

Young Parents in London: Living with Precariousness



Partnership for Young London

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Foreword

As young parents living and working in London it was important to take part in this research. Having a child as a young adult doesn't mean you are any less equipped to cope with the demands of a new baby but that you may face challenges that are different from, or experienced in addition to, the ones faced by older parents.

Finding employment that fits around your childcare commitments is hard. Employers often want more work experience than you have or to hire you on low-paid work contracts with little security. Insecure work and an unstable income mean it is hard to plan childcare or budget your month's money with any accuracy.

Housing is a real challenge for young parents in London. The cost is so high compared to our incomes and once you have paid your rent, utilities, childcare and transport there is very little, if any, left at the end of the month. It is easy to fall into debt but very difficult to get out of it.

If young parents were given education in financial skills, we would be better equipped to cope with some of the demands we face. Employers, local authorities and unions also need to do their part. We need a stable, living wage that pays us enough to live on; flexible and affordable childcare that helps us stay in work; and quality employment advice that not only helps us work but into quality jobs with good career prospects.

By Harriet Williams and Kevin Makwikila

Peer Researchers on the Young Parents in London project

Exec Summary

There are 37,400 parents aged 25 and under in London, 8% of the total number in England¹. London has a smaller number of young parents compared to other regions in England but those that are living here are struggling more. More young parents in London live in poverty and social exclusion than their peers anywhere else in the country². They are struggling more financially, fewer go to university or are in skilled work, and more report experiencing social isolation and poor mental health than their peers without children. All of these factors impact the lives and outcomes of young parents and their families. The reasons for this are complex. Previous research has identified the impact of these issues on young people and families as distinct groups and also on mothers aged under 19, but less attention has been given to parents aged 20 to 25.

This research sets out to address this gap in the knowledge and to understand the experiences of parents in London aged 25 and under, specifically focusing on the challenges and opportunities London's young parents face entering the workplace and maintaining employment.

We found that, whilst being a parent under 25 does not mean a young person and their family will inevitably live in poverty or experience financial precariousness, young parents are facing multiple complex and intersecting challenges particular to their age, location and circumstance. These challenges may impact their financial stability and security, and we shall explore these and how they can be overcome in greater detail throughout this report.

AGE

Young parents in London are facing significant challenges in the workplace, as are many of their peers. The unemployment rate for under 25s across the UK is the highest of any age group – 11.9% for 18 to 24 year olds compared to 3.2% of 35-49 year olds, and 3.6% of 50- 64 year olds – although it has fallen considerably in the last decade³. However, the increase in employment has not been matched by a rise in living standards nor secure and stable employment, and for some groups within the 16 to 25 year old age bracket long-term unemployment has actually risen:

- Young males under the age of 25 are the group most likely to be destitute⁴
- Young mothers are six times as likely to be economically inactive as young women without children⁵

Young people in London are:

- More likely to be in insecure, low-paid and low-skilled work than any previous generation of young people⁶
- Young people, aged 16 to 24 years, are 'always or often lonely', at a rate three times higher than people aged 65 and over⁷

This is borne out in the focus groups we conducted with young parents. Young parents' concerns are broadly centred on the lack of quality, secure, flexible, well-paid employment, rather than the number of jobs available. Low-pay and insecure employment represents a serious problem for many young parents, increasing the precarity of their circumstances. They face significant barriers to work but even once these are overcome, employment is not a guaranteed route out of poverty; indeed two-thirds of children growing up in poverty live in working-households⁸.

It is difficult for us to predict the long-term impact of low-paid, insecure employment, but it is likely to be damaging to young parents' pay over their lifetime and career trajectories, since evidence suggests secure, quality employment increases an individual's long-term earning potential and their chances of progressing into higher-paid roles. A low, unstable income traps young parents in financial precariousness, reducing their chances of escaping the cycle of poverty and social isolation.

Young parents in London are at high risk of social isolation, as are young people in general ¹⁰, and conditions in the housing and employment market appear to contribute towards this. A lack of secure housing tenancies and high rates of eviction in the private rented sector mean young parents may experience frequent house moves, cutting them off from their friends, families and from putting down roots in their community. Likewise, the rise of insecure employment means young parents may change jobs on a regular basis, disrupting their relationships with co-workers and the workforce.

LOCATION

London is experiencing acute problems that are worsening the situation for young parents. The capital has:

- A severe housing crisis, in which 7 out of 10 homeless households in England are in London and 80% of those households contain children¹¹
- In London, rents in the lowest quartile are 115% higher than anywhere else in England¹², which means for some young Londoners over 60% of their income goes on rent¹³
- A chronic shortage of affordable, flexible childcare that meets the needs of working parents, especially those on zero-hour contracts or non-standard hours¹⁴
- The lowest maternal employment rate in England and the lowest number of quality, flexible jobs¹⁵
- Living costs are also higher than anywhere else in England¹⁶ and hit the poorest families hardest¹⁷

London has an extreme shortage of homes of all tenure types that people can afford to live in ¹⁸. After housing costs, over 700,000 children in the capital are living in poverty ¹⁹. Young parents are entering a difficult housing market. High rates of eviction in the private rental sector, lack of affordable or social housing in London boroughs and insecure tenancies contribute to a highly precarious housing situation for young parents. Cost and security are not the only issues. Poor quality, damp and overcrowded housing are problems that affect the mental and physical health of young parents and their families with alarming regularity.

If young parents do need to turn to their local council for help with housing because they cannot afford the rents of the private sector or because they have been made homeless, their local authority may house them temporarily in emergency accommodation such as a B&B or hostel. The impact of living in temporary accommodation can be devastating, affecting their mental and physical health, as well as the employment or education of them and their children.

Statutory guidelines state families should not be in temporary accommodation for a period longer than six weeks as the condition, suitability and location of such lodgings can be highly unsuitable²⁰. Temporary accommodation is often not designed for residential use, by families or individuals, and as a result lacks space for children to play or study, lacks kitchen facilities and often have shared bathrooms.

Due to the shortage of affordable and social housing stock in London, young parents are frequently re-housed out of their resident borough. They may be cut families off from their family and friends, their children's schooling can be disrupted and they could face an unfeasible or unaffordable commute.

Childcare is as important to London's infrastructure as its roads and transport system. Accessible, affordable childcare allows



CIRCUMSTANCE

Young parents' personal circumstances mean that their financial precariousness is not easily resolved.

- Young parents are more likely to live independently than their peers without children²²
- Over half of those employed in insecure work have had their hours cancelled with less than 24 hours notice²³
- 48% of people in insecure employment say their income changes significantly from month to month, and 25% of people with insecure incomes have used some form of credit to pay for essentials double that of people with a secure income²⁴
- Working age adults with children are consistently more likely to live in poverty than those without children²⁵

Not having enough money was a key issue for the young parents we spoke to. Faced with soaring living costs, declining benefit protection and high rents, many were struggling to meet their financial commitments each month, let alone having enough income leftover to be able to save.

Low-paid, insecure employment leads to an insecure income. Living with financial instability and uncertainty, many young parents we spoke to worry about affording the rent, utilities and day-to-day living costs such as food and transport. The threat of eviction and the impact losing their home would have on their children is a considerable source of stress and anxiety. The financial precariousness of their situation forces them to make difficult financial choices, they can't afford to save and often rely on family and friends, foodbanks and high-cost credit to get by.

Household costs can be unpredictable, and for people with little disposable income and limited savings, meeting unpredictable financial demands can be almost impossible. As a result, unexpected financial shocks such as a boiler breaking down or hours being cut at work can easily push them from just managing into not managing at all.

Once in financial difficulty or debt, it is very difficult for young parents to change their circumstances to resolve the financial situation. Options that may be open to young people without dependents in financial difficulty are not necessarily available to young people with children. For instance, caring responsibilities make it challenging to easily increase the numbers of hours they work or to take on unpaid work or training in order to increase their employability and make progress towards a better-paid job.

Young parents also struggle to reduce their monthly outgoings to pay off debt or recover from a financial setback. A young person without a dependent child may be able to reduce their financial obligations, such as changing their housing situation by returning to the family home or moving into a shared private home to reduce an expense that is typically the biggest, single monthly outgoing of household budgets. Young people with children are often unable to do so because of their child/children. Their family homes may already be overcrowded or under significant financial pressure without coping with at least two more mouths, and shared private housing is often unsuitable and potentially unsafe for children.

If temporary financial setbacks are not resolved quickly, families may rely on more credit to pay off debts and things can quickly escalate into unmanageable, problem debt²⁶. Young parents in problem debt may find themselves in a trap, under intense strain as they struggle to clear their loans, being harassed by creditors and having to deal with court summons and bailiffs. Managing problem debt takes a huge personal toll but also affects the whole family; children living in families struggling with debt are five times more likely to be unhappy than children in families who don't have difficulty with debt²⁷.

PUBLIC SERVICES AND INFORMAL SUPPORT

The financial and practical support that young parents receive – via the welfare state, from professionals or from friends and family – shapes their lives.

- Since 2010, the cumulative impact of welfare and tax reforms have had the worst effect on young people, BME women, lone parents and those with disabilities²⁸
- Child poverty in London is expected to grow by an additional 1.5 million children by 2021/22, with in-work poverty rising sharply²⁹
- Over 1,000 children's centres have closed since 2009³⁰

Young parents in London are coping with increasing financial precariousness at a time of diminishing social support. Since 2010, tax and welfare system changes have had an adverse effect on the amount of state support young parents receive, with many of the capital's young parents facing multiple disadvantage because they appear in more than one of the hardest-hit groups or in areas where poverty and disadvantage has intensified.

As London's local authorities experience huge funding deficits, children and young people's services, both statutory and charity, have been badly affected by budget cuts³¹. Early intervention programmes, statutory and voluntary support services for young parents and low-income families such as Sure Start children's centres and the Family Nurse Partnerships have been cut back, closed, re-defined to focus on narrower target groups or reduced the time and quality of their offering because of funding cuts³².

The loss of early intervention services means young parents may have to struggle alone before meeting the threshold for statutory services. Reaching crisis point is traumatic and has a far deeper impact than if issues were identified early and resolved. A seriously reduced local support offer and overstretched support workers contributed to the lack of trust young parents had in public services, for a variety of interconnected reasons that are covered in more detail in the findings chapter, and young parents felt that they increasingly offered little to no help.

Young parents were more likely to turn to friends and family for help. Doing so was not easy but young parents' alternatives felt limited. Being reliant on an informal support network can put a strain on relationships. Many young parents we spoke to described feeling guilty for what they perceived to be burdening others with their responsibility, such as asking their family for financial help or help with childcare.

Young parents felt stigmatised and fearful of negative judgements about their capability as a parent and reluctant to ask professionals for help. Yet, our research found when public services and professionals are able to meet the needs of young parents and support them with their housing or employment needs it can make a tangible difference to their circumstance, stop them reaching crisis point and positively impact the young parent and their family's mental health and wellbeing.



Ways forward

Becoming a parent for the first time places many new demands – financial, practical, and emotional – on parents of all ages. For many young parents in London, the transition to parenthood, which can be a time of both risk and opportunity for adults of any age, can be a particularly heightened experience for reasons rooted in circumstance and location rather than simply age.

Transition phases are key moments. If public services, employers and the voluntary and community sector get their support right at these moments, it can shape a parent's developing attitude towards the workplace, parenting and independent living.

Our recommendations have responded to each of the three key issues our research identified in relation to young parents and employment:

- 1. Finding and maintaining employment
- 2. Financial instability and resilience
- 3. Difficulties accessing help

Our recommendations for employers, local authorities, the Mayor and London's voluntary and community organisations show the practical role each of us can play to ensure young parents:

- Avert precariousness, creating employment opportunities for all
- Combat precariousness, building sustainable lives
- Cope with precariousness, strengthening service provision

No one partner holds the solutions. We all have different expertise and knowledge to contribute. Through collaboration, we can find effective responses to reduce the precariousness of young parents' circumstances, prevent them becoming trapped in poverty and ensure they are building happy, healthy lives as they work and raise families in London.









Recommendations

Finding and maintaining employment

Averting precariousness, creating employment opportunities for all

Employers should:

- 1. Commit to becoming Living Wage employers
- 2. Advertise all vacancies with flexible working hours as the norm. Employers can make use of the freely available Happy to Talk Flexible Working strapline
- 3. Offer forms of financial assistance to enable people take up jobs, such as an interest-free childcare loan to cover upfront childcare costs, or interest-free season ticket loans to staff employed on contracts of one year or more
- 4. Ensure there is equal opportunity for career progression between young parents in part-time/flexible jobs and those in full-time positions
- 5. 'Think Family' and consider offering all workers, whether in secure or insecure employment, entitlement to basic employment rights, including statutory sick pay, redundancy pay and family-friendly rights
- 6. Support the better jobs deal³³ and
 - a. Guarantee all young parents on zero-hour contracts a guaranteed fixed hour contract after 3 months
 - b. Introduce minimum notification periods for shifts

Financial instability and resilience

Combating precariousness, building sustainable lives

UK National Government should:

- 7. Make sure the top rate of the National Living Wage is extended to all workers aged 18 and above
- 8. Reduce in-work poverty by restoring the Work Allowance levels in Universal Credit to those originally proposed, ensuring families keep more of what they earn
- 9. Implement an extended 'breathing space'³⁴ scheme of 12 months to help families in debt. Breathing space would stop debt becoming unmanageable by freezing interest and charges, allowing families time to make a flexible long-term plan to repay their debts

Local government in London should:

- 10. Take a proactive approach to homelessness prevention, by funding and promoting access to financial skills training and referring young parents to such training, provided by internal or external providers³⁵
- II. Work with partners to fund and expand innovative schemes which tackle food insecurity and holiday hunger, increasing young parents' access to healthy, nutritious food
- 12. Consider the needs of young parents in the forthcoming Skills for Londoners strategy, and the implementation of it

Difficulties accessing help

Coping with precariousness, strengthening trust and developing service provision

13. Work coaches in Job Centres Pluses (JCP) and outreach workers in the JCP 'Support for Schools' programme should address the specific needs of young parents seeking to enter the workplace

Local authorities should

- 14. Ensure young parents aged under 25 feel included and can access the particular support they need by identifying them as a distinct group to ensure their needs are considered and met when allocating funding and designing youth services
- 15. Encourage greater participation in flexible childminder pools to increase the availability of flexible childcare to meet the needs of young parents working non-standard, flexible shift patterns
- 16. Reduce minimum payments for low-income young parents in their Council Tax Reduction Scheme to below 10 per cent (if not zero) and end their use of bailiffs, a practice which undermines the local authorities' relationship with young parents
- 17. Work with the private sector and housing associations to significantly increase social housing stock, and wherever possible endeavour to house vulnerable young parents in accommodation that is both suitable for family life and close to their support network

Methodology

The aim of this research was to explore young parents' perceptions of the challenges they face when seeking employment. After conducting a systematic literature review, the research team held four focus group sessions across London to answer the following questions:

- I. How does being a young parent impact employment; both perceptions and practicalities?
- 2. How does employment, or lack thereof, affect life as a young parent?
- 3. What are the opportunities and challenges for parents aged under 25 in London in relation to finding and maintaining employment?

This was achieved through four focus groups and two in-depth interviews, the latter of which was also conducted by a young parent as peer researcher.

- We conducted four focus groups, with a total of 28 young parents. There was a mix of ages between groups, as well as representation from over 10 different London boroughs.
- Ages ranged between 16 and 25, and the age of their children ranged between 2 months and 9 years old. This allowed us to understand the way in which challenges, such as lack of support, can change with the different stages of a child's development.
- The sample was comprised largely of black and ethnic minority participants, which reflects the fact that issues of poverty and inequality disproportionally affect Londoners from ethnic minority backgrounds³⁶. 20 of the participants were young mothers and 8 were young fathers. Several were care-leavers and the majority were in low-paid employment, which was not always secure.

Participants were recruited via charities from the 4in I 0 network, who work with young parents, or via children's centres.

Focus group sessions lasted around 90 minutes each and were run by two members of the research team. Verbal and non-verbal techniques were used alongside group and individual activities to enable participants to communicate their views and experiences through a variety of means.

Participants were offered the opportunity to attend mixed-sex or single-sex sessions. Mixed-sex sessions allowed for different insights to be shared and conversations to be sparked between young mothers and fathers, while single-sex sessions allowed for potentially more sensitive topics, such as domestic violence and contact issues, to be discussed in safe spaces.

In addition, two peer researchers conducted semi-structured one-to-one interviews with two young parents of the same sex. The interview schedules were co-designed by the participant researchers and the research team and generated a more in-depth discussion of issues around mental health, parenting and employment.

Working collaboratively with peer researchers presents challenges and opportunities methodologically and epistemologically. The research team could share their experience and knowledge in social research but also learn from and redress the traditional hierarchy that exists between researcher and participant, allowing young parents to lead the research.

Focus Groups	
Kings Cross	8 young mothers
	I young father
Lewisham	-
	5 young fathers
Elephant & Castle	6 young mothers
	2 young fathers
Islington	3 young mothers
	3 young mothers

Peer researcher interviews	
Camden	2 young mothers
	-
Kings Cross	-
	l young fathers



Finding and maintaining employment

Young parents in London face significant barriers to finding and maintaining employment. A lack of affordable, flexible childcare; a shortage of well-paid, quality part-time or flexible jobs; a reliance on informal support networks; discrimination because of their status as young people and parents; and low expectations of rights in relation to the workplace are all contributing factors. As young Londoners living and raising families in the capital, being locked out of the workplace creates a highly precarious situation.

Young parents and the workplace: flexibility

London has the lowest maternal employment rates in England and some of the lowest numbers of quality, flexible jobs. One of the largest challenges for young parents seeking regular employment in London was the lack of flexible working options.

'There's so many jobs I see but then I can't always apply for them cos you see when you're online and it doesn't state the hours, as a parent you're thinking 9-5 or 10-4... it can't be later than the time your nursery finishes... and you need to give yourself time just to get to pick up the kids so yeah it does impact what I apply for a lot.'

Parenthood often forced a shift in attitudes towards paid employment. Finding work that was compatible with family life led many young parents to adjust their aspirations. This was particularly the case for lone parents who struggled to find childcare outside of standard working hours.

'I used to want to be a midwife when I first got pregnant and before that but after [becoming a parent] it completely changed because I realised they do a lot of shifts'

'I was working in a hair salon... so to go back into that field, it is a no no. To do that, so most hair salons run up until 8 or 9 o' clock. Who's gonna have my child?'

'I wanted to get into estate agency but the ones I applied for none of them had part-time, everything was 9-5 and I just couldn't do that.'

The lack of quality, part-time or flexible jobs led young parents to look for job opportunities in sectors they considered to have flexibility, such as those in the hospitality, retail and care sectors. These sectors are some of the largest where pay is low, job insecurity is high and there are limited progression routes, which could mean young parents are trapped in low-pay and poverty.

A lack of consideration for the needs of young parents was not only evident in those trying to enter employment but also for those already in employment. A lack of flexibility for young parents led some to leave work as they couldn't maintain employment with their responsibilities outside of work.

'I was working at secondary school... when I went on maternity they said when you're ready to come back we'd be happy to take you and all of that but they didn't, they wouldn't let me work part-time... I really wanted to go back there because I really loved my job but I guess now I'm just going to stay at home while my husband works.'

Being unemployed or economically inactive left young parents vulnerable to negative judgement.

'It used to get me depressed, it's very shameful and embarrassing cos I think there's a lot of judgement around it with your friends or family, parents at school even saying, "What are you doing now, have you got a job?"

'If you stay at home, there's a certain stereotype that you skive.'

Young parents also felt they were more motivated to work and serious about employment than peers without children. This was linked to their desire to provide for their families.

'Being a role model for them makes me do what I have to do because I know I have something to lose. They look up to me...they know I do my own thing, I earn my money.'

As a result, the transition to parenthood represented an opportunity for growth for many of the young parents. The process of becoming parents as young adults meant they felt they had developed skills and qualities such as organisation and independence at an earlier stage than their peers without children. Many of the young parents felt that the negative attitude from employers, teachers and peers was unhelpful and unnecessary.

'We need to encourage young parents that just because you're young, that doesn't mean you can't achieve it. There are loads of successful people who were once upon a time young parents. We don't associate those things but they were part of their journey.'

In some cases, the responsibility as a parent to set an example to their children meant work took on a new, greater significance.

'I want them to know that it is important for them to work, I don't want to work my backside off to give them everything and then they don't have to do it. I want them to know that there is a massive importance to it and they can go and work as well not just have everything given to them.'

Childcare: cost and flexibility

Young parents on insecure, zero-hour contracts or in low-paid employment are often required to work non-standard working hours – long shifts on weekends or in the evenings – and commit to irregular shift patterns. Formal childcare is not set up to meet the needs of these working parents; it cannot accommodate changes at short-notice and costs are too high.

'It was a casual zero hours contract which meant that the shifts would vary... but childcare, the nursery can't arrange it if it's varying — they need set hours and set days and my rota isn't like that."

The capital's chronic shortage of affordable, flexible childcare is hitting young parents hard and is a significant and sometimes insurmountable barrier to work³⁷. Difficulties accessing flexible childcare can mean some young parents are prevented from entering or maintaining employment.

'So that's why I'm leaving work basically, for the work that I have done I've had to get different family members to help out with different babysitting and it's just all over the place.'

For many young parents we spoke to, flexibility was not the only issue. They found the cost took up too large a proportion of their income, and despite being in work struggled to afford it which made employment financially unviable.

'For my child minder, I have to give up everything I earn. And that's ridiculous. I'm working for nothing.'

Childcare schemes, such as the government's 15 and 30 hours free education entitlement for 2, 3 and 4 year olds, provide children with much-needed early education and reduce the cost of formal childcare. Young parents had sought to use their entitlement but struggled to find a free place at a quality setting that did not involve additional costs. When they did find a place, free or with additional costs, the hours were often restricted and set by the childcare provider, which did not fit with the working hours of many of the young parents.

'I felt not everyone is [flexible enough], not everyone wants to try and understand, so for example I was in an interview and was trying to negotiate on time. They wanted me to be there three days, and I couldn't do that [because of nursery hours], only I 6 hours over two days. However, they weren't so flexible.'

Other factors also prevented the young parents we spoke to from using formal childcare, including the risk of entering into a long-term contract with a childcare setting when work might be unstable, and because of the upfront costs of taking up a formal childcare. These are seemingly insurmountable barriers to employment for many young parents, particularly for lone parents reliant on a single income.

'I think there should definitely be a scheme or funding for lone parents, because you can't afford a child minder until you are working, we don't have the support, or you don't have family to have your child'

As a result of the issues with the affordability and flexibility of formal childcare, young parents were far more likely to use informal childcare – family and friends. This was usually cost-free and flexible. Support of this kind was usually the reason the young parents we spoke to had been able to get into and stay in employment.

'It does take a village to raise a child. So if people pick him up sometimes [from school] so I can get on and do things with work or something like that. That is really helpful.'

Relying on informal childcare placed young parents in a precarious position regarding work. If the secondary caregiver, usually a female relative or friend, was unable or unwilling to look after a child, the young parent had limited alternatives.

'I was working then my mum and dad couldn't have [my son] anymore and I had to leave.'

Juggling childcare responsibilities amongst different members of their social network placed a heavy burden on relationships and was difficult to sustain long-term. As a result, childcare was one of the biggest barriers for young parents seeking to enter employment.

'I've got two children and [childcare has] been a problem with both of them which is why I've been out of work for so long.'

Importance of informal support

Families are also a vital source of practical and emotional support for young parents, reducing the isolation that can come with being a parent, on a low income.

'Luckily, she's got a very supportive family network, so when she needs to work, when she needs time during the day, if she needs to ask one of her relatives to come and collect the kids from school so she can have a few hours actual work then she has that provision.'

'Yeah my mum literally lives round the corner and it's so important for me, emergency childcare, tiredness, food, when there's no heating, hot water, everything.'

The young parents we spoke to often relied on those in their social network to cope with the precariousness of housing, finance and family life.

'My ESA got stopped for like 2 or 3 weeks, I was calling them all the time and I had literally no money. My mum had to help me with food and stuff. That was so stressful. Imagine if she didn't and I have a four year old son. They completely just stopped my benefits, we couldn't eat, do you know I mean?'

Close relatives also offered vital emotional support, helping boost the wellbeing of young parents, particularly lone-parents.

'I'd say my Mum cos she's been there for me more than anyone. She knows everything, and I know I can talk to her about anything.'

'Sometimes it's not just about your child, you're their child as well you need to be a child sometimes. I just wanna be there in a blanket and your child is running around. I need that for my mental health, it's important to have that space for yourself, especially as a single parent.'

For the young parents that relied on family, there is a reticence in requesting help. This is driven largely by fear about burdening them with requests for financial and practical support that they might find it difficult or are unable to provide.

'Sometimes you do need support because you can't always do it by yourself but it makes me feel kind of low because I don't really like asking people for things.'

'I have support from my mum. I wouldn't say that was a network because a lot of pressure is on her and she's got to do her own things and try and live her own life and try to work. So it's quite hard for me to see her supporting me that much and not being able to do the things that she would do. She's actually had to stop work to help care for me and Ethan.'

In some cases, relatives were unable to help or the young parents simply did not have the family to turn to, such as in the case of care leavers.

'The first time I was pregnant, even the housing team they said you can go back to your mum. My mum actually had to write me a letter saying I couldn't go to her house but they still didn't take me seriously.'

For those young parents who were care leavers, or didn't have a close relative they could turn to, a trusted social worker or other professional could play a vital supporting role.

'I went through something for example and my social worker was able to get things done to help me.'

However, support was often directed at young parents aged 19 and under and as a result some young parents experiencing very similar issues but aged 20 or over felt excluded from support they could benefit from.

Employability and discrimination

Young parents felt that both their age and status as a parent affected their employability from an employer's perspective.

'It depends on the employer but I feel like there's a stereotype that if you're a young parent you can't handle the work. Employees might see you as a liability. It depends on the employer but the person might judge you and see you as unreliable.'

'If I'm a mum they'll think I won't be able to work properly.'

As a result, many chose not to disclose their status as a young parent until after they had been received an offer of a job.

'I wouldn't tell them. I would only tell them when I knew that I was I 00% certain to get the job.'

'Once I got a job then I'll say look I've got a child, how can we work around this?'

We spoke to young mothers who were in employment at the time they discovered they were pregnant and subsequently felt unfairly treated and made to feel uncomfortable by their employers. Some young mothers described negative reactions from employers and colleagues in response to their pregnancies; some responses were rooted in their age.

'I told my manager, and before that she was asking me (to go) full time and I told her yes and so forth. Then when I told her I was pregnant, I told her basically I'm pregnant and she didn't like it... Oh you're going to have to go on maternity and all this stuff. And they were a bit weird about it... They didn't keep me full time. They let me go because of that [becoming pregnant].'

'One of my employers was completely shocked, she started crying, saying you're so young, you have so much potential. Then the other employer told her to shut up and said congratulations, it's gonna be great.'

Lack of support and understanding at this critical time by a teacher or employer can damage the attitudes that young people have towards their education and/or employment. Whilst the risk of economic inactivity is far higher for young mothers, young fathers felt their status as parents affected an employer's perception of their employability.

'Being a young father, in terms of work, I think you get singled out. For example if you go to a job interview, and I've been to so many job interviews and I say I'm a dad, they say like 'woah' indirectly. They're thinking, if that child's ill, then you have to give that child time and you can't come in. So they'd rather choose a single person who doesn't have a child over me.'

Young parents we spoke to felt vulnerable to discrimination or unscrupulous employment practice because of their status as a young person and parent.

'When I told my employer I was expecting a baby. My managing director told me I shouldn't take paternity leave or I'd get fired for some reason... Because you're young they don't think you're going to talk back to them and answer them back.'

A lack of understanding of employment rights meant that many did not know if they could challenge treatment they perceived to be unfair or how to do so even if they thought there was good grounds for it.

'They should tell you your rights. If you're tryna safeguard, you should sit down with the person and tell them about their rights, so they understand their rights. They don't do that.'

'I think people should learn about their rights in school.'

'Nobody ever asks about these things or wants to be the kind of scapegoat because everyone just needs a job and it's the worry that you might even get what you're asking for but everyone starts behaving strange.'

For the few that tried to challenge unfair or unsupportive treatment, issues were typically only resolved when a young parent involved a more senior colleague such as a manager or union representative.

'So I found out, and I told my manager... I'm pregnant and she didn't like it. I wasn't supposed to be on the floor, since it could of damaged my tummy, and she didn't care. So I told another manager and she got into trouble for that. I think it's good to tell people since you don't know how they will react...'

'Now I'm okay, I always bring my union to them so they know I'm serious.'

Older colleagues and relatives were often a source of advice because their age and experience in the workplace made them more likely to be knowledgeable.

'You know my maternity, I asked the HR am I going to get maternity pay, because I wasn't working there for a year, she said no. They didn't tell me about the government paid one... when everyone knew I was pregnant, another colleague just told me about you can apply for this one through the government if the work place isn't giving it. So then I went through that.'

'I googled it but I also asked a lot of people, lots of relatives who have gone through maternity, got them to read the letter'

Expectations and employment

The lack of quality, secure jobs had lowered young parents' expectations of employers, which mirrors wider trends seen amongst young people in relation to work³⁸. The young parents we spoke to didn't expect to have flexible working, to be well paid or for employers to be understanding of their responsibilities as parents. In instances where they had asked employers to accommodate their commitments outside of work, such as with flexible or more family-friendly hours, requests had often been declined and they were deterred from asking again.

'When I finished maternity leave, I said part time or I can do like 2-3 days full time, but they said no it's not going to work with our timetable... after that I lost hope.'

Low expectations did not only affect those in work. Those seeking work were not likely to look at full-time roles or jobs in sectors they did not perceive to have flexibility. They were often unaware they could contact the employer in advance to discuss opportunities for flexibility, or if they were aware, they lacked confidence to ask or were afraid it would harm their chances of getting the job.

'If I was to go for a job interview against someone with the same skills and same experience but they didn't have a child I would say that the job 100% would go to them.'

Where a young parent did have positive experiences of an employer and their flexibility, practical support and consideration of commitments outside work were credited with helping them maintain employment.

'But when I did slip up and when I was late on a few occasions or whatever, there was that level of understanding that I have got a bit of a hectic lifestyle at home, I've got a kid. They just understood, and it was just about me being transparent with them and having them in the loop of what was going on in my home circumstance. I couldn't have asked for a better employer, and it's the truth.'

Financial instability and resilience

Achieving even a basic minimum standard of living in London whilst on a low income is a considerable feat for young parents. It means they are unable to accrue savings for a rainy day, and face difficult decisions each month; which bills to pay, whether to heat the house or feed their children.

Financial instability and low income traps young parents in a deepening cycle of financial precariousness and debt. It compromises their family's quality of life, their mental health and wellbeing and puts them at high risk of homelessness.

Financial instability and low-paid work

Young people have endured the biggest decrease in hourly earnings since the economic recession, experiencing a fall of 11% in the 10 years after 2008, the largest for any age group³⁹. Low pay is a restriction, if not an insurmountable barrier, to entering and maintaining employment for many young parents. The high cost of childcare and transport in the capital are not offset by young parents' earnings.

'I had to stop working. It's difficult because he's in nursery and I don't really get childcare [help] so most of your money is going into childcare then bills, and I don't get enough hours.

It is also has to be somewhere local so it doesn't cost me a lot in travel.'

Lack of money was a huge source of worry for many of the young parents; additionally, work is no guaranteed route out of poverty. Low pay creates financial instability, with little opportunity to accrue savings, and having little to no money meant young parents often faced difficult financial choices. Going without was a common theme.

'A lack of money, I can't do the things I want to do. A lot of the money I get is for food, electric, gas. It doesn't go on me or spending time with my son doing things. I can try and budget but it's not enough.'

'We don't need to eat, as long as there is food there for the kids.'

For many young parents, as with older parents, employment means sacrificing time with their children, their partners or missing important events in their child's life. Striving to achieve a work-life balance is an issue for parents of any age. However, often these sacrifices are offset somewhat by remuneration, either in terms of pay and progression or in feeling valued and recognised for their contribution from an employer. The reality for many young parents in low-paid work is that it does not always pay, both in terms of financial and personal fulfilment. Insecure employment, a low and unstable income, limited opportunities for pay and career progression and a lack of regard from employers for childcare commitments made these sacrifices hard to bear.

'Previously when I was normal and not pregnant, I used to work hard. I used to do overtime it's nothing. Now that I have a child it seems like my work place just forget everything like that.'

Having a low and unstable income has a significant impact on the quality of life that London's young parents and their families can have. Young parents' lives and that of their children often revolved around the home. They lacked the ability to pay for travel and activities, both of which are more expensive in the capital, or commit to the running costs of their child having a hobby or joining a club. Even free activities, such as visiting a museum, going to a birthday party or participating in after school/weekend sports club, could entail additional costs such as getting to and from a venue, buying requisite sportswear or a birthday present, that were unaffordable for many young parents. For those living in cramped housing it can be particularly difficult to find space to play or go outside, posing a risk to the health and happiness of their children.

'I know that in order for a child to grow and develop properly they need a lot of outside stimulation, to go places and do things and just be in the world instead of home but we can't do that.'

Being unable to afford to do things or join in with their peers not only harmed the health and wellbeing of their children but also that of the young parents themselves, increasing their social isolation as they couldn't afford to socialise with their peers.

'Since becoming a young parent I've lost a lot of friends... but it's important for everyone, to have a social life and their social side so they gain the confidence they need to grow.'

'I don't really feel like I have a social life, it's weird cos like you can have so many numbers in your phone... I find most of my friends are in a different circumstance I just can't go out when they can or do the things that they can really do so that stops me from seeing them.'

Insecure employment: stability and security

Young parents living on an insecure income did so with a high degree of stress and fear: being unsure whether they can provide for their family that month takes an enormous toll on their mental health. They also feel more trapped and unable to change their circumstances than peers without children.

'Stability is more important to us because we have to think about our future... we have another mouth... while if you don't have kids, you're young and free and you can go home.'

'The sad way of looking at things but also my horizon is a bit more narrow. I wouldn't apply for a job just anywhere.'

'I feel kind of trapped.'

Being on a zero-hour contract or in insecure employment means incomes can change on a weekly or monthly basis, depending on the number of hours their employer wants them to work.

'You can lose your job like this [clicks fingers]'

Working parents on zero-hour or agency contracts are not entitled to sick days or annual leave, both of which are vital to helping protect young parents' source of income, crucial if they are to pay their bills and keep a roof over their head. Unexpected disruptions to work, such as a child being unwell or school closure, can stop the flow of income – but very few had had the opportunity to amass any savings to help them through such times.

'It's not stable, even if you have more work because if your son is sick [pay] just stops.'

Employment does not always guarantee a steady income, which makes planning and managing household budgets accurately very difficult. Instead, insecure employment can contribute to the precariousness of young parents' lives, especially in regard to housing.

'[A stable income] makes housing easier. Because you know that you're getting this amount set, so you can work out deductions.'

Failure to manage household finances or not being able to afford to do so without resorting to credit can quickly lead to rent arrears and spiralling personal debt.

'It definitely feels like it's out of my control, personally.'



Those in low-paid work often find themselves dependent on the benefits system to some extent. However, the benefit freeze, cuts to Universal Credit allowance and a system not designed to cope with the irregular hours experienced by young parents in insecure employment, has diminished the role that social support can play in protecting families. Young parents in highly financially highly precarious situations saw little way out, or an end to the uncertainty.

'Now they've introduced Universal Credit, it's become so complicated.'

The lack of guaranteed, regular hours, and spontaneous shift requests create additional challenges for family life, particularly for the quality of family life, childcare and maintaining employment. For lone parents or care leavers with little or no informal support network, insecure work is particularly difficult to manage and often meant they left employment altogether.

'I'll be leaving [work] soon because when I applied for the job I was under the impression it would be part time but when I started they said it was a casual zero hours contract which meant that the shifts would vary.'

For parents that were not living with their children, typically young fathers, insecure employment undermined their ability to have regular contact with their children. These parents feel deeply conflicted because they cannot afford to turn work down but irregular hours, or spontaneous shift requests, means they cannot commit to a stable and regular contact routine with a child they are not living with.

'Shift work can have a harm on your pattern of life. If you have a rota then you have to adapt your life or looking after your child always changes.'

'If I got a job, I couldn't see my children... because I work different hours every week... when's my time to actually have them?'

Zero-hour contracts also take their toll on family life in other ways. The lack of routine and uncertainty about finances puts a huge strain on relationships between partners.

'Needing to work all the time, different hours, if you're in a relationship it puts pressure on your relationship and on your partner, and your relationship breaks down from there.'

The strain of living in financial precariousness was also exacerbated by a lack of awareness as to how best to tackle and take control of their finances. Many of the young parents we spoke to felt unprepared for independent living, and thought that school could have been a place to equip them with the financial skills they now required.

'Giving birth to my daughter wasn't easy I was in intensive care for two months and I came out to bills... I was like I don't how I'm going to get this money because I don't know how I'm going to get this money... I didn't know about the [things] you needed to do like explaining about unforeseen circumstances before they started the tenancy...'

'They [young people] should learn how to pay bills but a lot more hard hitting because it happens straight away.'

'The circumstance, putting the baby aside, it's not being ready for it, being a single parent and just not understanding what it's gonna be about. Not even thinking you was gonna be in that situation and I guess financially and how your freedom changes, having that big responsibility.'



Impact on housing

The cumulative impact of insecure, low-paid employment and the extent of financial precariousness that this leads to is perhaps demonstrated most strongly by the extent of homelessness in the capital amongst young parents.

London is in the midst of an acute housing crisis and young parents are at the coalface of it. High cost of private rents, a severe shortage of social housing and insecure tenancies in the private rented sector are driving up homelessness across London⁴⁰. For the young parents we spoke to, housing and the ability to find a home they could afford to live in was their biggest worry.

'What they see as affordable rent is not affordable rent.'

A number were, or had been, homeless. Local authorities, struggling with the surging demand from homeless families across the capital, often rehoused young parents and their children in unsuitable emergency accommodation, such as hostels or cramped B&Bs. For many families, hostels and B&Bs feel like dangerous, unwelcoming places to raise a child.

'I was in a hostel first, then I got pregnant. So they moved me into a bedsit but it wasn't safe, people tried to break into my room, and the electricity wasn't working.'

Many of those that are rehoused in temporary accommodation are placed outside of their borough, far away from their employment, children's schools and their community. They also may experience several moves across a short period of time. At a time of significant change in a young parent's life such upheaval can be particularly distressing. Some young mothers were moved away from health care professionals that they had built up a trusting relationship with.

'I had my child at Whittington but because I was previously living in Tottenham my midwife was based in Tottenham.'

'That happened to me. When I got pregnant I was in Angel. And then they moved me to Edmonton. So they was telling me that I would have baby that side. I'd get on the bus and I took myself to UCLH.'

Once in temporary accommodation, one of the biggest challenges was a lack of space for eating, sleeping and playing. There was little privacy and young parents had very little control over the space. Having such limited influence over their housing situation and having to live with their children in unsuitable accommodation led to a fear of being perceived as failing – which could lead to their child being removed from their care.

'There's that fear... Because I was like, you're never going to take my child away. How can you take my child away when I'm not doing anything wrong?'

Some young parents had become homeless for reasons apart from, or in addition to, an inability to afford the cost of renting, such as their family home being overcrowded, because they struggled to find affordable accommodation after leaving care or fleeing a home where there was domestic violence.

'I didn't know I was pregnant, then when I found out my mum kicked me out with my husband. The council, these days, they don't help you out you'd have to go not YMCA but one of those things you said you were in... a hostel.'

For all of those facing housing difficulties, the support young parents receive from their local authority housing team can play a key role in shaping their lives and those of their children. This will be discussed in more detail in the following section.

Difficulties accessing help

Young parents' perceptions of themselves as young people, as parents and as employees impacts, and is impacted by, their ability to cope with the precariousness of their lives. Their sense of self is constantly evolving, shaped in part by their own internalised beliefs and during the interactions they have with others — most notably public service professionals, involved in their lives to varying degrees, who often hold positions of authority and power.

Employment and sense of self

Employment was very important to the young parents themselves, who related going to work with feelings of pride, independence, and freedom.

'I just think freedom [is an advantage of being in work]. I've given my children the best years of my life, I like to think, even though part of me like I did feel guilty, even now my son's not with me and I feel like I should be. So, like just doing this job and a couple of shifts it was like freedom. Just to get on the bus without kids I really appreciated it.'



Employment can play a key role in young parents' changing sense of self and provide them space to have an identity independent of being a parent.

'I think even though we're mothers we still had this life before, being a wife or being a mum. And it's like identity we need something to ourselves. Like I would love to go back to work to have that time, it's just me out of the house and the housework, a child, a husband. I think as women we need that. So for me it's very important to have that identity, not just a housewife, not just a mum. But then again working and being a mum is very hard, so much to do, so yeah.'

As such the precariousness of employment for many young parents is a direct threat to their sense of individual identity, and freedom.

'I don't want to stay at home. Like I enjoy being with my son, but for those 6 months I felt like I was trapped... [In-work] you have that time to yourself.'

'I feel good when I go to work. When I'm not working I feel less valuable.'

Employment, and being a working parent, was also a way for young parents to try and overcome some of the negative perceptions they felt some peers or professionals may hold towards young parents, who may view them as irresponsible or having made a mistake by having a child at a young age.

'I think because people already felt you'd made a mistake and were judgemental that you've messed your life up. You want to prove people that no I'm doing this, watch. I'm gonna get on with it [and work]....'

Young mothers often wanted to work and felt compelled to prove that they were financially independent but they also spoke of representations of motherhood that had emphasized the opposite – the importance of mothers staying at home with the children.

'Society, the media, everything just kind of portrays that the mum stays at home and does the dishes and does the housework and the children's homework you know, takes the kids to school, does the reading records.'

The expectations put upon mothers also inversely define the role of fathers. While mothers may feel pressure to remain home, with the children, fathers felt an expectation to go into work.

'Men as the breadwinner, the grafter, the person that comes home with the money has always been circulating through society, and it continues now.'

For young fathers who were unemployed or were struggling to provide for their family on low pay or with an unstable income, this could be an intense pressure and possible source of distress.

'If you find a dad that stays at home he can't be using it as an excuse to do nothing.'

Public services

The young parents we spoke to have had an overwhelmingly negative experience and impression of formal support services. Places of support such as job centres received a largely negative response, with most young parents citing a lack of trust, or a lack of useful support.

'When you're on income support or job seekers every 6 months they give you a work focused interview, it's not even really a work focused interview, it's literally 'have your circumstances changed, what's your national insurance number, are you still on the same mobile? That's it and come and tell us if you have a job. I don't really find anyone's saying here's this job or try this course.'

'I don't even think they [local authority housing team] would help us to be honest. They're just taking you round in circles saying we can't help you with this but if you did this, you could do this. Then you go and do it and they say no no no.'



One of the key challenges of support systems is the lack of awareness and education provided to young parents on what is available to them. Participants indicated that they are unaware of who they can speak to honestly about their situation, or which organisations they can contact.

'I know there's a lot of services out there now, but I don't really know much about them. I don't really know the names of them.'

'I wouldn't know where to even go.'

This was the stage at which practical support and career guidance was most important. However, young parents felt there was a lack of help from public services around employment advice which they desperately sought.

'In that situation, I felt alone, like I'm the only one.'

'When my son was young, and I was in my early 20s I did used to contact advice lines and careers things, but I didn't find it that useful to be honest. So, I have no issue doing that, but I don't know who is out there, who to contact and how they can support.'

Young mothers felt that having time out of the workplace to care for a child undermined their employability afterwards but didn't feel support workers acknowledged this or sought to help them return to the labour market.

'The main obstacles are that a lot of the jobs want you to have a lot of experience already and if you've just come from school or sixth form and had a child you're spending that time with them so you're not going to have that experience. The only experience you have is your education. So I think that's a barrier.'

'You've had two years at home looking after the baby. It puts you into a position where you can't get certain jobs because you don't have the experience, and you didn't have the support to get that experience.'

Young parents felt intervention and help offered by public services was misdirected because it hadn't taken been designed with their input, taking into account their individual circumstance and need but instead made an assumption of what their needs would be based on perceptions, largely negative, of young parents.

'They come and help you with parenting, like how to give them a bath or whatever, but you already know how to do that. It's the other stuff you need help with.'

Help from support workers or social services largely focused on young parents' ability to parent their child, something which many that we spoke to felt capable of doing without help, rather than practical support and career advice, the area they felt most in need of help with.

I find the job centre useless. I don't find them helpful. I don't think they've ever helped me find a job.

Experiences such as going to the job centre were overwhelmingly negative, young parents perceiving the staff as there to castigate rather than help, and advice there conflicted with the advice from other professionals.

I was told by my job centre to do an employability course when my daughter was six weeks old. When I got there the lady running it found out my daughter's age and said 'go home and be with your daughter' but I thought I had to go there because job centre told me to.

Interactions at key moments such as this have the potential to shape, for better or worse, how supported a young parent feels by public services there to help them. A negative interaction can drive those most in need of support away from it.

Trust in the system

The system of support provided to young parents seeking employment is undermined by the lack of trust in it, often the result of a negative first-time encounter. In some cases, young parents could vividly recall bad encounters with staff at job centres and with local authority housing teams.

'And I've had negative experiences with the job centre when I was pregnant with my daughter and they could see, I went there and told them, the person behind the desk was really abusive — saying how could I get myself in this situation again and I'm not gonna do anything with my life, was I just going to be on benefits. I was quite shocked that he was allowed to say that stuff and the way he said it. He was really rude and shouting. I was really shocked.'

Young parents felt there was a lack of empathy from housing officers and other public service staff toward their situation and that many did not see them as an individual, rather just another number in the housing queue. There is a need to be clear when managing expectations but also empathy for each individual. For young parents with few other avenues to turn to for help, a perceived lack of sensitivity only worsened the situation.

'They were going to house me in a place in a hostel around the corner. You're not helping, you're making it worse. You create depression and anxiety.'

'They asked me for all this information, personal information... then referred to me as my reference number.'

Negative experiences largely pertained to the sense of feeling judged, with questions that felt intrusive or insensitive. Young parents who have a negative experience with support will also likely warn others through word of mouth, creating a wider stigma amongst the group.

'It's a lose lose situation. You go in when you're in a bad situation expecting that you'd get help, they're there to help. You get someone who makes sly comments about your situation... You go there thinking, you expect me to open up to you, it goes around the office, you're not taking what I'm saying seriously.'

This, in part, stemmed from a lack of awareness or trust of the agenda of public services. This lack of clarity over the duties and purpose of different support workers can lead to fear, such as that their child is in danger of being taken away.

'Some people I know have bad experiences where if you confide in them certain stuff obviously they have to do their duty. If they felt, you were at risk or your child was at risk they can pass your details to social services and stuff like that, so you feel like you can't really tell them stuff.'

'One of my friends she's younger than me and she's pregnant and she's in care and she has social services involved in her situation as well. And she was so worried that they would take her child away. And I said she didn't need to be worried as long as she was a good mum to her baby, it's fine. As much as they want to intimidate you, they can't just get up and physically take a child without a reason.'

Having one key trusted individual or organisation, who they see as on their side, can make a difference to the outcomes of young parents, in small and practical ways, as well as in having a positive impact on young parents' mental health and resilience.

'When I was in a hostel the fridge was freezing the breast milk, so I talked to the lady at the children's centre and she was telling me what I could do, write to a charity and they can help you.'

'He [teacher] became everything. He became the connexions worker. After a while he, I was discussing things that had nothing to do with art. Maybe he had experiences, maybe he had a child himself, maybe there was something that he saw that he felt I wanna push her all the way and it's great when you find someone who believes in you because it really does inspire you... it made a difference to how I started looking at life going forward.'

There was a sense amongst both young mothers and young fathers that dads are not provided with the same level of support in the system as mums. Sometimes it was a feeling that dads were treated differently by formal support, with more suspicion, or expectation.

'And I challenged them because they didn't have to ask me that. And I told them that it was a very sensitive thing. I had a good job, I was working, and now I'm sitting here and you're not talking to me about the housing but you're asking me where's the mum.'

'And I think I'd add to that being a single father when I went to the council because I was sharing a room in a family home, they didn't take me seriously...I feel they treated me as though I didn't know anything, the first meeting felt like a battle. They asked me intrusive questions about how I became a single dad, why, where's the mum.'

What support is available to young parents appeared to be largely for young mothers rather than for fathers, which can be alienating for dads. The sensitivity with which professionals approach young parents as equals could shape the way young fathers see their role within the family unit.

'As soon as something comes up, automatically they go to the mum.'

'There's nothing out there for dads, it's not publicised, and they find it hard to speak up.'

'No, I think young mums get more support and there should be more support for young dads. Benefits and everything...So, I think there needs to be more services, focus groups, dad drop-ins. All that kind of thing for them. Like obviously they're welcome to come to our service, but most men might not feel comfortable coming to a group with all women, they might just want some male company to see it from other guys' perspective.'

This lack of parity in terms of support can reinforce gender stereotypes, with the lack of support that fathers feel feeding into the narrative of them as 'providers' with increased importance placed on money and employment.

'For males, money is a very important issue because we don't get as much incentives or provision as females especially if they have a child. Whereas males, we're on our own, the only thing that supports us is our money and our house.'

Asserting their rights

Some young parents demonstrated confidence and resilience in dealing with challenges from the system by find out about their rights and the law. Often, young parents who lack information were more likely to feel as though support staff were taking advantage of them.

'If I went to the council by myself they might not take me seriously compared to if I went with my social worker, who knows what she's talking about, who knows the law, who knows you can't do this or that. So, it's like they take advantage of people who aren't aware.'

This feeling of being scrutinized, stemming from the confusion surrounding the purpose of certain questions, can lead to young parents feeling challenged, antagonized and defensive.

'You've challenged me and made me traumatised, and that's why I was getting angry and raising my tone of voice. I was a young person with no clue, and then someone explained to me what my benefits were. I was shocked.'

However, those young parents who were confident of their rights and the law felt comfortable demanding better support or an explanation.

'Once I challenged her, she changed her tone of voice and became sorry but that wasn't what I had to come to talk to her about. And she said that she needed to ask questions about my background. And I asked why she hadn't said that to me at the beginning of the conversation, why did you bombard me, knowing what I was going through with my son, my feelings are already up in the air, you need to make it comfortable for me to give you the information you need because I need to know that when you go to your manager, you'll be speaking on my behalf.'

Conclusion

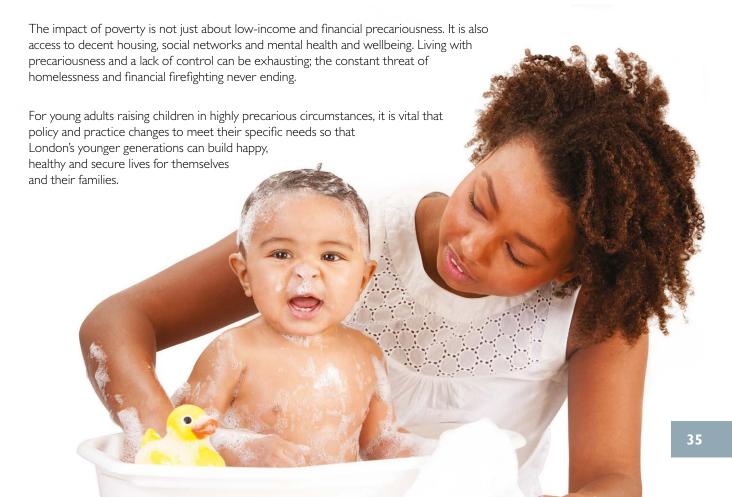
Becoming a young parent is a uniquely important time in the lives of these young people, as they become independent, adjust to parenthood and the workplace and multiple new demands. As they have articulated, it is a period of risk and opportunity. During this time, young parents' interactions with employers and public services have the potential to radically shape their emerging sense of self and their attitudes towards education, work and parenting.

Young parents in London often feel ill-equipped to navigate the precarious nature of the capital's housing and employment markets. Many are in financially unstable circumstances, over which they have little control, that leave them vulnerable to poverty and homelessness.

Employment does not guarantee young parents a stable and steady income, and often does not provide enough for young parents and their families to live on. Young parents in work or looking to enter employment struggle to find childcare in the capital that is affordable and flexible enough to meet their needs.

Many young parents working in lower paid, insecure employment find their lives shaped by the benefit system, to varying degrees. Changes to the tax and benefit system have reduced vital financial support that young parents desperately need. The benefits freeze, loss of council tax reduction support and cuts to universal credit work allowance have hit their incomes hard, potentially further embedding disadvantage and financial precariousness.

Having had little to no financial education and no chance to build up their financial resilience, young parents feel powerless in the face of their challenges, particularly as they feel they cannot turn to public services for help. Young parents, irrespective of their vulnerability, can benefit from quality advice and practical support to help them develop the financial skills they need to manage their households. By focusing on the specific needs young parents in this report have spoken of, local authorities can design their early intervention and support services to meet them, helping young parents succeed at this vulnerable time and prevent them reaching crisis point.



Endnotes

- 1 ONS (2018) Number of parents aged 25 and under, regions of England and UK, 2016 and 2017
- 2 Action for Children (2017). The Next Chapter: YMT. (2017); What Matters to Young Mums? London: Young Women's Trust
- 3 Unison (2017) A future at risk: Cuts in Youth Services
- 4 JRF (2016) Destitution in the UK
- 5 Young Women's Trust (2017) Young, Female and Forgotten
- 6 Res Foundation (2018) 'The Kids Aren't Alright: A new approach to tackle the challenges faced by young people in the UK labor market'https://www.intergencommission.org/publications/the-kids-arent-alright-a-new-approach-to-tackle-the-challenges-faced-by-young-people-in-the-uk-labor
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