get one. If I need it that desperately. I mean yes, if I got extremely desperate, then I probably would go to them through the fact that they would probably be able to get into areas that on my own, I can't. You know, because of their contacts ... but only if I got very desperate'

(e) 'I mean I can see that it will help a lot of people, but it's, as I say, it's very difficult when you have a child with special needs because of the childcare situation. Yes the Government are very good in the fact that they are offering to help with childcare costs but they look at, right I have two children therefore I get X amount a week. They don't look into the fact that I will have to pay extra because I have a child with special needs and they seem to have forgotten us, you know our sort of scenario. They've done the stereo typical lone parent family with X number of children who are fully healthy which is wonderful because that is probably the majority but us minority who are awkward (*laughing*) and not normal, you know we're like a round peg in a square hole: we don't ... we can't fit into their normal, you know and it is ... it is harder. I'm not saying it's impossible but it is a lot harder. We have a lot more to think about; it's not

clear cut and that's probably one of the main reasons I haven't gone to the Job Centre because I don't want to have to spend hours talking to somebody about my situation to be passed on to somebody else to talk for hours; to be passed on to somebody else because it's not clear cut. They're not properly trained to deal with (*laughing*) families like mine. They're probably given this sheet saying you know 'here is what you do when a parent comes in: you ask these questions; you give them this amount on the bottom and you should send them away.'

(f) '... I've always had a very low self-confidence level. If I can get something on my own, then it boosts my tiny bit of self confidence whereas if I've had to get help, it lowers it because, you know, I'm not good enough to get a job on my own; I need help. You know, as I say, I don't have a lot of self confidence and it is important to me because I've got so far with the children on my own without having any help, respite or whatever else, and I want to be able to do this on my own.'

(g) '... I would probably talk to [Project Worker] rather than talk to the Job Centre' [and would get information] 'by 'phoning ... other people... I suppose firstly, by other members of [the support group]; other lone parents who are now back in employment, have said 'oh if you do this; if you 'phone ... if you get your information in within the first seven days, you can get this, you know, and I've known lone parents who have had problems because forms have got lost or whatever...'

(h) 'I've got to get a job before [older daughter] starts secondary school because otherwise financially I won't be able to cope.'

Asked whether it is money which is motivating her to work she replies:

(i) 'or lack of it (*laughing*). It is because I know how much it's going to cost to get [older daughter] through secondary school and obviously anything further than that and I don't want to be reliant ... I've never liked relying on benefits. I've always hated being on Income Support and the stigma that goes with it.'

She sees housing costs as a particular barrier to paid work.

(j) '... it just makes me laugh that this is supposed to be low cost affordable housing and it's just you know so expensive, it's not true ... I mean £80 a week is a lot of money to find when it's one person bringing in an income. You know, yes it might be slightly cheaper than, you know, getting a mortgage or whatever but I don't see that it's low cost. I mean I know people who are only paying £30 or £40 still for their rent and I can't see what the difference is between the three bedroom house somewhere where they're paying £30 or £40 and the three bedroom place where I'm living and I've got to pay nearly £80 a month, a week sorry. You know I don't think that's fair.'

(k) 'I know other lone parents who are in work at the moment and have had problems with the new tax credits because of Housing Benefit; it's been affected. I think that is ... providing you're paying full rent with your job then, yes, you can be better off with this new WFTC but if you're getting some form of Housing Benefit, then you can actually be worse off because you ... they take it into account because it's part of your earnings.'

(l) '[The children] don't really understand ... the financial situation we're in at the moment because ... I try and give them everything that they need, not everything necessarily they want, but they don't need for anything specific ... because I tend to go without in order to give them but I mean, yeah, within time I would assume that they will notice the financial difference but I don't think ... It's not going to be huge, I mean this is the thing you know.'

4. Childcare and Family Responsibilities

(a) 'I mean childcare is my major ... my major problem with the children ... because registered child minders have said that they will and they are within their rights to charge me double for [older daughter] so although I would be getting some form of help with regard childcare costs, I would be having to pay out more than I would be getting the help so I would be worse off and some after school clubs are not happy about taking [older daughter] and would probably insurance wise get out of it through a loophole if they could so it's not ... if I had to get a job that was not within school hours, I would have a big problem with regard to childcare for both of my children.'

(b) 'I mean obviously you know I will have to wait until [younger daughter] is of an age where she can look after herself because I can't ask [older daughter] to look after her sister. I don't think because of her disability and whatever, I would feel very uneasy about you know saying 'oh put the dinner on' to [older daughter] because of accidents and whatever, because of her disability, but you know it's very difficult to know how the future will pan out with regards that but I wouldn't want to go into full-time employment until [younger daughter] is at least in secondary school.'

(c) '.... My theory is, if I get an interview, is to say that what I would do is, if one of my children was ill, I would take the time off unpaid, but then what I would offer to do is ... my mum doesn't start work 'til ten o'clock on the morning ... and she said that she's more than willing to take the children to school, so I could drop them off at my mum's at sort of half past seven and go on into work at sort of like eight o'clock and then work through and make up any time that I have lost through days where they might be sick ...and if need be, my mum sort of finishes work about half past three. I'm sure that she wouldn't mind if I had to ... get work finished, I could you know ... take the children to her and then go back into work and finish any work off ...'

Describing how she felt about her younger daughter starting full-time education:

(d) 'Hated it! I don't know because it's strange I suppose. Ever since I've been on my own she's needed me. You know she was only three months old when I became single so she needed me around. And when she went full-time, she didn't need me and it gave me an awful lot of time to think 'oh my God, what's happened to my life?' 'cos ever since I've been on my own I'd never thought about I'm single or how am I going to cope? How am I going to do this? you know because I had to put all my energy into looking after [younger daughter] in particular because she was so small and I had to get over everyday struggles like shopping and whatever and she was always there. When I felt low, she was always there and for the first time *ever*, because before her I was working, and you know for the first time ever, I had all this time on my hands and it was like 'what am I going to do with all this time?' ...' I just jumped into work. I said give me any work that you can give me because yeah, it was hard ... to come to terms with the fact that she'd gone. You know she didn't need me any more.'

Asked how her children might react to her working, she explained:

(e) 'If it didn't affect them, I think they'd be OK. I mean they're fine with me being a Dinner Lady, for example, because it doesn't have a knock on effect with them. If I had a job that was during school hours, term time only, I don't think they'd mind. I think they'd probably be quite happy for me but if it affected them, I don't know. ...[Younger daughter] I think would cry her heart out (*laughter*).'

(f) 'I think, 'cos it took her [younger daughter] a long time to get used to school even though she was going part-time and whatever, she would cry ... and I think it would affect her and I think, you know, she would get upset. [Older daughter] I don't think it would worry her at all really (*laughing*) ... I mean she's a good kid but, you know, it doesn't phase her. I suppose because she can probably remember a time when I used to work and as long as she's happy and she's doing things and she's safe and ... she needs to know where she's going and what she's doing and it has to be on a regular basis. If it was intermittent, like I would work two days one week, three days the next week, she wouldn't cope with that sort of scenario. It has to be regular and constant with [older daughter].'

(g) 'I mean the difference it will have on them is the fact that we will have to go shopping together whereas at the moment I tend to go to do the food shopping on my own; we will have to do things like shopping, I mean together; you know I will have to do the washing and the cleaning of a weekend or whatever or after school and I think they will probably lose out with regard to time because I will have to obviously spend the time I have at home doing the jobs I now do at the moment during the day, so I will have less time and they'll notice it with school as well I think, because, you know, at the moment I do go in to each of the schools and do activities: I go on day trips; I go to concerts and whatever; topic sharing and whatever whereas if I get a job, I won't be able to do those things and I think that will have an effect on them because they'll think mummy doesn't care about them any more (*laughing*) ... but then obviously, I would have to sit down and explain to them that I now have a job during the day and that you know I will show an interest other ways ... what I don't know yet (*laughing*) but yes they will notice the time, the difference in the things that I will have to do ... and I think in a way it will help

because they'll be able to see the sort of things I do do at home because at the moment they just think I sit around all day and do nothing.'

5. Network of Support and the Role of the Support Group

Participant lives within walking distance of her mother who is in full-time work but helps out when she can.

(a) 'I mean she helps ... a couple of nights a week. [Older daughter] goes to an after school club on a Wednesday and after the club she will go to my mum's and have tea because my other daughter does Rainbows and I can't split myself in half.' [Participant helps out at Rainbows].

(b) 'And then sort of on a Sunday we'll go and have tea at my mum's house but other than that, she can't help sort of during the day or anything like that because she has a full time job'.

Participant's father is in regular contact and he too was able to help out until he recently remarried and moved to Somerset.

(c) '[He's one less person to help (*laughter*) out now. He used to. He used to see us on a Saturday and we'd go and feed the ducks with the children and he'd help me out financially, you know, a little bit of pocket money (*more laughter*) but he's now knocked it on the ceiling more.'

Friends and neighbours are also willing to offer some support.

(d) 'My neighbour ... she's very good ... I've got her 'phone number, so if at any time I'm scared, and she's married so, you know, he said that he'll always come and have a look round the house at any time of night or whatever and if I've got little DIY jobs that I can't do, he's quite ... (*laughing*) quite helpful ... Yeah, I mean I've got some friends but

you know they all have obviously their own lives, full time jobs and whatever so, you know, they do sort of help out occasionally but it's not very often.'

Social Services have a limited involvement:

(e) 'not as much as I'd like I suppose in one sense. I mean yes in a sense, they're there if I need them ... I should have a family link worker who's due, or has been due for the last couple of years, to review the situation with regard to family link and respite but it's never going to happen.'

(f) 'So in a sense, I would like them to help us more, but I know in reality it won't happen but I wouldn't want them knocking on my door every five minutes going 'hello, how are you ... hello, how are you' 'cos that would worry me (*laughing*).'

(g) '[T]here is a babysitting service attached to Social Services and I have got a babysitter who I could ask to babysit at the drop of a hat but it's having somewhere to go and it's having somebody to go with and I have actually mentioned to the person who co-ordinates this babysitting group that surely there must be other carers like me who would like to go out somewhere and meet up and perhaps we could do a carer's group, you know where we go down just to the pub for a drink or go ten pin bowling or to the cinema as a group, so we can socialise as a group... where we've got babysitters at home looking after the children ... It's, you know, setting it up. It takes time or whatever but that would be nice; to have a group of carers.'

(h) '[T]hey [the support group] have been very good, I must admit, over the years, you know especially when I first joined ... it was purely volunteers and I think in a way that was good because I met people doing things for themselves and, you know, I saw the benefits through Harvest and Christmas and it was all through the volunteers' work and I thought 'Wow, you know, these are people who've got .. some of them ... more children than I had or, you know, a worse situation than I had' and I thought 'well if they can do it, why can't I get off my rear end?' ... It gave me a little bit of self confidence and made me want to sort of get up and do something with my life basically.'

(i) 'I think I've grown within myself and gained more self confidence because I mean, I've been part of [the Support Group] now ... must be coming up five years. So, I mean yeah, I mean I still keep in touch with ... some of the lone parents who, you know, I try and help out ... to give something back now because I don't ... feel that I need as much support as I did in the beginning.'

(j) 'I used to go to groups and whatever and I haven't been to a group now for probably three years but I've been doing a lot of work in the office.'

(k) 'I mean I sort of took more of a role when [Project Assistant] went on her maternity leave. I took over all the fundraising and day trips. I became sort of in charge of a committee who organised all the day trips through the summer of this year. I got involved in a domestic violence forum and went to a domestic violence conference and family group conferencing and whatever, I got involved in things like that.'

(l) '(laughing) [T]he photocopier's forever breaking down and they just 'I don't know how to do this: change the toner' and I'm just in there and I do it I've done minutes for meetings; I've held meetings; I've done agendas; I've spoken at the annual general meeting (laughing); I've been involved in meetings and conferences and, you know, quite a lot I've been involved in and it's been great experience.'

Describing the importance of the support group to the children:

(m) '[W]hen they've had Christmas presents from [the support group] I've always put from [Project Worker] at [the support group] and, you know, especially [older daughter] she knows [Project Worker] and the office and you know, even [younger daughter] knows about [Project Worker] and the office and the day trips. They know that I haven't paid for them; that the office and you know [the support group] has paid for them and when we've done jumble sales or whatever they know that it's in order for them to get the trips and whatever. So, you know, they're aware of the sort of work that [the support group] do and I think they've got like a sort of group of friends who they meet on the day trips and at Christmas parties and whatever, who aren't special but are different from their everyday friends.'

(n) '[T]hey're sort of people they'll only meet when [the support group] get together which I think is nice because, you know, especially with [younger daughter] because she's got no memories of her dad. You know, she's a very sensitive little girl and, you know, she sort of says 'I'm the only one in my class without a daddy' and ... I say 'well, no you're not. It's just you're the only one that you know of' and I sort of say 'I know that so and so hasn't got a daddy and so and so hasn't got a daddy' and you know, I sort of say 'and when you go to [the support group]' I say 'there're a lot of children there without a daddy isn't there? and there're some children without a mummy aren't there?' and I think it's nice that they can relate to children who've only got the one parent and I think that's important because even now, you know the media and society and books and whatever, it's always mummy and daddy and, you know, it's very difficult when you're reading stories to them.'

Participant Number 3

Interviewed on 12.11.99

1. Family Circumstances: Past and Present

Participant is aged 34 and has three children from his marriage living with him: two daughters (aged eight and seven) and a son (aged five). There were no health concerns raised during the interview.

In 1992, the family moved to their present home which is rented from a Housing Association and is in a rural location. At that time the participant and his wife were still living together but separated about three years later and subsequently divorced.

(a) '[T]hings just sort of went down hill you know. It got that bad, I went away; moved out. Then I decided that I was going to sort of find a place to live on my own. I was working at the time, so I could find a place to live on my own sort of close, so I could see them at the weekends and stuff. She decided she was going to go and see her mum ... that's right, who lived in Birmingham. So she went up to Birmingham to see her mum and then she was only supposed to be gone for three days, so she said 'oh can you look after the kids and when I come back, you know ... you do whatever you've got to do and then we'll carry on like that'. And then anyway, she 'phoned up and said 'oh, I'm staying a bit longer' and then she 'phoned up and said 'oh, I can get work up here; you'll have to come up here' and I just said 'oh well, that's it ... forget it.'

(b) 'So she basically stayed in Birmingham and ... obviously she was having a good time 'cos I think she went ... February/March time and it wasn't until sort of September time that she started doing anything about trying to get the kids.'

(c) '[S]he was going for sort of custody of the kids and everything and it got moved down to [a] ... big proper court with like all the Barristers and that. So I turned up down there and then she came down and we had to sort everything out and get all the evidence

and all the statements and all that and we were running through the statements and her Barrister came in to see mine, asked if he could have a word. So they went out and then he come back sort of 15 minutes later and said 'oh, you know she's decided that you can have the kids.'

(d) 'It used to be bad because she'd sort of 'phone up and say 'oh you know, come and stay the weekend, then on the Friday it would all fall through or she wouldn't 'phone up and all this, that and the other. So eventually I had to tell her, you know, not to tell [the children] anything until she was sort of definitely on the way or something, you know.'

(e) '[I]t's been getting a bit better recently. I mean this summer holidays, she had them for quite a while and that's the first time that she's had them during the holidays ... but it's really as and when, you know.'

(f) '[S]o, rather than cause any hassle or rock the boat, I just leave it as it is ... If she says she wants them the weekend or whatever, or she's coming; most of the time she comes down for the day or whatever and if it fits in OK with me, well that's fine. You know, because the less hassle that goes on, the better really 'cos I've got enough ... to do. She can just swan around and do what she wants.'

(g) 'I could sit here all the time and try and do things to sort of get back at her, but then I don't really need that. You know, I can get on and do what I do and then she'll 'phone up and say oh, you know 'is it OK to come down at the weekend?' If we're not doing anything: if we're here, that's fine. She'll come down, she'll take the kids out and I'll stay here and get on and do what I've got to do you know. So, I mean it's become a bit better recently.'

(h) 'I must admit I couldn't spend all day in her company 'cos I don't really like her but then I just get on with it. She turns up and you know I make her a cup of coffee and that and then she'll take the kids out: come back; you know stay a little while with the kids; generally put them to bed and then drive up. I mean it's a sort of two and a half hour drive so she doesn't stay that late which is fine by me as well.'

(i) 'I mean she, you know, she's interested in the kids and wants to help out as much as she can so, you know, if ever I need anything or the kids need something, I'll tell her and she'll do her best to ... get it.'

She is not in regular work and does not make regular child support payments.

(j) 'I mean, I never really pushed it. I mean when she did get a job I never sort of said anything 'cos whenever she does come down, she always brings them things and like, you know, in the holidays, before the term, she'd always come down and take them out and buy them new shoes and stuff for school ... that's fair enough and to me, I think if ... there was a claim done against her and she had to pay, she would be more likely just to jack it in and that, you know what I mean?'

(k) '[W]hen she left ... I was working like in a pretty good paid job. When I finished work there, I had some money owed to me, so that came in ... but of course, she'd run up loads of debts on flippin' club books and things like that ... I was able to pay off most of my main bills, so like the 'phone bill, the gas and electric, I was able to pay them up. I think ... I was OK with the bank, I think. There was, like I say, silly things you know, club books and stuff like that. Rent, that's right ... She got behind on the rent because she was supposed to be paying it but she wasn't ... So to start with I had a load of, you know, people sort of knocking on my door and bad letters coming through so I went in to see the Citizen's Advice and spoke to them about what I was going to do with these debts and because of the rent, they were sort of going to take me to court and get me evicted and all that sort of thing.'

(l) '[A]t least I was happy that nobody was going to knock on the door and you know, be asking to take half my stuff away, ...so I contacted everybody and come up with something, you know, and that was it ... I kept my car; I kept my car going but it was a case of like about £7 worth of fuel a week but at least then I could go shopping in [the nearest town] which is a lot cheaper than going shopping in the village ... so it was worth keeping the car going, you know, for that.'

Shortly after their separation, participant began claiming Income Support. His only other income at that time was Child Benefit and Housing Benefit. More recently, he has started work as a self-employed Computer Technician and is presently receiving maximum Family Credit.

2. Education and Employment: History and Prospects

When he separated from his wife, participant had been working as a factory shift-worker for approximately three years.

(a) '[L]ike I say, I was basically on holiday to start with and then when I, you know, realised that (a) I wasn't going to live up there and (b) you know, she wasn't coming back, and I didn't really want her back, that I went into work and said, you know, this isn't on.'

(b) '[B]ecause it was sort of unsociable hours and stuff like that, the pay was you know really good for what you did plus with overtime and all the other sort of things, it was a good job you know (*Laughing*) No, it was a well paid job, it wasn't a good job ... You didn't have to think, you know, you weren't allowed to think really, you just had to do, you know ... It was one of those jobs that basically you turned up and you sort of showed willing because of what you were getting paid really. I started off as a fork lift truck driver loading the lorries and then eventually went inside the factory which was even more pay.'

(c) 'I'll tell you, it's a horrible life really, 'cos you don't notice it but gradually you just ... get so tired and so worn down; you know, because you're doing [shift work] you don't know what days of the week are. What you know is that you're ... on a day shift or a night shift.'

Since his son started school he has become self-employed.

(d) 'Like I say, I sort of started getting back into things and you know because it's not surprising that I had more time and yeah, I started doing a bit of work on the side and that and didn't say anything about it ... It started to get a bit more than just the odd bit here and there, so I thought 'right, you know, this is silly, I don't want to get caught working and claiming as well, so I'll give it a go.'

With the support and guidance of an independent Business Advice Centre, he was test trading, a scheme which enabled him to continue claiming benefits for 16 weeks while he started up his own business.

(e) 'I do computer tuition, build new systems, repairs and upgrades ... designing and upload websites and small business company networks. Bit of everything really ... I want to get away from doing the new systems 'cos they, there's not much money in them 'specially now with all Tempo and all that ... stuff they're coming out with. I mean there never was that much money in them but the fact of doing the systems was that hopefully you, then with a new system, sold them some tuition which was pure profit and then hopefully they come back ...'

(f) '... and all the time, you're finding out aren't you? You're finding out your market. Like I say, I'm having a slight change of view on what I want to do. Like I say, I want to move away a bit from the new systems now because you sell a new system, you've got to give at least two years warrantee with it but in that two year warrantee, you can end up going back to the same person time and time again.'

(g) '(snigger) [It would] probably be easier to say how many [hours] I don't work ... If I'm not out working, I'm at home working, doing something.'

(h) 'It's nice when the 'phone rings and somebody, you know, somebody wants you to do some work for them and they say, you know, 'so and so said about you. You done a good job. Will you come, you know?' I suppose there's that. It's nice when that happens and it's nice when you get paid for a job.'

(i) 'It's nice to feel wanted yeah. It's nice to feel that you can do something and you know you're doing a good job. I mean when I go out to work, you know, I like .. I dress up smart, I go out, I'm professional about it, I turn up looking smart, I do the job and I get paid for it and it's a ... I think, you know, a good service and because I live in such a small village, it doesn't take long for people to find out what you're doing so I go down the village and people you know, all the time stopping me 'oh, you're doing this, you're doing that?'

3. Participation in NDLP and Financial Incentives

(a) 'This test trading ... sounded like a good idea. I could advertise; I could sort of work openly without the fear of you know ... forfeiting my benefits and everything but it only lasted 16 weeks and then through that I sort of said 'yeah, I'll go to it'. Through that, I had to then work with the Job Centre which is where I came into contact with [NDLP Adviser] which is where I had *so much* form filling to do.'

(b) '[T]hat's all it seems to be all the time is filling in forms it's like, you need a flippin' degree in what they're talking about to start with to fill 'em in and then they want all this information ... whereas when I was on Income Support, filled in a form and that was it 'til the next year or whenever, you know.'

(c) 'You know, I was so used to ... having my money and then paying my stuff and what was left was left, you know.... then I started to do the test trading ... the way it worked was you could earn money but it got put into an account, a business account set up by [the Business Advice Centre] and ... you weren't allowed to make any drawings, OK, because in effect you're on Income Support. So for the 16 weeks any money you earned was put into the bank which was in their name. If you wanted any money, then you had to go to them and you had to make a request, so what I was tending to do, because of the way I was working was, pay for it and then submit, you know, the invoice or whatever.'

(d) 'It was all (*laughing*) just like I say a terrible waste of time but because of the red tape and everything ... you weren't allowed to hold any money in your hand, so to speak; it's the only way they could do it and any time I wanted a cheque ... I had to put a request in for it which then had to go down to the chap ... He isn't in [the town]; he's based somewhere else; he'd write the cheque out, then it would come back to [the Business Advice Centre] where it would have to be countersigned by the bloke at [the Business Advice Centre] before I could get it; then I had to put it in my bank and wait for it to clear. So you know, if somebody 'phones me up and they want something and they want it by tomorrow (*laughing*) to go through all that crap, you know, it's easier just to spend it out of your own money, put the invoice in and hope you get your money back before you need it, you know.'

(e) 'As soon as you start or give the slightest idea that you want to try and work for yourself, they say 'OK, well you can start paying towards that, you can start paying towards that, you can start paying towards that and I think well, you know, maybe if they'd just ... let you ease back into it a bit at a time, you know ... I don't mind paying the 18 quid school meals because at least I know the kids get a decent meal a day, you know... So there's that. Then, you know, the housing or the community charge so I've got to pay all that out at the beginning of each week say, just to be back on the same footing that I was when I was on Income Support.'

(f) 'I tell you, she [the NDLP Adviser] is a waste of time. She didn't advise me on anything.'

(g) '[The NDLP Adviser] just doesn't seem to be awake, you know (*laughter*). You'd ask her something and she never knows ... she never seems to know anything and I'd 'phone up and I'd say you know 'I need such and such' or 'can you find out about this?' and I'd forever be having to chase her around. I mean ... well it was a complete nightmare from beginning to end really.'

(h) 'I'd 'phone up and say 'is [the NDLP Adviser] there'; 'no sorry'; I said 'OK I want to speak to somebody else because you know I'm doing this, that and the other.' Nobody had even heard of this test trading thing. I was the first person who had done it in

this area, so I'm like the guinea pig ... and it was, like I say, it was a complete nightmare there because I was the first person to do it; [the Business Advice Centre] didn't really know how it worked and [the NDLP Adviser] didn't know how it worked, so between the two of them they were just sort of muddling through and I was left to sort of do it.'

(i) '[The Adviser at the Business Advice Centre] has been really helpful; you know, I mean she's done the best that she can ... as far as she can, you know, but like I say, ... they helped me out on that side but they didn't know anything about benefits or anything like that, so that was left to the Job Centre to do, [the NDLP Adviser].'

(j) 'I thought [the NDLP Adviser] was sorting all this out behind the scenes, you know, knowing at the end of the 16 weeks that I'm going to go on to Family Credit 'cos I told her on day one that that's what I was going to do and then she's all in a flap: she hasn't got anything done, so I have to go in to see her and we sat down and, you know, she did a ... thing on the computer to show me how much I'd be better off or how much I'd get by going on to Family Credit and this that and the other and she needed all my details.'

(k) 'I just feel that ... I'm left to do this all on my own and find out all the pitfalls when I thought that they knew. [The Business Advice Centre] seemed to know what they were doing and they filled in all the forms as we went and she knew what I had to fill in when and so on and I thought that was the same with [the NDLP Adviser], you know and when the 16 weeks were up she'd have all the forms and everything I needed to go on to go on to Family Credit which is what I told her at day one I wanted to do and advise me of my next steps and this is where it all seems to have gone wrong.'

(l) 'I mean I've got no idea. You know what I mean, I know that once you do that then you go on to Family Credit, you know. So you apply for Family Credit but then you find out that you've got to apply for Housing and Benefit Tax which you do but then you find that you've got to take all your accounts in which I didn't know... and then you find that they're not looking at it so you're behind [with the rent].'

(m) '[N]ow, you can see what's going to happen: they're going to turn round and say 'well, you've got to pay £60 a week towards the rent backdated 12 weeks or whatever', which I haven't got to be honest, so I'm in the shit, you know and this is how it's gone since day one really. I've been behind and getting slowly and slowly more and more in the crap.'

(n) 'I could probably do more work if I wasn't so worried about running around doing the other crap, you know.'

(o) 'After the 16 weeks, that was it: cut off, you know and I think that should be longer because after 16 weeks you're only just getting the idea of what's going on.'

(p) '[The NDLP Adviser] hasn't 'phoned me up, you know to ask if I've got my Family Credit OK; if things are going OK, nothing.'

(q) 'I mean, yeah, I could go in there [the Business Advice Centre] and see them but they're not ... I'm not on their course any more, I'm just going in to see them and they're helping me out you know because (*laughing*) they want to help me out. I mean I'm designing their database for them so we keep in contact through that and when I had problems with all my accounts and that, you know I 'phoned them up and I went in to see them and they sat down and had a look through it and they sort of said you know 'well, if you did this, this and this, it would make it easier'

(r) '[A]s long as you sort yourself out properly [on Income Support], then it's not that bad, you know. I mean, to tell the truth, ... I felt better about the way I was when I was on Income Support than I do at the moment ... because at the moment ... it's a nightmare.'

(s) '[T]hey [the Business Advice Centre] took five per cent ... I banked £973. That's what I opened my business account with so, in 16 weeks, I'd made a sum total of £900. Well it was more than that but like I say they took five per cent. It was over a grand or something. So I opened my bank account with £900 after starting with nothing and I always thought ... if I could get at least ... you know, try and keep at least £900/£1000 in the business account, if I need bits I can buy them without mucking about you know. But

like I say in the meantime, I haven't been paying myself a wage. What I've been doing is once my personal account gets that bad, I sort of transfer some money from my business account to that and then put it down as drawn but looking through my books, you know, in the past, since I've been doing this, it probably worked out I paid myself about £25 a week, you know something stupid like that.'

(t) 'Now I'm thinking 'Christ I haven't got any money to buy presents and it's, you know, a month away'. I'm getting behind on the rent: I can see what's going to happen there; I'm going to get stung for a crap load of money there, you know; these want money; that wants money and I haven't got any money and I'm trying to live on £106 a week plus pay the bills and something needs to be done and I'm trying to sort it but ... at the same time as chase all these people round, do all that, do my books, I've got to do the work as well and look after the kids and go shopping and do the washing and the ironing and sort the house out and really it's becoming, you know, a bit of a joke whereas before like you say, OK, I didn't have any money on Income Support but I was here all day; the house was up together; when the kids come home they had dad, you know, 100% here and during the day if the house was tidy, the washing was done, the ironing was done, the shopping was done, I could go down the bottom where we got a nine hole golf course and play golf and not have a care in the world. All right, I didn't have any money in my pocket, but I didn't have to worry about it. All my bills were up together. I didn't have the worry that 'who's the next person knocking on the door? who's the next 'phone call from.'

(u) 'I mean they turn round and say you know 'oh well, it's your self esteem: that you're working and you're out there doing it for yourself. Yeah, shit to that... I'm bloody knackered, you know. It's not often I go to bed before one o'clock 'cos I'm pissing about doing something else.'

4. Childcare and Family Responsibilities

Participant explained why he stopped working when he became a lone parent:

(a) 'I got on pretty well with the boss there and he sort of knew that you know things weren't going quite well but then when it happened I went in to see him and sort of said, you know, 'I'm going to have to stop work and this that and the other' and ... he sort of said, you know, 'what about if we changed your shifts: if we could come up with something else, could you keep on working?' ... but like I said to him really you know, the only way it would work is, as [son] was so young, is if I got something like a nanny or an au pair and by the time I'd finished paying that ... I'd be, you know, working just to pay that.'

(b) 'If it was the case that I was that way that I wanted to get back to work that much then I might as well have just said well, you know, you might as well have the kids if I want to work and that wasn't the point ... And really, I feel quite good about it because ... you know, the general trend is dads go out to work so you don't see the kids grow up and it was quite nice that I was seeing them grow up really.'

(c) 'I don't think I would have possibly made a conscious decision to leave the job that I was doing unless I'd have found something better obviously, you know ... because it was a well paid job and it was pretty secure, but ... when it, you know, when it came up, I was more interested in making sure what I did was right for the kids rather than anything else.'

Once his youngest child started school, participant felt ready to go back to work.

(d) '... 'cos I mean, he [son] had gone back to school and that was pretty much it then. Up until then, there was no way because I'd be running him to play school and I'd have to come back and that was half the day gone.'

I used to run him there, come back, have a cup of tea, by the time I'd done that it was time to go back again, you know.'

(e) 'Well that's, I mean that's really why I started [the business] off in the first place. My view was that it would be nice to, you know, have some money at the end, but to be employable is, you know, ... a bit hard 'cos especially with three kids. Now if they're ill on Monday morning, I can 'phone up whoever and say 'look, I've got a problem. Can we rearrange it?' That's fine, you know.'

(f) 'Well, you know. If I don't turn up and I have to go for a job interview and I say 'well, every time the kids are ill I need time off and if I could have a couple of hours Friday afternoon to go and do the shopping 'cos I don't want to go and do shopping with three kids 'cos it costs me twice as much... And six weeks in the summer holiday; I'd like six weeks holiday please 'cos my kids are off. ... they'd sort of look at you and say 'well I don't think... (*laughing*) you're quite what we're after.'

(g) 'The only thing that I got when I was ... test trading ... was they helped me with childcare, so the after school thing: they started an after school club down here and the kids went three times a week so [The Business Advice Centre] actually paid for that and then we had half term come up or something and they went to a day playscheme which [The Business Advice Centre] paid for and then 'course, the course finished on July 12th and along came the summer holidays: six weeks and I wasn't entitled to anything then. I enquired with the Play Council ... for my kids to go to the summer scheme. I had to pay just under £600 up front (*laughing*) so obviously they didn't go!'

Now he is receiving maximum Family Credit (as opposed to WFTC) he no longer uses formal childcare.

(h) 'I can't afford it, 'cos then I'd have to pay for that again out of my own money which I haven't basically got. You know the after school care thing is still at the school ... but that's £13 a session for the three of them. You know £18 a week on school meals is killing me: I've got to find that from somewhere.'

(i) '[W]hat would I have done during the six weeks if she [their mother] hadn't have had the kids? I wouldn't have been able to work.'

(j) 'Before [I was working] it was 'oh I don't know how you cope with three kids on Income Support'. Now it's 'I don't know how you work and cope with three kids' you know, so there's that but you just do, you know. You get into a routine and once the routine's working, then it's fine, you know. So at the moment my routine's I get up, I get them ready for school, take them to school, then I work. Quarter past three, I stop working and bring them home and make them tea and they go out to play and you know I do whatever I've got to do and then at eight o'clock, they go to bed and once they're in bed, then I carry on working again, you know.'

(k) 'I'm really shitty now! ... 'cos I'm always stressed 'cos I've never got any money you know and I seem to be getting in the crap and then it ends up getting taken out on them in some form or other, you know. Even the time that I do take out from half past three 'til eight o'clock, ... although I'm here I'm generally mucking about doing something else, you know. So I'm not sort of here.'

(l) 'I don't work at all at the weekends. I mean, I don't ever book anything in but you know it's obviously rubbing off on me but it's a worry. So when you're worried you know, the kids get it in the neck if you're in one of them moods, you know where you're stressed out and it's becoming more and more you know, 'specially building up to Christmas.'

(m) 'I'm happy doing it [working] I don't mind it but like I say at the same time it's not just you go out and do the work, you know. At the same time you're thinking about the next bit of advertising you got to do, you know the next bit of this, where's the next bit of work coming from? you're always constantly trying to think of what the next step is and do it but at the same time, I'm trying to sort out my Income Support, I'm trying to sort out well, not Income Support, trying to sort out the Housing Benefit and run around and do what they want me to do and run around and do what somebody else wants me to do, you know.'

(n) 'But, having looked at it now, I think I wish I'd stayed on Income Support.' 'I knew where I was and I was fine ... I might have been driving around in a piece of crap but it got me where I wanted to go, you know but then I was happy with my home life;

my house was up together; and everything else. The last couple of weeks I've had to, you know, I've had to ask the lady next door to come in and do some cleaning for me 'cos I used to walk in the front door and I was instantly pissed off because the house was a mess, you know whereas before ... well all right, I'm a bloke and I may not dust you know everywhere that, you know, that women do or whatever but I mean ... I could walk in and my house was in a decent state but it was getting that bad that I used to walk in and it looked crap ...and I sort of said to the lady next door 'could you come in and do a couple of hours cleaning for me, get it up together again because it's getting beyond a joke'. So she came in and done some cleaning, you know and I had to sit the kids down and say 'look kids, you can't keep just chucking all your stuff everywhere, 'cos ... and you know (*laughing*) can you try and wear the clothes for more than one night, you know.'

(o) 'But you know it's a major event if I get to the bottom of the washing basket, you know. I feel like I've really achieved something and then I turn round and I've got to iron it all, you know.'

(p) 'I mean it's like I say, probably the only thing that they're [the children] benefiting out of me being working is probably I get to take them to MacDonaldis more often than I used to but then I feel that that's the least I can do for all the hassle that they take for me working, you know what I mean?'

(q) 'So if I've got 10 quid in my pocket, I say 'come on then kids, we're going to McDonalds' and you know I sort of sit down and say 'this is because you've been good kids and you helped dad out' and so on like that, you know. I feel that I've got to do that because, you know, I feel that I'm giving them such a crap time half the time because I'm running around or I'm tired or because I've got things on my mind. You know, and it's not their fault and then, you know, you're getting letters home from school saying 'oh and tonight you need to sit down with your kid and read 50 pages'. I haven't got time to do that, you know. And when I go in to parent's evening: I've got three kids; I see three different teachers and they're all saying the same thing 'well if you sit down ... if you could sit down once a night or you know ... and help them with their reading or their math's and I'm looking at them and going 'look, I've got three kids and you want me to

do that with each kid every night plus everything else I've got to do, you know'. So they're asking me to do more work to help my kids which I should be doing, you know.'

(r) '[When I was on Income Support], time was neither here nor there. I had the time because ... I didn't have to be anywhere else, you know what I mean? All the shopping and that was done when they were at school; the washing, the housework was done when they were at school and to me ... that was my job, you know. I'd get up, I'd take them to school and sort the house out. If the ironing needed doing, I'd do the ironing. Once all that was done, if I had nothing else to do, I'd 'phone up my mate and we'd go down and play golf for the day so that was my reward for doing all I'd done. All right it wasn't being paid reward.'

5. Network of Support and the Role of the Support Group

(a) 'I used to go [to the support group], you know, we used to have the coffee morning thingee every Thursday morning which I used to go to 'cos I mean when I first started going, I had both [son] and [younger daughter] 'cos [she] wasn't at school either. So I used to go down there and then they had the child, you know the carers looking after the kids and we used to go and have a chat and that. So I used to do that every Thursday morning. Ended up doing like a sponsored bike ride down to Brighton and all that sort of thing but at the same time, no I didn't get that involved with it like some of them do because I had enough of my own stuff to do, you know.'

(b) 'Well I get on alright with everybody [in the support group] and I mean as far as I know now the [local group] has been knocked on the head 'cos [the Group Rep] started working ... All our kids seemed to go to school at the same time so we didn't have any kids ... so it wasn't that important to go there on a Thursday morning because you didn't have your kids anyway whereas it was nice to go there and have somebody else look after your kids for a couple of hours.'

(c) 'So everybody moved on and off we went like, you know, but like I say I get on with everybody OK but now it seems the only time I go into [the support group] is you know to do some work for them really, which they get invoiced for.' (*Laughter*)

(d) 'The only time I really go into [the support group] now is when I go in to sort out their system 'cos I haven't got the time.'

Telephone call 17.1.00

Participant is now being threatened with eviction. His claim for Housing Benefit has still not been processed and the Christmas period has not generated as much work as he had hoped. His Family Credit has come to an end and for all the reasons discussed above he has decided not to continue working and has reclaimed Income Support. He took out a bank loan after our meeting so that he could continue trading and will now meet the payments from Income Support.

Participant Number 4

Interviewed on 02.12.99

1. Family Circumstances: Past and Present

Participant is aged 23 and has two daughters (aged three and one) from the same relationship. The family has recently moved from a large three bedroom property rented from one Housing Association to a smaller property rented from another Housing Association. They have no health concerns and they are receiving Income Support, Child Benefit and Housing Benefit.

(a) '[W]hen I first decided to keep [older daughter], I came to mum and told her and she said that I should maybe move, 'cos I was living in Tottenham at the time working as a live-in nanny ... and she said 'move [here] 'cos then at least you've got your family supports'... I mean I wouldn't have minded staying in London but I didn't want to live in Tottenham because it's not a very nice place to bring up the kids but the other places were too rich and posh ... so I came [here] where I went into a private flat and ... that was really nice actually; it was lovely.'

She has tried living with the girls' father but they separated after about four months.

(b) '[Older daughter] was about ... oh ... 18 months and I got pregnant with [younger daughter] during that time but I knew it wasn't going to work. It shouldn't have happened really.'

He now lives with her mother.

(c) 'My mum's pretty good. I mean if me and him have any fights, she just keeps out of it and she's neutral and it's nice for her 'cos she's at university, she needs all the money she can get.'

(d) 'I mean it's nice 'cos it kills ... one bird with two stones really 'cos when they go and see daddy ... I mean it's very rare that they actually do go and see daddy at his house, he's always coming here because it's just easier basically but they see Nanny, [their] Uncle as well, then dad.'

(e) '[H]e still sees them every day ... but only 'cos he isn't working at the moment. I mean I think it'll probably change once he goes back to work ... I mean I'll probably get a job before he does at the moment (*laughing*).'

(f) 'He has them every Sunday night. He comes here and I go to his place every Sunday night and he has them 'til about dinner time Monday and comes over every day for about an hour or something .. an hour and a half? Even if it's just like watching 'Tweenies' with [older daughter] or whatever. Just to be with them or whatever. I mean it is nice for them ... but ... it is a pain as well. I suppose it's being flexible or something (*laughing*).'

(g) '.... 'cos he likes to wind me up. He likes to wind the girls up. I mean it's quite a peaceful household ... I do have moments in the day when I just shout at the girls; maybe at bed-time, to get them up into bed but it is quite a calm peaceful household. He comes in and he starts winding [older daughter] up or tickling her when she's watching 'Tweenies' or whatever. Getting [younger daughter] and then he starts upsetting me and saying stuff and then we're like really stressed out by the time he's gone ... but I think that's the only thing I'd say against it but I mean I wouldn't stop him seeing the girls because of it. I mean it's nothing horrendous. I mean he's not hitting me or anything so he's just upsetting me but I mean half of that is me because I actually rise to it and get wound up by it but if I just ignore him ... he's like a little kid really.'

Participant does not receive child support from the girls' father and sees no prospect of their living together again:

(h) 'Oh no. No way. (*laughing*) It would be my worst nightmare!'

However, she does not regard the present arrangements as permanent.

(i) '[I]t's very temporary because I think once their dad gets off his bum basically and gets himself a job, then I think he'll want to have his own place and then they'll start going to his and my mum's going to move away from here in a few years time anyway so this is just really until ... about five years ... I think this is going to last for and then it's all going to change again.'

(j) '[W]hile the girls are living at home, I can't see myself living with anyone but maybe when they do move and they're old enough then I can maybe .. I mean, never marriage but maybe settling down with somebody but not while they're at home. I can't really see it.'

(k) 'I don't think any man could accept ... I don't want him to accept the girls as his kids but at least be friends or get on with each other but ... I think it's very hard for a man or bloke just to come into a family situation and it'll be like three on one all the time; or it'll be hard for the girls for another man to come into their lives when it's just been us three. I just think it'll be very hard and I don't know, I can't really see it working out. I mean I know it can work but I don't know. I mean, never say never but for now I can't see it happening. I don't think I'm ever going to meet a man who can actually come into the home or the girls accept... Not for now. No definitely not. Maybe when they're teenagers or whatever or leaving home, yes but not while they're this young.'

2. Education and Employment: History and Prospects

Participant has an NNEB and worked as a nanny before having her first child. She also worked during the short period she was living with her former partner when their daughter was about 18 months old.

(a) 'I was a Bar person at the local place which everyone warned me against but it was just nice to go out.'

(b) 'It was just nice to be pulling your weight, I think, and doing your little bit even though it was a pittance ... and also, it was nice to go out, meet other people ... and the

job was OK. It was nice; it was good; no I did enjoy going to work. I used to look forward to it in fact.'

She explained why she stopped working when her former partner moved out:

(c) 'I mean the main reason was 'cos of the childcare ... He [former partner] used to come in at six o'clock and I used to get out at half six, so ... it was nice for him and [older daughter] to be on their own ... 'cos he used to come about once a week [before we lived together] and then from once a week to every night and it's like a special time, bedtime, and it was nice for them as well to get to know each other and then he could look after [the children] and I'd just go out to work and come back in later. So I mean it just worked around the family basically.'

With the help of the support group, participant recently completed a correspondence course in inter-personal and volunteer skills.

(d) 'I really wanted to do that just to get my brain in and get practice at work, making essays as well again. Just practice really. I mean it was an interesting course and I did learn a lot but I just needed practice basically because it's free.'

She is in the process of becoming a registered childminder.

(e) 'I've got to wait now another three months to get my house registered again because I've moved ... I was registered in [previous address]. Nothing came of it though. Quite a few people were interested but nothing actually happened so I've got to start it all over again here basically.'

'They can only come out every three months 'cos they're so bogged down anyway and there's only a small amount of people for the whole of [the town] so it's not their fault but it's just like the time ... I mean in a way I do need time on my side 'cos it's time I can clean up, I can get my house in sort of order. So I don't mind so much this time, but it is a pain.'

(f) 'I mean I want to go into teaching when [younger daughter] goes to school and I've found a way that I can maybe do it ... I got a book out of the library and it says depending on your local authority, you get employed by the local authority. You just go to school, maybe employed as a classroom assistant and just train that way: just work experience basically which is the best way for me and maybe a bit of theory, I mean written work or whatever. I mean I don't know but it's basically based on practical work actually in the classroom which is the best way really for me.'

'[I]t's better for the girls 'cos it means that if I do have to work late, it'll only be like an hour or two and then I'll have school holidays off so I won't have to pay for child care and I could be with them as well. It's just easier ... and maybe when they're old enough to be independent or whatever I'll maybe go on to something else ... I've always liked teaching anyway so I'm not being forced into it, it's just I would like to do it but I mean, ... you can't really stay in one career forever, can you?'

(g) '... I was happy being a nanny for the rest of my life until I was 30 and settling down with kids but since having [older daughter] I just want to do more basically and not just settle for anything, and not just settle for something indefinite for the rest of my life, just be flexible I suppose.'

3. Participation in NDLP and Financial Incentives

Participant described her experience of living on Income Support:

(a) '[W]e're comfortable. I mean you can't really save up for anything but I can still feed my kids and get the bills paid so we're not that bad really. I know I hate this thing 'cos they started going on 'you all live in poverty' ... and it was a big shock 'cos I think I don't consider myself to be poverty stricken ... At least we've got a home and I can still feed and clothe my kids and I can still get the bills paid. I mean I think that's enough really. I mean I would like more but I'd want to earn that. I mean I think we're OK: we're not poverty stricken; we're not homeless or anything so I mean I know we are lucky and I don't take anything for granted but I wouldn't say we're on the poverty line or we're living in poverty.'

(b) 'I felt guilty as well because in a way, I have made my bed and the girls have got to like put up with it, but in another way they don't ... I mean I'm sure they would like holidays abroad and whatever but they don't really do without anything. They've still got clothes and toys or whatever but it was just a big shock when they actually mentioned poverty.'

She also described her earlier experience of claiming Family Credit when she was living with her former partner:

(c) '[We were] probably slightly poorer ... because he ... worked in London. He got quite a high wage but because then we had to spend like £3000 a year for his travel to get into work ... I knew they wouldn't take that into consideration but I thought I'd give it a try but they didn't so ... we couldn't have survived on just his wage. I mean I did have to go out to work but ... I don't know, certain people are saying 'oh you're much better off on Family Credit' but because it takes so long to be assessed and they want all sorts of things and you have to wait until at least your first pay cheque comes in and the amount of time it takes to sort out, I think it's a lot of hassle.'

(d) 'If it wasn't so much upheaval, I think a lot of people would go on it or try to get into work, if they like had kids under five but ... it's so much hassle. Well not hassle but it's just, they won't just give you a yes or no, it has to be worked out, yes or no for like three months or two months or whatever. They can't just say yes or no there; it has to be worked out over a long period of time ... and if you're like in between, like you've just come off Income Support and you're waiting for your wage, I don't think they realise how little it is or it's so hard ... It's just the uncertainty 'cos you still don't know if you'll be allowed Family credit and if so how much and ... it's just the uncertainty.'

(e) 'I'd like to be able to support myself and the girls. I feel as if I'm young and got to depend on other people but you've got to also depend on benefits and it's the council payers who are actually doing it for you isn't it, at the end of the day?'

(f) 'And Government in a way do make me feel guilty 'cos they say 'Oh we're spending so much on benefits' but then if you look in the news and see how much they're

spending on wars and just people going out doing ... investigations or whatever, then they spend a lot more so I don't feel so guilty.'

(g) 'I mean there was a few documentaries and there was this mother and she had teenage kids and she would not go out to work 'cos she said 'what was the point?' and I thought 'well, if anything, OK it might not be great money and you might be worse off but even just doing it for yourself. Just to get out or have your own independence. Just do it for yourself if nothing else and I thought '... if other people are watching this, you've really given us a bad name because you can not be bothered basically at the end of the day to go out and get a job.' It doesn't matter what it is basically and she didn't have to pay for childcare 'cos the kids were teenagers and they were probably old enough.'

(h) 'Most married women would choose to stay at home if they can afford to stay at home. I don't see why a person on benefits can do it without any hassle. Say if you're a married woman and a lady of leisure, I'd still call her lazy or whatever if she was just sitting at home or just going off spending the husband's money...'

(i) 'I wouldn't do it [stay at home] forever ... I don't see why I should have to go out to work when other mothers or fathers if they want to be at home with their kids and enjoy their kids, then they can. They're not made to feel guilty or pressured to go out to work, so I don't see why I should do that. So I'm not going to (*laughter*).'

(j) 'You shouldn't be forced [to work] because everyone's got their different problems and everyone's got a different situation but ... I think maybe not pressured, but you should be encouraged. Definitely.'

(k) 'I think you should do something for you even if it's education or part-time work or maybe voluntary work, I'm not too sure, but I think you should do something. Even for yourself. 'Cos I mean it's no good being stuck inside all day just watching daytime TV, you're not going to do anything.'

(l) 'I went initially [to see the NDLP Adviser] because of trying to get back to college 'cos my thing was I want to go back to college and I was scared that as soon as

[younger child] was going to go to school, they were like going to demand and cut my benefits and stuff and say 'you've got to go out to work' when I wanted to go back to college and I did find out that you can do certain courses but they won't give you a list of what they were willing to pay for or which courses you can go on 'cos I asked for a list and she said 'no, you don't do that, you just say what you want to do' and then they'll tell you which course to go on.'

(m) 'I think I'd rather find out for myself ... I know I'm definitely going to enquire into the teaching 'cos I need to find out from my local education authority if I can actually do this teaching through this route anyway, but I wouldn't go back to New Deal.'

(n) 'I just 'phoned up. ... and I got an appointment booked. I mean twice ... I went about four times ... Two of the appointments she never turned up for and then ... because it's still fairly new, they don't actually know what they're doing and she was saying 'in October, we'll know more and they'll bring out guidelines then or they'll give us training days', so I mean it's not their fault because they don't know what they're meant to be doing anyway.'

(o) 'I said I wanted to go and do a degree in youth and training and ... she just said there isn't any ... She said there was maybe a course that I could go on but she also said that because I was going to do this in like a few years time everything will have changed again ... so I thought well there's no point really doing that because everything will change by the time [younger child] goes to school. It wasn't all that ... it wasn't any good.'

(p) 'Well the adverts are all very nice but once you actually get to the nitty gritty ... it's so new, everyone's trying to feel their way and nobody knows at the DSS what they're really supposed to be doing or whatever. I mean they're still waiting for training days and stuff.'

(q) 'No, it wasn't what I expected. She was just like a sales person for Family Credit.'

(r) 'She gave me the wrong information anyway. Because she was telling me to go on Family Credit [whilst childminding]. She was really selling it to me, comparing it on the computer. I mean her computer crashed anyway and then it wasn't until I told [the Project Worker] all this and [the Project Worker] looked up in her like bible, you know the benefits, and she said 'no, you can still stay on Income Support' and she got a copy from inside so I could take it along, but she was really trying to sell me Family Credit.'

(s) "'Cos I didn't know until I spoke to [the Project Worker] after I'd been to New Deal but I can still stay on Income Support, get my £15 and only have a quarter of my wage taken off ... I mean it's a lot of money ... I mean if I get a full time just one child, it'll probably be double my benefit.'

She described her approach to finding work:

(t) 'Doing what I want to do but also fitting around the girls. Being flexible basically but at the end of the day doing what I want to do. ... No offence to people who work in supermarkets, but that is *not* what I want to do basically. I don't want to just go out to work, just to get any money for the Government to be happy whether I work.'

4. Childcare and Family Responsibilities

(a) 'I want to be with the kids until they're old enough to go to school. Then I'll go back to work.'

(b) 'I mean I'm not putting people down who want to go out to work or can't hack it ... not hack it but they would rather be at work full time than be full time at home.'

(c) 'Basically at the end of the day, every family is different and they've got different circumstances, different norms or different priorities and I don't think you can make one rule for hundreds of people.'

(d) '[A]t the moment it's just not right for me but when the girls go to school, then I will do it but I'm not just being forced into work just to get a few pennies.'

(e) 'I might work part-time when [younger daughter] is three or four if I could find child care that I'm happy with but I mean, I think that's fairly unlikely 'cos she's clingy anyway. Definitely when she's at school though, I'll do something.'

(f) '[Older daughter] would actually be OK if I left her ... depending on who I left her with, she would actually be OK but it's [younger daughter]. She's very clingy. She would not be OK. I don't know how she's going to be when she's three or two or whatever but for now, definitely not. I mean ... her dad's the only person that she's OK with. My mum can't even pick her up without her starting crying but that's just her at the moment. I mean I don't know if she's going to change or whatever.'

(g) 'I don't know how long [husband] is going to be out of work for. I don't want to depend on him for childcare... I mean I didn't expect him to be able to wait this long actually. I mean I've known for a long time and he's never been out of work even for two weeks or something. He'd always do like temporary work ... I don't want to get too dependent on him and then him getting a job, then I was going to have to give up my job and go back ... It's just all the hassle of revising your benefits and waiting for the benefit people to sort themselves out as well and getting all the relevant information through to social. It's such a pain.'

5. Network of Support and the Role of the Support Group

Participant has her mother, former partner and friends living nearby (see 1(c)-1(g) above) and she also has regular contact with the support group.

(a) 'I could live without [the support group] but it is *fairly* important.'

(b) 'It was in December and I thought 'I've got three months maternity leave and I'm so bored' and I just went along to [the Volunteer Service] really to say 'I know I'm pregnant but I'm not incapable or anything. I've got three months to do nothing' and ... she just asked me what I used to do before and I said 'a nanny' and she just gave me a

load of places ... and [the support group] was one of the places that came up. I mean the only place I heard of before that helped or was specifically for single parents was Gingerbread and there wasn't a Gingerbread [here] and she mentioned [the support group] so I thought I'm going to go over there because I'm going to be a single parent anyway.'

'...and I thought it would be nice for my child because it is going to be single. It'll be nice for it to mix with other single parent families as well.'

(c) '[The support group] has made me think ... you look at a certain mother or father and think 'I'm never going to be like you' (*laughing*) and that encourages you I think ... to go out to work and do something no matter how small or whatever ... just do something but not sit around doing nothing ...and just complaining or whatever, I don't know.'

Participant has worked as a volunteer for [the support group] in a number of roles including Group Rep.

(d) 'I don't know about the group. I don't know what that's done really apart from give me a load of grief but drop in yes, I've learned a lot there like the skills or whatever and furniture run as well 'cos I've never considered myself an office person. I hate offices. I've never touched a computer. I didn't even know how to turn it on and I hate it and I hate talking on the 'phone to people. Well, actually I'm not too bad at that but being formal, and since I've been doing the furniture run, it's nice actually because ... it has given me a lot of confidence, actually working in the office 'cos I hated it all ... I was so scared of offices before and now ... I know it's not proper office work but I suppose it's in the office.'

(e) '[P]art of my thing at [the support group] is I get so frustrated with everyone ... well not everyone ... group members because they will not help or pull their weight at least and I get really angry 'cos like a small bunch of us doing loads of other jobs basically but I mean I suppose if I didn't like it ... I mean the furniture vans, I do enjoy it but I don't know if that's because it's so new at the moment but I do enjoy that ... [I]t's

just something different and it's always experience. I don't know just new skills and learning something different I suppose.'

(f) 'I've never really actually gone to [the Project Worker] with a problem ... I think because you learn things along the way, so you don't really need to go to her. I mean like I had trouble with ... the rent at my last place. I owed them £1000 and it did scare me a lot and I actually went to the Housing Association and they said 'as long as you can pay it back, doesn't matter how little' but I mean I'd seen people go to [the Project Worker] and say 'oh, what shall I do? what shall I do?' but because I'd seen her advice and know what she's going to say then I could do it for myself basically. I didn't really need to go to her but that's really the only major thing I've had, that I could have gone to her about.'

(g) 'It is nice to know that she's there if you do need someone to go to, then it's there or anyone in the office 'cos they all know. I mean it's just knowing the system really and getting to work it out basically. I think that's half the battle ... You do learn a lot from her because she might as well have wrote the course that I've just been doing, the interpersonal skills course ... They used to say to you 'give us an example of something' and ... everything they said she used to do it and stuff and I'd think 'cor' but I never realised it before. It was only when I started doing that course, how much of a professional she actually was.'

(h) '[When I go back to work] I won't actually be involved with [the support group] but I hope the kids will still get invited to like parties or whatever. I'm not too bothered about Harvest Festival .. I'm sick and tired of baked beans! (*laughter*).'

(i) 'I used to go to [a local Church] their toddler group and ... everyone there was basically a two parent family and [being a single parent] never bothered me before. It never became an issue until I went there actually. I started meeting people there but then I mean they're like the pleated skirt brigade there anyway (*laughing*) ... I don't really feel it now but there with their people and the mothers there then yes you did.'

'[I] just [want] to be accepted I suppose, not to give any special privileges or to be looked on as poor.'

Participant Number 5

Interviewed on 09.12.99

1. Family Circumstances: Past and Present

Participant is aged 29 years old, was born in England to a Spanish mother and an English father and spent much of her life in Spain. Her former partner, with whom she has two children, a daughter aged four and a son aged two, is Spanish and the couple were living in Spain when they separated two months before their youngest child was born. For a time he had contact with their daughter and paid child support but then he disappeared without trace and, because she could not pay the mortgage, participant went to live with her parents in Spain. It was then that she decided to move back to England and she has been here for just over one year. Her parents are intending to retire to England in the very near future.

Initially she came to England with her mother and the children but they returned to Spain while participant stayed in England to look for work and a home for herself and the children. She stayed in Bed and Breakfast accommodation and with a woman she met through the support group before taking the tenancy of a privately rented 'Granny Annex.' She has subsequently been rehoused in temporary accommodation because her former landlord decided to sell the property she was renting.

Participant found work as a cleaner at a local retail store but worked for only two weeks before the children returned to England to prevent their father from taking them to live with him in Spain. Consequently he began proceedings against the participant, accusing her of abduction and seeking to have the children returned to him. This matter is still ongoing and is now being heard in the English courts. Her former partner has married and has a baby son with his wife. Meanwhile the participant receives no child support from him. She is claiming Income Support and her only other income is Child Benefit and Housing Benefit. Although she and the children are generally in good health, the uncertainty of their present circumstances is causing some anxiety.

(a) '... 'cos I had to prove the kids were living with me so the kids had to come back, so they were only two weeks without me and ... it was hard but it was a very good experience, appreciate things in life.'

(b) '... and the court thing is really stressing. I'm fighting for this and it might be that I'm going to end up with no children. Well I can work then (*laughter*).'

(c) 'That's the worst thing [about the court case]. It's worse than not knowing where you live. That's the worst thing 'cos they say 'my future, my children, my life' and it's the decision of somebody else ... to give everything away.'

(d) '...cos I've been to so many schools as well and ... you get insecure when you get moved around and ... you always in school wasting time on insecurity, not learning what you should be learning 'cos you're different Kids can be very nasty when they're small and they make a little group so you're always the one out of the group. That's happened a lot with [daughter]. Even if I have to walk a long distance, but she's going to go to the same school, same friends until she changes school [when we move to a permanent address].'

2. Education and Employment: History and Prospects

Participant worked full-time in a nursery for 10 years in Spain.

(a) '...cos I was still working ... three weeks after having [son], I went back to work. Well I was in a nursery, so I could keep him with me; that was the good thing.'

(b) '... I don't think I would work in a nursery again ... I think I need a change of career. I'd like contact with adults ... People say that working in shops it's very difficult to work with people 'cos you always get the rude one or the nasty one and you've got to put up with it.'

(c) 'I'd like to work with people 'cos ... I chat a lot and that ... contact really ... I like that.'

(d) 'Like probably when [son] is in school, I'll look for a job. In February [son] is going to go to the YMCA once a week, play group ... and I already went to see the [local college] ... you know the computer courses? ... You've got to do six hours, so hopefully [a friend from the support group] can look after [son] one morning and I'll put [son] in the play group one morning, that means I can do six hours of computer course ... 'cos these days without the computer, you are nothing.'

(e) 'At night time, I'm starting to practice my English, my spelling ... I've been to the library to get myself spelling books ...'

(f) 'When [son] is in school, it's nearly two years so it means I can be studying with the computer. That means when I go back to work, I'm more prepared.'

(g) '[Y]ou've got to do something. I like to do work. I can't be at home all day. If I had children, yes. The kids around me but if I had no children ... day by day doing nothing at home? That's really boring. You've got to do something.'

(h) 'So when you get to chat with somebody that's really ... very informed, you say 'how lucky you've been with that person. They know so much information: absorb what you can from that person'. So when there's a person who ... clearly just talks 'yeah, I've done this today: I've been with the kids and that' and you say 'that's it, I hear that everyday' You want to be with somebody who knows a lot of new things ... with like interesting people. I'm not saying that normal people are not interesting. They ... probably haven't had a chance to study and things like that but it's very nice to be with that kind of people.'

3. Participation in NDLP and Financial Incentives

- (a) 'I think there's like leaflets in the DSS offices. When I go there I waste the time reading all the leaflets. That's where I think I found out [about the NDLP].'
- (b) 'and then I made an appointment. She was very pleasant but I think when you go, you feel insecure 'cos they don't explain exactly very well 'cos you think 'if I live on Income Support and I go on this, you don't know' and it depends on what type of job you're going to get as well 'cos if you say you're going to get a job only for £3.85 as you're really tight, tight, tight and then if some of the paperwork goes wrong and you've wasted the time and you say 'I've got no money coming in' and they're saying 'sorry but it's not our fault' ... it then leaves you in the air.'
- (c) 'I'm not a very experienced person to talk about another person in her job, but she [the NDLP Adviser] was helpful but I think that a person that does this kind of job should have been like a lone parent and gone through [it] all ... and that's when they can really help you 'cos they know then what you've gone through: what can happen like [the Project Workers in the support group], 'cos they know what could happen next. They was one foot ahead and these people, they're doing their best, they're doing a good job but they haven't been in that situation that you've really been worried or you've been saying 'this could happen: this could not happen'.'
- (d) 'Yeah, I think it should be a person who's been like a single parent, who's got all these hassles like worries ... like [the Project Workers in the support group] and then they find well, you've got children: one could go ill; you could have problems like me with the court or my problems with benefits. You've got to go away and deal with the varying benefits to see what happens with the problem. It's things like that.'
- (e) 'I said my priority was my English: my spelling and mathematics are two things I can not do. For a short course ... for a job, that's the main things that you really need. So I was saying I need to do first courses, so I went to [the college] and I started doing courses in the morning 'cos my dad was here for a couple of weeks and he was able to look after [son]. When my dad went again, I had the same problem. So I saw the situation

at the [college] nursery but that was packed. There's no vacancies there so I said 'right, I'll try again when [son] is in playgroup.'

(f) 'She [the NDLP Adviser] 'phoned the college saying talk to this person. She gave me a list of childminders. In that way she was very helpful.'

(g) 'Well, I'm not interested. I was going to go back to work and they made me another appointment and I 'phone and say 'I'm sorry but I've decided not to take the step'. They were very nice.'

(h) 'I have to wait. In the meanwhile, stay at home: do what I can do. Don't waste time and thinking ... I remember the first time I got my Income Support book. I went to the post office. I really felt so embarrassed 'cos I've been working all my life and I'm normal and I've just gone zooooop right down and you feel like less than other people but I'm used to it now. I don't hide it now but at first it feels like saying ... people think you're sitting around doing nothing all day looking after your children. You're not working. You feel like pressure and guilty.'

(i) 'It's only like a few of them [lone parents] are like that. You see that they have no interest in going back to work. They've got no interest in hardly anything and those are the ones who are getting a bad reputation for the ones who are really trying to do something for themselves.'

(j) 'I think when the children are in school. ... I think what's the difference in a couple who are working or one works or what's the difference in a single parent. If they can do it, why can a single parent not do it as well? They're not going to be on it, like Income Support. Your kids are at school: what are you doing at home all day? You've got no excuse.'

(k) 'I think it's right. I don't think it's correct if you've got a 12 year old kid, you're at home doing nothing and you want to put your hand out for money. It's not fair on the rest of the people who are working ... who are really working every day.'

(l) 'I think if we get things too easy, that's bad. Otherwise we'll turn around and say 'oh I'm not going to do anything then' and for me it's the way you think as well. I've got my honour, my pride and I say 'I don't want to be living on Income Support for the rest of my life: I want to do something for myself and decide if I've got money to go on my holidays and things like that.'

(m) 'It's not bad 'cos I've got to be grateful to be on Income Support 'cos I am getting ... I'm living on income. I'm very grateful for that because many countries don't do that anyway, so I'm not complaining about that. Course I'm not. At the same time, I love my child. Like many people working 'cos they have to work and not have their children as they would like to do. Getting money for not doing anything really. It's like Income Support ... it's limited. It's just what a person needs for the week for your family but I say to myself 'but that's not the point' ... I've got friends that are living in a one bedroom house and like, they're both working. They take time and I say 'I admire those people 'cos they're doing it without no help from nobody: they're paying their taxes; they've got a very small house; they've got a little kid; they take time to look after it 'til she goes to work in the evenings' and I say 'I admire that people 'cos at least they're trying and not saying "oh, look at those people on Income Support, getting council houses" and things like that.'

4. Childcare and Family Responsibilities

(a) 'Only one year, I was without work and I had [daughter] ...uh ..uh. One year. I really enjoyed that year (*laughter*).'

(b) 'I childmind for [a friend]. She looks after my kids if I want to go out. She's a nurse: I say 'oh she's in good hands, my kids are in good hands; anything happens, she can do it (*laughing*).'

(c) 'Well you've always got to give everybody a chance because there's good ones, bad ones. There's people who have got interest so you have to give a chance I think to

everybody. If you're not happy with their childminding, you say 'sorry, but I'm not happy with the way you work.'

(d) 'I think that ... like the childminding, I think the nurseries are too dear. It's a lot of money and I don't know why it's so much money because I worked in a nursery in Spain and phew ... the prices ... only a couple of them [are subsidised by the State] but there's many that are private.'

(e) 'In Spain, there's more nurseries. There's ... not so many childminders 'cos there you don't have to have like ... here in England, it's very tough and very strong 'cos of accidents .. safety in the house. Over there you might have the next door neighbour looks after your kid. You pay her and that's it. It's your responsibility if anything happens. In case you sue that person who looks after your children, so things are getting ... sort of getting like here in England, worried and 'cos if anything happens, you're saying 'oh you've done something to my child' and so for doing a favour for your neighbour, you get done.' (*laughing*)

(f) 'I think [it's easy, in Spain, to find a nursery place in] the private ones, yes and they're very tough ... the State with the nurseries. They have to have all the regularised ... all the safety ... everything. They do inspections: they're very tough with the nurseries.'

(g) 'Another thing, they don't prepare meals [here]. In Spain, they prepare meals for the children ... They've got a cook. The nursery's got a cook that's only for cooking for the nurseries.'

(h) 'I've never had a child inside a nursery here, so I don't know. I can't say [how it is].'

(i) '[Y]ou've got to have a really good job. Even normal people who have got normal jobs like getting £5 an hour can't put the kid in the nursery [in England] 'cos what they're earning they're losing in the nursery.'

5. Network of Support and the Role of the Support Group

Participant acknowledges the importance of the support and company of other adults and happily anticipates her parents' impending retirement in England.

- (a) 'That's why there's no point for me staying in Spain. I've got no family there.'
- (b) '[I]t will be more easy for me to look for a job, so they [parents] can pick up the kids from school 'cos I mean by yourself or when the kids are poorly, you can't be one place that you've got a job, they're going to sort of get tired of you .. but I'm thinking all these things already. I'm saying 'if I get a job it's five o'clock and [daughter] finishes school at half past three, who's going to pick her up? ... I can't do it by myself but if I had family or friends...'
- (c) 'I'm amazed at like in one year how far I've gone: contacts and friends.'
- (d) 'I always liked England so I always felt I was English but like open the door to go to [the support group] like opens you another door to go to another place and last Sunday, my children got baptised and I got confirmed.'
- (e) '[The Project Worker's] really so like positive and she says 'there's nothing that you can't do: you've got to try for it.' If it works, it works but at least you tried. Yeah, [the Project Worker's] incredible ... I think when you talk to [the Project Worker], she calms you down and she makes you think and makes you think positive and you've always got a way out.'
- (f) 'Well like some days ... when my parents are here, it's like I always talk to my mother, my father and it's like company 'cos talking to adults, but some days, I could go like four days without talking to adults and I'm saying 'oh, it's nice to go to [the support group] every Tuesday, just talk to somebody ... to like an adult who's going to understand you.'

(g) 'I think I've never missed a morning. Tuesday morning. Maybe once, some reason but I always go and if [the Group Representative] can't do it ... she says to me 'can you prepare the teas and take the toys out of the boxes and everything.'

(h) 'Yeah, it's nice having the company and the other people and the children, they need company of the other children as well 'cos they get bored with adults sometimes, the children, and they can play around: they've got toys; they've got a nice hall and ... the creche worker is lovely as well.'

(i) 'If they needed help, I would offer of course 'cos [son] can stay with me in [the support group]. I've got no problem with leaving [son] with nobody 'cos he can be with me. So when I do the furniture round, [another group member] ... stays with [son].'

(j) 'I drive the minibus on Friday for the [support group] furniture run (*laughing*).'

(k) '[W]hen I got the driving test for the minibus, I was really nervous. I said 'Oh my God driving a minibus ... this and that and it's like I got to the... how you say ... I passed that line. That means I drive with confidence: I enjoy it but you need the confidence to pass and say 'well it wasn't that much' but all I was thinking about, worrying about all this and I want to do this and that but you only need a bit of practice and that's it, you're in.'

Participant Number 6

Interviewed in two stages on 08.12.99 and 10.12.99

1. Family Circumstances: Past and Present

Participant is aged 40 and has four children from three relationships. Her eldest daughter is aged 22, is working full-time and lives with her maternal grandmother. Participant's 16 year old son and two daughters (aged 10 and nine) live with her and their home is rented from a Housing Association. Participant does not receive regular payments of child support and was receiving Income Support until recently. She is now in full-time education.

(a) '[T]he oldest one I couldn't marry her father although it was all arranged. He committed perjury on the banns ... I married [son's] father. We were married for six weeks ... we married on May 1st '82 and [son] was born January '83 ... so I was already on my own, long before [son] arrived.'

She married her younger daughters' father in August 1989.

(b) 'I'd already got [older of two daughters] by then. We were living together ... We'd been together about a year before [she] appeared ... That lasted six weeks and one day! (*laughter*). He went off with somebody else and basically I was a mug and I took him back again ... He came back the Christmas. I had [youngest daughter] in the May, which was 1990; we moved up here in April '92; I worked from May '93 to May '94 and he left me in April '94.'

(c) 'He left me the April. We moved here the end of July. I managed to get a mutual exchange. I advertised in the local shop ... I mean everything that was in the house was mine but it didn't matter where I put it, I'd already put it there before when he was living there. Do you know what I mean? It was almost like cleaning out the cobwebs.'

(d) 'Well really and truly, all things considered we buck the system when it comes to poor families and their health because we're all a very healthy family. Apart from me and my depression ... We've had a bad year this year. I was in hospital in January with ... quinsy ... It wasn't nice. I wouldn't wish that on my worst enemy but by the time I'd recovered from that which was quite a while, it was about six weeks that I was ill and then my dad was taken ill and rushed into hospital. He died a week later on my daughter's birthday so that wasn't particularly nice (we always said his timing was impeccable) but he'd only gone in for two days, you know.'

Participant described in some detail difficulties surrounding her father's funeral and her mother's adjustment to life on her own. She came to live with participant following a burglary at her mother's home and stayed for four months. There has also been some uncertainty about the financing of participant's education (see further below) and the direction of her son's.

(e) 'At the minute [son] is part way between throwing in his 'A' levels at college and doing a modern apprenticeship or something. He's actually in town at this moment in time.'

2. Education and Employment: History and Prospects

(a) '[Initially] I worked in a factory. I left school on the Friday and started work in a factory on the Monday, purely and simply because it was the only place around that was employing anybody ... I left in the February [to have oldest daughter] so it was from the July to the February.'

(b) 'I was working in a mental hospital in Cornwall when [oldest daughter] was little. I did full time work. I had my sister living with me. That didn't pan out too well but I stuck by it for three years and then when [son] was little I went part-time in the evenings but that was only a three month contract.'

Participant was working when her marriage broke down.

(c) 'I was a care assistant at one of the local homes for adults with severe learning disabilities: that's the terminology!'

(d) 'I managed to struggle through for a month [after separating from husband] but it was hospital work so it was shift work. Early mornings and late nights and I just couldn't hack it with the kids at home. It was just too much.'

Since then participant has undertaken a number of courses of study.

(e) 'I did a distance course with the University of Wales [through the support group]. [The Project Worker] told us about it; there were leaflets thrown at us and I'd already done a GNVQ, advanced GNVQ, in Health and Social Care at college.'

(f) '[The distance learning] was a certificate of inter-personal skills for volunteers (*pause*). It covered basic counselling skills and group dynamics; that sort of thing, you know, helping techniques, strategies ... and I got a distinction.'

She is now doing an HND.

(g) 'I looked back at what I'd done in the past: the work experience that I'd had; the qualifications that I've got and they're all in the sort of 'care' role. The trouble is with that sort of work is that you get so heavily involved in your clients and it's very difficult to leave your work at work and not bring it home with you ... and I just decided that I didn't want to go back into that and I don't want to go 'shit shovelling' if you'll excuse the expression. I don't want to go back to that ... I can do that without qualifications so I wanted to take it a little bit further and what I was thinking of is something along the lines of disaster relief.... (*laughter*) ... making sure that the right personnel are there at the right time, in the right place... but that sort of thing. If it's disaster relief, it's in there, do the job, get out again. You're not there long enough to get emotionally involved with what you're doing and I am one of these that gets emotionally involved, you know, fairly quickly. When I was working in the nursing home and we all threatened to go on strike, we were working out which clients we were going to take home with us ... All I need,

I've looked at the Oxfam site on the internet and to be able to join Oxfam, all I'd need is two years in personnel ... and they would take me on straight away.'

(h) 'I wanted to go back to college and there had been adverts in the local paper to say that HND's were coming to [the local college] but they didn't say which ones and it was a very late decision. I was looking at doing an HND in Care Management ... because I thought, you know, I can carry on with my caring, you know, profession so to speak, but in a management role and when it came down to it, they didn't get that course [locally] so I had the choice of: Business and Leisure; Computing: Travel and Tourism or Public Services ... [Public Services] was the only one that came anywhere near what I was looking at although a lot of people did try and put me off.'

Eventually, she hopes to take a degree.

(i) 'I'm hoping that by the time I've done my two years on the HND, they will actually be bringing the degree year up to [local town]... Travelling isn't an option. I don't have a car; I don't have the money and I've got young children. Well young children; they're nine and ten.'

3. Participation in NDLP and Financial Incentives

(a) '[When] I went on to Income Support ... I remember vividly I had a barney with my oldest daughter because ... I'd had a bit of a social life. I'd been at work. I was having contact with people outside of the home and we had one almighty row one night and I said to her 'it's all right for you. You can get away from here. You can go out and you can escape from all this'. 'You can go to college' is what I said to her and her parting remark was 'what's stopping you from going to college?' and I went to bed on that thought.'

(b) 'I did Income Support for the first year at college and the second year, I applied for a grant because I thought I was going to be better off ... It was the LEA maintenance discretionary award or something I think they called it then ... I thought I was going to be

better off because I was expecting maintenance from the children's fathers and I also thought I'd be able to work part-time as well because the children were at school and if I wasn't at college on a day, then I thought you know maybe I can do a bit of part-time work ... [but] I got no maintenance basically.'

(c) 'I did try [to claim Income Support] ... but I was pennies over the top apparently but what they seem to forget is that not only do you lose your Income Support which is a guaranteed weekly income, you also lose your free prescriptions, your free dental care, your free eye care, your free school meals and bearing in mind I had three children at school ... I was worse off, but once I'd claimed the grant, I had to carry on on the grant for the whole 12 months. I had no choice in that.'

(d) 'When I first started the college, I rung Income Support and I said 'it's too late in the year now for me to claim a grant' because I'd made the decision very late. I mean it was July/August before I decided to start in the September, so it was too late for me to claim a grant for the first year and the DSS didn't really want to pay me Income Support while I was studying but they had no option in that first year because I had no other income but the second year, you see I had the option ... They'd said to me 'claim it, you will be better off' ha ha ha you know you'll have the maintenance and all the rest of it 'til you finally find out exactly how much you're getting and work it all out.'

(e) 'I've got a loan and a grant.'

'The loan is going to be two year's worth of loan. Maybe three if I go on to do the degree ... I had no choice [about taking it].'

(f) '[The grant] is a maintenance grant.'

'You get different amounts ... you get a certain amount for the oldest child. Because I'm a lone parent the oldest child counts as a spouse and then you get I think it's some ridiculous amount, I get something like about £300 a year each for the two girls which is (*laughing*) I wish I could keep them for £300 a year ... I think it works out at about £1400 a year.'

(g) 'I would prefer [to get Income Support] ... because there's security in it. I know it sounds daft but there is security in that. You know where your next loaf of bread is coming from ... I would be financially better off on Income Support ... I'm going to have a lot of money that I'm going to end up owing.'

(h) 'I know it works out over 52 weeks, my income would be £140, well say £150 that's rounding it up by 12p that's all, ... over 52 weeks ... I'm still waiting to find out [what I am entitled to claim during vacations] because you get conflicting advice ... You know, I ring the DSS one day and they say 'no, you can't because your money is worked out over 12 months - over 52 weeks ... I ring the council about my Housing Benefit and they're saying 'but during the 11 weeks summer holiday, you can claim Income Support so you won't have to pay rent' and I'm saying 'but Income Support have said 'no'. 'Well, you best check with Income Support'.'

(i) 'That's the way I've worked it out [that there will be no Income Support during the vacations]. If it comes back that, yeah, I am entitled to claim during the summer holidays but you see the rulings have changed so much in the DSS and in the Housing Benefit Department that nobody really seems to know what the hell they're talking about ... I rang them all up last week and they all promised me 'phone calls by Monday this week and I'm still waiting; you know what it's like and what's today? Friday ... I had to chase the Housing Benefit Department and I have got to pay £40 per week rent ... but the thing is I was on £111 a week DSS ... and my rent was paid ... I was getting Child Benefit on top of that: I haven't counted the Child Benefit in any of this ... I mean luckily we're not ill people which is just as well ... when I was doing my GNVQ, they reckoned I could afford £70 so I couldn't get free prescriptions; I couldn't get free eye care; I couldn't get free dental treatment ... I'm worse off ... There's the childcare costs; there's the travel costs. I have to pay £75 a term for my bus pass ... we get a reduced rate; it's cheaper ... through the college.'

Participant is partly motivated by the personal satisfaction her studies bring:

(j) '... and then when I got my second assignment back and it was distinction no problem, and I thought 'I knew I could do this - I knew I could do it'.'

However that is not her only motivation.

(k) 'No, there's also the money factor. As I said to you the other day – I want to get off benefits, I want to stay off benefits and I want to be earning a wage so that if my kids need a pair of shoes, I can just go down the road and buy them a pair of shoes; not have to rob Peter to pay Paul to do it. You know, the kids will be wandering around for two or three months with the shoes hanging off their feet before I can go and buy a pair but I don't want to live like that for the rest of my life. ... [I]t's also motivation for my kids. If I can do it, at my age, with all the problems that we've got anyway, then there's no reason why they can't do it. I can turn round to [son] in a couple of year's time and say 'well, I've got my HND matey, you know. What's your problem? You're a lot younger. You've just come from school. I mean, I didn't get the opportunity as a child, so what's your problem? Why haven't you done it? Why aren't you making something of your life? And that again, is another thing. The opportunity side of it. We never had the opportunity when we were kids and the opportunity is here now and it's on my doorstep.'

There are some concerns about the extent of her loan.

(l) 'I hate owing anybody any money. I mean just take a look around my house. Look, everything I've got is bought and paid for, 'cos it's all second hand but at the end of the day, I know that I'm going to be able to pay it back because there are set rates for paying it back ... I suppose I'm going to owe about £9000 or £10,000 by the time I'm finished ... It's going to be a hell of a burden ... I can't afford to think about that now because if I thought about it now, I'd stop college. It's a case of, hopefully, I'll be earning the money when I'm finished to be able to pay it back and if I get the opportunity, then it'll be paid back a damn sight quicker than they'll be taking it off me, if you see what I mean ... just to get it out of the way.'

(m) '[A]t the minute and I know that sounds horrible but I plan to go back on benefits and if nothing else it's to get my maintenance bonus and my back to work bonus because I've missed out on all of it. I don't qualify for anything ... the Government wants us all off benefits and into work. I've come off benefit but I've had no help ... I mean really

and truly I didn't qualify for the Lone Parent Adviser. It's just that I was screaming down the 'phone at her and she decided that maybe she ought to help me.'

(n) 'I spoke to [NDLP Adviser]. Told her what I was planning to do. This was back earlier in the year and she was behind me 100 per cent which was nice: 'any problems, get back to me'. So I tried to get back to her when I'm told that my grant's not going to come and I wanted to know whether I had to hand my DSS book back the day I started college, whether I had my grant or not. Do you see what I mean? ...and I couldn't get hold of [her] so they left a message for her to ring me bla-de-bla. This went on for nearly two weeks and I got no answer from her by which time I'm two or three days away from starting college and I'm flapping now, you know. So I rang up again and someone said to me 'have you got the freephone number?' I said 'I didn't know there was one'. I wasn't aware until that point that there was a freephone number to get hold of a Lone Parent Adviser. So anyway, I spoke to a part-time lady. She hadn't long been in the job but she was really nice ... She was really good, although since then I've found out that maybe it was not the right advice to give me but she said to me 'whatever happens, don't give up your Income Support book until your money comes through. When you've got your cheque in your hand, then send your book back.' So I said 'that's all very well but I'm worried about getting done for fraud or something 'cos I'm claiming benefit when I'm entitled to other money.' She said 'yeah, but you haven't got that other money yet' so I thought 'OK fine'. So we left it at that and I felt a bit better then because I thought 'I've had advice to keep hold of my book and cash it as per normal until I get my cheque' and so I did that. Anyway about a fortnight after that [NDLP Adviser] rang me 'oh, I got a message.' I said 'well, it's a bit bloody late now really isn't it?' but I explained to her what had happened and she said 'oh, no, no' she said 'you should have given your book back'. So I said 'yeah, that's all very fine but what am I supposed to live on? How am I going to put electric on the meter? How am I going to feed my kids? I can't do it on Child Benefit alone'. She said 'oh, yeah but you know' and I thought 'no, there's no buts about this'. My family comes first and OK I'm going to college because I want the qualification so I can come off benefits, stay off benefits and not claim. I don't want to claim even Family Credit or Tax Relief or whatever it's called now. I don't want it. I've had benefits all my life and I just don't want it any more and that was the idea of going to college and

I had these brick walls being out in front of me all the time and by this time I'd thought 'I don't want to go now'.'

(o) 'I've not met [NDLP Adviser] at all ... The only contact we've had is over the telephone ... She's never here ... You've got an awful problem nowadays trying to get hold of her on the 'phone anyway.'

She is similarly sceptical about an earlier experience.

(p) 'I wanted the DSS to pay for my driving lessons because the qualifications I already had I knew would get me work, but because the work is now moving more into the community, then we need to be able to get around and I felt, you know, a lot of the jobs that I'd applied for needed driving licences and I felt that if I had that then that was a way of getting off benefits ... that was before the Lone Parent Adviser was appointed, you know actually in position and ready to go. I queried it with her when she first came. That must have been the April I think. I left it 'til about the April and I queried it with her. Nothing really came of it. She said 'when you've made the decision, then come back to me again' but I thought 'well you can't make a decision without knowing the pros and cons really can you?' So I just left it at that. I thought 'well, sod it. If they can't be bothered, then I won't be bothered.'

(q) 'In theory [NDLP] is a good idea but in practice, it's not ... If you look at the circumstances as to why somebody has had to claim Income Support as a lone parent, nine out of ten times, it's because a relationship has broken down. Nobody is going to tell me that in six weeks anybody is going to get their act and their life sorted out enough to even think about going back to work ... six months would be more realistic ... If you make your claim, I wouldn't see a problem in advice being given from six weeks onwards but no pressure. I mean it's a depressing situation. You've got people who have just become widowed or you've got people who have been married for fifteen, twenty years that have never had work where their partner has just walked out on them and they've got six kids.'

(r) 'I will be purely self-driven. I'm not going to have somebody tell me what I'm going to do and what I'm not going to do and I'm not going to have somebody tell me six weeks after I've gone back on benefits 'you have to get a job'. I'll do it when it's right for me.'

4. Childcare and Family Responsibilities

Participant explained her decision to give up paid work when she became a lone parent:

(a) 'I just couldn't do it. I couldn't do the early mornings and the late nights. I felt at the time that the children needed me. Their dad had just deserted them and I felt guilty 'cos I wasn't here when my kids were crying and wanting to know what had happened ... My oldest was bunking off college basically 'cos [she] had just started college. She started bunking off college and being late going in and things just so that she could be there [for the younger children] ... it was the only way ... [but] it wasn't fair on [her]. I mean ... she was losing her way at college. She was drastically behind with everything. Eventually, she gave up. She bunked out of college because she couldn't cope with it. She was so far behind, it would have taken her too long to catch up.'

(b) '[The] advanced GNVQ in Health and Social Care ... was a [full-time] two year course ... It was OK actually. I had extremely sympathetic tutors. I was extremely keen on the course that I was doing and after about four months I spent more time at home than I did at college ... I was what they called 'fast tracking' and I was doing it at my speed in my time and it worked ... I was still going in two or three days a week but I wasn't attending every lesson. You know, once I'd got the gist of what I was expected to do, I had my assignment in my hand and it was like 'bye, I'll see you when I've done it'.'

(c) 'I was intent on finishing this course [the advanced GNVQ]. I wanted that qualification because ... I have lots of experience in the field but I have no paperwork to back it up and it was the paperwork that was going to pay me the better wages.'

(d) 'Mum's really good and has the kids for nothing but I mean, I feel really guilty about it. If it wasn't for mum, I'd have to pay somebody ... Mum comes here which ...

makes it even worse really because mum's travelling to come and look after my kids ... She lives, what?, a mile and a half up the road. Especially in the winter. It's not too bad in the summer when the weather's nice and you know she can walk the dogs through but when I start college at nine, I have to leave the house at quarter past eight, so mum has to get here for eight o'clock ... The children leave at about ten to nine ... you're not going to get a childminder, you see, to have children for that hour in the morning and a couple of hours in the afternoon.'

(e) '[T]wice a week she [mother] comes in early in the mornings ... After school, I think that's twice a week but it's on different days to when she's here in the mornings ... if I manage to get, you know, a lesson out or whatever and I can get home in time for the kids, then fine.'

(f) 'What I find frustrating about the system at the minute is that they concentrate on people who have got children from the age of five which is all very fine because you can find childcare for children from the age of five and under five even. I mean, that's the easy bit, but when they get to nine,10,11, they're not old enough to be in the house on their own; they're too old to be looked after by a childminder; they don't fit into any of their nursery schemes and playschemes and things; they're too old for that.'

5. Network of Support and the Role of the Support Group

Participant has relied on her mother and older daughter for support (see 4 above) but has also been very involved with the support group.

(a) 'I got roped into [the support group] (*laughing*) ... [I]n Cornwall there weren't any support systems. There was nothing like [the support group] and I dealt with my problems on my own before and I didn't feel the need to involve anybody else in my private life, so to speak, at the time. I felt that I could deal with it on my own but my friend ... we became friends through the boys 'cos they're at the same age, they're at school together, [she] was already involved in [the support group] and basically she dragged me into it by saying she needed help at group and I started, with her being a Rep.'

at group, I started going to group. I think she managed to drag me along some time around the end of October and in the January they made me deputy Rep. (*laughing*) so that's how long I've been there ... January 96 I was deputy Rep. and [the support group] just took over my life ... I didn't realise it was happening to be honest ... We were organising events and supporting each other so you'd expect 'phone calls any time of the day or night. This is where 'Comtel' when they first came up with cable telephones in the area and it was free evening calls, we all went on to Comtel so that we could talk to each other to our hearts content all night and it didn't cost anything.'

(b) 'I think I got more involved in the organisational side of it rather than the personal side of it with other group members because with [friend] being a Rep., she had, you know, her responsibilities going to meetings and such like and then with having a deputy Rep. that she could rely on to turn up to meetings and make sense of it all and having a little bit of common sense enough to be able to organise events and things ... it got to the point ... well there were some days, we used to laugh about this, but we used to do a boot sale every Sunday and there was one day when [friend], [another group member] and I had 12 children in tow and we still did the boot sale. So you can imagine, I mean, it wasn't an easy task at all but at the end of the day, it was our only means of socialising outside of the house. It didn't cost anything to go and meet other people and chat.'

(c) '[T]hen you realise after a while you know, there's something comes up that you want to find time to do for yourself and there's no time in the week to do it. My calendar got ridiculous. [Friend] would come over for a cup of tea and we'd be discussing something and she'd say 'oh, on such and such a day, this is happening and I'd look at my calendar and think 'you are going to laugh'. You know, if I get one day a week where I'm not doing something for [the support group] I'm lucky.'

(d) 'I threatened to go to college. I realised that I had no time to myself and I suppose I used college as an excuse really to back out of it but I realised that people were depending on those of us that were doing the work much too much. They were sitting there with their hands out begging all the time, you know. I know it's an extreme way of putting it but they were sat there begging all the time and they weren't prepared to get off their backsides and do anything and I got cross.'

(e) 'Well in January of this year actually I decided that, well I was ill, and I was still having people coming round to me saying 'we need this, we need that. Can you do this? Can you do that?' and I can't say no. Then when I was admitted into hospital at the end of January, I said you know, something's got to give ... I was told that you know, the illness was stress related 'you're run down'.'

(f) 'I did warn them in January and it was 'oh, you can't do that, you can't do that. What are we going to do? we're not going to be able to manage' and I said 'no, this is time for me now: I'm getting on' ... I don't go to groups now because if my college timetable had allowed it, I would still be attending groups. So I would still be deputy Rep. but Thursday mornings is our meeting days and I'm at college on Thursdays all day.'

The support of the Project Worker has also been important to the participant, particularly as she moved off of Income Support.

(g) 'Well she knows that I'm capable of attacking the DSS myself and you know, doing the research that's necessary. I can do all that myself. But it was just somebody to off-load on ... just to be able to put things in perspective and prioritise if nothing else.'

Participant Number 7

Interviewed on 10.1.00

1. Family Circumstances: Past and Present

Participant is aged 29 and has two daughters aged, seven and four, from her marriage. All are in good health. They have lived as a lone parent family for two years and participant has been divorced for a year. Her ex-husband is in the army and they were living in Germany when they separated. She and the children lived in an army hostel in Wiltshire for six months before moving to their present home which is owned by a Housing Association.

(a) 'I had a certain amount of time to get out the quarter and you know, move back here... but as nothing come up property wise they got me into the hostel. I could have stayed in my marital home for six months but I didn't want to stay around.'

(b) 'You know, we only had what we took with us basically. I mean [the hostel] was OK. It was a bungalow. We had our own amenities and all that, you know and they were very good and that, but it was awful 'cos like all our stuff was sent in storage so it was at the bottom of the road. We could see it but we couldn't touch it (*laughing*).'

(c) 'We had a Families' Officer who put all the forms through for us. She did all the paperwork ... and sort of contacted the local areas that we wanted to move to and just basically filled in the forms and waited. I'd get accepted or denied.'

(d) 'When I moved in [to present house] I wasn't that impressed 'cos they were saying 'oh it didn't need anything done to it' and it was a disaster. People around were getting these grants, you know decorating grants and that and they said that this was fine. Well it was a couple of old people who'd lived in here before and it was run down to the ground but I mean, I lived with my mother for six weeks after we took the house over so I could clean it up.'

She describes her relationship with her ex-husband:

(e) 'He'd come and see the children in the hostel and that but then it was very bitter towards us. We didn't sort of part a word ... He came a couple of times with him being in Germany still, it was difficult. It was like Easter. He came in the Easter and he had them in May 'cos then he was sent away to Bosnia ... He's just got back ... He got back at Christmas time so it was the first time at Christmas that daddy had seen them for several months.'

'He says he'll probably have about six/seven months clear before he has to go away again on long term but he said exercises and things come up.'

In the meantime, he sees them:

(f) 'when he can and when I let him basically because it's difficult because he ain't got nowhere to stay: he's got to come to my home ... He used to [stay] but this time I sort of said I can't have it no more and he's got a new girlfriend now, so he's sort of got his own life so he just comes and sees them when he's ... got five minutes (*laughing*).'

(g) 'He's based up in Ipswich so he just travels down ... We've sort of said like every other Sunday he'll come down ... but it's supposed to be his first Sunday this weekend and I've said that he can't come this weekend (*laughing*) so it's not convenient for me but that's the first time I've actually said no, so he's not liking it very much at the moment.'

(h) 'I won't have him like, you know, some parents, they go to for the weekend or something. It'll just be like for the day ... and obviously, when the weather's bad, I don't like the thought of them roaming the streets, so they're actually in my home so I'm not getting the break that I want.'

(i) 'I call him their father rather than dad at the moment (*laughing*). There's a big difference at the moment. Then as soon as something happens, he's always the first I contact. You know it's funny ... I mean [daughter] last weekend cracked her head open and as soon as she'd done it, it was him I 'phoned you know, to say 'oh I just wanted to let you know'. I suppose it's covering my back as well 'cos then if he turned up and he

said 'oh what's [daughter] got this on her?' It's covering me. So I don't get accused of anything ...'

(j) 'It's like for example, my eldest daughter's birthday and because I don't drive and he does, she was like 'oh can he take me to this Fun House? I want my party at this Fun House place' and I'm like 'you're not relying on daddy's coming down: I can do it for you. I'll find a way.' You know it's as if I've still got to rely on him for a lot. That's why I wanted a job to sort of bring in some money towards the house myself: not relying on him still. Though I'm divorced from him, 'cos I've got the children it's as if we're still connected.'

(k) 'I mean school reports have always been glowing. I always worry that you know things are being caused: upset, you know. [Older daughter] does get a bit bad behaviour when her dad comes back after a long stint but the school's very ... if I hadn't told them, they wouldn't know. They said some children you can tell if they're from single parents, you know disruptive or whatever but the teacher said at the very first parent's evening, if I hadn't have told them, they wouldn't have known. They don't mention him or anything, so ... (*laughing*) I don't know if that's good or bad.'

Participant and her ex-husband have settled their financial arrangements.

(l) 'We didn't have any finance battles but he just took all the loans and everything off. So he's paying them off. So he hasn't got it to give and that's why occasionally if I say to him 'oh, I need help', he'll give me half towards shoes or whatever but he's very limited in funds himself ... (*laughing*) so he says... [but] I know what he earns and I know that (*laughing*) I didn't leave him that much in debt, you know.'

(m) '... 'cos I suppose he's in the army, it was all sorted out for us basically but there was a couple of months where things were taking time you know getting through so I was on [Income Support] for a little while ... and for a little while I was getting both [Child Support and Income Support] because he wasn't paying enough but they've altered it now and so I've lost the Income Support and just get the maintenance.'

(n) 'I was getting full Housing Benefit, Council Benefit, if I went to the dentist/opticians, anything like that. Milk, you know at the end of the day you knew that you had milk for the children ... School dinners were paid for whereas now I've got to buy the school lunches and all that sort of stuff ... It all helps, you know.'

(o) 'What does he pay now? ... I get about £6.00 too much they said, a week but if you think of what I've lost: what I'm paying out for my housing; my Council Tax on their own. It covers that way over.'

(p) 'Don't get me wrong, it's still good the Housing Benefit. I mean this house is about £80 odd a week and they pay about £70 something of it now ... [but] if you want to go for anything, if you're not on Income Support, they don't want to know you.'
'Uniform I found it with. I was offered the uniform grant and then I was told 'oh no you can't have it, you're not on Income Support' ...'cos the school that my daughter's at, there are quite a few lone parents, you know, and quite a few of them are on benefit and to hear what they get offered. I mean like my fridge broke down. If I'd have been on income support, I could have got money towards a fridge. I mean I'm lucky I've got SSAFFA: they help me.'

2. Education and Employment: History and Prospects

(a) '... 'cos I married quite young, all I ever did was shop work so I haven't got a career or anything but I'll probably end up (*laughing*) back in shop work ... just for a few hours work while they're at school just to bring a bit of money in, you know.'
'It's not what I want to do but I think, like I say, I've missed my boat with what I want to do, I chose the children at the end of the day.'

'I mean I always wanted to be a hairdresser. I know it's not ... but it's what I wanted to do but I couldn't even afford to set that up now. It costs so much to get me going.'

(b) 'When I first got married. I worked in like the NAFI, shops run by the army and yeah just that really. Oh and in the play schools ... I helped out in the play groups after I had them.'

(c) 'When [older daughter] was only in school for three afternoons a week ... I got a little cleaning job after school. [Older daughter] was old enough to go to an after school club but that still left [younger daughter] so a friend said she'd look after her for me and two weeks into the job, she backed out on me, so I had to leave 'cos there was no way I could afford a childminder because I was only working two hours an evening ... and I lost nearly all of my Housing Benefit.'

'So basically I was getting it and giving it away and I had no money left for childminders so when she let me down, I had to quit the job.'

(d) 'It sounds awful but when I was a cleaner I sort of felt 'Christ, I'm surely worth a bit more than this at 30 years old, you know. (*laughing*).'

(e) '[I]t makes me mad because it's as if I've got to sit down and wait for my children to grow up and even that little job that I had to quit, you know it didn't work out, so it's as if I've got to sit back and wait five years before my life can start a little bit whereas your ex's is carrying on ... I wanted to get a little something when [younger daughter] was in full time play school but that's not going to work 'cos time you drop them off, it's nearly time to pick them up again but hopefully, yes I want to get a job when she starts full time school ... At least after Christmas 'cos they take settling in time and that. They don't start full time straight away but this time next year hopefully she should be in proper full time school and I can start looking for something. I did a computer course ... you know, I did level one but then again, I was on Income Support so I got it free. I can't get it free now so that's sort of holding me back from going on to do level two (*laughing*) 'cos I can't afford it.'

(f) 'I've looked into ... correspondence because I did it when I was married, correspondence, but the course I did then isn't worth the paper it's written on now. Things change. It was for play school but what I needed [now], they can't teach at home

... Well first, I just wanted to do my GCSE and get my English and maths up to standard again because like I say, it's been quite a while since I've sort of studied or anything and for my confidence really: get that sort of up and they say they can't teach that at home because what you learn ... like sitting ... for an hour, we could teach you in class in five minutes.'

(g) 'I've been to the college ... I had an interview up there and because I haven't been in the education system ... they think I need to do the two year course and I can't possibly at the moment afford a childminder full time ... there's a crèche up the place but she's still got school and I couldn't afford to split the difference.'

'and when I went for the interview at the college, I don't think I was ready for that then, you know. I don't think I was strong enough in myself to walk into a college.'

'Not so much the strength. I don't think I've got the courage to start because they said you've got to do a test and all that to start and I don't know ... you know what I mean? You don't know what you can do. When you haven't done something for a long time ... and the thought of getting this test to find out what I can do (*laughing*).'

(h) 'A lot of people do go on after the children have gone and get their education but I just think that as time goes by because of the money situation, it'll be the fact that I just need money brought in the house rather than sitting back and training for the long run.'

(i) 'I mean I've put my name down on silly things to try and get a bit of money here, there and everywhere. I've done Avon, I've you know ... but it just don't work. It's not working ...'

'I've 'phoned up these leaflet deliverers you know and not had a 'phone call back about it.'

'I'm down as a volunteer [at daughter's play school], you know ... 'cos I'm on the play school committee, you know ... if ever they need help, [I said] that I'm there.'

‘[T]he lady who runs [the after school club at children’s school], she has said to me ‘you can come along and you can even bring your children along’ and she said ‘oh, if you give me your details if I need any help then ...’ So I mean I’m down on all them. My name’s down on all of these things (*laughing*).’

Her motivation for working is:

(j) ‘money ... money and wanting to get out there and meet people ’cos I mean this is basically it: me walking up and down the school, you know. It’s the sort of contact I get at the moment and I suppose being around so many people before, you know I’ve gone from that to nothing so I want to get back out and meet people as well, you know that aren’t fixed to lone parent societies or divorce groups or ... I’m sick of being in a group, you know.’

(k) ‘I feel like I’ve always been grouped. It was like when I was married I was Sergeant so and so’s wife. In the army you do it this way and whatever you talked about was army. Now you come out and there was divorce... I went to a divorce group to help me get through divorce: we was all divorced. Now it’s all lone parents, you know. I’m just going along in these little segments of my life (*laughing*).’

(l) ‘I can’t really look forward. I’ve learnt sort of not to try and plan too much ’cos you always get disappointed so I sort of live day to day. Just getting stronger and going forward whatever really. Just take what comes.’

She explained how her confidence has grown:

(m) ‘Oh it’s definitely built up. I mean ... if we’d have spoke like two years ago ... some of the things I’ve done, I would never have dreamt of doing. I mean I’m on the committee at play school; I’m on the ... Saturday club. I do that every Saturday with the children ... I take my children along ... [A] friend of mine runs it and I just help her. I’ve joined the committee so my ideas can go forward. It’s not a job or anything: it’s not a paid job or anything like that but it gets me out and I’m doing things with the children ... and I don’t have to pay for it, you see ’cos I help run it. I mean I pay for their food and that but I don’t actually pay for the sessions.’

3. Participation in NDLP and Financial Incentives

- (a) 'I mean this work business ... I don't think it sort of tells you enough because I mean because like you just said 'do you know about this, that and the other?' No, so I could be missing out.'
- (b) 'I've heard about [the NDLP] you know but I've not really looked ... Seen [the ads.] but I don't fit them ... I've not really taken much notice of them 'cos ... it's not to do with me really.'
- (c) 'It just feels like they want to help you get off this benefit but if you're not on it already then pffff ... do your own thing.'
- (d) 'I just wish there wasn't this thing about you've got to be on the benefit. If you're a lone parent, you should be able to go and just get help. Not even help in you know all the benefits that you get, but just steering in the right direction a bit more and giving you the support you need until your children are in full time school.'
- (e) 'But the thing is why has it got to be that there is an Adviser for people on Income Support. Why isn't it that there is an Adviser for lone parents wanting to get back to work? Why is it put in the category you've got to be on Income Support before you get anything?'
- (f) 'My ex-husband's supporting his children You're criticised for not and then you're criticised for trying to. It's as if you want to try and do something but you can't. You're pushed backwards all the time and when you're on your own and you're going through things, it brings you down even further when you're banging your head against a brick wall all the time 'cos you can't do the things you want to ... It's as if you've got to be dead low to get any help, you know.'
- (g) 'I have witnessed quite a few people sitting back getting all their Income Support and basically getting maintenance as well and that makes me cross though people in these

organisations say it doesn't happen very often. Well I've been here a couple of years and I've seen quite a few people getting both and when you're doing it the right way, you still get pushed under.'

(h) 'In a way I want to go out to work not only for money but to get me out. I mean if you're a lone parent on your own, I think it's good to get out there and mix and whatever. I don't have a problem with that at all. I do even feel like some lone parents sit there and get all these benefits and just watch their kids grow up. I mean I think it'll help me to get out and get work.'

(i) 'You know, we're known as soap operas 'cos all we do is sit at home with our children at school watching soap operas, you know and it's sort of categorised as in 'I go out and do a full day's work' but we're here looking after our children full time.'

(j) 'I get my income through him. That's how I look at it 'cos otherwise I couldn't cope with the fact that he's paying money still and it's relying on him. I'm getting paid to look after his children and that's how I have to see it because the thought of him supporting me as well ... I'd prefer me to go out there, work, bring all the money in and not have anything from him ... not have it ... but it's their way of supporting their children. I think that it's down to money all the time but there's different ways of supporting your children. I don't pay for my children financially. Does that mean I'm not looking after them?'

4. Childcare and Family Responsibilities

Participant has found the issue of childcare problematic (see **2(c)** above).

(a) 'cos that's the problem. I mean you go into shop work and the money that they're giving out are what nearly childminders are asking so you're working for the childminder.'

This was partly the reason why she decided against going to college.

(b) 'It wouldn't work out hours as well ... it would mean like me saying to my mum 'can you have the children?' It's not like 'can you look after the children for a couple of weeks?' This is a two year course we're talking about, you know and you can't tie somebody down. I'd end up losing it half way through. She's got her life too and I can't afford to pay a childminder for two whole years. I've got to think that this time next year, I want to be in work earning, not studying.'

(c) 'But then I do have strong feelings about letting my children go. They've been through enough, you know. I don't want them at five and six to go to a childminder after school after being without me for six hours to then go on to somebody else. At the moment, I mean give them a couple more years, I might feel differently but it's still at the moment I don't really want them to go to a childminder. That's why when I did the little job it was with a friend, with someone they knew.'

(d) 'If I did it now, I wouldn't do it with friends 'cos it can fall through. (*laughing*) It would have to be a proper ... childminder's job but it's got to be when I feel they're ready 'cos although it was only for a couple of weeks, they suffered. They didn't like it at all me being at work.'

(e) 'I've always felt that you know ... I mean everyone's individual but I could never understand these who have children and then go back to work straight away full time ... but it's all individual I know ... I suppose I feel it more because of what they've been through but that's why I say maybe in a couple of years I'll feel different... At the moment I just feel I want to be there to take them to school and pick them up.'

(f) '[The after school club at the children's school is] every day 'til six o'clock. After school 'til about six o'clock. It's cheaper than childminders. It's only something like a couple of quid a session ... They have to go to the school ... It's more if you're working full time or part time but it's only about £2-£3 a session.'

'I did feel it was very strict 'cos obviously, there's a lot of children, three or four members of staff and I thought 'well, a five year old being in school for six hours and then going on there for another two to three hours.' They like to let loose don't they? and

be children at the end of the day but I mean it's a good group. They take them into the hall and do PE with them. They give them something to eat but that can mean a sandwich whereas I know my children don't eat very well so all they'd eat in the week is sandwiches.'

(g) 'They like coming home to mum. They're still young at the end of the day.'

5. Network of Support and the Role of the Support Group

Participant acknowledged the support of the army (see **1(c)**, **1(m)** and **1(p)** above) and of her family (**1(d)** above).

(a) 'Well [army] family officers, whatever you know. If you had a problem, all you had to do is 'phone. That way I'm not so worried. I mean I'm lucky, I've got family support.'

(b) 'I moved back [here] 'cos that's where all my family are.'

'[In the] early days ... I would have been lost without them ... but now I sometimes wish that I'd gone somewhere else 'cos I was brought up round here so I've got a lot of memories here of even when I first met my husband.'

(c) 'My mother looks after [the children] when she can. Occasionally, you know once or twice, they've been over for the night and that you know but if ever I've got anything happening and I say 'Oh mum can you look after the children?' If she can she's here ... and she helps me financially as well.'

(d) 'I've made a few friends ... 'cos I suppose moving back, all my friends were in Germany so I contact them through post and whatever but I'm just sort of starting again. I say 'Hello' to people up the school and that, you know and getting friendly with their mums and that ... My sister's my friend basically and she's got young children as well so we sort of see quite a bit of each other.'

She attended a 'divorce discovery workshop' which she found helpful.

(e) 'It was where you go and watch this film and sort of discuss the different issues of the film and all that in your groups. You just sit around with other people and sort of, you know, it helps ... six weeks then it was and I done it twice 'cos I went back as a helper the second time and we've got a social group. We're going out like this Saturday ... and I 'phone .. we've got each other's 'phone numbers. It's built friendships as well ... The only thing was they were a lot older than me and the groups are doing a lot older things than I'd probably like doing, though I don't know really what that is (*laughing*), you know, they're like 50 plus, so I mean I'm getting friends but they're all older and got older children and all that.'

The support group has also been important to her.

(f) '[The support group] has been brilliant but it's still we're all lone parents ... I was seeing a counsellor and she gave me the name and told me where it was and I just went. I mean but even that was a big step: me walking into [the building].'

(g) 'I mean [the Group Rep is] great. You can 'phone her any time and talk if you want ... if she's ever answering her 'phone (*laughing*) she's always engaged but ... [other members are] not at the moment friends. I say 'hello' to them and they're polite and everything and we talk up the group but [they're] not friends.'

She tries to attend group meetings every week and has recently volunteered to help.

(h) 'I've said that in future I wouldn't mind helping out, you know where need be. I don't really mind. I'm involved in [this] area for children so I'm sort of open. I'd sooner do things, you know.'

Participant Number 8

Interviewed on 11.01.00

1. Family Circumstances: Past and Present

Participant is a 47 year old divorcee living with her two sons from her marriage aged 13 and almost 11 in a three bedroom house rented from a Housing Association. She has recently moved from Income Support into paid work.

(a) 'I haven't actually been that well this last year: I had a mini stroke. They put that down roughly to stress with my eldest who's developmentally delayed.'

(b) '[I]t's his genes that are wrong. So with his genes being wrong, they actually reckoned he had two syndromes ... So there's no name for it ... That is actually part of the problem because you can't say it's (a), you can't say it's down's syndrome, you can't say it's this ... I mean he still doesn't go out by himself. You wouldn't let him go out by himself.'

(c) '[A]round March this year [older son] and I had a to-do and I couldn't take him any more so I had to 'phone up the respite people who came and took him away and then Social Services are involved and they agreed to try and get him in a residential care home which he went into in April of this year.'

'Well I 'phoned them up and said 'if you don't come and pick him up, I'm going to kill him'.'

(d) '[W]hen he does come home I know it's only going to be two nights over or three nights over. In other ways it's not working because most of the time, he ignores me and I say ignores me by doesn't do what he's told, I don't mean he doesn't talk to me. It's as if to say 'well I don't live here any more, you can't tell me what to do', you know, but he's still into he wants to ride his bike and he wants to do the play station and 'can [brother]

take me out' and you know that type of thing. Take the dog out and 'I'm going to the shops mum' ... Most of the time I do cope. There are some times when I think 'I don't need this'. I sometimes think because I'm not used to having him constantly, it gets harder to have him for the few little bits, if you see what I mean.'

(e) 'That was another problem I couldn't get him a school 'cos he was classed as mild ... so he went to one ... and they said, after two days, they said 'no way, we can't take him' and the only other school was [a local school for children with severe learning difficulties] but I wouldn't let him go there. Number one it's got stairs, I know it sounds stupid and in the end even in September, we still didn't have a place for him to go so then they offered him [another local school for children with severe learning difficulties] and I said 'but he was there in the very beginning and educationally you said he was a bit better than that, like he was only a mild learning difficulty'. Well you know politics now, there's no such thing as mild or severe is there? ... [E]ven though the school's ethos says we are severely, you know, severely handicapped mentally and physically. So it looked like we did a big circle and the first time we came over like from Canada when he was there, if he'd have stayed there, he might actually have got on better 'cos he couldn't keep up with the others in the mild ... [M]y fight was if you're going to send him to an SLD school, then class him as SLD and the reason I wanted that was because of Disability Living Allowance ... [E]ven though he's got a major ... behavioural problem ... they couldn't give it to me because he couldn't get high mobility because he can walk and whatever but he can't go out by himself. It's just a great big long mess but I did have a real big fight but in the end they won 'cos when I actually received a copy of the new statement which I thought would have said 'severe', they just put it down as learning difficulties.'

(f) 'I had to go to the doctor and I've been to him before and he says things like 'take a week off. Get your sister to look after the kids'. I said 'no I might as well go on a cruise mightn't I?' and I was really down actually. I can't remember when it was now. Anyway, I was so down that I went to him and I had a go at him and I told him that he was no good for women. He was good for my kids; didn't know anything about me; didn't care about me; wasn't listening to me and he referred me to the CPN [Community Psychiatric

Nurse]. I saw her and I got referred to [another doctor]. I don't know if he's a psychiatrist or whatever.'

(g) 'I'm actually not seeing anyone. I'm still on the anti-depressants but going back to when [older son] actually left of course, I felt guilty and I was getting further down like I was getting [younger son] up to go to school and then going back to bed again 'cos what was there to do type thing. So I went back to [the doctor] and he sort of just doubled the prescription and I've had to just myself decide with the last set that I've got rather than take two a day, I've gone down to one a day and I'm going to do that for about three months and see how I feel then ... I also take aspirin and cholesterol tablets because of that mini stroke so when I actually read the form from the pharmacist ... it said my doctor should call me in for regular check ups for cholesterol or whatever. I mean he didn't even tell me really that I had to keep taking them for life, you know that type of thing but ... I mean I know I can go to him now and he will try and help me whichever way he can but it was only because in the end I broke down and ... couldn't take it much any more.'

(h) 'I do feel better than I did ... I'm not as down as I was. I can get into swings but you know ... you just get out of it. I'm not as down as I was 'cos that's what was happening before. I was getting right down and then trying to get myself out of it and then going down further and getting myself out of it and in the end I couldn't get myself out and he wouldn't help me so in the end I shouted at him [doctor].'

(i) 'Well I think it's been a stress and strain on him [younger son]. He does miss his brother and he does get upset when his brother doesn't want to 'play the game' like that he wants to play or do football or whatever, but we were supposed to have actually got him something for himself, [younger son] 'cos he never gets anything. It's always with [older son] and she's [Social Worker] supposed to have referred him ... So I must say that must be .. what? nearly a year ago I suppose, but you never hear anything from them ... [S]omething for him so he could actually talk to people and do whatever ... an outlet for his frustration and feelings of what's happened to him. Well that I think is what [younger son] needs and he used to go to young carer's group but they don't run it any more ... so [younger son] actually doesn't have anything.'

Neither the participant nor the children has any contact with her former husband.

(j) 'I met him roughly when I was around 34/35 ... I had lived with a guy for seven years in Canada and we broke up and he went home and I think I got to the point where I thought 'I'm this old woman who's never going to get anywhere with anyone' and this young (and he was, he was younger than me) and this young man took attention to me and I just took it. But to be truthful ... I knew I was doing wrong even when I got married I knew I didn't love him and it shouldn't have gone on ... and I was pregnant.'

(k) 'Their father went to jail for ... physically abusing [younger son] (*pause*). It was a big long story. It was taking a long time and all of a sudden they decided that ... you have the right to a fair and speedy trial and these people were running guns and it was taking eight years to get it all sorted out so they decided that that's not a fair and speedy trial, we're going to throw them all out. You know even for the drunk driver for three years, they're going to throw it all out 'cos the Supreme Court of Canada said that's it. ... They were trying to get him for about eight years and in a way, they plea bargained with him: threw one out; threw one in and he agreed that he was guilty and they gave him two months ... and because he didn't want to serve it on the weekend, he wasn't going to do two months. So at that time ... he used to see the kids at a special centre and at that time I 'phoned her up and said 'look he's in jail for two months, you know I'll get back to you when he's out'. Sold all me stuff, got me ticket, got the kids on me passport and rushed out ... It was my birthday. I was 39 ... We were married actually three years roughly to the day when he was in Court.'

(l) 'My dad lived in London, where I came from and I did not want to go back there. You never go back to where you started off with and my two sisters were here ... We decided because [older son] was such hard work that I would spend two weeks at one sister's and two weeks at the other sister's but when I was at the other sister's with the husband, it wasn't very nice so it was agreed that I would stay with the other sister ... She's a lone parent with two children ... Then things didn't work out with us and she evicted me but then I had to go to the council ... I went to the Citizen's Advice Bureau and this lady ... helped me [to get a first floor flat] ... It was a lovely flat but it was like concrete stairs. The lighting only came on when you pressed the button and it went off by

itself, so you had to rush up the stairs ... I could never let the kids out by themselves so, in a way, it was like prison ... I went back to the council and kept bugging them for something else ... I went to a lovely house in town ... It's actually a five bedroom house ... The first year of heating, I owed them £900 ... We used to sit there with duvets at winter time and I used to pay £20 a week, every week and eventually ... I found out I was in credit and that was it. I had to move or it would have started again then.'

(m) 'I've actually got a boyfriend ... first time in about eight years I think.'

I see a long-term relationship. I don't see marriage. I don't see living together. I think, to be truthful, I've known him what nearly two years now ... he's stayed over probably eight times in two years ... I don't think I could do that again. Actually, I don't think he could do that again. I think he had a bad relationship after his marriage. So marriage is not on the cards for him which is great because it's not on the cards for me either.'

(n) 'I hate being called a single parent. I was married. There was violence. It didn't work out. If they expected me to stay with him to be a married parent, then that's tough luck. I didn't get pregnant to get a council house; I have worked; I have paid taxes and it's just part of life that some people don't live happy ever after. I didn't want to end up poor.'

2. Education and Employment: History and Prospects

(a) 'I worked in Barclays Bank for eight years here in London and then I immigrated to Canada and worked for the Bank of Montreal for 17 years.'

After she returned to England she was receiving Income Support. She applied to become a 'Dinner Lady' at her sons' school.

(b) 'I put my name down even when [younger son] wasn't at school ... I never heard anything back and the [younger son] started the school ... and as I took him in they said ... 'we've got a dinner lady job, would you like to start?' and I thought 'great, this is supposed to be the part of my life when I could go back to college or whatever ...' but I

started working there. I took one day off a week because of [older son's] appointments. I told them that was the position that I had to have because they were desperate. So, in a way, I was lucky 'cos they let me do just four days ... Then [when I moved] I went to [younger son's] new school and explained but they said 'no, they only take you five days or nothing.'

Since her older son has been taken into care, participant has started full-time work but does not wish to disclose full details of her employment.

(c) 'You could say I'm an administrator or you could say I'm a receptionist ... I mean I'm tired but it's actual fun, you know you get back into what you were. I mean I worked in a bank for 25 years odd ... and I've always had customer contact, if you know what I mean ... First of all I was concerned. Yeah I mean, to me in a way it's more a man's job because they want to know about trailers and tow bars and grommets and you know, open sockets and whatever but eventually, if you've been there long enough, you will get to learn it 'cos you know. I mean I don't ask as many questions as I did but I don't know half of what it is. Especially, when I 'phone up and ask for technical advice.'

(d) 'I'm finding it tiring. I must admit, sometimes I'm bored when the work's slow but in the meantime since going there I've actually learned how to use the computer. I went on a computer for the terrified course (*laughter*).'

Recently there have been some problems with the business.

(e) 'I wasn't quite sure if I would still have a job ... so course that was a pressure ... To be truthful I thought if this does quit, then I'm not going to go back to work because ... I'm not going to find that extra.'

3. Participation in NDLP and Financial Incentives

(a) 'I am tired when I get in from work. I understand that I am, in a way, cheating the system ... but I couldn't see any other way out of it 'cos I was not prepared to actually go back to work, knowing that I hadn't worked for a long time and it might not work out, and end up having £20 a week. To me it's not worth it. It's not feasible. You know, I have to pay school dinners now and [employer] didn't want someone part-time ... I suppose it's the wages that he pays.'

(b) 'In the beginning I did [notice the difference] especially with that carry on part, you know where they carry on paying your rent or whatever. I thought that was the best idea because to me, I thought 'my God, I've got all this money'. That to me was brilliant because ... you do have bills. If you must know I have a chargecard that I owe over £3000 to. I used that a lot with [older son] and then I used that money to pay it back, if you know what I mean. I did get way into debt anyway ... I've cut the card up.'

(c) 'I got £200 Job Finder's Grant ... I didn't get a back to work bonus because it was too far ago. They said it had to be within four years and mine was six.'

When she was thinking of moving into work, participant contacted the NDLP Adviser.

(d) 'I 'phoned her up, made an appointment and she did me a pay scale thing whatever and then she told me about ... the new WFTC but she wasn't that sure of all the details. This was ... August/September time.'

(e) 'I was a bit upset because I did get there on time and she made me wait ... She was very good and then obviously, like I didn't do anything because of this October thing [introduction of WFTC] and then I got back to her again and I think she did remember me ... I went to see her again and that's when she started filling out all the forms ... Usually she gives them to you to fill in ... she said 'well, I'll send them through the mail' ... but I didn't get them through the mail so she pulled all these forms out and we started filling them all in. In the end she wrote me a list of exactly what I've got to do. She said that the

Council Tax and the Housing were really behind. Keep your eye on them. So I sent off for me back to work bonus ... Got in touch with everything she said ... I 'phoned them again, they hadn't received anything. Then in the end, they sent me this form which I filled in, took down. I didn't realise everything that it wanted. I didn't have my [Bank] statement with me ... and I stupidly put down that I had a £1 premium bond ... They could not process my application [for Housing Benefit] until they saw it.'

(f) '[The NDLP Adviser] didn't have the new form, she only had the old form. In the end I said 'I don't really care, I'm going for it now' ... [Her calculation] probably was [accurate] for the old scale ... [ie Family Credit]. She didn't have the new scale [WFTC].'

(g) 'What I started doing is when I got this WFTC, out of this I paid the rent every week, the whole rent, and then when I actually got the form from them ... I worked out that I've actually paid a whole week's rent [too much]. Because I did start when I had this, that's what it's going to be for, I personally think that's why it worked out ... I don't know what [rent] to pay ... so in the end I actually had a free week because I'd paid extra. That was because it was me. I'm not saying I'm clever, I just knew all about this rent stuff and I don't want to get in arrears.'

(h) 'She hasn't 'phoned me up. I don't expect her to 'phone me up, but you could get a letter saying 'you've been doing this for three months, how are you doing? Are you finding it OK? Is it tough or whatever?'

(i) 'I actually got a Christmas card from her and a nice little note saying do I know anyone else who wanted to do it (*laughing*) ... I did 'phone her a couple of times after working because of this Housing and whatever.'

(j) 'I think [NDLP] is a good idea but half the stuff they brag about, as in childcare (yes of course, if you do get a registered person and you do spend that money, then yeah you'll get it back) I don't think they're actually giving us enough. I think the run on was good but I just think that there should be just a bit more ... that you don't have to work under the table to get that bit more to survive.'

4. Childcare and Family Responsibilities

(a) 'We had childcare [when I was working in Canada]. However, a lot of it was not good. A lot of it was under the table and it was very hard to find someone for [older son].
'To me, over there, it's as bad as it is here really, trying to find someone you can trust.'

(b) 'All [NDLP Adviser] did [about childcare] was give me ... Social Services, a name there or whatever, an extension, to get a list of [registered childminders].'

(c) '[T]he problem I have with a childminder is [younger son] is 10. He doesn't want to go to a childminder. What I actually would have liked would have been to have someone that he could go to if he needed to but it's got to be registered.'

(d) 'I did actually 'phone the Play Council. The problem with the Play Council is their main one takes you to town ... I don't want to go to town ... They take him there but you've got to go to town and pick him up, you see ... but then I found out that they do have one ... which is just down the road really but it's full.'

Participant's son is at home on his own until she returns from work.

(e) 'My main fear is with it being dark. I hate it when it's dark. He'll 'phone up and say 'can I go out' and it's 4.30pm and I'll say 'no sorry ... well in the summer you can be out until ten because it's light.' ... I have had times when ... I've got in [early] and he's not in.'

(f) 'I don't think [younger son] likes [my working] that much because I've always been here but, I must admit, I didn't take him to school in the end because I had to take [older son]. I mean, I couldn't go and pick him up most of the time 'cos I had to wait for [older son] ... so he's not really had ... me being there all the time.'

(g) 'When I started work, actually ... usually I never gave my kids pocket money. If they wanted something and I could do it, I would do it ... and I said to [younger son] 'I'll

start giving you pocket money if you help me out 'cos I'm working now. I can't come home and start again all the time.' So he agreed he'd do some washing up and some dog walking and put the garbage out. It hasn't worked out very well. Then he got to the point where he actually said to me 'Why should I do that? When I didn't do it before, you got me what I wanted and now you're making me work to pay. His next door friend said 'cor, I get £5 for doing nothing.'

(h) 'It's not working. This place is always a mess. It always is ... I mean I ask [son] to wash up ... He has to 'phone me every day when he gets in and sometimes 'Oh, I forgot'. You know, I'm thinking 'it's four o'clock, what're you doing? where are you?' ... I get in, the dog's got her lead on. 'So did you take the dog out for a walk?' He goes 'yeah'. The dog is jumping up and down, bouncing. That dog never went out ... I actually stopped giving him pocket money. I just do whatever I feel like doing now.'

(i) 'I keep thinking [younger son] is being very lazy, to me, because I'm working and he doesn't understand that if I didn't work, we wouldn't even be able to have what we've got which is not a lot. At the same token, everyone keeps telling me it's the kid's age. He's a boy and it's his age.'

(j) 'I didn't realise how untidy [younger son] was. I thought it was [older son] ... I just did it, but now, I turn around and make him tidy his room. If he doesn't do it, he doesn't do it.'

(k) 'I think that [son] thinks that I'm out and it's still the same old boring place and nothing else is new.'

(l) 'I must admit, I do go out and buy a lot of microwave food now ... I did go out and buy us both vitamin tablets but [son] didn't like them ... When it's light, he wants to come in, do his homework, go out with his friend and whatever and he comes in at 7.30 'what's for dinner?' Well, I'm sorry, that's it. Get a sandwich or whatever. So what I said to him is we'll go out, and he's a very picky eater, believe me, very picky, 'you'll come with me and you'll see what I want and if I can afford that, I'll buy it' which actually

worked out great for the first couple of times but then he didn't want to come with me ... It's got to the stage now where I say to him 'you're coming with me shopping.'

5. Network of Support and the Role of the Support Group

Participant has had limited support from her family and from Social Services.

(a) 'I do have two sisters here but one doesn't talk to us so in a way I've got one sister who has children of her own. They're grown up now like 17, 24 and whatever but she had a full time job and a husband and it's like when the doctor said 'get her to take a week off work and look after you', you know.'

(b) 'I'd been trying to get a social worker out for around, God knows, about four years getting some things done but they just never did get done and you know 'she's coping, she's all right so'.'

(c) '[F]rom what I gather it's up to [Social Services] to provide transport for [older son] and if they can't do it, then it's got to be [care home]. So yes [Social Worker] does come round now and then. She hasn't obviously since I started work but she is at the end of the 'phone if I want her. I mean I do know that.'

(d) '[A]ccording to them [Social Services], I was getting lots [of respite for older son] but I always wanted more.'

She explains the importance of the support group.

(e) '[T]he support I get from [the support group] really is actual the support of being able to like mouth off and whatever about it.'

(f) '[The support group always has [played an important role for me]. Going back to the past. You've got to understand I'd been out of the country 17 years. Always felt I spoke English; go to a new country; I don't understand half the words; they think I'm

American; I had no friends (I had one in London); two sisters, one works, that type of thing. It wasn't until I went to [the Family Centre] (I was referred there by the first doctor we went to) that I actually met this girl ... she was a person that you feel like you've known her all your life and she invited me to [the support group] ... So that's how I got involved with it. In the end she quit it and I just carried on.'

(g) 'I started off as a member; then I became an Assistant Rep ... then I started doing the clothing bank in the office; then I started doing the drop-in; then I started as a crèche worker ... I became a Group Rep ... and then I became the Treasurer. I actually felt to be truthful as though I didn't need the ... Group. At that time I just felt that it was a chore to get up and go. I mean I was even getting a lift down there because I lived in town.'

(h) 'I've done it all but I would never have had the courage to do any of it because, to me, I was a foreigner in the country ... To me that's the whole point of [the support group] if it doesn't have to exist because you can now turn around and be the person that you are or should be ... I also know I could 'phone [the Project Worker] up any time; you know, make an appointment with her; come and see her about anything, whatever. So I know they're always there ... I've actually been to [the Project Worker's home]. In a way, she classes me as a friend ... She was the second person to give me wine in Church.'

(i) 'I did three year ends [as Treasurer] ... The funny thing was I actually took over in May and the first year end was June. [The Project Worker] and I had to do it together 'cos both of us didn't know what to do ... [I left] March 31st. I said I'd do the year end March 31st last year.'

(j) 'In the end [the support group] was a pressure that I didn't need ... The goals that I was working for, I sort of felt in a way that they had changed the goalposts and I wasn't prepared to do these hours for, as you know £2.50 or £3.50 ... I'm working to keep the office open because if the office doesn't work then we don't work. I just felt that they moved the goalposts and yes you can get this money for this and you can get money for that but no-one seemed to care about the office which ... to me is the core of [the support group]. I'm not saying I'm right. I'm just saying that's how I felt and I couldn't work that way any more 'cos I felt they were all just out for themselves and not for the office ... It's

like, let's use all [the support group] stuff and we'll do a jumble sale and the proceeds go to holidays. As far as I was concerned that wasn't the way it worked. It was you kept half and you gave half to the office ... Yes, it was getting pressure and I didn't see the point of doing it when I wasn't enjoying it any more.'

The Church has also played an important role.

(k) 'I was actually really into it. I think actually since I started working, I found that I didn't have any days to myself. ... because I get paid cash, I've got to get up to go to the bank on Saturday ... That would have been my day off, you see, and then get up for Church. I must admit I haven't been ... I've been once since I started.'



Participant Number 9

Interviewed on 13.01.00

1. Family Circumstances: Past and Present

Participant is aged 34. She lived with her husband for almost five years before they married when she was expecting their second daughter. They have now been separated for two years and both daughters (aged almost four and two) live with her. The house is mortgaged and has a self-contained, adjoining annexe occupied by her mother. The Participant and her children are generally in good health although she presently has some problems with sleeping.

(a) '[I]f I didn't smoke, I'd be quite healthy (*laughter*) and if I didn't drink ... I've got tablets in there. I take my choice; do I want drink or do I want my tablets? ... I have problems sleeping and I've had them since early December, since my divorce is really coming to the fore now ... but you can't drink with them and I do find that I can sleep much better if I've had a drink than what I do if I have those but I've been told I need to be on them for about a month to get the benefit but I can never get myself that long a period without thinking 'oh, I'll have a drink' and then you just have to go back on them slowly again so I really haven't got the benefit but I'm trying now. I started last night and I'm going to really make an effort to try and get on them so that I can be really strong for ... the divorce ... [I]t's all solicitors now and we're having all income schedules and the same from him. Can he afford to keep me in this house? So it's all going to be tough so I need to be as strong as I can and those tablets are my strength and not my bottle of wine ... I suffer with nightmares and [younger child] has just gone in bunk beds and she keeps falling out and I find that as soon as I wake ... my brain starts and you're churning over and over and over and I'm so conscious with my husband having depression that I don't want to get to that stage and I know an overactive mind is not a good sign ... so that's why I got those tablets but I think I need something a bit stronger. I think I need to go back and say, you know, 'these aren't working 'cos I thought they're sleeping tablets come mild anti-depressants and I thought I'd take them and within half an hour I'd be

yawning' but they don't work like that. I could take three and they still don't do anything, but they will do in a month's time but it's getting through that first month.'

Her husband lives with his parents about 10-12 miles from the participant's home.

(b) '[H]e left about the 9th January and then he came back about three days later. He left completely unexpected. When he came back, he was in clinical depression. He hit depression when he left here. He wasn't in it when he left me but he was at the thought of having to come back 'cos his parents said to him 'you've got to go back: you've got two children there' and that pushed him over the top and that's when he hit the depression. Then when he came back, he was a completely different person.'

He stayed for six weeks.

(c) 'That was when he was at his worst and ... 'cos he was on Prozac and Diazepam, the Prozac kicked in and that's when he left again. That made me really angry 'cos he came back and I saw him through his worst and then he left me again ... He's divorcing me for unreasonable behaviour because he considers I didn't support him through his illness.'

(d) 'I don't consider that he's back to what he was. He was only on his medication about eight months and he was very ill and ... I don't feel that his chemical imbalance is correct and if it is, it's so sad because he's not a very nice person now ... He was the life and sole of the party and now he's like, yeah, I've never seen him socially obviously, and I only ever see him here but he wouldn't have treated me the way he's treated me, I mean, before so I'm sure depression has changed him.'

(e) 'He worked all the way through his illness ... 'cos his problem was at home and that's apparently how they work. My sister had it but not to the extent that [husband] did and she couldn't go to work. She ended up never being able to work again but she couldn't go into work and he couldn't come home. That was his problem was at home.'

(f) 'He comes over two nights a week. One night a week, I work. The other night, I just make myself scarce, and he has [the children] Sundays from 11 to six ... [I]t's a non-communicative relationship. I didn't know he was divorcing me until the papers came through the door.'

(g) '... and we're aiming for him having more access when he's got his own place ... Well that's what he's asked for. Whether he actually comes up trumps with that or not, I think that's probably the advice of his solicitor ... He asked for a weekend every month but I said no. I said every other weekend for 24 hours so he'd have them overnight every other weekend.'

Participant works part-time at a local pub and receives child support from her husband.

(h) 'Well the Legal Aid is in place but I have to contribute towards it £72 a month out of my income which is £100 a week from him; I earn about £20 and I get £93 or £96 a month Family Allowance and out of that Legal Aid say I can afford to contribute £72 a month which is a real struggle ... but also that Legal Aid just sits as a charge on the house and I'm going to have to pay that back. I've been told, I don't know this first hand, but a friend of mine she used Legal Aid, they charge you 12.5 per cent interest per year cumulative so interest on interest on interest and if that sits here 'til the children are 18, it could be like £15000/£16000 unless I can afford to pay it back in the meantime.'

(i) 'I did go to the social and they said to me that they considered someone with two children, that the amount I needed to live on was £88 a week including Family Allowance and he gave me £100 so they basically said 'come back when you get less than that'.'

(j) 'He pays the mortgage, although we're in arrears I found out yesterday but not much: about two months. That all makes me a bit mad because they've never written saying 'you're in arrears' 'cos I didn't know that and he pays poll tax and he pays insurance for all the buildings. I pay day to day running with the help of my mother 'cos mother lives there free of charge so I've got oil, electric, water rates, 'phone.'

(k) 'When I met him, it was my house he moved into. I had my own three bedroom house and he had nothing. He had an overdraft ... and also when we bought this house we bought it from my parents for £60,000 and that was to look after my mother ... He'll [husband] get no equity now and probably about 15-20% when the children are 18, of the equity ... because he didn't contribute. All right he financed it while I had the children but ... when he moved in with me, he then gave up his job and went self-employed, so he had no money and I supported him and as I say, it was my house. He put nothing into the house financially.'

(l) 'My solicitor says, if his figures don't stack up to being able to keep this place on and live himself, then yes I will have to move unless I contribute in some way I suppose ... [W]hen we took on the house, we took it on with the understanding that mother would live with us until such time as something happened to her. We moved here when my dad died. We were going to have an agreement put in place but we were getting married and I was pregnant so it never happened but that was the understanding when we moved in. Now I haven't used that yet because my mother's on the housing list to be rehomed. She wants to go specifically to [nearby village] 'cos she's got a sister who lives there. They're building some new bungalows. Now as it stands at the moment, she is classified as homeless because this house is going to be sold as far as she knows so we're hoping she'll have an offer of one soon but I wonder ... if I backtrack on selling the house, will the council then say 'right, sorry [mother] we're not going to give you a new house because ... you know, you should stay there.' Well I have under my belt if you like, if mother were to go I could rent next door and that could pay the mortgage. Then I wouldn't need him to pay the mortgage or whatever he paid would be a bonus but I don't know if I could ... I don't know what my rights would be to have mother rehomed and then stay here and rent that out ... I can't afford to stay here if he can't support the mortgage. So I'm a bit stuck there because I don't know whether to say to my solicitor you know, this was the agreement and he should stand by that agreement and he should keep my mother here if his figures stack up to say he could really afford to, because he does a lot of cash work I know. He does a lot of cash in hand work and if he declares that or not is another thing.'

Participant is concerned about her mother and the children.

(m) 'She's going blind ... and she's got something wrong with her womb. She's basically leaking and they said it might need some stitching but she had anaesthetic once and it nearly killed her and she's got to go to the hospital this afternoon for a check up so that is a worry as well on top of everything else. And also it's not a good time for her to be rehomed really ... But there again if she's going blind which she is, I'm not saying blind tomorrow but her eyesight is deteriorating quite rapidly, is it good to move her anyway? You know away from me at least here. You know she's got me here and ... although her sister will be there, she's 76 ... I've been talking to my sister 'cos I need to make a decision. When I go to my solicitor, I need to be clear: yes I want my mother to stay, can we fight for it? or no, my mother wants to go but she's going to miss the children 'cos the children go in and out all the time to see her but there again she's got no quality of life here because her living room is there so she can't see anything apart from the back garden. In the summer it's all right 'cos we're all out in the garden but you know, she's older, she'd perhaps like to sit in the back window and see what's happening but with nothing to see ... It might be worth actually changing the layout of the house, so I don't know what she wants ... She'd have a better quality of life 'cos there'd be more people ... [S]ometimes it is hard work, you know because like if she's ill. Then the children can't go round there and they get cross 'cos they're not allowed round there and it all gets quite stressful and you're trying to sort of keep an eye on her without going in there all the time 'cos the kids have run riot.'

(n) 'Cos it's all the future ... all the future of the children and it's to a certain extent out of my hands. I can't control their future. I'm the one that's bringing them up but I can't control where they live. You know, it's all down to money and I always thought that if he left me, we should be able to stay in the house but it doesn't seem to work that way. I think he's got to provide us with a house but not necessarily what we're used to.'

(o) 'I'd never get anywhere like this if I had to move.'

(p) 'I know it's a trivial thing, the dogs, but if I moved into the middle of town, I might not be able to keep the dogs ... Well they're [the children] used to living here. It's their home.'

(q) 'I find it very hard to cope on my own. Just as me. All I am is mum. You know that's all I ever am and all right [sister] comes down every day, but no-one ever comes to see me on a Saturday night. You know, no-one ever comes to see me on a Friday night ... oh well I work Friday nights but no-one ever comes at night 'cos they've got their lives and that's what I want. I want a life for me as a person ... I want someone to make me feel good and then if I feel good, I'm better with the kids. You know, I am good with the kids as far as I'm concerned but I'm not happy in my personal life. I don't have a personal life and that's what I would like.'

(r) 'I would like someone in my life on an emotional level, that's all ... If he came with millions, well that's fine (*laughing*) but if he came with nothing that's fine.'

2. Education and Employment: History and Prospects

(a) 'I used to do accountancy. I used to be a PA to a Finance Director. I used to do a lot of bank reconciliations and trial balances and things, payroll and my favourite subject has always been maths, so ideally yes I'd like to ... I'd like to be qualified as a book-keeper 'cos I could then work from home if I wanted to. If I had qualifications, although it's not always ideal ... I'd like to work away from home as well 'cos I think that's important to get out of the house, but no I would like to go back into book work which is what I was always best at.'

(b) 'I always worked full time ... I was a PA ... for 14 years ... It was a building company ... and then they went bust and I just carried on working for the family from the study and we built up another business and that's still going now, but I gave up purely for the children.'

(c) '[A]t 16, I joined the company as an office junior. I didn't go to college. My parents, my dad was out of work, and they basically wanted me to go to work. My sister had been offered college about two years earlier and didn't want to go but they didn't

give me the opportunity. Well they couldn't afford [it]. Dad worked on a farm and didn't have any work.'

(d) 'I had 'O' level maths and equivalent English and typing. So I had secretarial skills. I went full time first as a Kennel maid and I did that for about two months but realised when I got my exam results, you know, that I was quite bright really and although this is a good job, it's not a career. I left the job ... That's when I went to be an office junior at the building company.'

(e) 'I didn't do any [formal qualifications]. I started to do a couple of things. I started to do a home study course in accountancy but found I was working too many hours; I just couldn't do the hours. I used to work 'til eight o'clock a few nights a week and some Saturdays. I did do lots of hours, so no I never had the time and didn't really need it although looking back now it would have been nice to be qualified in something, although I've got the experience.'

(f) '... I knew I couldn't [go to college]. It was never something that I wished but it's something I regret that I never did and like with the courses ... they sent me on an 'A' level accountancy at work and I went a couple of weeks but then the next week they said 'oh, we need you to stay on and do this, we need you ...' and it ended up I couldn't go and I regret not pushing more then to get my qualifications 'cos now of an evening, I could be sat there earning money rather than just sat there watching the telly...But then again I think 'O' level maths I did. I used to be really good at maths but ... I wouldn't have a clue now. You know, so I think all those years ago, perhaps I wouldn't have ... all right it would be behind me but I wouldn't remember it ... I must say as you get older, I think you really try to learn. When you go to college at 17/16, you've just spent the last ten years at school and you really don't want to be sitting in at night doing homework, do you? But I think now, you do. Now I would really do it properly.'

(g) 'I did actually go [to college] in January of this year to upgrade my computer skills 'cos ... that was when I made the decision that I was going to try to go back to work and I did 20 hours just learning all the new Word and I'd got a bit behind. You know, in

five years, technology has changed so much, and I did 20 hours, and they agreed for me to do another 20 for which they gave me money towards my childcare allowance.'

(h) '[T]hey didn't charge me for the [course] fees ... and they paid me all my childcare allowance and they gave me travelling time as well ... I just had to pay to enrol which was like £20 but that was it and I paid for nothing else and they gave me all as I say £5.50 an hour for the kids to be looked after which my friend did plus half an hour each way travelling ... But then I made a conscious decision that I wasn't going to go to work anyway. Two years time, it's going to be so different. I didn't want to keep using, using, using you know all their time and that when there was no point.'

(i) 'I knew there was [a crèche] but they basically said to me 'no chance of getting in' ... but if there was a crèche facility there, then I think that yes I would do 'cos it would give me something to do.... You know in two years time I could get 'A' level in this, 'A' level in that. You know I could get a load of qualifications behind me so yes I would go back to college if I could get a crèche place.'

(j) '[I]n two years time, I could probably qualify for something. If say I've got two years for when I want to go back to work part-time and I want to be a book-keeper. You know can you qualify me in that field? ... and that would obviously give me more money and flexible hours I'm sure 'cos ... as I say you always look in the [local newspaper] and it's got 'Book-keeper required. 20 hours a week. Hours to suit'. Well, that would just do me down to the ground.'

(k) 'I think it'll give me something else to talk about as well 'cos your conversation is very limited. Like when I go down the pub on a Friday night and you get the regulars in 'and what have you been doing this week?' 'uuuum' and you haven't (*laughter*) and you say 'oh I went to college and I did this' and I think it will give me more purpose.'

(l) 'I only ever worked in the pub after [husband] left me because I needed to get out of the house ... it's just a social life to stop me going mad ... I do a graveyard shift sometimes on Sundays; just for a couple of hours while they have a break because I haven't got the children on Sundays ... If I weren't working, I would go down there

anyway 'cos my friends are down there and that so I may as well go out for a couple of drinks until ... the kids come back at six ... I get £4 an hour and however many hours I do, I get paid ... Like on a Friday night. I work Friday nights and if it's busy, I work from seven to 11 but it never is and sometimes I work 'til nine. I never come home 'til 11 because it's my night out and [husband]'s here with the children.'

(m) 'I do about five [hours per week] ... but that's ... a very loose agreement ... If I go there for three hours, I get £12 and that's it and then I end up going the other side of the bar and (*laughing*) drinking it. I don't go with lots of money; I don't work for the money ... [Daughter]'ll say to me 'did you work last night mummy?' 'cos she obviously knows I have because [husband]'s been here. 'Oh can we have MacDonalds today then?' and I always take them somewhere when I've worked, you know even if I've spent it. You know, I go to work so that we can go to MacDonalds so it's like a treat for them when I go to work ... it's only a MacDonalds or else we'll go to a park. It doesn't necessarily mean we've got to spend money but we go somewhere different.'

3. Participation in NDLP and Financial Incentives

(a) 'I ordered a leaflet when [NDLP] first came out; it looked brilliant and I thought yeah, that looks really good. Childcare paid. Then the more I thought about it, the more I thought 'well, regardless how much money's going to be left at the end of it, there's not anyone I know that could look after the children for me while I worked where they'd be as happy as what they'd be if I was here'.'

(b) 'I've had a book through and I read through the book and although it sounded good when you actually sat down and thought about it, it wasn't as important to me to have an extra £50 a week, or whatever I would get, as it was for me to be here. All the emotional distress of leaving them and it just wasn't worth it. The money wasn't worth it.'

(c) 'I've resigned myself to the fact, yes, I'm not going to work until they're at school unless my sister says you know 'I'll look after the kids for you, give you a hand if you want to go to work'.'

(d) '[Once the children are at school], I would like to get something just, if I'm still a single mum which realistically probably I will be, I will try and get something which fits in between dropping them and picking them up. Even if it's like a lunch time at the local pub, just to get something. Some money. You know so that they can have nice school uniforms and they can have just normal things. You know nothing spectacular ... because they do have a lot of things clothes wise given and so they don't have lots of new things. They don't ever say 'oh, I want a new dress' because they don't know but I'd like them to go into school and I've got this thing 'cos around here, I don't know anyone who's a single mum, there's not one that I know at that school and they're all quite wealthy as well so ... I don't want them to be brought up in, not rags but you know, people to look round and say 'oh look, poor sole she's a single mum' ... just for the children to have what all the other children have got. That's all. Nothing for me (*laughing*) I'm not worried about me! You sort of come way down the line.'

(e) 'I wouldn't want to be a housewife for the rest of my life but finances to me, money has always been something you've either got it or you haven't. If I've got £10 left in my purse, then I'll spend it. You know, I'm not one to think 'Oh God, we need to save for this or we need to save for that'. You live for today and that's how we live now but for myself, I don't like to be beholding to anyone and especially my ex-husband and I would rather be able to say to him 'I don't need you. I don't need you to pay my mortgage any more. I don't need you to give me any maintenance any more because I'm working now. I don't need you. You support the children because that's what you've got to do' ... and all the time he has access to those children, then he's got to help contribute towards them.'

(f) 'I don't think they [the Government] should force us to work but I think ... being a fairly educated person, ... I would like to do it for my self-respect and for the children to sort of say, you know, to be proud of me for working and, you know, as I was there having a good time, you know, 'oh yeah mummy goes to work: mummy's a whatever she

does'. But it's my choice, not to be forced to do it ... I think the more self-dependent I could be, the better. I don't want to live off charity from my ex-husband. I don't want to live off charity from the Government. Ideally, I would like to see when they're at school, I support myself whether it be in this house with the mortgage being paid from the income from next door and us living off my money and if we get money from him, well that's a bonus but ... I've always been quite independent in that way. I've lived on my own before: supported all my own bills and I would like to do that and I think the children would be proud of that. You know 'mummy looks after us. mummy does this. Mummy does that'.'

4. Childcare and Family Responsibilities

- (a) 'I did consider going to do an 'A' level in accountancy this year but it's again, finding someone to have the children 'cos you have to be there for six and it's getting someone here for like half five until I get back at nine and it's going to be hard.'
- (b) 'Well it's fitting in with the children, but if I was qualified I'd probably be going ... 'cos you get a load of adverts in the paper which say 'Book-keeper required. 20 hours a week. Hours to suit.' You know, I've seen that many times in the paper, but I need to qualify and obviously I would earn more money doing that. You know, down the pub you get £4 an hour which I used to earn double that, you know so it's not very good money but it is money and it fits in with the children but if I had the qualifications to say 'right, well these are the hours I can do' then if I had the book-keeping behind me, I'm sure I could do that.'
- (c) '[W]hat I would like to see is in two years time, I'd perhaps be settled down again. I could go to work full time in the knowledge that the children would have, if not me here, my partner here or my partner coming home at half past five at night or me coming home at half past five, so there might be a period of time when they've got to be looked after by someone but a proper family life and that's what I would like to see. Now whether that will happen or not, I don't know.'

(d) '[W]hereas a lot of mums go to work from nine to five and all right from three o'clock to five o'clock, [the children] are looked after by someone but that's quite normal and that to me would be a normal life but mummy and daddy or whatever would be here Saturdays and Sundays. I assume they'll go to their natural dad anyway, but they'd have a normal life then and that's what I want for them. I want them to have a normal life. Just a normal family.'

(e) 'or even like job share. I'm not even into perhaps doing full time. You know I wouldn't mind working perhaps three days a week or part time. What would be ideal would be like 10 'til three but you know if you can get that sort of work, that's quite hard to get.'

(f) 'I wouldn't want to put them in with like a childminder or something. I would like it to be with someone in my family or one of my friends or someone that they know very well. Not just off with a stranger, you know. I wouldn't do that ... Only if the children could be looked after by either my sister or my friend down the road who ... have been part of their life but not ... drop them with a minder and pick them up three hours later, no.'

(g) 'I think, if my mother was younger (she's 74), if my mother was like mid 50s which she could be for my age, she was at home and I had perhaps one child and I could say to her 'can you have [daughter] four hours a day/three hours a day?' then yes I would use it and yes I think it would be of benefit but I don't think they [the Government] really consider the feelings of the lone parent in that it's all right for them to say 'well you put them with a registered childminder' but you know when you've got two little children, you don't want to just put them with anyone. You know, ... all they're worried about is getting everyone off Income Support as far as I'm concerned and supporting themselves a bit, which is fair enough but I think that's not necessarily what the lone parent wants. The lone parent wants what's best for the children and in an ideal world, yes it would be nice to be able to do some work, but in my situation I haven't got the support of family or friends ... they wouldn't want lots of money to look after them anyway. So I don't think really the childcare is the problem (the financing of the childcare); it's who you put them with that's the priority.'

(h) 'Well the children as they get older, you don't mind so much them going to other people 'cos they're not so dependent. Like [younger daughter] now is still quite dependent whereas when they're five/six years old, they go playing out in the garden. You know it's ... not such a favour to ask.'

(i) '[As they get older] I'd be a bit happier [about a childminder] ... because if [younger daughter] was going to a childminder which she hated, I wouldn't be able to determine whether it was because she just hated going to a childminder or she wanted mummy or if she didn't really like the childminder but as they get to like five/six/seven years old, they can say to you, you know, 'that lady's really not very nice mummy' and you can perhaps believe them a bit more rather than 'we don't like you leaving us there mummy, so we're going to play up'. So I think the older they get, the more you can rely on them telling you the truth. You know, I'd hate for them to go somewhere and for them not to be treated properly and as I say, I think the older they get, the more they can tell you 'that lady smacks me' or 'that lady does this'. I'm sure they wouldn't but I just would feel happier, the older they get.'

(j) 'Part of me is because I want to see them grow up. That's what I had them for. It was always, I was going to be at home and also I feel that their daddy has left them and I don't want them to grow up with a feeling that mummy left us too ... [I]t's more important to me as far as I'm concerned that they've got mummy here regardless that they haven't got two weeks holiday a year or whatever. You know, mummy's there. mummy does painting with us every day. You know ... we watch videos together. We go for walks with the dog. You know, we do normal things and that's normal to them.'

Participant would be reasonably happy for her daughters to attend an after school club at a later date:

(k) '[I]f it was local and their friends were going, yeah. There's nothing round here like that though ... They've got the two of them and as long as they enjoyed it. As long as they had a good time ... they can't have too many friends can they? So yes I would take them somewhere else.'

(I) 'Very often when it's 20 hours a week, it's a very small company where I could say 'right, come summer holidays, can I take a little work home and do it from home?' and I'm sure you know if I was working there and I was good at my job, they're not going to complain. Or else go in Sundays or something. I'm sure they must come across that, so. You know, I wouldn't object to working Sundays.'

5. Network of Support and the Role of the Support Group

(a) 'I've got two [sisters]. One lives in [village]. I don't see her as much as I used to and I've got one who lives in [nearby village] and we see her ... she's not been well, but normally of seven days in the week, we probably see her five. She pops in only for like half an hour, ten minutes whatever ... She's sort of almost taken the role of my mother through this whole situation. Like when [husband] was ill. She was the one that had had depression...I'd be pacing up and down and I'd be on the 'phone to my sister saying 'where the f***ing hell is he?' and she'd say 'calm down please. He can't help it, he's not well' and so when he would walk in the door, my mind would be saying 'where the hell have you been?' yet I would be saying 'come on in. Come and sit down, here's your dinner. Here's your tablet' and my sister got me through that and then we became really close. 'Cos I couldn't understand that. I couldn't understand that he couldn't 'phone me up and say, you know 'I'm not coming home tonight.'

(b) 'I went to the Citizen's Advice when the divorce came through. When all of a sudden ... I thought 'Oh God, what do I do?' So I went into the Citizen's Advice Bureau for just general advice and I said 'there seems to be no-one that can help me'. I found that when he was ill: there was no-one I could 'phone up, apart from my doctor who was absolutely brilliant, there was no support for people with depression. There didn't seem to be any support for me living with someone with depression which is as hard if not harder, they say, than actually having it, and then being on my own with the children. Gingerbread they said, the first time I contacted the Citizen's Advice. I said 'who can I talk to?' I'd 'phoned up the Samaritans. I'd been there, done that but they just sort of agreed with everything I said and just seem to let you talk but weren't constructive ... They just said Gingerbread and I found that and that was [not local] and I thought 'no,

I'm not going all the way up [there].’ She said ‘oh we do picnics’ and she said the things that they did and that and I thought ‘well, that’s nice but ... I don’t need the social side. I need support’ and then when I went with my divorce papers someone said ‘oh [support group] that’s an organisation for single parents’ and I contacted the office and someone came out to interview me and then they put me on to the group on Wednesdays ... That’s all happened ... it must have been the following week. I’d been to the CAB and then I went to [support group].’

(c) ‘[Going to the support group has] made me quite strong in so much as I thought I was the only person in the world who was in my situation because there was no-one that I knew who was a single mum. All right you read about it all the time in the paper. You read about everything but until you experience it, you don’t understand and there was no-one that I knew. Like my friend down the road. They all were very supportive but they didn’t understand. They didn’t understand that you had money problems or they didn’t understand that, all right my girls are good girls but sometimes you’ve just had enough, you know, and it was just nice to go somewhere where people were in your situation and you just didn’t feel alone any more ... I know I could ’phone [Group Rep] whenever I wanted but I’ve never had the need to. I think I perhaps ’phoned her once but I just feel that going there just does help.’

Participant Number 10

Interviewed on 17.01.00

1. Family Circumstances: Past and Present

Participant is aged 27 and has three children, two daughters (aged nine and six) and a son (aged two). They are all in good health and have lived in their present home, which has two bedrooms and is owned by a Housing Association, for five years. Participant lived with her daughters' father but her relationship with her son's father ended early in her pregnancy. Neither she nor her son has any contact with his father but her daughters do have contact with their father and since February 1999 he has been paying child support to the CSA of £196 per month. Participant has recently moved from Income Support into paid work.

(a) 'I split up with my partner about eight years ago now. He went off with someone else. One of my friends actually ... I was six months pregnant with [second daughter] when we split up and he saw her twice after she was born and then he didn't see her for four years ... I don't ever see him. He pulls up outside, beeps and the kids go out there.'

(b) 'I'm with someone now ... but we're not together, together. We don't live together or anything like that ... He's divorced. He's got a child and I've got three children. We're just, we're very selfish. We're happy on our own without the children and it's a relationship for us without the kids. He's met the kids, of course he has and I've met his son and ... we're just happy being the way we are at the moment ... We're just going to see how things go. We've both been hurt ... No matter what happens, we're always going to be friends because we get on really well and we always want to be in contact with each other no matter what happens so, we'll be around each other for the rest of our lives. I know that much for definite, even if we're not together, together ... I haven't lived with anyone since the girls' dad and I don't intend to. I've got used to my own space, my own freedom, doing what I like, when I like and I can't ... I can't deal with it to be honest with you. I really can't. It's like we see each other when we want to see each other and 'cos he works a lot as well and when I'm working and he's working, we don't see each other but we see each

other when we can and we see each other alone without the children ...He lives about a ten minute walk away. It's not far at all.'

2. Education and Employment: History and Prospects

(a) 'We were the first GCSE year but I left school with the equivalent 'O' level for maths and drama and pottery (*laughter*). But the rest ... my English is absolutely appalling so I can't spell to save my life.'

Participant worked for two years before she had her first child.

(b) 'I worked in shops... Yeah, shoe shops. I went into shoe shop after shoe shop (*laughter*).'

She recently started working at a pub in the nearby town.

(c) 'I've had enough. I've always hated being on Income Support anyway... I just missed working. I missed being out there with everyone else and, oh I don't know, it's just boring indoors and, it's not with the kids, but I just needed something for me for a change, so I just decided to go back to work.'

(d) '[A friend] who works in the [support group] crèche, she asked if I wanted an evening job just one night a week in the pub and I said 'yeah'. I enjoyed it that much that I went part-time.'

(e) 'I started one night a week in June and then in September I went part-time.'

(f) 'I normally get picked up and I get a lift home ... Or if they're desperate I'll get a taxi.'

(g) 'I'm training up for my own pub now... They wanted me to have my own pub by July but I said no ... because [son] is too little and it would be too much time away from

him... It's too much for [son] and he's too young. I'm doing my training now, then that's all out the way but I would say [I'll be ready to take on my own pub] next year some time... Not this September, but next September he starts school.'

She explained what her training involves:

(h) '[I]t's just health and safety and some of the questions are so stupid to be perfectly honest with you. It's just knowing what to do in a crisis; how do you deal with drunken people. It's all common sense; most of it is common sense. The only hard things are lugging these great big barrels around (*laughter*), that sort of thing, and knowing how to lift it properly and cleaning the lining and changing the barrels and that sort of thing ... It's like I've done my silver badge and now I'm on my gold and then I'll do my diamond badge. Then I get sent on training courses [run by the brewery].'

(i) 'I never wanted [bar work]. I just like being with people and dealing with people. I'd rather be paid peanuts and be happy than get paid loads of money and be miserable really ... I just like it. I love it actually.'

However the transition into paid work has been problematic (see 3 below)

3. Participation in NDLP and Financial Incentives

(a) 'I'm £2000 in debt because of going back to work.'

Part of this debt is an outstanding loan from the Social Fund.

(b) 'I owe them a loan. I first got a letter which is actually around somewhere, when I first went off, saying 'don't worry about the loan; we've looked into your circumstances' and basically, I didn't have to pay it back. Then about two months later, I got a letter saying ... 'the Adjudicator's had a re-look at it and decided that we do want your money back' which was for nearly £700.'

‘That was to get furniture for my children and new carpet for the living room; bedding for [son] ... I can’t remember, just loads of stupid bits and pieces ... last summer. I had [been paying] £11 a week [from Income Support] because it was originally for a thousand pounds.’

She has also been overpaid Income Support amounting to ‘just under £400.’

(c) ‘I was told by the Family Tax Credit people, Income Support and the Housing Benefit people to stay on Income Support until this Family Tax Credit came out whilst working. Don’t bother with Family Credit because everybody would be going on Family Tax Credit and all that anyway ... I ’phoned them up and I told them that I was working and they were like ‘no, stay on that just for the time being’ and now they’ve decided they want their money back because I was in the wrong ... and I should never ‘ve done it and I’m thinking ‘God, everyone told me that I should, I should do this.’

(d) ‘Income Support. Family Tax Credit people. Housing Benefits. They said ‘don’t tell no-one until Family Tax Credit comes out and then apply for it’ but of course I’m not going to lie when I started work. I’m not going to lie about that.’

(e) ‘The crazy thing was I could have been claiming Income Support, Family Tax Credit plus still working and nobody would have known about it. They had a book waiting for me in the Post office to cash for about four weeks and they couldn’t understand why I wasn’t cashing it. You know, I knew the book was there and I ’phoned them up and said ‘look this is just crazy’ ’cos I wasn’t getting my maintenance and I was thinking ‘why am I not getting my maintenance now’ and so I ’phoned them up and they said ‘oh no, Income Support are still saying that you’re on Income Support’. I said ‘but I’m not’. I said ‘I’m on Family Tax Credit’. I said ‘I wrote to them. I sent my book back and said that I was working ... [T]he only thing that I can think of is that the letter or whatever got forwarded on to the Loan Department but got lost in the Income Support Department or whatever. I don’t know.’

(f) ‘They basically said they wanted it all back now and I’m like ‘You’re not getting it all back now ’cos I just haven’t got it’ and they decided I could repay the loan back at £11

a week like I was when I was on Income Support but the other £400 they wanted it all back at once and I just said 'you can't have it all back at once'. So we're still talking about it. I just said 'look, I'm paying back £11 a week for that plus I got rent arrears plus I got this plus I got every day bills and everything else and ... then they said they'd write to me with a figure, a weekly figure for me to pay ... Within the next couple of weeks, I'll start paying that back.'

Participant's rent arrears accrued while her claim for Housing Benefit was being processed.

(g) 'Because I'm still a single parent I'm entitled to some form of Housing Benefit and they sent me a letter this morning saying that they sorted it out and this is from September. They've taken this length of time, from September to now to sort it out.'

(h) 'I was actually told to leave it until all my benefits and everything come through because they didn't want to owe me money. I was going to pay the full amount and I said 'can't you just take it off the rent for the future so I don't have to pay rent for a few weeks or whatever' and they said they can't do it that way, so now they want ... £520 something rent arrears.'

Participant now has an eviction notice and has tried to contact the person dealing with it at the Housing Association.

(i) 'Every time you 'phone her up she's on holiday or she's got a day off. She's conveniently in a meeting and it's very annoying ... I always speak to one of her co-workers and they always turn around and say 'oh, no you really do need to speak to her' but I can never get hold of her ... I've been down there and refused to move until I've seen her and I was always very polite to start off with, always, and then after a couple of weeks, of constantly 'phoning up and her not being there, it just gets really annoying because you're left in this rut and you really don't know what to do ... It hasn't gone to court or anything like that [but] it will do if it doesn't get sorted out ... I've made an appointment to see her. I got a 'phone call the day before saying that she couldn't make it. She was supposed to ring me back because she was on her lunch break or something and she never

did. So I 'phoned her again about two hours later but she was in a meeting. It's just things like that. She's just never around to talk to.'

(j) 'I knew that [the rent arrears] were building up but then I was told not to worry about it ... 'cos at the time, my rent arrears were only something like £300 just over and he [the Housing Association] said 'Oh, God, we're not going to kick you out over £300. It's people who have got rent arrears of thousands of pounds and stuff and we still haven't done anything about them'. He said 'we're not going to do anything over £300'. He goes 'that's just a basic procedure letter that goes out. A circular thing that everyone gets'... As of tomorrow, I'm just going to pay £100 towards my rent and hope for the best ... I can't talk to anyone so I've got to take it in my own hands and hope for the best ... I did actually think about [writing] but I just haven't got the experience to be honest with you. I'm terrible at writing letters. I really am ... I would rather just talk to her; get it all up on the computer and sort it out there and then and it's going to take another week before she replies or whatever and by that time God knows what's going to happen.'

She claimed WFTC after seeing the advertisements on the television.

(k) 'I 'phoned the number on the telly ... They sent me a form. I filled it in and sent it off ... The only people I talked to was the Helpline on the 'phone.'

(l) 'I had to get in contact with them [about child support payments]. I just assumed that everything went through and they would just start sending it to me. They basically didn't realise I existed and anything was happening (*laughter*). So I 'phoned them up, got the ball rolling.'

(m) 'It took a matter of days for it all to be worked out and come through which was very handy. Financially it just works out so much better.'

(n) '£70 a week better off ... because I get my maintenance now. I've never got that. I get the maintenance. Plus I keep my Family Allowance. Plus get the Family Tax Credit and my wages. So even though I have to pay my rent out of that and my Council Tax and everything else, I'm still better off.'

(o) 'At first [younger daughter] was whingeing that she didn't see me much, this that and the other. So we sat down and we had a chat and I said about the material side of things and what she's got now and this, that and the other and after I said that, she automatically accepted it ... because she's very materialistic and if it wasn't for me working she wouldn't have had them things. She thought 'Ok then, fine. Go to work!' (*laughter*).'

(p) 'I've known one of the kids need a pair of school shoes and I've had to save up for it for about two months before I could actually go and buy them whereas now [daughter] came in, her school shoes literally fell apart and ... I had the money there and I just went down town and got another pair straight away which was *so* nice.'

(q) 'I'm better in myself, the kids feel better for it. [Daughter] went to town 'cos her friends are like three or four years older than her and they were going down town and it was about five o'clock and they wanted [daughter] to go with them. This was like two weeks before Christmas and I went 'go on then' because she's pretty streetwise and everything as well and 'cos these kids are older than her, I said 'as long as you look after her and I'm not all the time going to be thinking, God' and I gave her £20 to get a pair of trousers or something and she came back and she just had these carrier bags where there were all the sales, she'd started to bargain hunt. I just thought, I could never have done that before. No way. No way could I have given her £20 and said 'go on, go'. It's always been, that's got to pay that bill, you know. So I'd never have done it.'

(r) 'I would never go back on Income Support ... I don't know how I survived on it to be honest with you ... plus it gets me out of the house and the kids are better off for it. We're all just better off for it... I think I was actually depressed for eight years, you know (*laughter*) before. My life just wasn't going anywhere and it just stayed the same all the time. I could never afford to do anything or go anywhere and of course now we can so it's so much better. And I wouldn't change it for anything. I really wouldn't ... even though ... I'm £2000 in debt, I wouldn't ... I figured it out. I'd have it all sorted out by May anyway. So it'd all be paid off by May ... because my maintenance cheque is going on that.'

It appears that participant may not have received all she was entitled to when she started work.

(s) 'See no-one's told me anything. No-one told me nothing: what I could claim; what I couldn't claim. I didn't find out that I was entitled to a month's Housing Benefit until it was too late, you know for going back to work. I wasn't told any of that.'

(t) 'I had nothing to do with [NDLP Adviser] at all ... No-one suggested anything. It was like 'oh alright, we'll send you out a form' and that was it ... [T]hey'd probably have told me everything at the time if I went and saw someone ... They would have probably told me about my month's rent that I would have been entitled to and the two weeks of Income Support that I would have been entitled to which would have been very handy.'

(u) '[The Project Worker at the support group] was asking me how I was getting on and she goes 'did you get your money for this, that and the other' and I went 'no, no, no' (*laughter*).'

4. Childcare and Family Responsibilities

Participant's friend looks after her son during the day when necessary but participant prefers to work evenings whenever possible.

(a) 'I try and do evenings more ... because [the children] are all in bed... I start at seven, so I leave here about quarter to seven ... They're bathed and all ready for bed but they're not quite ready to go.'

(b) 'I've got two babysitters [daughters of friends]. They come round ... They're 15. They're both 15 and they're both at school, so it's everything they can get hold of basically so they can buy the clothes that they want instead of the clothes that their parents want them to have and that sort of thing.'

(c) 'They stay overnight and I just make sure they get up for school and send them to school next day. They're always asleep by the time I get back. They normally go to bed about 9.30pm, so if I ring and they don't answer, I know they're fast asleep or they should be (*laughter*) but they're always asleep by the time I get in. Always.'

She described the sleeping arrangements.

(d) 'We are overcrowded but apparently I've got to have five and a half people in the house before I'm actually overcrowded. If I was married and I had a partner, I would have been rehoused by now basically but they said I could sleep in the front room (*laughter*) ... [Son] is still in with me. The girls have got their own room ... It's fine. Obviously it's not going to work forever but right now it's fine because [son] he's only two and a half, he doesn't care and he's having me up there ... I've got a futon in the lounge. They [the babysitters] sleep on that and I sleep upstairs as normal ... it's just like a great big sleep over. Everybody's swarming everywhere and the kids enjoy it and well, it's just ... there's always a way round it.'

(e) 'I don't claim any ... childcare expenses. I don't claim for that 'cos I'd rather my kids were looked after by somebody I know and trust rather than send them to somebody that I haven't got a clue about ... I could change my hours no problem and work days and get a childminder but [son] is happy with [friend] and [friend] is happy with [son] and there's not too many people I trust my kids with to be honest.'

(f) '[Childminders] have to be registered [to claim]. Can't get a nanny, they have to be registered ... I'd rather them be looked after by someone that I trust. I wouldn't send them off to anyone that I didn't know. I really wouldn't.'

(g) '[I pay £10] to [friend] ... because she only has him one day a week and ... I pay £10 to the babysitter, not each but between them.'

Participant's friend has all three children in school holidays.

(h) '[A]ll my kids love [friend] ... I was like 'I'm not going to work' and the kids thought they were going over to friend's] house and I said 'no, I've got time off' and they said 'no, go to work!' (*laughter*).'

She was working four hours a week (at £3.60 an hour) until September when her hours were increased to 20 per week (at £4.25 an hour).

(i) 'I haven't got any set hours. It depends. I get my shifts and sometimes I could be on five days; I could be on five evenings; a couple of days and a couple of evenings; it's just all over the place ... It's where you're needed more than anything.'

(j) 'I usually 'phone [friend] up on a Sunday night whilst I'm at work ... I do definitely always do a Sunday night. I go upstairs, have a look at the rota and 'phone her up and say 'look, can you do this day, this day?' but the good thing is if [friend] can't do it all I have to do is say to my boss 'look, I can't get [friend] to do it that day' and she'll swap it round for me. She's very very good like that.'

(k) '[Daughter] broke her leg, her ankle, two weeks ago – the day before they broke up from school for the Christmas holidays and I took time off then which, you know, my boss is actually very, very understanding and she doesn't mind. She hasn't got any children of her own or anything like that but she's actually very understanding, so she just said 'do you want me to take it as holiday'. So I said 'yeah, course I will.'

(l) 'See my boss is, she's very good. She is very good. See but the good thing at work is not too many people do evenings and I prefer evenings to days, so ... sometimes she'll 'phone me up and say '... instead of doing that day, can you do that evening?' and I'll always say yeah because I'm a night person and I wake up in the evening.'

She described the impact working has had on family life.

(m) 'When I first [started working], because I had more money and everything, [the children] expected it, they really did and they were turning into quite nasty horrid spoilt brats and so I just stopped it. I bought some new things for all of us ... You want to give

your kids things, of course you do, but it was turning them into spoilt brats so I stopped it all. If they want things now, they have to work for it ... Washing-up. Wiping-up. They do do hovering but they're not very good at it (*laughter*). How many days they can keep their bedroom tidy for, that sort of thing and [older daughter] gets [son] dressed, you know, or something like that.'

(n) 'This morning, I done [the housework]. Well I haven't finished yet 'cos I still haven't washed the floor or anything like that and I haven't done upstairs at all but I just haven't got any time. Because I've been working all weekend, like Thursday through to last night, I haven't done anything apart from just literally potter around and do bits and pieces ... but this morning, I woke up and looked at it and thought 'Oh, God, I can't leave it like this any longer' (*laughter*). So ... it'll stay tidy for a couple of days and as soon as I go back to work, because I won't have the time to do it, it'll go to pot again but you've got to have it in mind that housework, it's going to be there when I get home. I can spend a whole day doing it all. As long as ... I know that I'll do it eventually. My house has always had toys and everything scattered everywhere.'

5. Network of Support and the Role of the Support Group

Participant has a good relationship with her new partner (see 1(b) above). She also relies on the support of family and friends.

(a) 'I've got family. My family are 10 minutes away ... I've always had plenty of friends fortunately and they're very good friends that I've got ... I've known them all my life and they've just always been there for me, so yeah. I've got lots of friends.'

However she prefers not to have too much contact with Social Services.

(b) 'I just prefer to get on with things by myself ... I see some Social Workers and the things going on ... (*laughter*). My Health Visitor, she's very nice. She is lovely actually. I see her, like last year, my kids kept getting nits and I didn't know what to do about it 'cos

they just wouldn't disappear so I went and saw her about it ... so it's just stupid things like that I go to see her about and it's like relations and everything as well.'

She described the role of the support group.

(c) 'A friend of mine ... used to go to the [nearest] group, she goes to [another] group now, she moved over to that. She said why don't I go along with her one day which was like five years ago now ... so I did and I've never stopped going.'

(d) '[I]t just gets you out the house and away from the depressing side of life really. I don't know, Income Support always seemed to be with me (*laughter*) ... because you've never got any money, you can't ever do anything with the kids ... you just can't ever do anything because ... you account for every little penny and it's paid out on something ... [The support group offers] escapism really. 'Cos they done Christmas parties for the kids. Well they still do and stuff like that. It's very good. Very good.'

(e) 'I'm not working this Wednesday, so I'll go down this Wednesday. When I'm not working, I'll go ... My boss has actually given me time off before now, so I can go. If there's an important meeting or something going on, I swap my hours around so I can go.'

(f) 'Any problems at all, you've just got to 'phone the office and they'll help you out ... It's everyone in the office. It's [Group Rep]. It's [Project Worker]. When I was pregnant with [son], the amount of times I went down to [Group Rep]. Cor, blimey, poor cow! (*laughter*). I don't get on very well when I'm pregnant ... Everybody says I look so healthy when I'm pregnant and I do feel fine ... I'm just sort of very angry all the time when I'm pregnant ... I was like it through all three pregnancies. I was quite a horrible person really. I don't mean to be (*laughter*) it just happens. I don't realise it's happening until somebody points it out and like 'oh shit' you know? (*laughter*).'

(g) 'Oh, yeah and they get day trips and stuff which I wouldn't never of thought of being able to do on my own.'

(h) 'I've helped out and stuff ... [Group Rep] asked me to help out just like if she wasn't around, would I take over or if she wasn't there. That sort of thing ... We always talk about [fundraising] but we don't get round to doing too much (*laughter*). We do do things. Like we do a raffle every Friday. We actually do get quite a bit of money from that and we're the only group that does it. What else ... we've had car boot sales and jumble sales, that sort of thing.'

She explained why she did not contact the support group when she started work.

(i) 'I've always generally done things on my own: done it myself rather than, somebody else helping me. I know it sounds stupid but I just like to do things on my own. I just like to get on with things ... I think it's a sense of achievement and the fact that I got off my backside and did something for myself for a change.'

(j) 'I just got my mind in that I was going back to work and that was that ... It was silly really. Thinking about it now, it was very, very silly but I'm just a stubborn old bitch like that. It's not that I don't like asking for help but [Project Worker] is always so busy and [Group Rep] is always so busy and it's like people are always 'phoning her up and I just don't like to bother people more than anything ... because [Group Rep] doesn't get paid for it. I know [Project Worker] does but it's still a charity. This woman [NDLP Adviser], I wouldn't have felt obliged. I would have gone to see her. She does get a decent wage and that (*laughter*). Because [the support group is] a Charity, I don't know.'

Participant Number 11

Interviewed on 25.01.00

1. Family Circumstances: Past and Present

Participant is aged 29 and has one daughter (aged five) from her marriage. Her husband died in 1993 and she has a second daughter (aged three) from a subsequent relationship. Both children are in good health but participant has a blood disorder which causes bowel problems, liver problems and anemia. Her condition requires constant monitoring and ongoing medical treatment. The family lives in a two bedroom property owned by a Housing Association and is presently receiving Income Support. She has been a lone parent for approximately one year but was previously living with the father of her second child.

(a) ‘[T]he relationship had taken a long time to go under so that had worn me down very very low emotionally. So I was quite messed up in the head, had a stream of financial problems... I was left with a few debts when he went and because I had no contact with him whatsoever, I hadn’t a clue where he was living, or where to contact him or anything, I was left with the debt. You know, just like household bills like water, gas, electric etc. I tried to say that surely he was eligible for half of this. They were trying to say no it’s you, because you were left with it. Trying to say that I was eligible for the whole debt.’

The couple had been receiving Income Support.

(b) ‘... because my partner has a bad skin disorder and couldn’t keep on working.’

He is now working part-time.

(c) ‘He usually gets a couple of days [work] a week.’

He is also receiving social security benefits.

(d) 'I'm not sure if it's permanent. I'm not sure what the situation is ...It's been very hit and miss because there's so much distrust there.'

They are now planning to live together once again.

(e) 'I think we'll do it. I think it needs to be retried. I know what it's like to be on my own. The girls missed him terribly. I would say they reacted to the instability ... quite badly.'

(f) 'They had no contact with him for a while or financial support. Absolutely nothing which is probably why I'm a little bit wary. To be quite honest with you, to be logical about it, I've got to incorporate him into my plans as they were rather than change my plans to suit him because then if it doesn't work out, I'm not instantly back on the bookshelf.'

2. Education and Employment: History and Prospects

Participant explained what she was doing before she had her first child.

(a) 'I was nursing. I was a mobile auxiliary for a care agency. I was married and my husband was given a dodgy blood transfusion and he died in 1993. I had to look after him when he was ill which was an emotional trauma like I don't know what.... I know that they would have me back but I don't think I could cope with it emotionally any more because of what I've seen and been through.'

(b) 'That's why I wanted to try something different. I've been a secretary before. I knew that that wouldn't suit me. I just couldn't cope with being cooped up.'

(c) 'I need to be totally independent because at the end of the day the only person you can rely on is yourself and I don't really want to be in the situation where I'm at that rock

bottom again because I've been there and I don't want to be back there. So at least this way, if he departs again, then I'm not going to be 'oh my God, I've got no money' and 'those poor girls'.'

(d) 'During the time that I was on my own I resolved myself with the fact that I was going to be on my own for a long time and wanted to be self sufficient fairly quickly without having to stay on DSS benefits, so I decided to do a course at college which hopefully I timed it so that when the course finished, the youngest one would be just starting school. So then I would have the time and the qualifications to start working.'

Participant began taking courses at the local college in 1997 and is hoping to start up her own business in furniture restoration.

(e) 'The first year was the first year of the handcrafted furniture course and then the second year that I did was the first year of the three year City and Guilds in furniture restoration... I kind of had to take the furniture restoration when I did and the idea was that I was going to do that for three years and then go back and do the second year of the handcrafted furniture.'

(f) 'I can't continue with it which I'm absolutely gutted ...because I had no child care.'

She explained her earlier childcare arrangements.

(g) 'Well I had the older child at a crèche at the college and the younger child was looked after by dad 'cos he wasn't working... and in the second year, (*hesitating*) it started out with the younger child at the college crèche but they didn't have a placement for the older child so the older child had to go to a childminder. The welfare unit within the college paid all of the crèche bill at the college and £15 a week, no sorry £10 a week, towards the childminder's fees which were £25 a week. This was during my period on my own so that was £15 a week I had to find out of very little money for paying the childminder's bill which meant basically that I omitted to pay bills for a long time and got into a very bad debt problem but I felt that I was justified because what I was doing was a

means to an end and would get me out of the situation once and for all ... [B]ut it made life a very hard struggle ... I couldn't afford to keep the transport on that I was having to pay something like £10 a week taxi fares as well ... So, basically, £25 a week I needed to fund the various aspects of going back to college and with no financial support from the girls' dad whatsoever.'

She explained that she had no transport of her own and required taxis to transport her work to and from the college.

(h) 'I just had to manoeuvre the smaller items. I mean it included a couple of armchairs I was making for the girls. I could take those in a taxi 'cos they would fit in the boot. Anything bigger than that, I had to grovel very sweetly to some of my college friends and try to persuade them to bring their transport back which wasn't too much of a big thing because I live fairly near the college.'

(i) 'It's hard. I mean if I wait 'til they're both at school before I go back. I mean a) that means I've got to postpone starting my own business and b) that means when they are both at school, I only have six hours a day, probably slightly under that when you count travelling, to attend the course which is an eight hour day.'

(j) 'I'm just really putting out the feelers of how to get financial help to get started. I've got some materials for building an extension in my shed and I've got some work in place and I basically hope with a wing and a prayer, I have enough knowledge to make a go of this because I can't finish the course which was my original intention.'

(k) 'I think it's going to take a long time to actually build up a business. Until I can go solo if you like. Because I haven't really got the facilities to take it on big time just yet and obviously word has to get around about me before I can get customers anyway.'

(l) 'I've done very small pieces for friends but basically I've only charged them to cover my costs because I feel more need of the experience than I do the money at the moment. Well, maybe I didn't phrase that well. I need the money but I can't really charge people for doing it until I know that I'm good enough to charge them money.'

Participant has considered approaching the Prince's Youth Trust.

(m) 'I hope they might give me a ... small business loan to help me. I mean we're not talking a lot of money. Some tools that are vital to what I'm doing. I already have some tools, quite a lot of tools but you know but I need sharpening tools and French polishing tools, things like that. I need to collect various items in that area that are quite expensive.'

3. Participation in NDLP and Financial Incentives

Participant knew very little about the NDLP.

(a) 'I got a package when I started the second year of college but I didn't pay a lot of attention.'

However, given an explanation of the scheme, she intended to contact the NDLP Adviser.

(b) 'If I get as much information as I can about every single aspect of it, then I'm less likely to go under. I'm not good at failing at things. I don't want to take it on until I'm certain it's going to work.'

(c) 'Certainly, I'm looking forward to doing the work... I don't want to be on benefit permanently because it's so tight. You can't afford to do anything. I mean you can barely afford to live. You find that you're robbing Peter to pay Paul all the time.'

4. Childcare and Family Responsibilities

Participant's experience of childcare while she was at college had been problematic (see **2(g)** above).

(a) ‘Actually, I think I had to go in and ask them for [a crèche place] before I went on the course. I couldn’t sign on to the course until I had a child place and I couldn’t get a child place until I’d signed on to the course so it was a bit of a dodgy start.’

(b) ‘... and then in the second year I had the same problem all over again and I was promised a crèche place and then when I turned up, they didn’t have it so then I had to try and get a childminder.’

(c) ‘[I]f you contact the Council, you can get a list of registered childminders. Obviously, it had to be a registered childminder, otherwise the welfare within the college won’t finance it ... [Y]ou have to fill in an expenditure sheet I think, from what I remember. You certainly have to produce documents as evidence that you’re entitled to Income Support.’

Participant felt strongly that college policy was wrong to offer places in its crèche to the children of working parents.

(d) ‘My argument was that it was not set up as a profit making enterprise. You know, obviously keep itself afloat... Therefore if they were turning people away, then it was obviously wrong and more so because their motto was ‘access to excellence.’ That’s the college motto. I said that that was hypocritical ... because they were denying people the opportunity to get them out ... you know I felt like I was being penalised for being in a situation but because I was being penalised, it was preventing me from getting out of the situation.’

The childminder she had used during her first year was not available for her second year.

(e) ‘I’d fallen out with her big time because she said that she wanted to make space for full-time children and wheedle out the part-time ones and gave me notice, but then she didn’t turn up one day. I was there waiting with [daughter]... I’d ’phoned her beforehand and said I was going out. I couldn’t get a taxi until after nine o’clock, you see, so I said I’d meet her at her house after she’d done the school run. Well, they have to be there before half eight or she wasn’t back ’til half nine and she didn’t come back at half nine.

So I thought she's breached the contract, therefore I don't have to take [daughter] back for the notice period she'd already given me and that went to court ... It got nasty. She wanted notice period off me but I'd explained to her when we started my personal circumstances, the fact that I was on my own. I said at the time that if I had to give notice I wouldn't be able to pay the notice period because the college probably wouldn't [pay]. You know what I mean? They're not going to pay the notice period ... Well, it fizzled out. It'd gone to court once and I didn't realise the hearing was going on. I missed the first court hearing. I missed the second because the taxi was an hour late and appealed for a third hearing and then they said that they didn't feel I had grounds for a case against her. She started the court hearing and then I heard no more so I don't quite know what happened because after two attempts they said 'you've got to pay the notice period' and then the third hearing didn't come about, so I don't know ... I hope that's it.'

As far as running her own business is concerned:

(f) '[I]f I can start up on my own rather than working for the trade, then it's down to me when I work and how much work I take on and that would suit the health issues that I have and obviously, when you've got children, you don't know when they're going to be ill and need you.'

'I'll do it mainly round the children.'

(g) 'Obviously if it takes off and it's wildly successful and the work's there guaranteed then I might take on a childminder but I can't just take on a childminder because I've got a busy couple of weeks coming up because then you've got to give them notice.'

In an emergency she may be able to turn to family and friends.

(h) '... but no, not on a regular basis because my family aren't near me and all my friends have children and commitments.'

'My mum and dad and my brother, although they don't live in the same area, each of them is about an hour's drive away but if push comes to shove, you know, hopefully my

brother will help me. He's studying 'A' levels at the moment. He's also a single parent. He has a girlfriend but they live in totally separate houses.'

5. Network of Support and the Role of the Support Group

Participant now has the support of her partner (see **1(e)** above) and limited support from her family (**4(h)** above).

(a) 'A friend of mine started to go [to the support group]. She was a single parent ...and she said that I ought to go along to this group and explained what it was about and I started going with her.'

(b) '[The Project Worker] was an absolute life saver. I'm absolutely certain I would just have gone under. I would have lost the plot if I hadn't been helped with the financial situation because it puts so much strain on you, being in debt and having people chasing you when you haven't got the money to pay them ... She wrote to them initially and explained the circumstances and tried to make a feasible repayment plan for me so that I could actually get out of it because I didn't want to be in debt obviously. I suppose it's going to take a while still for me to get out of that ... I had an eviction order served on me and was given two weeks' notice. [The Project Worker], thank God, managed to help stop that going through. I mean just make appointments to see people, come with me, write letters, make 'phone calls and just help organise me 'cos I was just in a heck of a state.'

'I haven't needed her help since she managed to sort the bulk of the problems out. I've just kept very strictly to the repayment plans that she worked out for me and little by little, £1 here and £1 there, I've managed to bring them down.'

(c) '[The support group is] fairly important especially with regard to the trips because I couldn't afford to go on holiday. They have day trips and things. It was nice because at least the children got to do a couple of nice things. They would have done nothing if it had been down to my financial situation.'

(d) '[Another Family support group] has probably played a more important role because I get to do the crèche facilities which keeps me out of the house and makes sure that my daughter gets plenty of contact with other children because I can't afford to send her to play school more than two sessions a week. Although they don't actually pay me for doing it you get travelling expenses so you're not out of pocket.'

'I do a day a week crèche work. I do two meetings a week ... which are each half a day so pretty much two days a week that I'm tied up with [this support group]. You help in fundraising, you participate in fundraising and just basically help when you can.'

'[My involvement with this group] was from a lot earlier on. I think I'd not long lost my husband ... but that helped me so much because I had very bad post-natal depression with both children and that helped get me back together if you like. Whilst I appreciate its value in society more because I've benefited from it so much, so I want to be able to put something back in for other people that are struggling like I was.'

'The Health Visitor referred me [to this other group] because I was in a bad emotional state.'

Her relationship with the two groups differs.

(e) '[A]t [the support group], although I've been going for years, I don't view them as friends. I never meet up with any of them outside the group and if you don't know people very well, it does restrict the kind of things you can discuss with them. Well I've found that. Whereas [the second of the two groups discussed above] because I've been in it that much longer, I know everybody really well and also a big thing to me is the confidentiality codes that goes with both...[The second of these groups] are very strict and I've never fallen foul of that in any way but I suppose with [the first group] with me not knowing people so well, you're never absolutely certain.'

Participant Number 12

Interviewed on 26.01.00

1. Family Circumstances: Past and Present

Participant is 40 years old and has one son from her marriage (aged six) living with her. She has two other children from her marriage (a son aged 19 and a daughter aged 16), both of whom are living with their father. She is divorced and has been a lone parent for about three years, having moved to her present home, owned by a Housing Association, after staying at a Women's Refuge.

(a) 'We had to get out because there was a violent situation going on.'

(b) 'It's taken a while for me to get this far because I've been through a bad relationship for 16 years. It shattered my confidence for a while but I'm slowly picking up. I am ready to go back to work but I worry about [younger son] and childcare. I know that [son's] confidence is down a bit but I'm trying to get his confidence up with people. When I moved out of the marriage, he was three so I don't know how that really has affected him.'

(c) 'Before, [son] has suffered eczema and asthma which I had real problems with that but the thing is since we've moved here, his asthma has cleared up. He still suffers with eczema. It's just on his legs but when he was little, it was all over. He was confident when he went to school but because of some bullying, he's gone down a bit. I'd like him to be a bit more confident and then I can move on.'

Participant has been receiving Income Support since she and her husband separated. He is working and paying child support for his son.

(d) 'As I'm on Income Support, he has to pay [child support] through the Social, or the Social takes it out. I don't get the maintenance. They save it up until I get a job and

then I get a lump sum. I've just had the letters through. As of now, it's £265 [*maintenance bonus*]. I don't know how much he pays each week.'

(e) 'My relationship with [son's] father is not good. It's just like neutral ground. He's just ... we're friendly but that's it. I mean the thing is, we're not arguing like we used to but we're just, you know, on friendly grounds really.'

(f) 'The arrangement now is for him to visit once a month which he does. It seems to be OK. He comes here and collects [son] and then he and [son] go off out.'

(g) '[H]e [ex-husband] has offered to take him [son] for weekends and that but he's full of broken promises.'

2. Education and Employment: History and Prospects.

Participant has not worked full-time outside the home since having her children.

(a) 'After I'd left school, I was full-time in catering work doing food preparation and stuff like that. I did that for about three and a half years until I had my first one and things changed.'

(b) 'When I had my partner at home, I could go out in the evenings. I'd be cleaning for two hours or something.' ... When my eldest son was small, when he was about six or seven, I had about three jobs because I was working with a partner and we was doing catering then and I was going out in the evening doing the cleaning so my kind of life was working and looking after everything. This partner, a woman, she had her own business and I used to help out.'

(c) 'Where I used to work before... we used to do catering for 500 people up there in the canteen. I was preparing and serving food. I enjoyed it but wouldn't want to go back to it. The thing is that everything's changed quite a lot now because they seem to be doing all fast food and all that now ... I was working there until I had [younger son] but I

haven't worked since I had him but I'd be quite happy to go back to work if I could get the hours.'

(d) 'I would like to work school hours so anything that is within those hours, nine-thirty 'til two or something like that. Really term time only.'

(e) 'If I was to go back, I'd be looking to go into IT. Not catering. I've lost interest on that side because it all seems to be fast food in places like McDonalds (*laughing*). It puts you off. I was used to Industrial Catering which they did catering for about 200, 300 people.'

(f) 'I have been to college since I've been here and that was on computer studies. The thing is because I left was because I didn't have a computer at home. They had computers there which you could study from and then you had to do bits at home which was difficult when you haven't got a PC so I wasn't able to finish the course.'

(g) 'I did the course because I'd heard people say that that's a very interesting job to go into and it's quite well paid because the thing is you can have your own business at home which could fit in with the children as well ... I did the course for about a year. The actual course was for about five or six years because you go through different stages. I didn't get any qualifications. The thing is if I start college again, I've got to start from scratch. What's cocked me up here at the moment is you've got to pay a fee.'

3. Participation in NDLP and Financial Incentives

(a) 'I've heard about all these new Government Schemes. I've seen the adverts. I know that Working Families Tax Credit is taking over from Family Credit.'

(b) 'I had this package that came through. I read through that. I've thought about it and I've kind of left it... [I]t didn't say how much you would get or anything like that ... It didn't explain what would happen. All it said was that you'd get extra benefits and extra bonuses and then you're thinking, you know, what benefits and what bonuses?'

(c) 'The Lone Parent Adviser, they're situated in the Job Centre are they? How many of them are there because normally when you go into the Job Centre, there's a queue.'

4. Childcare and Family Responsibilities

(a) 'I'm thinking about [son's] circumstances at school 'cos the thing he's been having bullying at school for about two years. The thing is now that he's got a bit older and more confident to stand up to the children, the bullying has lessened so I could think about working.'

(b) '[Son] did try the after school club [at his school] but he had trouble the other two kids that were there. In the end because he didn't like it there I had to take him out. He wouldn't go back. It's put him off. That was about two years ago.'

(c) 'I would use childcare. The thing is I think it's quite difficult. I don't know how the childcare system works now. I don't know about after school clubs. I wouldn't mind a childminder in my own home but I don't know about in the childminder's home. I'd feel comfortable if [son] got to know the childminder first and build up a kind of trust I suppose with this person.'

(d) 'If I returned to work and had childcare [son] wouldn't like it at first.'

5. Network of Support and the Role of the Support Group

(a) 'My family have been a bit difficult throughout all this. So I haven't had much support.'

(b) 'I think [the support group] is well important to people like myself 'cos you've got friends there and you've got the support there, so I think it's very important. Otherwise people like myself would just, you know, well kind of go into yourself if you didn't have

that. Drink or whatever. I've seen people go down that road. I go [to the support group] every week.'

(c) 'The thing is I'm getting involved with [the support group] myself. I've actually held like a group there because [Group Rep] couldn't make it and then I've been to a meeting at the office to see about trips or holidays that they've got coming up, for me to get more involved with [the support group]. The thing is, I know what it's like to be on your own and to be on benefit and to kind of survive as well, so it's a matter of survival.'

(d) 'The thing is as I'm in [the Support Group] at the moment. I mean I'm on call with [Group Rep] 'cos she did say 'oh, could you go in today 'cos there's a meeting on'... It isn't quite enough 'cos I'd like to be more involved with outside... I'd like to have a job that fits in with [the support group] I must admit (*laughing*).'

Participant Number 13

Interviewed on 28.01.00

1. Family Circumstances: Past and Present

Participant is 28 years old and has a son from her marriage (aged almost three), and a son from a previous relationship (aged seven). She is receiving Income Support, child support, Child Benefit and Housing Benefit and has part-time earnings. The family has lived in their two bedroom home, which is rented from a Housing Association, for four years and the tenancy is in the joint names of the participant and her husband. She and the children are in good health although her older son has a persistent squint in his eye which has not been corrected despite two operations and may require further surgery. He also has ADHD.

(a) 'In infants [older son's behaviour caused problems]. That's why I eventually got in touch with the clinic. He was having problems there; I was being called in. Although I was expecting more problems in Juniors but there don't seem to be any ... I mean there are things which are very typical of ADHD, like he'll constantly shout out and although all the other children will remember to put their hands up, he'll forget things like that 'cos it's impulsive behaviour isn't it? He could get riotous if he's left with other children and things like that. I don't think he's deemed bad enough [for a special needs assistant] and the main reason they won't put him on any medication or anything like that ... is because, as I said to you, in the terms of it he's very mild if you like. His school work doesn't suffer 'cos very often with the children with ADHD or ADD, their school work suffers. They don't have the concentration and everything else, the commitment whatever, to focus on their work and finish it and achieve to a level they should do. A lot of them are underachievers because of it and a lot of them are very bright but don't ever attain that level but [older son] somehow manages eventually. I mean very often the work isn't finished but when it actually comes down to the tests and all that, he got an above average reading age and spelling age and the results are there.'

Participant lived with, but was not married to, the father of her older son and they separated in 1995 when their son was two and a half. She subsequently married the father of her younger son.

(b) ' [I've been on my own] for 18 months this time round and I say that because I'm actually married to [younger son's] dad and we've had a very difficult on-off partnership if you want to put it that way, so it's not the first time, you know, that I've ended up on my own as such and it's been on and off also in the last eighteen months but I've lived here on my own. He lives round at his brothers.'

(c) 'In an ideal world, obviously I'd like to have a normal marriage like everyone else but I don't know. I thought we'd got there before now and you know, it's not worked out ... It's stationery or however you want to put it. It's not getting any better or any worse, so no plans to do anything drastic.'

Her relationship with her former partner and father of her older son remains amicable.

(d) ' [I still have contact with older son's father] totally for [son], no other reason. It's very amicable as well. Extremely amicable. So much so that my husband got funny about it. I don't mean any funny business going on but we are totally like pals and ... well we are good friends. I mean I would be devastated if something happened. We don't socialise or anything but it wasn't forced into being that way, it's just turned out that way and it's brilliant for [son] 'cos he never sees any animosity, he never hears a cross word between us. We don't argue about anything, you know. Generally, we see eye to eye on [son]. It's pretty much always been like that since we split up. He didn't have much contact at all for round about a year and I think he was still a bit sore about the break-up but after that, he remarried and not long after that I met [husband] and then we met each other's partners etcetera and then he started seeing [son] regularly ... You know, when he used to come and pick [son] up, it would be quite common, especially when I was, you know, split from my husband, it was quite common for us to go out to lunch together with [son] whether his wife came or not. If she was there, she was. If she wasn't, she wasn't, you know.'

He is now separated from his wife but has a new girlfriend and is living locally.

(e) 'He was living in London and he relocated with his firm ... in about November last year. I expected a big change [then]. ... He was seeing [son] every three to four weeks, taking him off for a whole weekend and I expected, well we discussed it in fact, that he would continue to do that but then also do things like pick him up after school occasionally; 'cos he's got a pretty good job and he's in charge so he can walk out whenever he likes really. You know, he said about having [son], like picking him up from school, taking him for a burger, whatever, whatever. Maybe even having him at his place overnight and then taking him to school in the morning. I thought that was going to be fantastic for [son] 'cos it would be the first time, you know he's coming up to eight, and it would be the first time that he would have had more normal contact. You know ... Dad never goes to school plays; never picks him up from school or rarely, I can count it on one hand you know; never goes to parents' [evenings]; it's always mum, mum, mum because he's lived in London, do you know what I mean? So he misses out on all that and I thought it would be great for [son] to have sort of his dad involved in every day things as such but it's not happened. I asked him about it last time he had [son] and said 'you know, I thought you were going to see him more etc. etc.' because to me, there's no excuse [as he is] only 10 minutes up the road. Basically, he said to me that it's a new contract, he's in charge of the contract, they've got areas where they are short staffed and he is not only doing his job but other people's jobs in other Departments where they're short staffed and getting it up and running and he said it generally takes about three to four months to get a contract, you know a new assignment, up and running, ticking over on its own and at that point he would have more free time he's saying. But he's saying that at the moment he's in there from like six in the morning to 11 at night and it just won't work.'

She receives child support for her older son through the Child Support Agency.

(f) 'I'm not even aware of it. ... I just get my benefit. It doesn't come off it and then I get it extra or anything like that. Basically his money gets paid to the CSA and then they put it into whatever fund they put it into. [I do know how much that is now] but only because I looked into it to do with Working Families' Tax Credit. It was quite a lot

actually per week. It was about £60 odd a week but then it was found that he'd been overpaying and at the last count it was about £55 a month because they've taken into account what he's overpaid now. They've reduced his payments right down. They still expect him to pay ... he would normally be paying something like £40 a week I think it is but, where the overpayment has accumulated over X amount of years and built up to like they owe X amount thousand pounds or whatever it is, rather than just giving it back to him, he can pay a reduced rate...but nobody ever writes to me. I've only ever had one letter about it. Nobody ever bothers.'

Her former partner enjoys a good relationship with her younger son but her husband's relationship with her older son is more difficult.

(g) '[Older son] and [husband] have had difficulties ... that's a lot to do with [older son's] behaviour. Both [husband's] other children including [participant's younger son], he's got three obviously are well behaved children and I think he was pretty gobsmacked when he first came across [participant's older son]. You know, it was like something he'd never seen before so that presented problems and I think they got off on the wrong foot and even though [older son] has improved, it's just difficult. It carried on in that vein. I mean they do converse and, you know, if he has been about, he will babysit for him. It's not like he won't babysit for him or if, I don't know, there was ever an occasion that I wanted to go into town or something, he'd have them both, you know, or take them off or whatever, but it's not that he won't but he doesn't think of [older son] as his own or anything like that. Not at all and I don't think [older son] is terribly keen on [husband] and I think that's probably because [husband] doesn't take his crap. He doesn't like having someone standing up to him basically.'

Participant's husband has very regular contact with her and their son.

(h) 'Sunday's the day that he'll always come and get him [younger son] but he's got an absolutely dreadful job; he's a lorry driver and if he finished early three times in the week, he'd get him on every occasion. He'll 'phone up and say 'I've finished. I'll come and get [younger son]' even if it's three, four in the afternoon. He'll have him for a couple of hours and bring him back. He might give him dinner, he might not. We arrange

that before he goes. He's actually got two other children from a previous marriage and when I was actually with him, he had a different job then, he worked on the buses and he knew what his shifts were. He was able to see them three, four times a week. Always, he maintained that. It wasn't a stage or anything.'

Although he is working, he does not pay child support.

(i) 'To be honest, I don't bother chasing it because I don't get anything out of it. It doesn't benefit me if he pays any maintenance. I don't agree that it will benefit me [even if I do go to work] because ... where you get it with one hand, they take it with another you see. They take it into account with Housing Benefit.'

2. Education and Employment: History and Prospects

(a) 'At school I was one of these that 'could do better'. I mean I'm not stupid by a long chalk but ... I find exams awful. Although I'm not stupid academically, I find it very hard to study. At school I didn't do my work and I wasn't interested. I came out with one 'O' level and four C.S.Es. Really, I was in a class full of people, I mean like my friends were all in the seven to eight 'O' level region. Really that's what I should have got. Bearing in mind my parents are extremely bright.'

(b) 'I have thought about [going back into education]. A little while ago, couple of years back actually, I came very close to the idea of probationary work and I looked into that and what the qualifications would be that I'd need and you don't actually need formal qualifications as such for it but it's extremely helpful if you have advanced qualifications in sociology and psychology and also a background in voluntary work. Basically what you do is you apply to your local probation service and take it from there. Obviously if you are armed with the right experience and qualifications you're more likely to be successful than somebody in my current position who's worked in a post office say. Funny enough at the time, one of the things I was doing was an 'O' level in psychology just for fun, just as a pastime in the evening ... I've always had a lot of problems with babysitters because I don't have any family up here and the hours that my husband works

and all that, you could never rely on him to be back in time. At that particular time ... one of my friend's sons ... was doing a lot of babysitting so I was able to go but then that stopped... I only went for a few weeks.'

For three years, she has worked at the local post office for less than 16 hours per week and currently earns £14.40 a week.

(c) 'To be honest that came about almost accidentally. I don't know really what possessed me to do it. I went in there one day and just spoke to the new owners in there, a family chap, and said about it. Really, I was referring to the shop and 'cos [shop owner] thought I'd be up to working in the post office and he sort of said 'we'll bear it in mind' like they do, you know, 'cos loads of people ask them. Then I never thought any more of it and then one day, a couple of months later when I was in there, he said yeah but not in the shop, in the post office. Initially, it was cover because whoever it was who worked in there was going to India for a couple of months or whatever and then she actually fell pregnant and he asked me ... Actually as the two months was coming to an end, I was like enjoying it. I was ever so nervous though, really nervous. As the two months was coming to an end, he asked if I'd stay on and do it and I spoke to my friend who was looking after [younger son] because he was only ... five months old when I started it and she said she'd be happy to carry on doing it so I have.'

(d) 'Mondays I go in after school. After I've dropped [older son] at school, about ten past nine. I have to work four hours from the time that I get there so if I get there at ten past nine, I leave at ten past one obviously. He's pretty flexible as well. I mean, if ... there was some reason I had to take [younger son] to play school or something and didn't get there 'til twenty to ten then I'd work 'til twenty to two... Basically if I don't go in, I don't get paid full stop. I don't get anything. It's a small post office and if he has me in there on another day just to give me my wages, he'd just be paying me for nothing really because I'd just be sitting there doing nothing but there have been occasions where the kids have been ill or even my friend's been ill and not been able to have them and it might be that he wants to go to an appointment on the Wednesday or something and so to help me out, because he knows obviously I would prefer to get my hours in if you like, he will say to me 'Well, come in Wednesday morning'. I've done that before now.'

(e) '[Before having older child] I was a bit picky with jobs actually. I had several jobs but they were mostly sort of administration. I was a PA. My last job was a PA for a Director of a satellite firm in Kent. I worked for people like Provident Life and Provident Personal, people like that. ... To be honest, I really didn't like work much. I was probably quite immature and to me it was totally a means to an end. I just had to go. Well that's when I did go. As far as I was concerned there were far more exciting things to do than go to work (*laughing*).'

(f) 'I mean I feel differently now because I'm that much older. I mean I thoroughly enjoy my job. I mean, I don't say I'd like to work in a post office or an office forever but certainly that would be the first thing I would tackle if I was to go back to work. ... I love paperwork and I love figures.'

(g) 'It's quite possible [that I'll do some more education or training]. I mean unless I go and work in a post office which I'm fully trained to do. I could go and work in the main post office in town which would be a better rate of pay in that one up there, for example. Unless I go and do something like that. I mean, to go and work in an office, I'm totally out of date. You know, computers frighten me. You know, I don't know anything about them whatsoever. [Older son] knows more than me. He absolutely does. I can't use a mouse or anything (*laughing*). So to go and work in an office, I wouldn't get a look in. I would need some training. I don't think I'd want to go and work in a closed office to be honest. See this is the trouble, even when I left school, I was directionless I suppose. Lots of people had a fairly clear idea, or some idea, of what they wanted to do and I never did and that's why I went into office work ... and then there weren't computers around like there are now. You didn't have to be computer literate and all that and as long as you could type and you had a fairly respectable telephone manner etc, you were acceptable for the office junior job and it was an unskilled thing you could just drift into really, which is what I did because I had no direction and still don't apart from being a mother.'

3. Participation in NDLP and Financial Incentives

(a) 'Originally I worked more [hours] and I was on a lower rate of pay and then the minimum wage came in. He had to pay me the minimum wage obviously 'cos that's law and if I'd have worked and earned more than £15, I'd have given it away, do you see what I mean? So my hours were cut. I wouldn't have benefited. They would have taken it off me. I would have been working the same amount of hours ... and still earned £15 ... What's the point? It's more hours that I'm away from [younger son] isn't it?'

(b) 'I could do 16 hours in there. It's not worth it. I'm sure it's not because I looked into it and I looked into it thoroughly because I wasn't going to make that leap... I know it's not worth my while.'

(c) 'At first, when I first saw those adverts for Working Families' Tax Credit, I thought 'rubbish' basically because the Government never give anything away. They never do anything. I'm sorry but I just think it's a flaming negative (*laughing*). ... They've dressed it all up and say it's all you know, this and that ... and I remember saying to you actually when you first came, I said to you 'I'm not even going to bother looking into it because it won't be any different to Family Credit and all that.'

(d) 'The reason I decided to look into it in the end was because I started to run into money difficulties for the first time. I mean I don't claim I've been rich, I certainly haven't, but I have always managed and I was getting to the point with Christmas and the New Year etc., for the first time ever (I'm normally pretty good financially) I was actually getting to the point where I said to my friend 'I'm going to have bills on the table which I'm not going to be able to pay' and it frightened me. I had to think of a way to generate some money basically 'cos I couldn't cut down my bills as such. Just to get me through and that's what made me, forced me really to be honest, to look into getting a job more than I was doing.'

(e) 'So my first port of call was the post office because I worked there already and I said it half-heartedly to him really ... It's only a small post office. It doesn't warrant two

people in there all the time but yes he could have done with me for 16 hours, if you like and was willing to go along with it because I said it had to be for six months at least, you know 'cos you're bound to it and he was cool about all of that.'

(f) 'What I did first of all was I rang up the helpline and gave them you know, they want your age and your kids' ages and what you're going to earn and all that. I gave them all that and they gave me an approximate figure which I would expect to get in Working Families' Tax Credit. They gave me that figure but they actually varied it. I spoke to them on three occasions but I think the first time, it was £110 and then armed with that information, I ... 'phoned up the Income Support people and spoke to them who informed me that I would get Income Support for two weeks after I started working, so that in effect is a lump sum bonus isn't it because it's on top? They told me about the back to work maintenance bonus thing and told me how much that would be ... I spoke to the CSA to find out what the maintenance was because I need to know that because that would be part of my income. Then armed with all that lot I 'phoned up the Housing Benefit who told me that I'd still get my Housing Benefit for four weeks ... so again that's a lump sum to take in consideration. Whereas the Working Families Tax Credit didn't take into account my maintenance (they weren't interested if I got paid £100 a week it was not relevant) Housing Benefit were. They took that into account and Child Benefit and what the Working Families Tax Credit said and they told me how much of my rent I'd still be liable for. It's at least half or more than half. My rent's £74 and I think it was about £45 or something and my Council Tax, I would have paid it all, which was about £8 a week. So with those figures, I worked out; obviously my income would be greatly up but it's not just the rent I'd have to pay out you see, the extras would be rent obviously; I'd have extra childcare costs to pay out because I'd have to pay my friend (I pay her a third see of everything that I earn, so obviously if I worked more hours, I'd want more childcare so I'd have to take that into account); and the Council Tax and a couple of things that everyone forgets you see, when they're doing all this which I added on because it is an expense is my milk tokens, 'cos I get a milk token so that's worth a couple of quid and the biggie is school dinners as well. [Older child] gets those free and that's about £5/ £6 a week. So I added all that on and when I did all that I worked out at £5 a week worse off which I was stunned at and I was extremely disappointed. I said to my friend 'if I'm going to work out even £10 a week better off, I'll do it.'

(g) 'Then because I was stunned and couldn't believe it, then I double checked it. I 'phoned up the Lone Parent Adviser for the New Deal at the Job Centre. She took all my details again. We did it all again from scratch. Took all my details and they do it on the computer and all that don't they? I did it on the 'phone and she called me back with the answer. I don't think I've got it any more but she sent me the print out thing. I never actually saw her but that particular service I found brilliant. She was extremely helpful. She was extremely prompt. She rang me back that day with the answer of how much better off I'd be. ... Then she sent me the printed information within a couple of days and she was very helpful on the 'phone and she said 'if you do decide to do this, there are potentially a lot of benefits that you can get'. One which I wouldn't have qualified for, I think it was just because you'd found a job after being on Income Support for more than 26 weeks or something and it was £200 [The Job Finder's Grant]. I wouldn't have been eligible because it was just an extension of my existing job I think. I wasn't eligible for the back to work bonus either. But she was very helpful and she said to me if you do decide to go back to work, make sure you come in and see me and like the Housing Benefit form, the application for the four weeks, she was saying you know, if you want that you have to get the application in within seven days of starting work or you lose that right. I felt confident that if I had chosen that path that she would have been there to guide me through it step by step which is what you need 'cos I think that transitional period is potentially quite wobbly isn't it really?'

(h) 'Her figures confirmed mine. She actually made me out to be £14 a week better off and when I first heard that, I was delighted because I thought 'great, I've got it wrong' and I would go to work and do it for that and then when I had a look at her print out and we actually spoke about this on the 'phone as well, she hadn't included the school dinners or the milk tokens or I think it was the overpayment in my Income Support and those three totalled up equal that £14 you see, near as dam it. So she makes me on the same. So I didn't stand to benefit financially.'

(i) 'If [younger child] was at school, then it could have been a whole different kettle of fish because I could have done it just for self worth as opposed to financial reasons, right? But my main drive behind it was for financial reasons and I would have to have

some money in my pocket to take away the guilt of leaving [younger child] is what it boils down to.'

(j) 'Although I know he'd be with somebody I know and trust and he likes and everything else, it still doesn't in my eyes compensate for being with his mother and you know for being away from me and all that. I couldn't justify that for £2 a week or something. It would have to have been £10 or £20 or something. I'd have done it for £10 upwards.'

(k) 'I nearly did do it and I'll tell you why I nearly did it, because I added up the bonuses... If I'd have been even £5 a week better off I'd have done it and the reason why is because the bonuses, if you add up the maintenance bonus, the two weeks Income Support, that's probably about £500 plus the four weeks Housing Benefit which is another £280 odd so I would have netted, if I had put all that away as it came in, say between £500 and £700, right?'

(l) 'I did at one point have a theory that if I went back to work and got this £500-£700, potentially I could actually pay off some of my debts. Therefore I would be better off each week. Do you understand what I mean? Say my debts are £20 a week or whatever, if I paid off some of my debts, I'm not paying out that £20 a week. I am £20 a week better off. That's my theory. I will actually be better off then wouldn't I? Because whatever the debts were better off each week so by going back to work in that way, if I cleared them, I would be £20 a week better off or whatever wouldn't I?'

(m) 'I thought about it but ... it wouldn't clear all my debts for a start and secondly, from her and my figures, I wasn't even going to be £5 a week better off. I was either going to be worse off or just break even. And also, you know what it's like when you get lump sums and I could see the kids needing shoes and this and that coming up and it not going on things I'd intended it to go on, going on bits and pieces around the house that you'd wanted forever and never been able to afford. I could see the lump sum sort of going and then I'm stuck in the job away from [younger child] for six months at least, running at a deficit of £5 a week, do you see what I mean?'

(n) 'I'd definitely contact her [NDLP Adviser] again. I wouldn't even consider taking a job until I got my facts and figures first. 'Cos I mean look at this. If I'd just have leapt into it and said 'yep', given my books back in and filled in the forms, I'd be devastated when the money started coming through.'

4. Childcare and Family Responsibilities

(a) 'I don't know what I'm going to do 'cos obviously I do think about it and you know, at the moment, it's OK as it is because [younger son] is young and I feel that my place is with [younger son]. [Younger son] was planned. I know everybody's got different opinions but I had my children because I wanted them, you know, and I had them with the intention of being here for them. I want to be able to bath them, do their tea and all that rubbish most of the time. That's the whole point. That is my job if you like.'

(b) 'When [younger son] goes to school, I won't have that same role at home in the daytime as I do now ... I had a small gap between when [older son] went to school and I was pregnant with [younger son] and so I had no children around if you like. It was only a few months or whatever and even then I was bored stupid. There's no way I'd be able to sit at home once [younger son] goes to school full-time and do nothing just sit here all day, read the paper and do housework and you know, I'm here for [younger son] and once he goes there's no point.'

(c) 'Once [younger son] is at school full time I think it's sort of 90% likely that I am going to look for more work than I've got. I would prefer to work school hours or mostly school hours if there isn't too much outside of it. That way I wouldn't have childcare costs while I was working and I would still be able to take them to school. They would really be none the wiser that I was at work if you like and then there is just the holidays. That is the problem and I don't know what I would sort out. I would have to sort out something in the holidays and they would miss out in that respect because I wouldn't be here on those days. But I would have to do it because ... otherwise we're just looking at me sitting here at home until they're 16 and that's not an option.'

(d) 'I'm saying it's not a very nice position to be in really. I don't have much choice. I do I suppose. I could go and shove them in somewhere. I mean where there's a will there's a way. I'm sure there is some sort of facility out there I could go and get them both shoved into and pay whatever in costs and this and that but to my mind the children miss out on far more important things that money can't make up for, you know.'

Although participant presently uses a childminder, she is not a registered childminder.

(e) 'I do think about [registered childcare] because I realise that was one of my stumbling blocks... I did realise that obviously I'd be able to get that back if it was a registered childminder but I didn't like that idea because [younger child], he's not a strange child or anything like that but I'm quite protective of [younger child] really. He's known my friend since he was born and she's like an aunt to him and I don't feel any guilt whatsoever when he's with her because to him, it's like being with me almost, it really is. She's just thinking about [registering as a childminder].'

(f) 'The other thing is that my friend is local ... I must admit I didn't look into registered childminders at all but just the thought of it put me off. My friend's quite flexible. She's my mate. She's pretty flexible ... about times and meeting places, all sorts of things. I don't know, I just don't like the idea of it all being rigid and formal like that really and also I haven't got any transport so I'd have to get them there somehow. [My work] is literally two minutes from here.'

(g) 'There's a problem with the holidays and all that sort of thing as well isn't there? The added problem that I've got is that [older child] isn't a conventional child. [Older child] has been a difficult child to say the least... He's a lot better than he was but he's not an easy child ... My friend that has [younger child] and sometimes [older child] her eldest has ADHD, ADD actually he's got, more severe than [participant's older child] so she's totally used to it and how it is but some people who have 'normal' children like [younger child] is normal, find it extremely difficult to understand and very overwhelming. Even I find it hard to cope with sometimes. So I've got that added problem that [older child] frankly can be a real pain, I know it sounds horrible. Realistically it might be that some people just might not be willing to have him. [Younger

child] wouldn't be a problem. He does as he's told. He's pretty placid ... but the other thing is [older child] is awful with other children. The more there are, he gets very hyperactive and sky high and all that and if this particular childminder's got three or four children or whatever ...'

(h) ' [If I were to work more hours], I'd probably do a Monday, Tuesday and all day Friday or something. That would be 16. The Monday and Tuesday would be [in school hours]. I mean it wouldn't be really school time that would worry me. I mean I wouldn't really have any bones about [older child] going to some sort of after school club or something on the Friday. It's the holidays that are the problem, 'cos then whoever's having these children has got to have them all that time haven't they? 'Cos obviously, once [younger child] goes to school, you know, or some of that time he may be at play group or at school so the person that's having them has really just got to pick them up and have them for a couple of hours maybe.'

5. Network of Support and the Role of the Support Group

Participant explained how difficult she finds it to get a babysitter in the evenings.

(a) 'The only family members I've got is my mum and she lives down in Devon and that's it, there is no one else. The trouble with [husband's] job is that he's a lorry driver and he might be back at a reasonable time but you can't actually ever plan anything. I know when we were together, the amount of times we've had to cancel any social engagements or whatever because he's not back in time. To me if it were something important, you see, then before now, I've had to arrange for a friend to come and sit in case he's not back in time until he gets back to relieve her and all that. The girl who looks after [younger son], her husband works in London and doesn't get back before half past seven in the evening. Obviously, she wants to see him and put the kids to bed etc. and his job is also unpredictable and sometimes the trains mean that he is back late so she can't do the first bit of an evening if I was going to a course because I'd have to go at about six and she's got kids of her own. I've got one other friend who would maybe babysit but she works full-time. She's got no children and she's not really terribly familiar. She's fairly

reluctant. It would have to be a bit of an important thing and I don't think she'd want to be committed to doing it every Wednesday night or whatever.'

(b) 'Initially when I went to [the support group] I wasn't with [husband]. I'd split from [older child's] dad. I used to live [here] many years ago. I'd moved back and I didn't have any one here. My friends had moved on and a lot of them didn't have children so they weren't in the same league as me sort of thing. Different priorities and such like and different financial position. So that's why I went to [the support group] was simply to meet people in my position and also to give [older son] someone to mix with 'cos he didn't know anyone and he wasn't at play group just then ... [The group representative] who looks after [younger son], I met her from [the support group] and she's my closest pal; she absolutely is. So that came out of it. I've met a lot of other people. I've made lots of friends, good friends from [the support group] and when I've had difficult situations ... [husband] left the first time when [younger child] was three weeks old and that was real tough going. [The group representative] and that group were a massive support. Not that we'd go there and talk about it. I mean they knew what had happened and all that but ... it's just that sense of union, I can't explain it really that every one there, they just know. You don't have to say anything. You don't have to have a big conversation about it. They've been there and they've done it. We've all been in very similar situations somewhere along the line. Especially with money and that. I remember my first meeting with my friend ... who is on £30,000 a year or whatever and £20 to her is like 50p to me say. I remember her saying to me about getting some book to do a maths 'O' level or something 'cos we were talking about things to do and all that. She said it'll only cost you £20 - £25 and I thought 'bloody hell, that's a week's shopping for me' but to her it was nothing. Her concept was totally different. Yet when I go to [the support group] they have to pay tea money and it's 30p as you probably know and there are some people there that can't afford it in that particular group. [Friend] would be horrified if somebody didn't have 30p because she's got a few grand in the bank you know. Yet we'll go and sit there and nobody bats an eyelid if somebody has only got £2 or 3p in their purse for the next three days sort of thing. It's just (*laughing*) I can't explain it. I don't actually ever get that bad I must admit but ... to find yourself with other people who know where you're coming from, know how tough it is. I think, it's like anything isn't it? If you're not in that situation, I don't think you can really truly understand.'

(c) 'I believe it was my Health Visitor at the time who gave me the number [of the support group]. Actually the woman who 'phoned me up was just on a placement of some description there, in a social services capacity, and I didn't really like the sound of them. When she 'phoned me up ... she told me it was Church run and I thought 'oh no' because not being funny, I'm not in to all that. Of course none of that comes into it at all, it's just simply an organisation based on that. She said she was going to come and pick me up because it was my first day and actually if she hadn't have come and picked me up, if it had been left to me to make my own way there, I would never have gone because it put me off. It was only because I didn't have the guts to 'phone back and say 'Oh I'm not ... and I thought 'I better go'. As soon as I got there I felt instantly comfortable which you very seldom do, 'cos I don't normally. I don't think many people do.'

(d) 'I haven't helped out [the support group] in a big way, only in as much as we have local fundraising events and they always want us to help with jumble sales and that. Then I will pull my weight and do my bit. For me mostly it's been going to the group and yeah there have been times when it has been a real need to go for support but a lot of the time when I'm happier like I am now, it's more of a social coffee morning with my mates really because that's what they've become. There are still times now when it's a real breath of fresh air. When you're feeling really low and you're having problems and all that and you can do whatever. You know, if you want to go in there and talk for the whole two hours you can and if you want to sit there with your head bowed. I've gone to sleep in there before now (*laughing*). I've been going for five years now and although periodically my life's changed, like I did get married at one point etc. etc., I've still continued to go. I've never felt that I wanted to let go of that and I don't know when that time will come.'

Participant Number 14

Interviewed on 31.01.01

1. Family Circumstances: Past and Present

(a) 'I'm 31 with 2 kids ([son] aged seven and [step-daughter] aged eight and a half). I've been on my own five years or something like that. I was married and am now divorced. When I was married we lived in Leicester. My younger brother and my mum live here and I was offered an exchange and I took it thinking that I'd get some support with the divorce and everything. I just took it.'

(b) '[I moved from my last house] because we had a lot of problems with neighbours and that. They done an emergency move. This place became empty so they put us in there. I've been here a year. It's a three bedroom house [owned by a Housing Association].'

(c) 'I'm toying with moving this year, back to Leicester. I like Leicester and I might go back up there. I always said I'd go back to Leicester before [son] starts junior school. My ex-wife's no longer there. I love the area here. I love the house. If I could take it with me, I would. I'm not sure whether I'd actually move but I've been nominated by the Home Scheme for Leicester. It's like a mutual exchange but as you give up a house they'll rehouse you under their Housing Association as long as you've got contact with the area. It's been agreed but I don't know how long it will take.'

(d) '[Son] has moved 13 times since he's been born. He'd manage [another move] but I think with difficulty. He says what I want him to say. 'Do you want to go back to Leicester?' 'Yeah daddy, yeah daddy'. He's very much a daddy's boy so he would say yes to it. He hasn't really made friends down here so I don't think that would affect him that much and the chances that he might one day bump into his sister. They were very close. Although there was just over a year's difference between them, they were inseparable. They were very more like twins. They were that close.'

(e) 'She's [step-daughter] living with her real dad in Leicester. I met her mum when she was a month old so before we split up she never knew her real dad. Her mum was schizophrenic so she couldn't cope. She took [step-daughter] back from me, then gave her to her parents and then her parents didn't want [her] so they found her real dad who'd only seen her once or twice in her life and dumped her on him, so she's now living with him in Leicester.'

(f) 'I don't know [step-daughter] in about the last three years. I don't know where she is. There's a big custody case going on with her at the moment. I'm not involved in that, unfortunately. My ex-wife's trying to get her back. From what I understand [step-daughter] doesn't like where she is and Social Services are heavily involved but I've never been given the opportunity of having [step-daughter] after her mum said she was sorting herself out. She just turned up, took [step-daughter] back and at the time I just wasn't able to fight. I've got no idea of time but she lived with me for about a year, something like that. She didn't actually come down with me. Her mum dumped her on me after we moved down here. About a year later, she turned up and took her.'

(g) 'I suffer severe depression and some other mental issues so I don't class myself as in good health. I'm on medication from my GP. [Son] is lacking in a lot of things but he's the best he could be on the money we've got. He's very peaky, he's very off colour and he's very moody. They just tried him on [medication] for ADHD but it actually made him worse so I sort of took him off that gradually. We're not sure if he has ADHD because half of it could be down to me anyway. My ability to cope with [son] is very small.'

(h) 'I gave up work to look after my wife and kids (*long pause*). A year after we married, I had to give up work. My ex-wife was schizophrenic. She never used to feed the kids during the day. She used to 'phone me up at work 'how do I do this?' 'how do I do that?' My employer got rather fed up with that. Social Services were always on my back in terms of the kids so at one stage, the kids were on the at risk register.'

Participant is on Income Support. He does not receive child support and now has limited contact with his ex-wife.

(i) 'She used to pester me for about a year when I first moved then there was a gap of about two years and then she started pestering again. Now I hear from her maybe once a month. She doesn't bother with him [son]. That's been the case since he was born.'

2. Education and Employment: History and Prospects

Participant has no formal qualifications.

(a) 'I was an Assistant Network Manager. I maintained the computer network for the Department for Social Security. I worked for them for six to seven months, something like that. Before that I was a night watchman for loads of different companies. I'd done that since I left school.'

(b) 'I haven't the foggiest idea [what work I would like to do]. I'd think about anything, absolutely anything. I had a breakdown many years ago and my ability to do things is ... I think that's probably where my real depression came in. I used to run a shop before I even got married in London. I used to do a lot of technical stuff. Now I can only think that I used to do it. I can't get my head round it any more. I've had a lapse of confidence.'

(c) 'I like where we're living now. I don't like the people. That's the only thing that will stop me from moving is if I found work.'

3. Participation in NDLP and Financial Incentives

(a) 'I don't know much [about the NDLP]. I've just seen the adverts. That's about it. I haven't picked up much from the adverts. I know some people who are far better off for doing it. Then you hear of people who are nowhere near better off and with my education or my lack of qualifications, I wonder whether it'll be worth my while.'

(b) 'From what I've heard, listening to people in [the support group] they're far better off for going back to work if they're getting maintenance or what have you but a few said they're not because they don't get that. I don't know how right that is.'

(c) 'I've been out of work so long I just don't know how I'll cope with going back into work. I've had letters from the New Deal for Lone Parent Adviser at the Job Centre but I've had no appointments or nothing. I didn't respond to the letters. I was having severe depression. I'm just getting on my feet now. I'd love to go back to work. It's whether or not I can cope with it. I've often thought about going to see her, that's all I can say. I probably will soon.'

(d) 'I only ever received one letter from the New Deal for Lone Parent Adviser and yeah that got thrown away. That was a long time ago. It was over a year ago. If I got a letter now, I'd probably go.'

(e) '[I'd love to work] to be able to put food in the freezer. I'd be able to buy curries for [son]. It's a financial thing. I don't know whether I can do it. I don't know whether I'd cope with going back to work. I hate not working 'cos I've always worked before I was married. Before I was married, I was very much a workaholic. I was getting paid to do it so I didn't mind. The thing is you can afford things; you can do things. [This town] is such an expensive place to live. It's one of the most expensive places for us. If we lived up Leicester, we'd be quite happy on a low wage. Everything is so much cheaper. Food was half the price it is here. You've got the big markets up there. We never went to the shops. We went to the market and got two weeks worth of food for about £50 and that was for a family of four. It was brilliant. I used to love it but down here ...'

4. Childcare and Family Responsibilities

(a) 'There's a problem with childcare because you've got to be placed with a registered childminder and they're so expensive. I've looked into that. When I have looked into going back to work which I do quite often. What's always stopped me, because I've been offered jobs in the last couple of years but I've always turned them

down, is because there's no one to have [son]. I've been offered shop work, I've known the manager of the shop. I've been offered night work but again I can't do it because of [son]. This was a long time ago but some [childminders] were £30-£40 a day. I sort of gave up after. I was always hoping that my mum might help. Some of the childminders around here I wouldn't trust [son] with anyway. They charge so much. I suppose they've got the opportunity to charge that much.'

(b) '[Where I was living before] they had a day nursery where you leave your son, go to work and pick him up on the way home. That for the week worked out ... it was more than I would have got working. I'm going back a few years ago... It wasn't just a childminder, it was a proper place where they went. It was a good £30-£40 a day. That sort of turned me off really.'

5. Network of Support and the Role of the Support Group

Participant moved to this area to be nearer his mother and younger brother.

(a) '[I moved because] I thought I'd get some sort of support because after five to six years of marriage, then suddenly to be on your own again, it was rather lonely, so I thought I'd get some support with the divorce. That's the only reason I'm [here] and unfortunately I'm stuck in [here].'

However, he does not have a good relationship with either relative.

(b) 'We don't get on at all. I see her [mother] now and again, very rarely. She can't stand [son]. He's a product of a marriage she disagreed with, so ... [My brother] comes round now and again but other than that... Again we don't get on at all. [Son] adores both of them and yet they can't stand him ...'

(c) '[Son] has a social worker. I see her once every couple of months. She comes here to see [son]. She promises the earth but never delivers anything (*laughing*). She promises respite, help with this that and the other and nothing ever comes of it... I have to get [the

Project Worker] in the office to pester her at times and then the only way you ever see them is by threatening to make a complaint. It is one of the worst Social Services I've ever come across.'

(d) 'I'd say [the support group] is very important. *Long Pause*. I know there's somewhere I can go if need be. I can go to the groups and that. If I move, I won't miss [the support group], I'll miss some of the people involved there. It's that bit of adult contact. I don't go every week, only when I feel like it. Once every two weeks. It depends on my mood at the time.'

(e) 'We've absolutely no-one here [outside of the support group]. As I said [if I moved back to Leicester] I'd miss the friendship of some of the people [from the support group]. Although it's just friendship, the support I get from that friendship means a lot to me. I don't think [son] has any friends. He has one kid who comes and plays with him but the rest, they won't entertain [son]. They're snobs! Just total snobs. A typical thing this morning is he saw one of his mates walking to school with his mum. He went running up to say hello to his mate on the way to school. His mum looked round, saw [son] and ran. He was no more than two feet behind her. He stood there and cried. I said 'don't worry' but that's what they're like. He's got another friend. They all go to the same school round here. They'll wave as they go by and just keep walking to school but [son] is not allowed in any of their houses. I haven't got the foggiest why. [Son] speaks his mind too often. He takes after his mum for that. I think he's probably upset them in one way or another.'

(f) 'I don't see much of [the Project Worker]. I go in now and again but like most things I got rather peeved with [the support group] over the Christmas period. [Son's] social worker was off sick or whatever and I looked for support to [the support group]. [It] had closed because of an internal feud. So Christmas we were left out on a limb. . About six to seven weeks of it.'

(g) 'I contacted [the support group] the same year I moved down [here]. My Health Visitor told me about them. If it wasn't for [the support group], I wouldn't be here. I was in such a messed up state over the divorce. It's only a couple of the members who have got me through. Some people say they are outgrowing it, you know. There's a few

members ... there's not that many blokes and what blokes there are, I wouldn't like to associate with anyway. It's all women. You've got to watch what you say all the time... I'm not a perfect father by a long shot but some of the single blokes I know, well I wouldn't mix with them but that's just my opinion.'

Participant Number 15

Interviewed on 29.02.00

1. Family Circumstances: Past and Present

Participant is aged 35 and has five sons, four from her marriage and one from a subsequent relationship. Her second and third sons (aged 15 and 12) live with their father but the other three (aged 16, 11 and five) are living with her. They are receiving Income Support and their home is rented from a Housing Association.

(a) '[Oldest son] is at college, when he goes. He's going in the Army next year. I don't particularly want him to go but he wants to go so I'm not going to stop him ... At the moment [he] has a part-time job as well as college. He's a cleaner. He does two hours a night. Gets his little bit of pittance but it's his money and he spends it how he likes.'

(b) '[Ex-husband] was in the Army. We got married and ... that was it. We didn't go anywhere. He did, I didn't. He went away and came back, went away, came back and then he came out and that's when the trouble started. I liked Army life; I was on my own. He came out about six months before we split up. He was home. I couldn't cope.'

(c) 'We moved here [when ex-husband came out of the Army]. He joined the Prison Service. He's a Screw now.'

(d) '[Second son] has been with his dad ... We got divorced in '91 and we moved here in, it must have been '91/'92 and he's been living with him since one of those two years. [Third son] went last year and [that's a permanent arrangement]. The Court Welfare Officer said I couldn't cope with my children. If she stood in front of me and told me that I'd have beat the crap out of her. My ex-husband took him. He took my son and refused to give him back. He took me to court and we had to go through all the Welfare Officer and everything like that and because he's got a steady job and he's married and they've got their own house. I'm just a lone parent. This is the way I saw it, you know.'

And I just can't cope with my children. Not the fact that I've been doing it for like nearly 17 years now.'

(e) 'I still see [third son]. I'm supposed to have him, out of four weekends in a month, I'm supposed to have him for one whole weekend and on the other weekend it's just a Saturday and he's supposed to come every week on a Wednesday after school but he doesn't because it's too dark for him to go home. [He does manage the weekends]. Those weekends I don't go anywhere; I don't do anything. They're with my kids. I had all five of them the weekend.'

(f) 'It was decided that [fourth son] goes over his father's twice a week after school which I took him over there and had to go and get him and bring him back. We're talking like September 'cos it was three months. It was dark; it was cold; it was snowing. The subways were flooded. We had to walk through them because you can't go across the dual carriageway at that time of night and I got accused of neglecting my son because he was soaking wet. Not the fact that I was. You can't carry a ten year old. As soon as the three months were finished [ex-husband] said that was it. He's not having him again after school ... This causes lots of problems between the boys.'

(g) '[Youngest son] has no maintenance. There's never been any CSA involvement for any of mine. I'm happy the way it is. I get maintenance, well I say I get maintenance for [two sons]. [Oldest son's] stops next week 'cos he's 17 next week and [other son's] will go on 'til he's 17 which I'm really glad that one of them has stopped.'

(h) 'I was getting maintenance for all four of them at one point. £10 per week, per child. I'm still getting £10 per week for the two children I have, until next week. [Even though oldest son is still in full-time education] I'd rather it stopped because I don't have to thank him for anything. He thinks because he pays maintenance, he can run my life and if he stops paying maintenance, that's one less thing I have to thank him for. If he hadn't paid maintenance, my life would have been so much better. He still tries to run my life even now. He thinks I try to poison the children against him even though [oldest son] won't talk to his father. He won't go near him. He won't go near his wife. If [oldest son]

had his way he'd go over there and kick his head in basically. The hassle they've put him through.'

(i) 'We [participant and ex-husband] were together about eight or nine years and we separated in '91. I was with [youngest son's] father for about 18 months.'

(j) '[Youngest son] has no contact with his father. His father decided he didn't want to know when I was seven months pregnant. I was living with him. It was his family. I was ten years older than him and they just didn't like me. After a lot of pressure from them telling him that I was sleeping around and it wasn't his baby and he believed them, he left. We've seen him around town and [youngest son], I say to him 'that's your dad' and I'll take him up to him and say 'this is your dad'. He'll just look at him and walk away and I say to [son] 'do you want to go and talk to him?' 'do you want to see him?' and he says no, but if he wants to I will make the effort and go and get him. I don't know where he's living but he's still in town so I could find him.'

(k) 'I've been on Income Support since I've been on my own. I get my maintenance, Family Allowance and Social. That's it ... My Income Support is £91.31 but they take my water out of it. I'll get £20 a week maintenance until next week and I get £36.30 Family Allowance.'

(l) 'I was going to move ... but [son] was doing his GCSEs and I really didn't want to move him at the time but, yeah I'm going to move out of [the town]. I just don't like the area. I don't like the town. I really don't ... I can't exactly buy a house ... It depends on the kids really. I mean I haven't just got to think about me. When I said 'oh, let's move' before, it was 'no, I don't want to move' (*laughing*) so it could be another ten years before I actually get out of this place.'

2. Education and Employment: History and Prospects

(a) ' [When I left school] I worked ... assembling and all that you know. [I did that] 'til I was 17, 17 ½ , something like that. That's when I got married. I gave up work because I got married and we moved.'

(b) 'I started doing that university course [through the support group]: Interpersonal Skills for Volunteers ... My computer died (*laughing*). It's just come back to life yesterday ... So no I gave that up because I was having so much trouble with [ex-husband] and [third son] and going to court and I just couldn't do it. My mind just went blank every time I did it but I'm going back to do that this year. I finished two modules. I was on my third module and I put my disk in last night and it just went phww... I don't know how many more modules there are. I think there about seven of them. Something like that. I can just 'phone them up and say I can do it now. My computer's survived. [Project Worker] doesn't know I'm going to do it again but I'll just tell her. If I tell her I'm going to start it again, she'll just do it. That's through one of the universities in Wales. I think I gave that up about a month after everything started with [third son] so it would have been ... it was last year. I can't remember. So much happened. It was the beginning of March.'

(c) 'Now I'm doing another course. I've done an IT course. Computer City and Guilds. It was through [local sixth form college and local school]. I've got certificates in database (1) and (2), word processing (1) and (2) and spreadsheets in (1). I was one test off doing my spreadsheet (2) and my son went into hospital. I'm going back in September to finish my level two in spreadsheets and do all of level three as well.'

(d) '[The computer course] will be for 15 weeks or until I stop going. You don't have to go in ... They say you can only do so many hours a week but if there's only a small group, then you can go in as many times as you like, when you like. All different people are on different levels. I mean when I went in there, me and this woman started off on one but there were other people there starting level two. There were some half way through level one. There was one person on there starting level three so there was so much of a

mixture in the age range as well. The tutor's there all the time. She's full-time. It's City and Guilds so it's all planned out. You have to do this, you have to do this and ... She'll sit there and explain it all to you. If you can't do something, you just cannot get it, I mean she'll sit there and she'll come over and do it again with you. The thing was, I went to school with her as well. It's just a room with computers. We used to go out and have a fag when we wanted, a cup of tea when we wanted. I mean the only time you couldn't talk to anybody else was when you were doing a test. If you were on a test, then you couldn't talk to anybody. I mean the first word processing level one was so easy that it took me 20 minutes, you know what I mean. You've got an hour and a half to do it in. If you got half way through and wanted to go and have a cup of tea, you could have done. If you go in in the morning and say 'right I'm going to do a test now'. She'd say 'right, OK'. She'd do you. Get you on the test and then do everybody else or if you were doing it in the afternoon, you had to tell her in the morning as well. I didn't pay any fees because I was on Social. I just had to fill the form out.'

(e) '[I want to do the Inter-Personal Skills course as well] because when I do go and get a job, I can say 'well, I have been doing something with my life apart from sitting at home all day doing nothing, you know. [That's why I did it in the first place]. I will want to go back to work but at the moment [youngest son] is too young. I like the studying. I like to go down and do my course and everything. It's a great laugh. Also meet other people and it means getting out the house as well and it gives me a certificate. I can do this. There was quite a few lone parents there ... [but] I was the only one from [the support group]. It was nice because it was mine. It wasn't nothing to do with [the support group]; there was nobody else there from [the support group]; I didn't have to sit there and talk about [the support group]. It is nice to get away from them every now and again.'

(f) 'I was at home with the kids. I couldn't work with four kids. I have worked since [having them] but I haven't come off Social to work. I've done waitressing for weddings. That was cash in hand. I done that for about eight months, afternoons and evenings. [That was very casual]. It was just for weddings and that, usually Saturdays. I was doing it for this bloke who was doing it for himself. I didn't ask, I just got paid. I did that before I even had [youngest son].'

(g) 'I've done working at home. Home work. The component bits, I couldn't tell you. A friend of mine told me about it and I put my name down for it and I made lots on it. The kids used to do it and my sister used to come over and do it all and her mates. I took my kids on holiday. It was quite a while ago when [youngest son] was still little. I did it for about eight months before Social caught up with me. It wasn't really [trouble] 'cos like my sister was doing it and her mate was doing it and I told them my son was doing it and I told them I could bring my books in and show him if he likes and I got away with it. I didn't stop but then I had to give it up because my hands were so bad that I just couldn't do it any more. Then after I'd given it up they invited me in to say that I was doing it again and I said 'No I'm not. Look at my hands. My hands are swollen. I can't do it any more. I finished about three and a half years ago. It's been nothing since then. No extra money. No nothing.'

(h) 'I really have no idea what I want to do, where I want to go but if you haven't got qualifications, you haven't got degrees and all the rest of it, you don't get a good job.'

(i) 'I don't want to go and work in Sainsbury's or Woolworths or do a cleaning job or be a dinner lady at the school. You know, I wouldn't be happy in a job like that. Especially dealing with customers and as I'm a customer, I know what they can be like (*laughing*). I just couldn't see myself doing it.'

She accepts that her work as a volunteer for [the support group] (see 5 below) involves dealing with customers.

(j) 'When people come into you in [the support group], they need help, they're vulnerable. When people go into a shop and they think they're right and you know they're not. I mean, I've seen some people in shops and I've talked to the women and said 'I don't know how you put up with it' because some customers are so rude to people and I just couldn't cope with that.'

(k) 'I don't mind working with children. I mean teenagers, I get on great with teenagers. I'm one of the boys apparently ... I always go on the school trips with all the

kids and I love it. I can't go with the junior school kids. I really do not like junior school kids.'

3. Participation in NDLP and Financial Incentives

(a) 'I haven't talked to the New Deal for Lone Parent Adviser. I got a leaflet through and the little book they send you all about it, that's it. I got that last year [when [youngest child] went to school] last January ... So much has happened in the last year ... I just looked at it and put it in the bin ... Basically they're just trying to get us all off Social and get us out to work ... I don't want to go to work yet.'

(b) 'This is the Government ... they give you so many forms to fill out and they ... don't even speak in English half the time and they're not sympathetic at all. They really don't care. They've got a job. You're sponging off their taxes ...'

(c) 'I'll do it myself. I mean I know I want to do courses. I mean, I don't know which ones. I mean, if I want to know which courses to do, I'll go and see [an Adviser at the local college] ... She's really good. I don't particularly want to go to [the local college]. I'd rather do it at home.'

4. Childcare and Family Responsibilities

(a) 'When I was actually doing the computer course, I was doing Monday to Wednesday all day, Thursday afternoons and ... it depends. If I was doing a furniture round [for the support group] and a Rep's meeting as well on Friday, I wouldn't go in but if I was only doing a Rep's meeting, I'd go in in the morning but if I was needed on the furniture round, I'd go in the afternoon. So it was [more or less full-time]. It was for 15 weeks but I missed the last five weeks 'cos [youngest son] was ill and couldn't go to school for three weeks and then there was chaos in the office wasn't there? It ended in December.'

She does not use formal childcare.

(b) 'That's why I waited 'til [youngest son] was at school before I actually done anything because it gives me half eight 'til half two to do anything. I'm going to finish that. I'm going to get up to level three and finish them all. Then I'm going to finish my other course. That'll probably take until January next year and then I would like to do an Open University course. I'd rather do it at home because I'm here for the children if they're ill, you know, or if they've got teacher training.'

(c) 'I'd rather do it at home because if the kids have got a day off school, I've got to miss a day. If the kids are ill, I've got to miss weeks if they're ill, so I mean I'd rather do it at home and know, well if they're ill, they're on the settee they're asleep, I can do some work ... [I prefer to study] part-time. Evenings and when I'm not dealing with [the support group] or doing the shopping or anything else.'

(d) 'I mean going out to work, you do lose a lot. I mean you lose all your dental, prescriptions and free school meals and it's not too bad if you've got a support group who can support you not just mentally but financially as well. Good parents and things like that but I can't do it myself. I cannot go out to work because where [youngest son] is so young, I mean he's five, I cannot leave him at home every day in the six weeks holiday with [oldest son] because (1) it's not fair on him and (2) he'd kill him in the end ... and I'd see less of my kids. To me, they've already lost one parent, they don't want to see me from, what?, six o'clock 'til eight and then they're in bed ... I don't think it's fair on them. They don't need that. They've already lost their father who doesn't take no notice of them basically and a mother who's going out to work, leaving before they go to school, coming back depending on what time it finishes and only seeing them at the weekends ... You can work school hours but there's not that many jobs that do school hours. You can be a school dinner lady or a helper in a class or get a part-time job in Sainsbury's.'

(e) 'I think once [youngest son] gets to about ten, which I know it's another five years, [fourth son] will be like leaving home, and I could actually think about getting a job ... The younger they are, the worse it is. I know, 'cos my mother used to work all the time. You never saw her at all.'

(f) 'I mean the kids are my life ... I mean like everyone who's got kids, I want to be there for my kids. I mean like when [youngest son] went into hospital. I had a day's notice 'cos there was a cancellation. If I was working, I'd have had to say no unless I could have had the time off work ... and then he was in hospital; he wasn't allowed to go back to school for two and half weeks. If I'd have done that, I'd have got no wages ... nothing ... I just dropped everything.'

5. Network of Support and the Role of the Support Group

(a) 'I've got my grandma here and my nan and grandad. Oh and my mother ... [I'm close] to the first three. Not my mother. Not really close to her ... My mother's one of these people who'll buy you something and expect you to be forever grateful to her ... We don't see eye to eye on the upbringing of kids ...'

(b) '[The support group] takes up most of my life, yes. God, that sounds so sad doesn't it?'

(c) 'If it wasn't for [the support group], I wouldn't know half the things I know now and the people. When I moved [here] I didn't know no-one. It was only my Health Visitor who told me about them.'

(d) '[The support group] has given me a voice. I can actually talk back to people now. Tell them what I think. I have rights now. Especially with my ex-husband.'

(e) '[The support group has given me] a lot of support. Especially when I was going through really bad times like with [third son] last year. I had loads of support from [Project Workers]. Going to court with me, you know. Just being on the other end of the 'phone. As well as [other members] and when I had this trouble with [third son]. He was abducted sort of thing. I don't want to go into that now but I had great support. I mean they went up the hospital with me, police and all of that. That wasn't his father, it was somebody else.'

(f) 'Well when I first started, I was only a little member (*laughing*). Then when all the Reps left and everything, I got pushed into being a joint Rep by [Project Worker]. You know what she's like: 'Course you can do this'... [Youngest son] was about a year old. No one really started getting really involved before [Project Worker] came because the bloke we had before her just didn't bother with anything basically. When [she] came along, it was like 'oh no'; she started pushing everybody to do things and that. [Project Worker] has been there about four or five years. [Former Group Rep] left and then [another] left and I was her deputy and I didn't do that much. I just done the biscuits and went to a meeting every now and again. Didn't do much. Then when [Group Rep.] left, it was a big culture shock (*laughing*). I was a joint Rep. We didn't have a Rep. I was a joint Rep. with somebody else and she didn't do nothing. So I sort of like took it over.'

(g) 'I take the group every week [as Group Rep] and I do the furniture run as well. It's very hard work. [I've been doing that] on and off for the last two years. I don't do the calls and [member] does all the paperwork on the runs, I'm just the navigator (*laughing*). [Member] does the co-ordinating on a Friday. I'm just the navigator or else we'd never get anywhere. [I help with] picking up and get bruises and cut legs. That takes up every Friday morning. Group, Thursday morning.'

(h) 'Some months [I go into the office] it can be, what?, at least twice a week and some months it can be once a week. I'd have to go into the office to do the furniture round anyway but if we've got Rep's meetings, I go in every other Friday and cleaning I go in every week. I may need to go in for a committee meeting ... if I need to go in and see [Project Worker] about something. You know.'

(i) 'Some weeks I can get no 'phone calls and all, like everybody in their groups, they're all happy and I don't have to worry about it. I mean some months you're just getting like two months at a time, you know, and everybody's got so many problems, you just don't know which one to start with.'

(j) 'I'm on the committee as well ... [and we do fundraising]. We do car boots, we do [local] festival every year, I done a half marathon one year. In our group ... if I do a

sponsored event or I do a car boot, we get points for how long it takes or how much money we actually raise on a sponsored thing and, like the end of every three months, I count up all the money we've got so far and I give half of it to the office and half of it goes into the group bank account and your points become pounds. Like last year, we had 250 points and £250 in the bank so everyone got a pound for a point which means that we raised like £500 in one year and in 18 months we raised, I think it was like £1500 all together. Half that went to the office and half went to the group and I took my children on holiday with that money. We had a holiday with [other members of the group].'

(k) 'I mean it was hard work. At one point me [and two other members] were doing it with all our kids. Saturdays and sometimes on a Sunday. It's a lot of hard work but your kids benefit from the end of it ...[We're not doing a lot of fundraising] at the moment. It's trying to motivate the group again. They're really not motivated into doing fundraising at the moment ... The last couple of years, they've all had lots of money because we've all been doing things and when I say about the fundraising, they don't want to do it so I say 'that's fine, don't do it.' So when the end of the year comes which the end of our year is like July, we do school year, they're going to have no money and they're going to whinge about it.'

(l) 'I get £3.15 for travelling expenses for meetings and furniture round and things like that ... When I do meetings at the Church for my group, I get £5. That's to cover telephone calls as well ... That's it ... it doesn't cover the furniture round expenses at all ... To start off with, you get your £1.70 return for your bus fare. I mean you work from half ten to even work 'til two o'clock with no break. You have to buy yourself something to eat; you have to buy yourself a drink 'cos you don't get a coffee break. There is nowhere to stop for a coffee break and then once you are finished, you are so starved that you have to go and get something to eat.'

(m) 'When I first got divorced and moved here, I mean they were good in the group. I mean they all supported everyone else and that but now it's sort of like I haven't got so many problems as what the new ones have. They're going through like the new stage ... Well I do get new members coming in and I'm supporting them now so I'm giving back what they gave me. When they actually get somewhere and they do listen to you [it is

worthwhile]. I mean you get the ones who just repeat themselves over and over again and they just don't take any notice of you and you get so frustrated with them. You just want to get hold of them and shake them. Say 'do this' and they do in the end, you know, after three or four months and you think 'Thank you' (*laughing*).

(n) 'Especially if it's like people if they've got to go to Social and they need this doing and they need that or someone's go to go to court. I mean I've got a woman at the moment, she's got to go to court and I've said 'if you want me to go with you, I will go', you know. I do [a lot of that] when the time calls for it. I visit at home; call the police out; call the ambulances out in some cases.'

(o) 'We have a few that come for a couple of weeks, decide that a group's not for them and they don't come back. You don't even get a 'phone call or nothing. You 'phone them up and they give you some excuse and they don't come the next week so you 'phone them up. You know, you spend like three or four weeks 'phoning them up to make sure they're all right and in the end you think 'well, bugger it, you know, they're not going to come back. Some people have joined the group for five, six months and then gone off and gone to college or they've gone to work. You get all sorts really ... You get some that go and get married ... [Most stay around].'

(p) 'We do sometimes [meet outside of the group]. I mean every Christmas we all go out for a meal and we take [Project Worker] and we pay for her dinner ... We all go out as well ... [we go to each other's houses] ... I don't tend to a lot because I'm always busy but when I actually get the time I will. I go round and see if they're all right, especially in the six week holidays 'cos we don't meet then ... I 'phone them up and the ones who haven't got a 'phone, I'll go round and see. If they haven't been to the group for three weeks I'll go round and see if they're all right ... see if there's any problems.'

(q) 'One day I'm going to leave (*laughing*). Once I've done my college work and university work and go out and get a job... I don't look that far ahead. I just want to get this year done with it basically.'

(r) 'At one point, I said to [the Project Worker] 'That's it, I'm finished. I'm not doing nothing for nobody' ... and I done like a month. I didn't go to no meetings; I didn't do nothing and I was so bored. I really was so bored out of my brain and I went back and she said 'are you OK now?' and I went 'yeah' ... I mean sometimes, you get so many people got so many problems and they're 'phoning you up and I mean some problems you can deal with straight away. You can say 'all right, go down there, do this, do this, you know' or it's just moral support ... but some people have so many problems. They have major problems all in one go and you just think arghhh and you can guarantee it's a Friday and [Project Worker's] not in the office 'til Monday and you've got to deal with this.'

(s) 'Sometimes [the children] really get naffed off with it but most of the time, they're OK with it. I mean, they've seen me go through really bad problems and really bad times and they've seen other people come to me when I've been going through it. And I've said 'well look, they were there for me, I've got to be there for them when it's their turn, you know'.

(t) 'I mean, some people in [the support group], they take, take, take. That's all they do. They really naff me off them people. They really do. They'll be there for the trips; they'll be there for Christmas; they'll be there for Easter; they'll be there for Harvest ... but as soon as you ask them to do a bit of fundraising or you need some support yourself, they just don't bother.'

(u) '[Project Worker] has high hopes for us all. Sometimes it's OK ... I wouldn't have done it if she hadn't ... I mean I would have done the computer course 'cos like we've got a computer and I didn't know what to do with it ... but the university course, I wouldn't have done.'

Participant Number 16

Interviewed on 29.02.00

1. Family Circumstances: Past and Present

Participant is aged 38 and has three children from the same relationship: two sons (aged 14 and 10) and a daughter (aged 12). They live in a two bedroom property rented from a Housing Association and all are in good health. Participant has been working for a retail outlet for nearly 18 months (since September 1998).

(a) ‘[Being a lone parent] was my choice really. She [ex-wife] didn’t want the children so it was either that or ... but I wouldn’t have had it any other way. She knew that anyway. She knew that was what I’d do even to the point where she moved out and said ‘look, you’ll need the house for the children.’ That was it ... There was no alternative really.’

(b) ‘The children were more important than the job at that time. I didn’t realise how difficult it would be at first, but ... you adjust and I quite enjoyed it ... I enjoyed the time I had with the children and the way we were living. I really did enjoy it in the end.’

(c) ‘Very quickly, I didn’t feel I’d been hard done by being left with the children. I felt it was not so much a challenge but a new start almost. ... When it first happens you think ‘oh, no end of the world sort of thing; everything’s going to fall apart’ but you realise that it’s quite a lot of fun ... I didn’t find it difficult. I was looking after the children a lot anyway before we broke up.’

2. Education and Employment: History and Prospects

Initially participant continued working but he subsequently claimed Income Support.

(a) 'The job I had [when I was first on my own], Purchasing Manager, meant that it was a salary job and you didn't really have hours. You came home and you still had work to do at home ... I looked at it and I thought 'I'm just banging my head against a brick wall here. I'm not getting anything out of it. I'm getting tired all the time and my health's going to suffer at some time if I carry on doing this.' The children I didn't feel were benefiting at all from it and I thought 'well if I gave up work, we'd be a family'. We weren't a family at that time because we were all in different directions from the moment we got up to the moment we went to bed. I felt as though even though we lived, or slept, under the same roof we weren't a family.'

When the children were younger, participant studied sociology in the evening at the local college.

(b) 'It was free and I wanted to do something. I just wanted to convince myself I could still learn if I needed to ... It was only a year course and I quite enjoyed it ... I felt quite good that I'd actually stuck with it where a lot of other people had just given up on it ... Everything was paid for me being on Income Support and I thought about taking psychology as well but it didn't fit in with children at the time ... Even though the courses are free, they have to fit in with the children and your lifestyle with them. The crèche was difficult to get into up there. I didn't need a crèche (they were at school) but it still had to fit in. They were still too young to come home and look after themselves.'

(c) 'I did think about ... going into some sort of support work or something like that but I felt that, in the end, if I did train towards that, I'd get too personally involved in it and it would affect my personal life. It'd be nice to do it on a voluntary thing, like a Samaritan or something maybe, but I don't know if I'd want to do it as a full-time career.'

(d) 'I hate computers ... To me they just take away initiative and everything; stifle anything creative. I mean I use them all day at work in the stock room ... They're a necessity in this day and age. Because it's my lifestyle, I like to be out, I can't imagine why people would want to sit in front of a screen punching buttons all day. You've got to be brain dead to do that! ... I'd like to be outside You'd have to wait 'til [the children] are a lot older. Become a Game Warden or something in Africa (*laughing*).'

(e) 'I know it sounds funny but I'm almost getting to the point where it's too old to do some new training. You feel that way ... I look at the people at work and most of them are younger than me because they tend to take in school leavers and they come and go so quickly.'

(f) '[I went back to work] because I was finding that I had what I would call too much free time. I mean I was doing a lot for [the support group] at the time but it was only like half a day here, half a day there ... I also did a college course one year as well but ... it tends to be in the evenings so they weren't any good anyway because they were taking time away from the children as well. What I wanted was something to fill in my days, if you like, and it was either go back to work or go back to college full-time ... but most of the courses, I didn't want to do. They just wasn't for me if you like. So I thought 'I have to go back to work at some time. Let's just dip our foot in the water if you like (*laughing*) and see how it goes.'

(g) 'I thought ... I could just do the afternoons, 25 hours. I didn't expect them to come to me straight away and almost say 'oh, will you do full-time'. Then ... three months later saying will you take [the supervisory position], not even consider anyone else. It was a bit difficult at times 'cos I know it put a few peoples' noses out of place really ... It was nice to be offered it straight away almost ... and I knew it was all extra money straight into my pocket basically.'

(h) 'This will be my last time on Family Credit 'cos my Family Credit actually runs out ... next month ... and I'll have to go on to the Family Tax Credit ... After last September, I thought 'great, I'll be able to claim all the overtime but what happened was the Stockroom Manager, who's my boss, left about six weeks after I'd claimed it and they

said would I consider applying for it and I said yeah, course I would. No point in not ... About three days before the personnel came from Head Office to do the interviews, I went to my boss and said 'I'm not interested in the job. I'm going to withdraw my application.' A lot of that was ... because it would mean a lot more hours. The money wasn't really any better for me because the Family Credit ... I knew I'd still claim Family Credit up to a level. They'd make me up to a level whatever and even if you're in the Stockroom Manager's job there, I was still on borderline that I'd still be able to claim Family Credit, so money-wise it wasn't any better. The stress levels of the job were a lot more. I'd have to do weekends and I'd always made a point that I don't work weekends. If you come to me and tell me I'm going to do weekends, I won't be here. I made that clear to them because the weekends is my time with the children. I'm virtually the only person on the contract down there where I don't work weekends.'

(i) 'Even on the day [the Personnel Manager] knew I'd withdrawn my application ... she came and said 'if you ever change your mind, will you come and see me and we'll do the interview right there'. I said 'I won't change my mind, you know. It's a personal thing. It's to do with my lifestyle. This is not the direction I want to take.' ... I think they thought it was all down to money but it wasn't ... It's what fits in with me and what I want from the job.'

He described his present working conditions.

(j) 'I've always had an office job before so it is totally different from that. As a company ... they do everything on a shoestring almost. It's like work everybody 99% of the time and they're only concerned with profit obviously. We've just got a new union guy who's said 'the company can't do this, can't do that. How do you put up with this?' but I don't think they've known any different down there so they've lived with it ... From working in an office before, it's a lot more relaxed atmosphere, that's what it is. I miss that; just the ... quietness really of an office compared with complaining customers really (*laughing*) ... and you face them face to face whereas generally, in an office, they're on the other end of the 'phone.'

(k) 'They also set when you can have your holidays for you ... It's like you get given a form at the beginning of the year and you have to fill in your whole lot, down to your last day there and you're not allowed to have any after September because that's the Christmas period of course ... and you have to have a week before March. You can have the rest in the summer as long as it's not the first two weeks in July which is when they have another catalogue launch ... and you're not allowed to go off when anybody else is off, and because we're on such a low staffing level, that basically means when anybody else is off ... You have to arrange [your holidays] in the first couple of weeks of January for the whole year and your basically stuck to that unless somebody drops out of their holiday or whatever.'

(l) 'I've always told them that I wasn't likely to stay more than two years. I would get bored and want to move on and that's still quite true. I've tried retail. I find it's quite aggressive in the way they want you to work but they don't seem to consider your feelings in that. It's all take and no give ... We've had people call in sick before and the Manager's called them up and said 'well, why can't you come in?' ... 'even if you are ill, can't you come in? It can't be that bad' and we've had people leave because they've felt ... 'I'm ill ... You're pressurising me to come into work. I'm ill; I'm not coming into work' and they've actually left.'

(m) 'I've been there the longest out of all the staff now ... The problem with that is also I'm the only one who knows all the routines. Although I'm not doing the Manager's job officially, ... they keep coming to me all the time and I still get asked now to open up the shop in the morning ... Officially, I shouldn't ... need to open up the shop and lock up and set the alarms. That was another reason why I didn't want the Manager's job because I'd be on call out 24 hours. If the alarms went off, I'd go in whatever time of day it is and I know they come down from Birmingham and it takes them two or three hours and you can't leave the shop while the alarms are on.'

(n) 'I don't want the responsibility because I know they're going to get problems because I can see them coming ... They haven't got a Stockroom Manager to cover the financial side of it and they haven't got the staff to cover a lot of the jobs, so I can see it coming.'

(o) 'I just want an easy life. I want to turn up, do a few hours, get paid at the end of the week and spend it on me and my children. I don't want any hassle. Taking that job would be a lot of hassle.'

(p) 'I still don't feel comfortable in the job I'm doing. I don't get a lot of satisfaction from it. I know I'm appreciated and everything but I don't get satisfaction from the job ... I would like to go back to an office job I think.'

(q) 'I was a Purchasing Manager ... That job you get a lot more appreciation. You meet a lot more different people. Or I'd like something a bit more outdoors I suppose. It's quite depressing working in the stockroom there because it is underground so you don't see the light of day from the moment you go in to the time you come out. It's quite depressing for me because I like to be out.'

(r) 'The [Purchasing Manager's] job was totally different. I was my own boss almost. I had my own office and I had a budget to keep to. Clients took me out to lunch and everything. I'd just go off to our different warehouses and arrange stock takes and what have you. I was not tied down ... I was always out still then.'

(s) 'I wouldn't say I go out and buy the paper deliberately to look at it but if the paper is lying about on the table, you know, I'll go through the job section and just ring a few and think 'I could go for that, I could go for that' but I haven't got to the point where I'm sending off applications yet or CVs.'

3. Participation in NDLP and Financial Incentives

(a) 'Well when I started, I went part-time. I was doing 25 hours a week so I claimed my Family Credit on 25 hours a week but within three or four weeks after that, they asked me to go full-time. For that first six months ... it was very beneficial because obviously when you fill in the form, I didn't know they was going to offer me full-time work within the first six, eight weeks or whatever plus it was their Christmas period so it was like

overtime and I went full-time and I still claimed the Family Credit obviously because it doesn't change for six months ... plus I got ... a maintenance bonus plus ... if you manage to claim for it, you get a month's free rent and a month's poll tax free which it's still worth £300/£400 to me ... The maintenance bonus ... that was £300 I think I got there plus at Christmas with the Housing Association you get two weeks free rent so you get all that which you wouldn't normally get on Income Support.'

(b) 'I was looking short term at the time. I thought 'well, if I go back to work for six months, I claim all them bits which is like £800 that I can lose out. I'm £800 better off for six months whatever, even if they give me the same as what I'm on Income Support but it wasn't. Obviously I was better off by about £20 a week I think it was, without all those bonuses ... It was about £10-£15 before I took all the extra hours on but obviously when I was doing all the extra hours, I was a lot better off. I was quite considerably better off.'

(c) 'My Family Credit ran out the following March ... because I was being paid monthly as well, you have to provide your last four months wage slips and I assume they look at those and make an average out of it, what you're earning a month [including overtime] ... You don't know you're going to do overtime; well, I didn't know I was going to do overtime but I did. I wasn't doing that much that year so obviously I put it all down and I was going full-time. Plus they offered me a different position in January ... which was a supervisory position, so my wages went up as well. I waited 'til March and I put it all in. It was like starting work again to be honest because from the part-time one to the full-time, all my circumstances job-wise had changed. I put it in and ... I think I was £20-£22 a week better off after I reclaimed again ... Obviously going from 25 to over 30 hour a week you claim the £10.30 bonus for a full-time worker anyway but yes it went up.'

(d) 'I'm quite lucky because I'm working locally. Obviously for a lot of people, they're paying travelling expenses and that comes out of their money. The children don't get free school meals which if you look at it, they're £15-£18 a week for me ... but because I was doing no travelling expenses ... I was finding that I was better off still, so OK I thought I'd do the summer.'

(e) 'My manager left 1st November ... and they said to me 'will you please cover the job 'til Christmas' ... so I was getting his wage and doing his hours ... plus there was a lot of overtime and I did it all basically and because it's four wage packets, they look horrendously big compared with my normal ones ... Obviously, I've got the forms; they came through a couple of weeks ago but I'm going to fill it all in but I may be hit hard this time ... I know six months after that it'll go back up again but the next six months could be a bit odd, I know that and it's the first time I'm claiming [WFTC] but the forms are all exactly the same as far as I can see. They just go to the Inland Revenue.'

(f) 'I did have the option last time ... It said 'your Family Credit's running out. You can wait and claim the new one ... Well there was a gap of about three or four weeks where I wouldn't be able to claim so I'd have lost everything in between that so I thought 'no, well I may as well stay on Family Credit and claim that extra month ... Even in the form, it said 'we can't say if you'll be better off or not, we don't know'. I thought 'well, I'm not going to take the risk. Why lose a month's money? I'll do the Family Credit.'

He has had no contact with the NDLP Adviser.

(g) 'I worked [it] out ... and it was within a few pence, so I did the claim. There was no doubt that I was going to go back to work. There was no point in not ... I applied for five or six, was offered about four of them ... The offers were there on the table ... and like I said, for six months I had nothing to lose at all.'

(h) 'The claim for Family Credit was nice and easy. It was all the other bits where they kept messing up. The council with the extended Housing Benefit were a bit of a nightmare because they kept losing the forms and saying they didn't have them and you have to claim within a certain period of time as well to claim that ... Luckily, I've had problems before when I've gone in with the council, so I always get a receipt ... I did go in after two weeks and say 'look, I haven't heard anything' and they said ... 'we haven't seen your paperwork'. I said 'well you have because here's a receipt with your name on it' so they couldn't get out of that. She had to 'phone through and they weren't going to backdate it until they realised I had a receipt ... I did get it because they couldn't get out of it basically.'

(i) '[The maintenance bonus] came through fine ... I got all the forms together [before I started work] ... I applied for the jobs, they called me in for the interviews. Almost that week, it was all done on the 'phone ... It was like can you start today? ... I don't like forms, I suppose ... and they're pages and pages long for this and it is a bit off-putting when you don't know what you're going to get at the end of it.'

(j) 'I looked at what I was going to get and I knew I was better off. I didn't feel as though I'd missed anything out 'cos I'd got the paperwork before, you know, and it said you'll need this form; this is what you can claim ... a lot of it came through the post because it was being promoted at the time. I kept leaflets and it said like, you can claim housing so obviously I went to the council at the time 'cos they were my landlord. I said 'look, I can claim housing. What form do I need? They gave me all the forms.' ... It tells you the form number you need and the 'phone number, so it's basically 'phone up, 'can you send me a form?'

He did not feel the need of support from the NDLP Adviser.

(k) '... but I could imagine a lot of people would because it can get complicated on the forms because you need to have the job to fill in the form with your wages and your employer has to fill in a bit and everything and you don't know how long it's going to take. I'd actually saved money to cover my expenses, bills and everything and direct debits for the following month so I had a month leeway anyway. I assumed I'd get the free Housing Benefit and Poll Tax so I took out what I'd have to pay rent and Poll Tax and knew that I probably had six to eight weeks money to cover all my expenses ... I planned it. You have to plan it ... It would be very difficult just to go out, get the job and think 'I'm going to have to survive for the next, you know, so many weeks, if it was going to be weeks. You didn't know how long it was.'

(l) 'My worry was ... when they changed my maintenance years ago, I learned from that because ... they messed it all up and I had direct debits going out all the time with no money to pay them and the bank was coming on saying we're charging you bank charges

for this letter and that letter ... They backdated all my maintenance but the bank wouldn't listen to that. I still had all their charges and everything on top of my direct debits.'

(m) 'I refused to leave the office down there once ... years ago, because ... my bills were building up and they hadn't sorted out my claim at all. They'd done nothing about it and I thought 'well, I'm not going to carry on getting bank charges at £17 a letter or whatever' ... so I made sure I had the money to cover the bills for so many weeks whatever.'

(n) 'I feel more in charge now ... I can't claim any Housing Benefit ... I never did from the start. I was quite surprised I didn't get any. I did I think ... when I was part-time but not a lot ... and as soon as I went full-time, I lost it and I've always had to pay Council Tax ... I always assumed I'd have to pay for rent. I worked it into all my calculations ... To be honest, I've got to be better off because I get four weeks free a year which you don't get on Income Support so you get £300 given to you if you like, as a Christmas bonus ... which you don't get on Income Support. This is like cash in your hand and Christmas is always a difficult time anyway as a lone parent ... It's an expensive time. You've got extra heating to pay for, food ... and all the presents or whatever so going back to work made Christmas a lot easier because that's when I got all my overtime, I got ... my rent free for two weeks so Christmas became a lot easier.'

(o) 'I have only had three claims on Family Credit. The first one, I was a lot better off because of all the extra bonuses I got. The second one, I was OK. You know I felt I was better off enough to keep working and my last one again was horrendously large over the Christmas period because of all the overtime ... I wouldn't give up work.'

(p) 'I do begrudge any time, my life if you like, going to work (*laughing*). I think it's, you know, almost wasted time. I don't call it living ... Financially you are better off, even if it is slightly, but that small financial gain means that I can do other things with the children ... It's plumbed into doing extra days out or whatever ... From Monday to Friday, we spend less money ... If you've got nothing to do, you tend to spend money all day. You need to do something ... There is a big financial incentive but you have to weigh that up against, like I'm missing my free time. For me at the moment, the financial

gain means that what I do with the kids is more enjoyable ... It's always going to be better time anyway 'cos you see them a lot less so you make more of it whereas I was always with them before and we just had a routine. Now we have to plan in whatever we want to do together at the weekend but we also have a little more money to do it in a shorter period of time.'

4. Childcare and Family Responsibilities

Participant has enjoyed caring for his young family and tries to ensure that the impact of his working on their family life is minimal (see **1(b)** and **(c)** and **2(a)**, **(f)-(i)** and **(m)-(o)** above).

(a) 'I did work for the first six months [on my own]. [Daughter] went to a daycare centre. [younger son] was going to a childminder and [older child] I was paying someone to take to and pick up from school and give him dinner ... so that was costing me a lot of money. They were small ... It was all work. I was getting nothing out of it at all because I wasn't any better off working than I would have been on Income Support because of the childcare expenses. They were horrendous. I was paying, I think it was between £150 and £170 on childcare ... and that was just so I could carry on working ... My day was longer ... totally extended because I had to take them to these places, pick them up and even when I got them home, feed them basically.'

(b) 'Obviously I go to work and I don't get home until after the children now. [Oldest child] is really in charge basically ... The two oldest, they only have to go across the road to school ... I walk to work because [youngest child's] school is on the way to work so I take him every morning to school but he has to make his own way home and he does do that. For the first couple of months I asked [oldest child] to go and get him from school and then it was like 'see if he can come home tomorrow on his own' and he did and in the end he was 'I don't need [brother] to come and get me, you know. Why?' ... so it gradually changed.'

(c) 'It was difficult ... thinking ... even now ... 'they're at home on their own and I'm at work' ... I can [ring] ... I've bought a mobile specifically for that so they could get hold of me. They could 'phone the shop if they needed me but if I needed them I could 'phone home. The mobile's basically for when I leave work because there's still, because I walk to work, it's like an hour or three quarters of an hour 'til I get home... If I know I'm going to be later than normal, I'll give them a call ... Now we're almost into a routine. They know when I should be home and obviously I'll call before then if I'm not going to be home at that time ... Today, it was pouring with rain, I will take the car if it's like that and I'll get home about six but generally I'd get home about half six ... In the morning, we leave at eight o'clock.'

(d) 'Now they're older, I get home and sometimes the house is empty, especially in the summer. They'll have gone out with their friends. They may have left a note, they may not have ... I'm concerned because I think 'cor, I hope they got home from school', you know. You do worry about that. I did worry the first summer but as time goes on I know where they'll be. I can always pop round there. They tend to be locally with their friends ... but you do worry about them still.'

(e) 'I didn't [go back to work] for the money. I did it to take up my time originally. That's why it was part-time ... It's helped me, if you like, let go of the kids a bit because spending all that time with them. They were with me all the time and when they weren't with me I was wondering what they were doing. Because they've grown up a lot in the last year and they do their own things now, I don't worry about them so much 'cos I know they can cope with the situations they're in where I wouldn't have known that before. They would have been tied to me for a lot longer I think if it wasn't for work.'

(f) 'I still find it when they're not about, it's like 'where are the kids?' because we did everything together and now they go off and I'm thinking 'I'm stuck here, what am I going to do?' but I still don't feel I could just jump in the car and go off even for the afternoon because if they came in, they'd think 'where's dad. So I'm still tied to the house if you like when they're around... My life still revolves around about being sure the children are safe and what they're doing.'

(g) 'I gave up work to look after the children for nine years and [working] was such a big change. Nine years having total freedom ... 1990-1998, eight years. Eight years of just the children and me every day apart from school. Even up to that time, they were all quite young or they felt quite young. One thing I noticed they grew up really quickly but I think a lot of that was to do with that two of them are now in secondary school and they tend to grow up quickly as soon as they hit secondary school.'

(h) 'I realise that [the children] are not going to be there forever. They're going to go their own ways and that's so much more obvious in the last six, eight months where I've now got two in secondary and [youngest son] ... finishes Junior if you like in June.'

(i) 'It did hit me in the summer because of like being tied down to when I could do this and when I could do that and I missed the time with the children. I really did miss the time with the children ... That was the down side and I still do miss it now.'

(j) 'I don't think [the children] like the fact ... that I have to do the whole summer and they're off. They go over their grandfather's or their mum's or whatever.'

(k) 'It was different before. When I wasn't working, it was go [on holiday] whenever you like. Obviously within what I could afford at the time ... We always just dropped everything and went when the weather was nice. Now when you've got to plan your whole year ahead ... The children have been very lucky. Their mum is taking them away abroad this year ... They're going for two weeks and I managed to get a week of that so it's the first time I'll be on my own ... I don't know what to do because it is such a change (*laughing*). We always had a couple of weeks in the UK basically because it was at a holiday camp or whatever because that's what I could afford. This year they're off to Florida or whatever with their mum ... It'll be the first time I get some quality time on my own but I don't know what I'm going to do.'

(l) 'What I've tended to do [about holidays] is make long weekends. Taking Fridays and Mondays and Tuesdays off so it's long weekends and I've only done that really so I've spread the time off over the summer hoping to get a nice weekend so we can just go away because the weather makes a difference when you've got young children.'

Obviously if it's raining you have to find something indoors which is expensive normally. Even though I'm working, I'm not that vastly better off.'

(m) 'The summer is five or six weeks but ... you know it's only a couple of days a week almost that they're on their own. So that is when I use my leave and their mum uses her leave and their Grandparents are available if you like. They tend to see more of us through the summer than they would now. It's just that they're at school now rather than at home. They're not six weeks on their own in the summer ... very little of the time they're on their own.'

(n) 'The company was asking people, would they like to reduce their hours ... not referring to a couple of us ... and I don't know if they'd let me even because I am in a supervisory position which means I should be there all day ... I do think about it ... Although I only do 37 hours a week, I'm basically doing almost 12 hours a day with the travelling and everything. I miss my freedom. I really do and I think I would do with any job to be honest but ... I don't feel satisfied in that job.'

(o) 'They don't do term-time contracts now which they used to do with a lot of the ladies down there ... where they didn't work the summers and they were part-time ... which would have been nice. Sometimes I've looked at that and I think ... that would suit me down to the ground ... She doesn't do that our manager now.'

(p) 'If I had to dash off [in an emergency] I would go anyway. I think, because it's the children, they'd grit their teeth and bear it because they have no choice but for them from a financial and a business point of view, they would be short staffed and jobs won't get done.'

(q) 'We have a rota for who does the dishes each week and things like that whereas before [I worked] they piled up and I did them because I was here ... I was getting bored at home. I just did all the housework when I was bored whereas we don't have time for that any more. It's all crammed into the weekends and the weekly jobs are on a rota between all of us.'

(r) 'Sunday has almost become our rest day (*laughing*) but even then I still have to get their school kits ready. I'll do the ironing or whatever. They don't do that yet ... It's one of those dangerous things. You think, should I let them do that or not?'

5. Network of Support and the Role of the Support Group

(a) '[The childrens' mother] lives ... only a mile and a half down the road ... She works as well. She's also got another child ... She's still very close to them if you look at it that way. She'll take them off for the afternoon or whatever and they can pop over to see her whenever they like ... We've never had an arrangement where she sees them at weekends or whatever. She can see them whenever she likes ... and now they're older anyway, they can just 'phone her up and say 'can I stay the night, tonight?' or whatever. I mean, they wouldn't do that on a week day because of school but at weekends, they tend to stay quite a lot over their grandfather's. I think that's because they get a lot more freedom there ... They can get away with doing whatever they want and get pampered at the same time ... they're not so strict in the house rules if you like, like it would be at home with me or their mum.'

Now that he is working, participant does not have time to be as involved with the support group as he would like to be.

(b) 'I do [miss the support group]. I pop in and see them every now and again. I saw [the Project Worker] last week. I quite miss doing the furniture thing. They did a lot for me, if you like, in the past and I quite enjoyed the voluntary stuff I did with them. I miss that quite a lot.'

(c) 'I've run two or three of their self-help groups in the past ... at the same time as I was doing the furniture ... Before [the Project Worker] was there, they didn't have a Project Worker, a couple of us basically kept the office running and I was one of them and I was on their steering committee. I suppose I was quite involved without realising it.'

(d) 'I enjoyed it. I always did enjoy the work [with the support group] but it was filling in time as well because if I wasn't doing that, I'd be stagnating.'

(e) 'I was meeting people in a like position, if you like. A lot of people. You can empathise with them really and I miss that, you know. The people I see at work, they come from a different lifestyle whereas at [the support group] everyone was in the same boat almost, to a certain extent. I mean, you knew what their problems were; you could understand when they had a bad day and why, because you'd been there yourself. So I miss that side of it.'

(f) '[At the support group] there was always someone to speak to if you had a problem. I mean even if it was a formal type problem, you know, with your benefits or whatever, at least you had someone there 'cos they knew all the contacts and the forms you needed and who you needed to see. So it wasn't 'oh God, what do I do?' Just pop in.'

(g) 'I got the support from giving if you like. When I was first on my own, I didn't approach [the support group]. Someone who was going ... said 'come along to this'. Originally I approached Gingerbread. I 'phoned up their Head Office in London and they said 'we haven't got one in [your area] why don't you run it?' ... I thought 'well no, excuse me, (*laughing*) I didn't mean it that way, I've just ... got my children on my own. Where do I go from here? It's not like trying to support everyone else, I'm looking for some support'. There wasn't really anything [local].'

(h) 'My ex was going to ... [the Family Centre]. She was there as a client. So I knew the people there. The way I got to meet people ... they did a play group ... so I just went along to that. At first it was like, 'who's this gentleman with his children?' ... because it's all young ladies, mums, it's a mum's group almost. I thought 'well, I can't be stuck indoors with them.' I wasn't prepared to do that because I knew that would be a downward trend for me. I don't like being stuck indoors anyway, so if I was stuck indoors with the kids all day feeling sorry for myself, it was like a downward spiral that would be, so I had to get out and do something.'

(i) 'There was lots of support in toddler groups, play groups, but they were all geared up for single mums but I've got to say if you persisted as a man in the groups, you soon became accepted and I still think a lot of the women thought, as a man, you were that stronger personality. Once you had adjusted, you were able to cope with it better ... They were all ... 'oooooh, it must be terrible, I'll babysit for you' and all this, you know but that's not what you want. Well some people do I suppose but I wasn't like that. I thought 'I'm coping with this. I don't need this. Why are you offering to babysit for me? I could be offering to babysit for you.'

Participant Number 17

Interviewed on 03.03.00

1. Family Circumstances: Past and Present

Participant is aged 44 and has two sons, the elder (aged 13) from her marriage and the younger (aged 10) from a subsequent relationship. Although they are all in good health, her elder son has dyslexia which, though not severe enough for him to be statemented, nevertheless:

(a) 'affects his school life quite badly ... He has difficulties in confidence and self-respect and things like that, self-esteem ... [B]ecause he achieves a grade that they consider is acceptable for his age, he's just left whereas I think he could achieve far more than that if he was given extra help.'

They have lived in their present home for 11 years. It has three bedrooms and is rented from a Housing Association.

(b) 'I was in the Women's Refuge and then I was in halfway housing and then I was housed here ... It used to be then that you came out of a hostel, the Refuge, Bed and Breakfast, whatever and you went into a temporary house while they waited for you to come up on the list ... [It] was abysmal (*laughing*) ... The place that I was given, I quite liked it actually because it had a lot of character. It was old but it had an outside toilet ... there was no inside toilet. The bathroom was obviously a converted bedroom and the window didn't fit so it was absolutely freezing cold in there. There was no heating, the stairs were falling to bits ... I was there for seven months ... and the Refuge for six months ... thirteen months homeless.'

(c) 'When I left my marriage I weighed about nine stone and I believed, because he told me, that I was fat and I truly believed the first man that ever spoke to me after I'd left him, I thought 'God, you must be an absolute hero to speak to somebody like me'. They just totally destroy you. It's from the inside out if you like. I mean all the emotional stuff

goes on first so that they can get to the point where they can hit you and get away with it and he was just psychotic ... He didn't drink and become abusive. In fact if he drank, he probably would have gone to sleep, but there was something wrong with him.'

(d) 'I think I had a lot of barriers around me for a long time afterwards but, I mean, I met [younger son's] father within a year and ... went out with him for some time and he turned out to be, he wasn't abusive, but he was totally unreliable and he was wrong for completely different reasons. After that I really withdrew and I didn't go out with anybody for five years not even on a casual basis ... Now I'm happy. I'm really happy on my own. If somebody comes along and I believe they're worth spending some time with, then I do. I might go out with somebody but I rarely meet anybody that really takes my interest if you like. I'm also very, very wary of introducing men into my sons' lives because you never know ... what somebody's going to be like.'

(e) 'I like the freedom [of being on my own]. I mean, my memories of being with men are ironing shirts; having a meal on the table; arguments about how to bring the children up, who's going to do the shopping and how much money you can spend and, you know, it's all mine now. I decide all that and my boys are very mature, sensible boys ... I hate shopping and I hate lots of other things about ... running a home and things like that, but it signifies to me, my independence and so I would willingly let somebody do the shopping if it was still on my say so (*laughing*) ... We haven't got much and we probably never will have much but what we have got is ours, you know. I'd rather have what I've got now than have a big house and several holidays a year and everything like that and be unhappy.'

She was married for seven years, is now divorced and has been a lone parent since she and her husband separated. She and her son no longer have any contact with him and he does not pay child support.

(f) 'There's an injunction against him. He's not allowed to see [son] at all. It's not against him for me although he was violent to me but the injunction is against him coming near [son]. He's not allowed any contact at all ... Not Birthday cards, Christmas cards or anything ... I was very much under his spell if you like ... as many women who

are in quite long term abusive relationships are and it took me ... nearly four years before I realised he wasn't ever going to be a responsible parent. I mean in the first place he used to see him a lot but then once he realised I wasn't going to go back, it dwindled off, dwindled off and dwindled off. Then he tried to abduct him and I took him to court, not because of the abduction, but to try to get defined access it was called then so that I could tell [son] when his dad was coming. You know, I didn't care if it was once a month, once a year, whatever, as long as I could say to [son] 'this is when your dad is coming' because he never knew and he might go missing for months and then turn up for twenty minutes with a bag of sweets and go again. That poor kid was running to the door or the 'phone every time they went ... just in case it was his dad. So I went for the defined access ... He didn't turn up in court and once the Judge heard about what he tried to do at the Christmas, which was abduct him, that was it. He'd had enough and because we'd been backwards and forwards to court a few times anyway, he decided that he didn't deserve to have any contact with him whatsoever ... I gave him the excuse he wanted really ... The first year he sent him a Birthday card saying 'I love you and miss you' and all this kind of emotional stuff which any responsible parent wouldn't have done. I told my solicitor and she straight away wrote to him and said 'no contact means no contact' and there's been nothing since.'

(g) 'As soon as I heard that [child support is not taken into account against WFTC] I got on to the CSA, tried to chase up my ex-husband to get some maintenance 'cos I thought 'oooooooh' (*laughing*) but they still can't get him ... You have to keep on at them. You have to nag them; 'phone them once a month or something to say 'what's happening now?' They won't do it if you don't keep on at them ... They came up with some very old information. They actually frightened me to death and told me he was back in [this town] and it wasn't true ... I put them straight on that and they were making enquiries in other areas; I assume the tax office, benefit agencies, things like that to see if they could track him down through that and I haven't heard anything for a while now but they did say it might take a while ... I did see him in town one day and he took off pretty damn quickly.'

Similarly, she and her younger son have no contact with his father.

(h) 'His father has never really had anything to do with him. As soon as I found out I was pregnant, he kind of slithered, I should say, slithered away over the horizon. He pays maintenance. Not a lot. £19.40 a week and I have approached him a couple of times because [son] does ask about him but he doesn't want any contact.'

(i) '[The child support] would have been more but somebody else has claimed against him as well (*laughing*) ... It's through a deduction of earnings order ... It goes through the CSA and then into my bank account ... It's deducted off my Income Support. There's two different lots of stuff go into my account every week; one from DSS and one from CSA.'

2. Education and Employment: History and Prospects

(a) 'I was supposed to [go on to college]. I was accepted to do business studies but I didn't ... I'd been working at the Civil Service during the summer holidays and ... I'd had to do an extra year at school because we'd been abroad and when we came back, I had to go back a year because I'd done different coursework and I think that just finished me off as far as school was concerned ... I got five 'O' levels.'

Before her marriage she held a number of administrative roles in the Civil Service and in the AA.

(b) 'I always did second jobs in pubs as well because I had my own flat and I never had enough money.'

She also worked while she was married.

(c) 'I was a Credit Controller. I was supposed to go back after [older child] was born. I had maternity leave but I didn't which caused any number of problems. When [son] was five months old ... my husband had a couple of shops and I used to help out [unpaid] in those in the evening or in the day and take [son] with me in the pram ... I didn't really

need to work in the shops, they had enough staff, but it was just about him being able to say 'you will go and be a shop assistant.'

She claimed Income Support following her marriage breakdown.

(d) 'I earned my £15 a week while I was in the Refuge working in the pub because I had no furniture or anything. I had absolutely nothing so that money was what I used to start buying things ... [I started] about six weeks after I moved into the Refuge. I was quite gobsmacked with myself actually ... It was really strange actually that I managed to do it, when I look back now ... When I left the Refuge I had to stop working in the pub ... because I wouldn't have babysitters any more.'

(e) 'I didn't work at all until after [younger son] was born. I was around when they set up [the support group in this area]. I was one of the original members ... It didn't exist when I first moved here and the person who was setting it up got my name off somebody or other and came to see me and I started going to [the support group]. That was in the March or April 1990 (something like that) and by the September they'd asked me to be a Group Rep. Then I got a job cleaning the hall where [the support group] was and that was my £15 a week again. Then some woman [researcher] came round ... to interview us at [the support group] and she went back and told ... the local Health Authority about me and they approached me and asked me, God knows why, ... to do the second stage [of the research] from the residents' point of view ... It was £8.00 an hour, and this was back in 1993, and I said ... 'are you sure you've got the right person?' (*laughing*) because that was an awful lot of money then.'

(f) '[The research position] was for three months ... I went on to Family Credit ... they kept me on ... after that. I worked 25 hours a week. You've got to remember it was from home so ... I used to go out and do my research and that while [older son] was at school and [younger son] was at play school and then all the typing and that was done at home ... Sometimes I got a sitter in at night because ... sometimes you have to go out at night ... I think [I worked for them] for about six months all in all and then I stopped working for them and then I heard about this computer course so I took myself off on this computer course ... It was the City and Guilds in Information Technology and when I was

on it was funded by the European Social Fund and it was for women returners; women who had been out of work and were returning to work and were on benefit etc.etc.’

(g) ‘I never felt truly competent [doing the research]. I think the thing about the £8 stayed with me. Do they know? (*laughing*) Have they got the right person here? That stayed with me with that because to a certain extent I felt out of my depth. I did the job and I think I made a good job of it ... but I never lost that feeling with that. The computer course ... I did well in that. I got up to a level three which was the highest level you could get and it confirmed to me that I had abilities that perhaps I didn’t recognise or hadn’t believed in ... Plus every job I’ve had just about, I’ve been asked to apply for or asked if I want it ... and so I’ve been lucky.’

(h) ‘[The computer course] was for three months and while I was on that [a community worker] suggested that I go on a course [with the local council] which was stage one community work and it was while I was on that course that I met the ... Co-ordinator [for a Family support group] who told me they had an Assistant Co-ordinator’s job coming up. So I applied for that and I got it and then the Co-ordinator went and I got that job. I stayed there for two years but it was incredibly stressful. I ended up on prozac and everything (*laughing*).’

(i) ‘[Going back on Income Support] was hard. The thing I found is that every time I work is I get in debt because I have access to credit that I don’t have when I’m on Income Support. It costs you to work because I had to have a car for when I was working [for the Family support group] and once I had one, I wasn’t prepared to give it up again because how would I get another one? And so it goes on. I could only just support us on Income Support without a car and the car just makes such a huge different. You have to have more clothes when you work ... There’s all kinds of things and the only way you can afford it is to get a store card or to do something and then when you leave the job, you’ve still got all that.’

(j) ‘I was given a tutoring job ... I had to plan, prepare and tutor a ten week course on confidence and assertiveness and all that kind of thing. Although it was brilliant money (just under £16 an hour), I didn’t get enough hours to come off Income Support and the

money was just under the Income Support level so it was all taken off me apart from £15 but they kept some of it as back to work bonus.'

(k) 'I did cleaning jobs again to earn my £15 a week, 'cos that £15 makes quite a difference but it doesn't make as much difference now as it used to. That's never gone up that £15 ... The difference it used to make used to mean that we could have a holiday. You know, only a cheap four day thing but we could have a holiday. You can't do it off £15 a week now.'

(l) '[When] I heard that [the Project Assistant] was going on maternity leave and, although I don't think I'd want to necessarily work in [the support group] permanently, I thought it would be good experience to see the organisation from the other side if you like. I had skills by then which I could take to the support group, some of which [the Support group] had given me but the rest through training and working ... but as it turned out, I didn't really get the opportunity to use the skills in the way that I could have done, if you like ... but [the Project Worker] did let me work with some of the clients.'

(m) 'I've done a lot of training. Not on an education basis but in service training. I've got a City and Guilds in Information Technology ... I did that off my own back ... I was still doing voluntary work for [the support group] and I'd started the next job which was with [another support organisation].'

(n) 'Although it doesn't financially really benefit us, me being in work, I don't like not working.'

(o) 'Now I just cannot be a housewife. I just can't. I end up not doing anything because ... I've got all day to do it and I'm not particularly interested in doing it whereas if I'm working, it's got to be done in this particular time or else it's never going to get done ... You know, I sit around and think 'I'll watch Kilroy' or something. This is why I go to the gym because it gets me out and I'm with adults ... I'm a social animal (*laughing*) ... and being stimulated.'

3. Participation in NDLP and Financial Incentives

(a) 'They sent me a pack [about WFTC] when I was due to renew my last lot of Family Credit.'

(b) 'I have had contact with the NDLP Adviser ... not on my own behalf but through [the support group]. She was lousy ... I knew of three people who either didn't or nearly didn't get their extended Housing Benefit because she didn't make it clear to them, the time limit for applying for it and when they had to apply for it. She was their Adviser for some time before that became an issue and they should have all the information, all the forms, all the timetable worked out for them because it's a hell of a lot to think of ... in any circumstances but when you're on your own with children and you've got all those things to sort out by yourself ... You've got to get your child to childcare and you've got to get yourself to work by so and so time, you've got to pick your children up at so and so time, you've got to pay for this, you've got to pay for that, you've got to pay for the other and you've got to fill in all these forms as well.'

Participant expects to move into paid work again shortly but does not intend to contact the NDLP Adviser.

(c) 'I've done it all myself so far ... and what I've learnt myself and what I've learnt through working, I don't think, apart from the calculations, I don't think that there's much really that they can tell me and from what I've seen, they don't help much anyway.'

(d) 'If I get a problem when I'm filling in the forms [for WFTC] I may [phone the helpline] because I used to with the Family Credit. That's closed down as I recall ... They often don't particularly understand what you're trying to say. I mean, maybe that's as much my fault as it is theirs but I don't know that they've had the experience of the benefit system to understand where it can all go wrong because it's a minefield ... Things like delays in payment ... with Income Support, with Family Credit and with Housing Benefit ... I've managed to sort it out but to a certain extent I know my way round the system. For other people it may be a huge, huge problem.'

(e) 'If I want something, I will find a way to get it but not everybody's like that and particularly when you've just come out of a marriage or a relationship, you're not in a position to be able to cope with all that the Benefit Agency throws at you. I couldn't have done it [when I was first alone]. I would have given up ... [If I'd been asked to attend an interview then] I would have resented it. I would have been frightened ... I might have tried not to go. At that particular time, it didn't take much to stop me going anywhere because ... everything was such an effort. Everything was so difficult, particularly once the little one was born and I had a baby as well. To get anywhere was bad enough let alone what you had to face when you get there. I remember being called into DSS because I wasn't getting maintenance. They'd tried chasing my ex-husband for it and given up ... and so then they'd decided they'd try on [younger son's] father ... It was a real effort to get there. It was a real effort because I couldn't take the children with me. I had to find somebody to have them and then when I'm there, I'm asked questions like 'where was your son conceived?' ... What do they want you to say for goodness sake? ... That was a horrendous experience. I came out of there in tears ... I don't think they do that kind of thing any more but ... going up to DSS is a nightmare ... I was ashamed to take my son in there. I may as well have taken him on a prison visit or something. That's how it felt ... [NDLP] is the Job Centre and I don't think that has the same stigma attached nor necessarily the same type of people in there as you get in DSS. I'm not blaming the people you get in DSS. Most of them are a victim of their circumstances but you do get some pretty frightening people in there.'

(f) 'People have this idea of what sort of people are on Income Support and particularly about lone parents ... Me and one other person set up a newsletter when I was with [the support group] before and it was when Peter Silly [sic] made his stupid comments about lone parents and I wowed against that in this newsletter, you know. How dare people make assumptions? ... and how can they say a young girl gets pregnant to get a house? She doesn't and most of them aren't entitled to houses 'cos they're not old enough anyway and they're going through hostels and Bed and Breakfast ... The whole stigma that's attached to it.'

(g) '[When I'm working] I have more autonomy over my money and how it's spent and I can get things that I can't get when I'm on Income Support by juggling if you like

... and by credit but I think when it comes down to the bear bones of it, I'm not really significantly better off. I think we're talking pounds, you know.'

(h) 'The money ... how much I'm being paid doesn't generally come into it. I hate the fact that I might be absolutely knackered at the end of the week and still not significantly better off for it but I'll do it because I can't stand being at home.'

(i) 'I think I would say to anybody who was thinking about going back to work to just get something where they earn their £15 to start off with, to get them back into working mode if you like and to just give them a little bit of a reward so that they ease back into it because I think it's too much of a shock otherwise.'

4. Childcare and Family Responsibilities

(a) 'It wasn't difficult [to work while I was in the Refuge] because there was always somebody who would babysit. We were all very close. All the women were very close because we were all in the same boat. I mean [son] was only young. Once he was in bed, once you could *get* him into bed, he wasn't any trouble anyway. It was very easy to do that. When I left the Refuge, I had to stop working in the pub.'

(b) 'I used [formal child care] when I was working for [the Family support group see 2(h) above] because a lot of the time I had to be in Southampton or Winchester for meetings and I wasn't always finished in time for school ... They went to [an after school club] a lot of the time. I mean now because I'm at the moment doing a £15 a week thing through the Sports Centre, I can get childcare through them but I can't book it. So it's turn up on the day and if there's a place left, you can have it but that's not necessarily going to help ... I mean the eldest one's alright in the holidays now to be left for a while. I wouldn't want to leave him all day every day. The youngest one certainly I wouldn't leave and I wouldn't leave him with the other one because they hate each other.'

(c) 'I think [the after school club] is something like £5 a session after school [for each child]. That does count as formal childcare because I've used it before ... [One club] was

OK. I think most of these ones after school are not what you envisage after school care is going to be ... My eldest one was getting really fed up with going ... because he was bored ... There was one worker there that they both particularly got on with and seemed to be quite receptive to their needs and used to take them up to the computer room and things like that and encourage them to make things whereas a lot of these things, I think you have to be careful because basically they just run around or they're given a piece of paper and some crayons, which is alright if they're like six, seven, eight but once they get much beyond eight, my youngest one wouldn't cope with that now.'

(d) 'I think if they're not going to have you, and as best as I can since I've had my children most of the time they've had me, and I think if they're not going to have you, then you have to make sure that whatever they have instead, is acceptable to them. Not acceptable to you but acceptable to them and they may well be safe but that doesn't make it acceptable to them.'

(e) 'I mean it's getting easier for me now because mine are older but it's been a huge issue for me in the past when I've been looking for jobs and thinking 'well, I can't do that because not only will I not be able to afford the childcare, but what childcare is there that's adequate?'

(f) 'I won't leave the youngest one with the eldest one unless I was quite prepared to leave the youngest one on his own which I'm not prepared to do because I don't think the eldest one should have to take responsibility for the youngest one. I think it's enough for him to take responsibility for himself and I think if ever I'm going to leave them, they've got to be responsible for themselves and responsible for each other. Nobody will be in charge but, you know, you can't leave one with the other when he's not old enough to be left on his own.'

(g) 'The eldest one will come home from school. He has a key. He can come in. The youngest one is not at a local school ... I know [some after school clubs] pick up from the schools and maybe that would be what I'd have to do.'

(h) 'I think there's an awful lot of jobs where you're not going to know exactly what childcare you're going to need which means that you've got to book them in for hours longer than you need or hope that you're not going to need it when you think you don't need it ... You have to apply for childcare when you apply for [WFTC] the same as with Family Credit, so you can't say 'I'm going to need childcare but I don't know what yet'. I mean nursing jobs and that ... you don't know what childcare you're going to need.'

(i) '[With the introduction of WFTC] they've actually recognised now that there's other children and that we don't all have one child ... If you're getting some for the second child as well now ... I mean God knows what bigger families do but at least you're getting something whereas before it was up to something like £40 a week wasn't it?'

Participant described how working for the Family support group (see 2(h) above) interfered with her family life.

(j) '... You were based at home. You had to be contactable at most of the day and night for emergencies of which there were many and that meant that I'd get stuck on long difficult 'phone calls. My children were still quite young then ... and it meant that an awful lot of the time, I was here but I wasn't here ... I wasn't really here for them and they started to suffer because of it. I noticed a difference in them. They weren't as happy as they had been and it was ... simple things like cooking the dinner was almost impossible some days; reading a story at bedtimes. You know it interfered in a big, big way ... It was 30 hours a week and I just qualified for Family Credit. I got a few pounds a week Family Credit but that meant I could get some help with benefits and that, which again was only a few pounds but every little bit helps ... I'd been off sick for two months and I was really quite ill ... At the time I didn't think I was; I felt like I was pulling a sickie, but when I look back now, I really wasn't well at all ... You just don't realise it yourself ... I had to weigh up whether it was worth trying to hang on, get better and carry on with that job with the effect it had obviously had on me and the effect that I'd noticed on my children ... or whether we could do without the extra money because by that time I had a car as well (I'd never had one before) ... whether it would be best if, temporarily at least, I went back on Income Support. I spoke to the children. I actually involved them in

the decision and said that I felt that none of us were happy. How would they feel if I stopped work? It would mean this, this, this and this and they both said that they didn't want me to do that job any more, that they didn't like it.'

5. Network of Support and the Role of the Support Group

(a) '[This area of town] is very much a place like many large estates where you get mostly people who can't afford to live anywhere else and the services that are provided are provided because it's [this area]. It's 'oh that'll do, it's only [this area]'. They actually have a high infant mortality rate [here] ... My youngest one doesn't go to school [here]. We've got a school just out the back here which my eldest one went to ... the Infant school isn't too bad but the Junior school is absolutely atrocious, well I feel it is anyway, and if I'd have had a car before my eldest one got into year five, I would have moved him as well but it was too late by the time I had a car.'

(b) 'I have a lot of male friends. I'd say I've got as many men friends as I have female friends so [the children] have a lot of male contact and they often don't understand why I'm not going out with one of these men because they like them but they are just friends ... I'd feel happier waiting until they're grown up.'

(c) '[The support group] got me back on equal footing if you like ... I felt very isolated before. Apart from the fact that I had two small children, one of whom was born after I was on my own, and my mother had died and all kinds of things had happened. I really missed the Refuge because you knew that there was somebody there who would understand or who could help, who could give you advice and things like that. Then all of a sudden, Bang! I was approached by [the support group] to be a member of this new group and it was the making of me I think.'

(d) 'I stayed in touch with [the support group] while I was working for [another Family support group] because [the Project Worker] was already my friend then but I didn't ... actually need to use [the support group] in any sense. I [went to meetings] up until I started [working for the other group] but the Co-ordinator at that time thought it

was a conflict of interests. I was actually Vice-Chair of [the support group Committee] at that time and I had to stand down ... I'd pop into the office ... and say [to the Project Worker] 'come on let's go for a cup of coffee' or something. If I had half an hour free, I'd go and see if she had. I was still in the building if you like but I wasn't using [the support group] in the true sense of the word. It was still there for me. I could have done.'

(e) ' [I was Group Rep] until I started with [the other Family support group]. Quite a few years. I think perhaps I was a bit of a tyrant as well (*laughing*) ... Just when I look back ... I didn't put up with any nonsense ... There was a bit of an uprising once and I stood my ground and stayed Rep ... I mean it was silly 'cos it was just about people wanting things their way and not the way [the support group] wanted so I was right to do what I did but I was very hard on the people that did it (*laughing*) but they could stay or go to another group. Most of them stayed and it was only a small portion of the group ... because there was 15 of us by then.'

(f) 'It was a big part of my life for a long time but there came a point where ... not only I had to move on from it, but I needed to move on from it because I would have been in a real rut otherwise... If I was still being Group Rep, I wasn't moving my life on. Nothing was changing. It meant I wasn't working. It meant I was still where I was in 1990 really.'

(g) 'I think [volunteering] is a good idea and you can put that on a CV as well ... It gave me management skills in a way and plus I did a few informal training courses with [the support group] as well. You know things like basic, very, very basic counselling stuff and anger management and stuff like that which again, I was able to put on my CV.'

(h) 'I think [the support group] needs to have a higher profile so that more people are aware of it, not just referred to it by their Social Worker or Health Visitor or whatever, but so that people know that it's there if they just have simple questions. They don't have to have these humungous problems to go there ... It needs more publicity really.'

Participant Number 18

Interviewed on 13.03.00

1. Family Circumstances: Past and Present

Participant is 33 and has two sons, aged five and 20 months, from the same relationship. She has a long-term shoulder injury sustained while working in a warehouse six years ago but otherwise she and the children are in good health. She is on Income Support and has lived in her present three bedroom house, rented from a Housing Association, for almost two years.

Participant is presently receiving counselling.

(a) ‘[I]t’s to do with my childhood and the rejection from my mother and I think it’s the root of a lot of my problems, you know. I think vulnerability ... tends to make people take more advantage of you, relationship wise, so I had a bit of a breakdown because of my ex-partner but I’m getting there.’

(b) ‘Since having [youngest son] everything got too much and I’m on medication now but I’ve learnt a lot and I will get better.... I’ve been on medication for about nine months... It’s fantastic. It calms down panic attacks which, you know, is totally the opposite of my personality, you know. It’s quite amazing what a breakdown can do to you... There’s a lot of mending right back to my childhood to be done.’

(c) ‘[The children] are fine. Very confident.’

(d) ‘It’s important, very important to me that [the children] have contact with their father ... When I actually had my breakdown ... it was thought better that I just stay away from him completely for my well-being but personally, because of my circumstances, because they have no other family, you know, I put it on my own back that he had contact

with them really. Minimal [contact]. They've only got me, so it's important... They just see him, just for a few hours a week... He comes to collect them but he doesn't come in... I mean, he's not the ideal role model. He's not an axe murderer or anything as serious as that but knowing him as I know him now, you know ... He's very immature, very violent and extremely, extremely selfish.'

He lives locally.

(e) 'He's in and out of jobs. He's unreliable and inconsistent in just about everything ... I should have kept him completely out of my life. It'd be convenient to me just to sever it and having nothing ever to do with him again but I feel that they've got the right to know their father ... I'm not saying that I wouldn't do it differently if I'd had a different life but, you know. He does love them. He is an idiot but he does love them and, you know, I would hate to think of him bringing them up but, you know, they love him. They think the world of him.'

(f) 'I feel now just a little bit uneasy even talking about him ... It is unusual circumstances, do you know what I mean? I know you get people out there that dodge the system and they're claiming here, there and everywhere but it really isn't a case of that in this circumstance. I let him see them and I do it on my own back at my own risk and everything because I don't want it all to get official and he's quite happy with that, you know. He doesn't give me any money and I don't want anything from him ... [The CSA] had contact with my social worker and the consultant ... and I had to fill out some forms ... and they've said that's fair enough... I haven't heard from them for a long time ... I don't want everyone to know that he's actually seeing them.'

The couple has never lived together.

(g) 'He's always had his own place and, because of the way he's treated me, I've never let him actually live with me or anything.'

2. Education and Employment: History and Prospects

(a) 'I've worked from the week after I was 16 up until I fell pregnant with [older son] and because I was doing heavy duty warehouse work, I actually gave up as soon as I knew I was pregnant rather than later on and I haven't worked since.'

(b) 'I worked at [local company] just clerical, filing, that sort of thing for my very first job and VDU work. ... I was within that company for the first six years ... That just being my first job from school, I just wanted to do something different and I just left to go into temping just for receptionist, telephonist work and I did that for a few years. Pretty much every temping job I got, I was offered a full-time job, so I [moved] around from different jobs until I settled at [a local lighting company] and I got made redundant from there [after] about a year ... I've just gone from one job to another just to stay in work really.'

(c) 'I've always done a job just to earn some money to keep a roof over my head but I would like to go back and do a worthwhile job. Do something that I can have a career, if you like... I think my qualities to offer would be some sort of carer but ideally I'd say I'm quite artistic. I'd like to qualify in interior design or something like that or maybe I'd combine the two. You know actually do something that I would like to do.'

(d) 'I would consider part-time courses while my son's at play group or whatever... I did actually begin to start a course when I actually fell pregnant with my second son and wasn't happy leaving my older son in the crèche so it didn't come about... I didn't actually attend ... Now I've had more counselling, I feel I may consider it but at the time, I didn't feel comfortable with it... I mean it isn't how I would like it. I would like to be back at work and have a break from the children and have more money but they come first and I can't help it ... [More money] is very important but not important enough to risk my children in any way and ... you know, I'd like to be able to use my brain again. I feel, you know, I need that ... You know, I'm not the sort of person just to sit around and do nothing... I definitely look forward to going back to work but it's scary at the same time.'

(e) 'I mean colleges are quite daunting aren't they? You know, there's a lot of youngsters there and I know the college respects mature students (it's all very different to how it used to be) but even so it's ... just using your brain again, learning to learn... and getting into that studying. I've never been to college.'

(f) 'I've spoken to someone at the college ... She came to [the support group]... She was very nice.'

3. Participation in NDLP and Financial Incentives

(a) 'I just feel as if I've just literally climbed back up on to my knees at the moment and I've got a long way to go ... My self esteem has just gone. My confidence has gone. I was very confident before I had my breakdown and I have panic attacks. It hasn't been until recently that I could even go out. I could just barely manage to get the kids to school and then, you know. That was hard and that's been an effort but I'm determined I will get there but [work] is a scary thought.'

(b) 'That does scare me. I'm worried about how they approach you with getting back to work. Am I going to get pushed before I'm ready and have another breakdown? I know I need to ... go to college and build my confidence up that way... I'm totally ignorant to it. I worry a lot. I don't know how the system works. I've never, you know, obviously been in this situation before. I don't know whether they wait 'til your last child is four and a half and then you get a letter to say 'get out to work'. I don't know how the system works.'

(c) 'I've never discussed it with anybody, you know. You just hear rumours or you get an idea of how things are when you don't actually know. It had worried me because I've always had to just keep the roof over my head and I've moved on from lodgings and moved around all the time and I think 'my God, to come off the benefit is so scary. You know, I've now got to cover my rent and pay all the bills'... You've got to be pretty skilled to make that much money to cover all your benefit. Women's wages being lower than men's, I just think 'Christ that's scary'. I think of myself as being an unskilled

worker and I know what my wages before I had children (obviously, they would have gone up a bit) but I just think ‘what am I going to do?’ ... I haven’t got the skills. I’m not stupid but I haven’t had the chances to go to college. I wasn’t supported in any way and I had to get a job from the day I left school. It is scary.’

(d) ‘I don’t think they make any information very clear. I mean, it wasn’t ’til two weeks ago that I even found out that my son is entitled to free school meals. Unless you’re the sort of person that, maybe it’d be a bad stereotype, kind of scrounges and grabs every penny and knows all the loopholes and all the ways to get everything you can, you just don’t know these things. You know, when I was made redundant, I didn’t even know where the Benefit Office was... [If you ask], you just get given a leaflet. Some people are helpful... I haven’t been there for a long time... I avoid the place... There are some undesirables hanging around there and all sorts go on and I’ve been waiting in there for ages and ages and I’ve just had to go and stand outside before.’

(e) ‘I can briefly remember the advert [for NDLP] on the TV but because it’s, you know, not going to be happening yet and things are changing all the time, I didn’t take too much notice.’

After receiving an explanation of NDLP.

(f) ‘I’ve heard rumours that the Government are trying to get more people off benefit and back to work and it does sound promising. They are actually considering it sensibly but it is still frightening... Going back to work after such a long time. Everything has changed so much; computers, everything is just all so different and all so daunting and I wouldn’t say I’m a confident person anyway... I just keep thinking I haven’t got to deal with that yet; I haven’t got to deal with that yet.’

If she received a letter from NDLP:

(g) ‘I’d have a complete heart attack, I think... I understand my circumstances are probably a bit unusual, but I would have a complete heart attack ... not because I’m lazy, not because I don’t want to work; just because, you know, I’m a bit of a mess at the moment, mentally... I’ve had a lot of mental abuse and I’ve been hanging in there for a

long time and I've put up with a lot and it's just totally broken me, but it's been a long time coming. I wouldn't say I'm a person that suffers mental health and just has bouts of depression. It purely is just abuse that I've suffered... At the moment I can't imagine feeling confident enough to hold a job down although I would like it so much.'

(h) 'To come off benefit and try and attempt to hold a job down and maybe not succeed because I'm not ready or the job's too much for me anyway and then not being able to support my family and having to start all that again with benefit and it frightens me so much.'

4. Childcare and Family Responsibilities

(a) 'For myself mentally, I would like to go out to work tomorrow because I feel like I've had enough really. I need something else but I would never trust anybody to look after my children so until my younger son's at school, because of my background, I wouldn't even consider it ... However skint I am, however hard it is, I wouldn't even consider it. I'd consider going part-time once he's at a play group or something like that, which I believe they need before they start school, but it is just purely that I don't trust anybody with my children.'

(b) 'Even if my benefit was cut in half I wouldn't consider [using a registered childminder]... I don't have babysitters anything. I don't trust anybody ... I've got some close friends but no-one that I would put upon enough to hold down and do a job properly.'

(c) 'It wouldn't matter to me how old my children are. My experience of childcare is that there's a lot of perverts out there and it doesn't matter whether they've been police checked; whether they're highly thought of; I know more than the Government does about how the world realistically is and how dangerous it is and unless it's a close friend no-one is going to dictate to me that my children be endangered in anyway. So unless I could find a very good friend that I do dearly trust, and I do have my friends, you know, there's absolutely no way ... That's the only way I can guarantee it won't happen.'

5. Network of Support and the Role of the Support Group

Participant's mother has made it quite clear she doesn't want to know her and participant finds it difficult to cope with this rejection (see 1(a) above). Her reluctance to trust others with her children (see 4 above) contributes to feelings of isolation.

(a) 'I have a break from my older son now that he's started school which sounds awful but it really is just me and the children. There isn't anybody and that's a long time... You know, I have found it very hard... I see friends, I've got lots of friends but it is hard when you haven't got transport and, you know, friends have got their own husbands and families.'

(b) 'I think [the support group] has been my main crutch. Maybe not if I hadn't known some of the people before. I actually went to school with a couple of people so I had that trust there already. Maybe I wouldn't have trusted them as much as I have but I don't know what I would have done without the support of [the support group]... [I've been involved with the support group] since having the children really ... I mean I don't know anybody other than myself who literally hasn't got anybody. Everybody's got, you know, a sister or an aunty or someone somewhere that they can rely on for support with regards, you know, just mental support and I just really needed something. Professional people around me have been worried so I was given contacts. My Health Visitor [put me in touch].'

(c) 'All the counselling I have tried to sort myself out; some of it has done damage I think. Particularly counselling that I need, there's a lack of it in the National health and I've seen the wrong people and it has done a lot of damage and [the Project Worker] has been, I don't know, she's just help me survive; she's just a very caring, special person... She's helped me a lot. I mean just from one session, an hour and a half, last week, I think she did more for me, being on the same wave length and not a textbook judgment of me, she did more for me than the last few years of counselling... She's sorting out some counselling elsewhere because I'm not finding [present counselling] to be ... very beneficial really... I find it very hard to ask for help but I've learned now that I've got to.'

Otherwise participant's involvement with the support group has been:

(d) 'just going to the meetings and doing it for the children to mix... noticing how clingy they were compared to some of my friends' children, I was worried that they weren't actually having contact because nobody else looked after them so I mainly used to go for them and it did help.'

(e) 'I knew [the Group Rep] from my childhood so she knows a lot about me anyway Just [her] being there; someone to listen to you and she knows my situation and she's non-judgmental and she's just so genuinely caring.'

(f) 'I found it very very hard [to leave the children in the crèche] but I knew I had to do it. I didn't want to smother them and my problems become their problems and my children are so amazingly confident. Everybody comments. You know, I've always taken them to a lot of groups and ... [the support group] was where I started.'

Participant has not worked as a volunteer.

(g) 'I still feel too much of a wreck to be able to attempt anything to be honest.' (see (3 (a) above).

Participant Number 19

Interviewed on 22.03.00

1. Family Circumstances: Past and Present

(a) 'There's eight of us ... [I'm] 37. [Older son] is 18, [second son] is 16, [oldest daughter] is 14, [middle daughter] is 13, [youngest daughter] is 11, [third son] is nine and [youngest son] is five ... [Oldest son] is on Jobseeker's [Allowance] ... since about three months ago ... He sticks a job for a couple of weeks and then gives up on them ... [He left school] when he was 15. He actually got excluded from school ... We did try getting him on a place ... that is a last resort for kids who have got into trouble. I think he went one day and that was it ... He pulled out ... [Second son left school] last year ... He was excluded the end of the Christmas term and has been back for three days since then ... [He would normally finish] May ... [Youngest son] started school in September ... That was a big wrench, especially in November, he started full-time ... that was the first time in eighteen years with no children round my feet ...'

(b) 'That was actually difficult because, I mean, I've noticed with every new member they used to have in [local branch of the support group], as soon as I opened my mouth and said I have seven children, everybody would laugh. I've had that for four years ... I don't like it but what they don't seem to realise was, I was actually married when I had five of them ... They see me as a single parent so they presume that I've always been single ...'

(c) '[When I had oldest son], my husband was working then. I think it was when [oldest son] was about two that we actually went on Income Support and we've been on it ever since ... [We separated] when [youngest daughter] was four weeks old ... It took me a lot to be able to stand up on my own two feet and do it.'

(d) '[I lived with third son's] dad. He left when I was three months pregnant with him and [youngest son's] dad, I've never lived with him. [I lived with third son's dad for] 14

months ... He's seen him once and that was when [third son] was a toddler and he turned round to me and [third son] and said that [third son] wasn't his, he never ever wanted to see or hear from us ever again ... I've never heard from him since ... Last I heard, he was in Banbury.'

(e) '[Youngest son's] dad is a bit of a sore subject at the moment. [participant preferred not to elaborate] ... [He pays child support] when he can be bothered ... I did [get child support] from [oldest son's] dad when I first started work. I don't seem to have had any since ... I think it was through the CSA, I'm not sure ...'

(f) '[I was divorced when youngest daughter] must have been three or four. I know I made him stew and wait until I got exactly what I wanted which was full custody of my children. He would only get visiting rights every other month ... He's never done it. He's done it twice.'

Participant explained how she came to be living here.

(g) 'I advertised for going anywhere and a couple from [this town] ... wanted to do a swap because they didn't like [town] ... I wish I hadn't. From the day I actually moved into that house, I laid there that night and I actually said to myself 'what the hell have I done ... This is the second house ... because [my first one] is being knocked down ... I don't like [town]. The quicker I can get out of here, the better ... I have to get my rent cleared up first so I'm looking at least another two bloody years ... unless I'm lucky enough to win that lottery. I win that lottery mate, I'm out of here tomorrow. Big mistake, I wish I hadn't have done it.'

She is currently receiving treatment for depression and has been prescribed Prozac.

(h) 'This is the second month ... I went on it last year ... I used to suffer [with depression] before ... but it's got worse as the kids have got older ... because I have my children turn round and say they hate me. I have my daughter that thinks I don't like her and I said, with everything that's gone on, I don't know which way to turn any more. I

know what I'd like to do. I'd like to run and not stop ... I've got to go back [to the doctor] in two days.'

(i) 'Because I've got so depressed just lately it's started my IBS [Irritable Bowel Syndrome] off again ... I've had that for the last two days ... [The Kids] are fine. It's not them, it's me.'

2. Education and Employment: History and Prospects

Participant did not work for eighteen years while the children were young but has recently taken up paid work. She began by working in a Dry Cleaners from 4pm to 10pm, five days a week.

(a) 'It was a shock. It was like 'oh I have no children'. It was a big shock to my system ... It was a job. I'd actually stood up on my own two feet and I'd done it. I stuck that for, I think, it was about three months ... You stand there from four 'til ten putting napkins or pillow cases or tea towels on this conveyor belt and you actually in the end get so sick of the sight of them that you *don't* want to do any more.'

(b) '[After that] I went to a Bakery just round the corner ... making biscuits ... that was eight pm 'til two in the morning ... I bring [sic] home about £130 ... [Family Credit] stayed the same because you get 26 weeks on Family Credit ...'

Participant found those hours difficult to combine with family life (see 4 below) and left after five weeks.

(c) 'I went to work ... at the top of town ... serving, well it's just like a sandwich bar, shop, type thing ... that one was from half past nine 'til two, and if I remember rightly, by then, I think [youngest child] was actually at school. No he wasn't; [oldest child] used to pick him up 12 o'clock. He wasn't quite in school full-time by then.'

(d) '[The hours at the sandwich bar were] definitely better, but because Christmas was coming up, I went back to [the Dry Cleaners] and worked nights as well ... I had to get them their Christmas presents ... [I slept] between half past two and seven o'clock. What I used to do, because I was working nights as well, I used to grab an hour sort of like early evening. Otherwise I wouldn't have done it ... I only stuck it for about a month ...'

(e) 'I stayed [there] until about a month before Christmas ... I left and went to work for an agency ... I think [I was earning] £92 a week [at the sandwich bar ... [Family Credit] is due to run out in May so it lasts for 26 weeks ... I'm getting WFTC now.'

She was doing temporary work for the agency.

(f) '[I was working] whatever [hours] I got. Whatever job it was, I did the hours. I mean I've had to be at work for nine o'clock and not get home 'til three. I've had [second son] take [youngest child] to school and go and pick him up or I've had [oldest child] do it ... Can't do it otherwise.'

(g) 'I had my last job with them at Christmas, so I actually finished Christmas Eve ... I am now working in [another sandwich bar] and I've been there since January ... I'm a shopkeeper. Selling baguettes and cakes and sausage rolls (*laughing*) and making them bloody baguettes. When you've done about over 100 baguettes, it's like you don't want to see any more ...'

(h) 'One of the girls has been in Tenerife for two weeks, so I'm sort of covering for her but once she's back, I don't get my overtime ... [My regular hours are] ten 'til two ... I almost killed myself before, I'm not doing that again ... [I'm earning] £5.50 an hour. [I get WFTC] £188.'

Participant is presently experiencing personal difficulties with her employment which may cause her to leave.

(i) 'I'll go back to the agency then. I'd have a better chance of getting a job straight away if I did. All right, it's put in different places but I stand a better chance. I don't want to. I'll never find another job that well paid.'

3. Participation in NDLP and Financial Incentives

(a) 'When I went down to the Job Centre for me to start work, I can't think what it's called now but it's for people who decide to go back to work, you see them and they advise you on what you claim, what you can't claim, what you do, where you can go and she got like all the council stuff sorted out ... I don't want to remember her name, but she actually got in contact with Child Support Agency to see if he was actually paying maintenance. ... I think it was 44p each child ... well that's it. I haven't heard anything since ... I don't get time [to contact the CSA] 'cos I'm working.'

(b) 'I went in there (Job Centre) looking for a job and I actually went in to ask her [NDLP Adviser] if there was like any shop work and ... she said she would find out. I actually got a job off my own back so I went and told her ... well I had all these Council Tax forms to fill in, the rent forms, these forms, that forms and I sent them back to her and she got one of my forms in a day late to the council ... I'm now in £600 arrears in my rent ... [The form was] for Housing Benefit ... I sent it back to her. She got the form back. She got it to the council a day late because you have so many days to claim it in and then you get four weeks rent free and mine was a day late.'

(c) 'At the minute [my rent] is £82.34 [a week] I think ... my son wouldn't go and get Jobseekers [Allowance] so they thought he was working so the rest of it has gone up because of him ... She got them back in time. I'm not the only one she done it to. She did it to somebody else as well.'

(d) 'I actually went to the Job Centre to see what jobs there were and there was a job going [in a Dry Cleaners]... working twilight shift which was from four 'til ten so I told her I had a job, I'd found one, filled all the forms in, sent them back to her and went to work ... I knew I'd got it and I went in and told her ... I think she was shocked that I'd

actually done it because she was actually saying, the hours I wanted, see [youngest son] was only part-time at that stage so it was actually hard to get a job that would fit round him ... I'd seen her twice before that ... so that was the third time that I went in when I said I'd found one ... She'd just said she'd look ... I saw her once a week for three weeks ... [We'd talked about] what sort of jobs I wanted, what qualifications I had, we worked out whether I'd be better off working or on social.'

(e) 'At the time, it seemed all right ... but I think she [NDLP Adviser] could have explained it a lot better than she did ... [I'd like to have known] that it would be so damned hard for me now that I have gone back to work and that I've got debts coming out of my ear holes and I am actually worse off, not moneywise. When I say not moneywise, before I actually went to work, I didn't have half the debts I have now ... one because her form didn't go in in time; two because my son can't be bothered to do what I've asked him to do. I've been to the council for the last year trying to get them to send me a Council Tax card and I've never got one and it's just trying to find the time to get down there and tell them. At the minute, I'm on very awkward hours.'

(f) 'I actually heard she left ... I think it might be a good job she's left ... 'cos I really want to give her a mouthful ... I'm bloody annoyed with her. I mean, all right, she didn't get me £600 in arrears. She got me £400 in arrears just because she didn't get my form of in time.'

(g) 'I'm paying £5 off a week for my [rent] arrears but because [oldest son] wasn't on Jobseeker's [Allowance] it crept up. It had got to £400 and because he's not been working and he didn't tell them and Jobseeker's didn't inform them which they should have done, that he was in receipt of that, it keeps going up. Jobseeker's said that they would inform Housing Benefit that he was in receipt of it and they never ... I'm paying. I pay mine every week.'

(h) '[My Housing Benefit] has not been sorted out. I've got a lady from Housing Scheme. She's actually helping me with it at the moment. They sent me a letter [last week] saying it's £47 for my rent and I have to stick to the agreement of paying £5 a week off the arrears ... I was paying £44 a week. That was before they got it into their

heads that [oldest son was working] ... I had a letter from the council saying that they were going to get an eviction order and I had the gentleman from housing actually come round here and we sorted it out that I paid the rent that I had to pay which I think was £37 and then it was £5 on top of that ... That had been right up until November ... I started [work], I think, a week before my Birthday ... June 1st ... He [from Housing Association] came out with [Project Worker from the support group] in about July/August.'

(i) 'I've never had rent arrears. It was all done for me ... My electric's all right. When I moved in, I actually asked to have electric meter put in but I kicked up a stink about my gas and said that I would actually pay so much a week, but here we go again, because if something crops up like they need a pair of shoes, she missed the gas and get them shoes and then the next week something else crops up and you don't put in the week before that you've missed ... I have a gas card that takes £5 a week off the arrears. It's not as bad as I thought, but winter I find I put more in ... It's a card, so if I don't put it in, I don't have any gas.'

Participant has other debts.

(j) 'My gas, my catalogue. God there's so many, I've lost count. I have so many loans coming out of my ears, it's just unbelievable ... I'm very stubborn you see. I got myself in this mess, so I will sort it out and I'll get myself out of it.'

(k) 'I'm hoping [Council Tax] will accept £3 a week off the arrears ... but we're not sure because one minute, it's £8.55. The next minute it's £9.55 a week ... that was just mine.'

(l) 'I'm £10 over what I bring in a week and I have to offer them a payment [towards Council Tax arrears] ... On my bills, I've gone £10 over what I actually bring in but with everything I do pay out a week, it's almost right but then it's like it was before. If I need something then something else has to go or get missed. It's a constant battle of trying to juggle one thing from another but the rent is paid without fail because that's the first thing I do when I go to the post office on a Tuesday. So I can't say 'right, I miss it this week; that gives me £52 to play with, 'cos I don't do that. It just means a couple of days and I'll

go without dinner. It's easier for me to do. [At the Dry Cleaners] I brought home £97 a week. which was £4.20 an hour ... I was getting Family Credit then ... £149 a week ... plus £62 [Child Benefit] .. and no maintenance ... If you put Child Benefit with Income Support, it was £188 a week ...'

(m) 'I [should] have taken my time and been a lot more patient than I actually was. I had to go to work. I could not live off those benefits any bloody longer ... I couldn't do nothing round here. I never had any money ... I will put my hand up to this, there is always food in this house. I mean, I have a freezer there, one in the garage, that are constantly full but that was not the point. The point was ... I still at the end of the week never had any money and that is not a nice way to live ... Even if, say, by Monday morning, I've still got a tenner in my purse that's a big achievement for me, that's good ... Yes I've got myself into debt but I will get out of it. I've done it before, I'll do it again. It will just take me a very long time.'

(n) 'I will go cleaning the streets before I go back on Income Support ... I've spent 18 years on that and I said from when I had [second child], if I had the chance to go to work, I would. I'm proud to say I work. I'm not proud to say I scrounge off the Government ... I look at it this way, right: if I need something, if I do overtime, I can get the money for it. If I'm on Income Support, I have one set amount every week for God knows however long. There's no saying to the kids 'right if I work an extra two days, I get this amount, we'll do this.' If you're on Income Support, you're stuck with that one amount ... [but] at least I knew my rent was paid ... If I went back on it now, I'd be even worse off because they'd have to pay my rent arrears, my council tax arrears. I'd end up with nothing ... They don't take a little chunk; they take big chunks [towards arrears].'

(o) 'I'd rather starve first before I went back on Income Support. I couldn't manage on it ... It's actually to prove to everybody out there that I'm not one of these people that scrounges off the Government and that yes I will work ... [that feeling comes from] my mother and I've read it in the papers. I've read it so many times in the papers and you hear it on the television about these single parents ... getting this, that and everything else on social but you actually don't get what they think you get. You are given a set amount to live on and that is it. If you are working, you can do overtime, you can give your kids a

treat or whatever ... My kids can actually go to school and say 'my mum goes to work' not 'my mum's on social' ... I'm not like their father who would prefer to live on the dole for the rest of his life. I will get off my bum, I will go to work ... Well it actually shows them that they also have to do the same when they're older; that they're not going to get money for nothing.'

(p) 'To me, if I go back on social, I've failed. I've failed myself ... I will bloody work if it kills me.'

4. Childcare and Family Responsibilities

(a) 'My children don't like me working. My children expect me to be at home all day and it's not fair when I go to work ... I've been told I should be at home; I should be there; I shouldn't be working. The older ones like the idea because, you see, they get money. Well, they all do, but the older ones get more money than they used to get before ... and because I now work in [sandwich store] I have a five year old who before he goes to school every morning, it's 'mum, can I have a nice ring doughnut today please?' I have this order that I have to take in.'

(b) 'They [the children] don't like having sandwiches and I can not afford to do all of them school dinners ... They get packed lunches and [youngest son] gets school dinners but they were all, to start with, getting packed lunches but then [youngest son] wasn't eating his dinner when he got home 'cos he's too tired ... they don't like it even though they were told 'well, you used to have school dinners' and then I have my ten year old say 'yeah, but you didn't pay for them.'

She described what happened when she worked a night shift.

(c) 'If I could have done from say ten 'til two, it would have been a lot easier but because I had to go in at eight o'clock, I had children leaving the house when they weren't supposed to, wandering the streets and I actually came home one night, because I wasn't well, to find that two of my children weren't even here and I had a 'phone call

[from the police] at half past two in the morning to say that ‘we have two of your children down town, can you come and pick them up?’ and I said ‘no’ I said ‘because there’s other kids in the house.’ ... It was one that was supposed to have been babysitting and it was [13 year old daughter] so it was [16 year old son and 13 year old daughter].’

‘I couldn’t do those hours. The kids had actually got out of hand and they were going out and it was a choice between me giving that up and finding a day job or they get into trouble and I’d definitely get into trouble.’

(d) ‘£36 [of £188 a week WFTC] goes to a playscheme in the summer holiday ... and then I have to find the rest of it ... Altogether it’s £82 a week for three children ... it’s nine ’til three ... it’s steep actually ... you have to book it in advance and pay for it in advance ... normally just before they’re due to start ... I’ve got to put it away.’

5. Network of Support and the Role of the Support Group

(a) ‘I did have [a lot of involvement with the support group before I went to work ... That goes right back to when [youngest child] was little. He was a baby ... There was this piece of paper dropped outside near my garden and I picked it up. Well, we’d just moved [here], I was pregnant with him and I was just being nose-y so I thought I’d ’phone and that’s how I got involved with [the support group] ... There was a bloke there before [present Project Worker] and I went to see him and it sort of went from there. He said there was a group running [locally] and if I wanted to go, then I could ... [I always went] twice a week, every week without fail.’

(b) ‘It actually got me to see that there were other people outside apart from my children because I don’t go out and all I ever saw all day were my children, four walls, and it was a break ... Just a break from that house. I mean, I’d moved to a new town, didn’t know absolutely anybody and the only conversations I had were with my kids.’

(e) 'I think I spoke to [the Project Worker] about [going back to work] and I know she did say 'be very careful and think about it first'. See I don't do things like that. I go in head first and face the consequences afterwards.'

(d) '[I'm not having much to do with the support group now] 'cos I work ... [I miss it] big time. I could really do with it right now. I really could ... I work what ten 'til two or like today and Friday I'm working ten 'til half five and, course, [the Project Worker's] gone by then ... This is to try and get some overtime and try and get myself out of this trouble.'

Participant has no other source of support.

(e) 'My son's seen a Health Visitor twice in his life. You see when you get seven kids, they think you're a dab hand at it and you don't want to see them ... My mum doesn't want to know. She lives in Oxford.'

She has found it difficult to maintain contact with the support group since she started work.

(f) 'I don't see them ... because I work and I don't get the time to see anybody. When I go to the office on a Thursday after work, I see [the Project Worker] for about ten minutes ... I'm actually going for counselling ... One of the reasons I'm depressed at the minute is for something else ... It'll take a long time, a very long time. I mean this is about from when I was a kid up until my ex-husband left and it gets very draining when I've been there. The way I feel at the moment I just don't need to see her. I don't want to see her this week.'

Participant Number 20

Interviewed on 10.04.00

1. Family Circumstances: Past and Present

Participant is aged 37 and has two children from her marriage (a daughter aged four and a son aged six). They are receiving WFTC. Participant and son suffer with asthma and both are allergic to animals. Daughter has Obsessional Compulsive Disorder and participant is awaiting the outcome of a claim for Disability Living Allowance.

(a) '[Daughter] has never slept properly since she was nine months old but they diagnosed this in January this year. She was in hospital throughout the New Year and the first week of January and they've now said that yes she's OCD and she's on ... tranquilising medication now ... She still wakes an average of three times a night, every night, but the obsession side of things has got a lot better ... It was horrendous. She would be lying and freeze up in her bed, making sure she was wrapped around in her blanket in a certain way. Everything had to be just so. Somebody sometimes was in her room and we had to pick out what she was trying to say, or she'd say to me 'you know what I want mummy'. This was all in the middle of the night, but I didn't know ... It used to happen getting ready for bed and through the night. Sometimes I could be up nearly all night and it'd just be obsession after obsession after obsession and then she'd be really tired and irritable during the day and occasionally she'd get the obsessions during the day but it was more of the night time ... She had a spell of it a couple of weeks ago. Just for one night, she went back to it but we've had two and a half weeks with her being OK again.'

Participant moved to this area following her marriage breakdown.

(b) 'We came down here and was living with my sister ... for about eight weeks and we had her second bedroom and we all three slept in there. Then the council finally said that they would give us a house ... It was in a very very poor condition inside. I couldn't

keep the house warm no matter what I did ... We used to sit in blankets with hot water bottles and stuff like that, trying to keep warm ... We were there for 14 months, though we were only supposed to have been there for six ... We moved here in September ... Both houses are owned by a Housing Association.'

Her present home also needed extensive redecoration and repair which she has mostly done herself.

(c) 'I came down here in the May '98. I went on Income Support on the 27th of that month and I started work on, I think it was about 20th July '99 it would have been.'

She is not yet divorced

(d) '... because he committed fraud against me which we only found out September last year. He cashed the endowment policy and then forged my loan. That's actually been to court now ... and he got fined £300 and 120 hours community service and that was it ... I know there is another court case but ... nobody will tell me 'cos it's nothing to do with me.'

(e) 'I've already had a decree nisi for a year but they won't go for the absolute until such time as they know that I'm going to get some of the endowment money back.'

Participant distrusts her husband and this impacts on his relationship with the children.

(f) 'I don't know what debts I have got against my name to be truthful.'

(g) 'He writes [the children] letters which to be quite truthful at the moment I haven't given them ... Whenever [son] has contact with his dad, or gets really involved with his dad, then he gets really, really sort of, not upset, but off balance emotionally; all over the place and I think at the moment my son could do without that so I've kept it low key. He desperately, desperately wanted to see them a few weeks ago because he thought he was going to be going to prison ... but obviously he didn't but he was pressurizing me then saying 'I want to see the children before I get sent to prison and whatever, but I couldn't do it because of [son's] schooling and I wouldn't do it.'

(h) 'The last time he saw them was July last year ... I don't mind him having contact with them but I just don't want all the lies and he can't help but lie and he doesn't support them. I don't get any child maintenance at all... When we first moved down here he gave me some money for clothing for them which is what [the support group] suggested that he did and the solicitors suggested that he did ... actually bought them items of clothing.'

(i) 'I 'phoned up the CSA the other day actually about this and it's with a case officer now and she was saying that he's a very difficult one to pin down because as soon as they send him the bunch of forms to fill in, he'll just turn round and go out of work for a week and then he'll go back temping again or something like that.'

2. Education and Employment: History and Prospects

Participant now works for a training organization.

(a) 'I'm a Quality Systems Administrator, so just admin, typing, updating the files, all their forms that they do for students for NVQs and training, I actually update all those ... I was a PA before, but I know I can't go into that at the moment 'cos to do a PA you have to be there half past eight 'til six really, to be a good PA and you have to be fully, fully committed and I don't think I could do that at the moment. Yes I do my job very well, don't get me wrong ... but I don't have to worry about things when I come home whereas if I was a PA and that, I know there'd be things I'd be bringing home and a possibility of having to do extra hours to fit in with the boss's work and stuff like that which I know I can't do. So it's not the ideal job if I could choose a job for me to do but then I've got responsibilities and they have to come first.'

(b) '[Going back to work] was something I had to do for me. I've not done it for financial reasons at all. I had to do it for me... I needed something to focus on apart from all the problems.'

3. Participation in NDLP and Financial Incentives

(a) '[NDLP Adviser] done a breakdown on her screen of roughly what I'd be getting and that and sort of informing of what benefits I would lose and that I'd have to pay rent and that, which just left me on an even keel really and I said 'well, I've got to go for it', because I needed it for my own sanity.'

The NDLP Adviser helped with all the forms.

(b) She had all the forms and everything there... and I know if she wasn't there [the support group] would have put me on the right track because ... [the Project Worker] was there backing me all the way.'

(c) 'and she [NDLP Adviser] also got me the £200 grant for starting back to work which I didn't know about.'

(d) '[When I went on to Family Credit] I lost all free school meals for [son] ... and if I'd gone on to paying his school meals, I mean that's like another £6 a week so unfortunately he doesn't have them ... He has to have sandwiches.'

(e) '[It] took quite a few weeks to sort out because Housing Benefit were behind in their admin., so it must have been the end of November before they sorted out how much they were going to pay. So initially when I started work which was the end of July ... [the Project Worker] at [the support group] advised me to try and pay like £40 rent because she said it was going to be something like that ... so I was paying the £40 rent and I was struggling. I really was struggling. In fact, my dad was buying my food for me and things.'

(f) 'It wasn't until November that they sorted out the rent... I was well in credit but [the Housing Association] actually sent me a letter in November threatening to take legal action against me... because my rent was in arrears and I 'phoned them up and said 'this rent isn't in arrears; it's not my arrears; it is the Housing Benefit side of it ... They were

really stropky. They said ‘well I’m sorry but you are the tenant so therefore you’ve got to pay it... and it’s up to you to chase Housing Benefit.’

(g) ‘In the end I paid no rent for the rest of December ... It came at the right time for Christmas and that but at the same time through like September and October, I was really really struggling.’

Participant’s Family Credit has subsequently been replaced by WFTC.

(h) ‘It’s all well and good going on this WFTC. When they first worked it all out, it came back to me £9 something better off a week ... I thought ‘excellent’, you know. That was on the Monday post ‘cos you fill in all these forms, don’t you? ... My Family Credit was due to run out, so I ‘phoned up and I said ‘I’m sorry to hassle you, but I sent in all these forms for WFTC but if I don’t get it for next week, I’ve not got any money for next week and so they said ‘oh we will work it all out for you’ and she ‘phoned me up and she said ‘all I can tell you, I can’t give you a figure over the ‘phone, but you will be better off’ ... Next day, I got it in the post. £9 something better off and I thought ‘great’, you know. The next day, another letter on the doorstep. Housing Benefit, Council Tax Benefit: we understand your circumstances have changed, please write to us. So I thought ‘what are they talking about? They’ve only just sorted out my rent for this house (because that was a big cock-up that they’d done as well)’. So then I ‘phoned them up and I said ‘I’m sorry, I don’t understand what you’re asking me for. I haven’t changed anything.’ ‘Oh, but you have, you’ve gone onto WFTC’ ... So in the end, I lost all but a couple of pound of it.’

(i) ‘I am a little bit better off because every three months I get a little bonus at work at the moment. It’s not a guaranteed thing, it’s work related so if you do your job well, you get it... They don’t give you pay rises, you just get this bonus which works out to be like £40 every third month if you’ve worked well enough to get it. So obviously when that month comes up then yes, it is better and we can maybe have a treat. At the moment that money has gone away; they desperately wanted a holiday so my sisters and I are trying to take them away on a holiday. My positive step for going back to work is yes,

I've been able to pay for a caravan. What sort of holiday we'll have when we get there is another matter.'

(j) 'The handover period [from Income Support to Family Credit] was OK. It went quite smoothly and I must admit when they put me on to the WFTC, I know I had to chase it up, but I did get it for the next week, so I wasn't a week without money but what I'll be like when that transfers across [to payment by employer] is like a month ... how are you supposed to survive for a month like that? I'm not one to borrow, I won't borrow money ... yes that will be a concern but I'll have to cross that bridge when I come to it. It's going to come at the worst possible time because I've also got to kit these out for school, both of them and all you get for clothing allowance is £20.'

Going back to work has not affected her legal aid

(k) 'because I said that, obviously if I'm going to have to pay solicitor's bills and that, there's just no point in me going to work because (*laughing*) I wouldn't be getting anything, you know. I wouldn't be able to pay any bills and it came back that no, I wasn't earning enough 'cos I was only doing the minimum hours.'

Participant has had no contact with NDLP Adviser since starting work.

4. Childcare and Family Responsibilities

(a) 'It's OK because I start work at sort of nine o'clock and finish at ten to three so I can go and get the children ... and if I turn up to work ten minutes late through traffic, then I just have ten minutes off my lunch break and it's made up that way.'

(b) 'I do those hours so that I can get the children and bring them back here. If in time when [daughter] goes to school and things change and I may be look at going full-time, then I would have to consider [formal childcare] but at this moment in time, it's not right for the kids.'

- (c) '[Daughter] goes to play school, nursery, on a Wednesday nine 'til three; Friday nine 'til three and on a Tuesday, my niece has her.'
- (d) 'The hospital consultants would like [daughter] to go to nursery full-time which I can't afford. I've only found out the beginning of this year, that I could actually go for Disability Living Allowance.'
- (e) 'She goes on the nursery vouchers at the moment which is two and a half days a week and Social Services have agreed to fund, I think it will work out to be, nearly another half a day a week which we're going to start after Easter but I think we will still have to pay for some of that.'
- (f) '[For one day a week] I just give my niece £5 at the moment. I know it should be more but she knows the situation as well.'
- (g) '[In the school holidays] they have to go, well they go to my niece at the moment, so I have to pay her ... When she has them both for the full school holidays, then I give her £25 a week.'
- (h) 'All my sisters work. My mother's not well anyway. I haven't got anybody... [My niece] doesn't drive anyway and she's got a baby of her own but she [has daughter] as I say once a week and she has them in the school holidays but when she's not around, then yes I would struggle. I'd have to 'phone around and see if any friend could do it. That at the moment hasn't happened ... I've got some very good friends but I don't know whether they'd do it for me or not. I mean, it's not happened yet.'
- (i) 'When [daughter] was in hospital over the New Year week, we wasn't actually at work ... There was two days when I was back at work and she was in the hospital and the first day, they were quite good ... I had to meet with the consultants up at the hospital and they said 'right, you do that and come into work afterwards'. So I had like three hours to make up, so when [daughter] came home and she was able, my niece had her and I went and worked on Thursday and made those hours up and did it that way round.'

(j) '[Increasing my working hours] is something I might look at doing this time next year. [Daughter] starts [school] in September, so for the first sort of six months I'd like to be here and available for them obviously and [son] starts a new school as well ... they're actually going to go to the [local] one whereas at the moment he goes to [his old school] so I have to take him [there] every day because they advised that for [son] it's the best thing to do, but financially that's a bit of a burden really because obviously it's petrol every day ... and everything's done by the clock in the mornings, you know, until I get into work.'

(k) 'For my kids an after school club wouldn't work at the moment anyway... [Daughter] wouldn't be so bad but [son] is quite insecure. I've only just got him to go to an after school club at [the Family Centre]. He's only been going there for the last eight weeks ... It's purely for him to be able to let off steam if he needs to and to mix with other children because he doesn't do that very easily ... He finds it difficult to settle in something new like that.'

When participant worked as a PA, the children went to a registered childminder.

(l) 'But I was working part-time hours then as a PA but I mean it was still demanding. Sometimes I had to go in sort of on a weekend or something but obviously, I had a husband to help out, but that didn't happen very often ... There's no way I could do it now.'

(m) '[The childminder] was a nice lady. I could 'phone her up whenever to make sure [daughter] was all right. [Son] was at school at that stage anyway.'

(n) '[The children] know that I've gone back to work to try and get them their holiday next year... [Daughter] has said to me occasionally 'Oh, mummy I want you at home with me today' on a Tuesday ... I've said 'you do know that mummy has to go to get to see Bradley Bear ... but because I'm here after school hours; I think if I wasn't here then, it would be different because they've only got me, whereas if there were like two of you, it's not quite so difficult because I mean they normally accept that one parent's at work and they've always got someone to fall back on. Well my two have only got me to fall

back on so I have to be here for them. Yes, I would like to go to work full-time. Course I would. I'd like to have adult company and conversation and a focus on life apart from what the children need ... I can't have that and I know I can't have that for years to come... I've had to accept that. It took me a while but yes I do accept it.'

5. Network of Support and the Role of the Support Group

Participant has family and friends living locally but has recently found that the support group and the Family Centre have been her main sources of support.

(a) 'The Health Visitor I've got at the moment ... just couldn't advise me. I don't think she'd ever come across the problems that I was having and basically she was just saying to me 'oh well, here's the sleep book, read that' and I said 'I could write that for you.' I've been there, I've done it. I've done that book back to front ... there's no point in going through that again.'

(b) 'A friend ... had actually been to [the support group] herself and she advised me to go in there and see them and that was when I saw [the Project Worker] and she put me on to the right tracks really for like registering for the homelessness and everything else.'

(c) 'I think it was [the support group] actually that got me an appointment with [the NDLP Adviser]. I'm sure it was [one of the Project Workers]... She [the Project Worker] was the one that pulled me through everything and gave me the confidence to get on back to work and that. Without her, I wouldn't have got that ... I think she helped me work everything out really. She was there for emotional reasons as well but she actually helped me work all the figures out and if it was going to be worth my while doing it ... She used to come with me to the Solicitors and things.'

(d) 'They have been to meetings at [the Family Centre] to do with the children and that. I know [the Project Worker] went to one about a month ago ... because I get respite for [daughter]. It's to review that and to see how [son] was getting on with accepting that his father wasn't here and stuff like that. He's now cracked that. They've actually stopped

his sessions for that as of last Thursday ... It's good. It's working ... They have [son] on a Monday now. Monday after school club which is the five to sevens group and it's half past three to half past five ... [Daughter's] off their books now ... [Daughter] used to go there every Thursday morning with me and we used to have [Family Worker]. She's actually now in Social Services ... She's still there for us now. I can pick up the 'phone and get help from her at any time. She supported me at the hospital meetings with [daughter] and she still goes to [the Family Centre] with me, to the meetings with me and things... Without that, I would have been struggling to retain everything myself because there was just so much going on that I couldn't possibly keep track of everything. It was just too much. Too many people involved.'

Participant never went to the weekly meetings but has been seeing the counselor for about a year.

(e) 'I think basically I had so much else going on. There wasn't time for me to fit anything else in to be quite truthful (*laughing*).'