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Heat or Eat: Exploring the Impact of the Cost-Of-Living Crisis on Single parents’ Mental Wellbeing in the United Kingdom

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ABSTRACT
The cost-of-living crisis in the United Kingdom has profoundly affected the mental wellbeing of single parents, compounding economic and psychosocial challenges. This study, through semi-structured online interviews with four female single parents, used thematic analysis to explore how financial burdens, mood fluctuations, sacrifices for children’s needs, and intensified social isolation impacted their mental health. The application of Social Identity Theory demonstrates the exacerbating effects of societal stigmas. The results highlight the need for targeted policies and interventions to alleviate these strains and recommend further research into the intersectionality of gender, ethnicity, and socioeconomic status among single parents.

KEYWORDS
Cost-of-living crisis; mental well-being; single parents; social identity theory

Introduction

The United Kingdom (UK) is experiencing one of the most intense cost-of-living crises since cost pressures on the economy began to rise in 2021. The Joseph Rowntree Foundation (Joseph Rowntree Foundation, 2021) reported that approximately 7.3 million adults and 2.6 million children in the UK experienced financial strain and food insecurity in April of that year, highlighting that circumstances were expected to intensify. The cost-of-living crisis refers to a decline in real disposable incomes, where the prices of bills and basic necessities like groceries, heating and fuel are rising quicker than average household incomes (Neal & Webster, 2022). A combination of factors has led to the economic crisis in the UK, such as a lack of affordable housing, escalating healthcare expenses and stagnant wages. Consumer prices, as measured by the Consumer Prices Index, were 11.1% higher in October 2022 than a year before. The country’s inflation rate reached a nine-year high in December 2021, driven primarily by surging energy prices, food expenses, and challenges within the supply chain (Office for...
The financial repercussions caused by these developments have led to a major decline in the standard and quality of living for many individuals, particularly families who had already been at risk of falling below the poverty line (Patel & Kleinman, 2003). Although the UK population has been experiencing a collective struggle, there is a drastic inequality in how some groups are experiencing the economic crisis (Marmot et al., 2022). Individuals with lower income, those living in deprived areas and single-parent families are disproportionately burdened with the need to alter their living routines, such as reducing electricity and petrol usage, buying cheaper (and often unhealthier) foods, and cutting costs of “non-essential” expenditures.

The economic downturn and government austerity measures in the UK have led to significant difficulties and uncertainty in relation to the job market, including job losses, increased unemployment, high inflation, reduced real income levels, and a decline in living standards for many individuals (Lapabitsas et al., 2023). Unfortunately, those who were already vulnerable to poverty have been particularly impacted by these challenges. Single parents, for instance, were at an increased risk of poverty and faced negative outcomes such as physical and mental health issues even before the crisis emerged (Bradshaw et al., 2018). This group has been disproportionately affected by the crisis and the associated government austerity measures. Prior to the energy price increases in 2022, a quarter of single parents indicated that childcare expenses had compelled them to reduce their spending on essential items. Furthermore, there was a sudden 6% increase in unemployment among single parents from before the COVID-19 pandemic to early 2022 (Smith & Reis, 2022). The transition from the COVID-19 pandemic into the cost-of-living crisis has largely perpetuated this population’s financial struggles. Therefore, it is essential to consider how single parents have been coping with the additional economic pressures. The ability of single-parent families to adapt to such difficult times may vary depending on factors such as location, income level, and access to support and resources (Dermott & Pomati, 2016).

The existing challenges faced by single-parent households are further intensified by the challenging economic climate, leading to job losses, decreased working hours, and escalating living expenses. Single parents often encounter difficulties in maintaining stable work and achieving adequate income or career advancement opportunities (Harkness, 2018). The cost-of-living crisis has exacerbated these challenges, making it increasingly difficult for lone parents to acquire stable and flexible employment positions that can provide sufficient financial support for their families (Tinsley, 2014). Previous research indicates that lone parents typically allocate a significant portion of their income to essential living expenses such as utilities, food, and childcare, resulting in a profound impact on their overall quality of life (Horemans & Marx, 2018). However, there is a lack of research eliciting first-hand accounts...
from single parents during a severe economic crisis, such as the cost-of-living crisis.

**Financial hardship, social identity, and single parents’ mental wellbeing**

Societal stereotypes often misrepresent single parents as unemployed, young, and with multiple children. These stereotypes undermine their social identity (Stringer & Baker, 2018; Zartler, 2014). Contrarily, UK studies show higher employment rates for single mothers than their partnered peers (Chambaz, 2001a), yet they face greater fuel poverty and financial struggles compared to two-parent families (Joseph Rowntree Foundation, 2015; Rainwater & Smeeding, 2006). In 2016, the UK saw a 18.6% increase in lone parents since 1996, totaling 2.9 million (Office for National Statistics, 2016). Research across 27 European countries indicates poorer health and well-being among single parents, especially in the UK (Campbell et al., 2016). They also experience more mental health issues and use mental health services more (Cairney & Wade, 2002; Ifcher & Zarghamee, 2011). Studies find single parents more likely to face financial hardship and stress, despite higher employment rates (Baranowska-Rataj et al., 2014; Brown & Moran, 1997; Cairney et al., 2003; Franz et al., 2003; Jackson et al., 2000). These findings suggest single parents may struggle with psychological coping due to stress and limited resources, but further research is needed, especially during economic downturns. The impact of financial crises on single parents may vary, calling for more nuanced studies.

Previous research has primarily focused on the mental health of single versus partnered parents, highlighting a higher incidence of depressive symptoms, psychological distress, anxiety disorders, and lower well-being among single parents (Afifi et al., 2006; Bull & Mittelmark, 2009; Cooper et al., 2008; Crosier et al., 2007; Franz et al., 2003). Stress, due to financial and childcare burdens, is seen as a key factor affecting single parents’ mental health (Fritzell et al., 2007). While many studies use a “social causation” thesis, examining if mental health issues predate or result from becoming a single parent (Benzeval, 1998), there is a gap in research on mental health outcomes linked to economic crises.

The majority of studies show mental health disparities between single and partnered mothers, often related to socioeconomic factors (Curtis & Phipps, 2004). These disparities include longstanding illnesses and comorbid disorders. Single mothers on welfare are particularly prone to mental disorders (Coiro, 2001), and social isolation from sole childcare responsibility contributes to depression (Targosz et al., 2003). The current study uniquely analyses these factors qualitatively in the context of the cost-of-living crisis.

Additionally, family structure correlates with mental health. Studies reveal more mental health issues in single mothers, such as anxiety and depression
(Targosz et al., 2003; Wang, 2004). For example, in one study, 45% of single mothers experienced a common mental disorder in the past year, compared to 23.6% of partnered mothers (Butterworth, 2004). Factors like financial strain, unemployment, and limited social support are proposed as causes (Brown & Moran, 1997; Weich et al., 1998). Financial hardship appears to be a significant mediating factor (Hope et al., 1999). Single mothers often face economic and social disadvantages, leading to higher levels of hardship, poverty, and social exclusion (Brodsky et al., 2005).

Social Identity Theory [SIT] (Tajfel & Turner, 2001) posits that part of an individual’s self-concept comes from their belonging to certain social groups, and these identifications can influence attitudes and behaviors. Applied to single parents, SIT indicates that their identity as a single parent is integral to their self-concept, affecting their perceptions and interactions within society. This identity shapes their experiences in managing caregiving and financial responsibilities, and how they respond to societal expectations and stigma. Siegel (1995) examined the social comparison dynamics among single mothers due to societal stigmatization, finding that they often viewed their situation through the lens of societal expectations and norms, navigating their identity amidst a mix of self-perception and external judgment. Single mothers engaged in both downward and upward social comparisons, reflecting on their status relative to other single and married mothers. This comparative process was influenced by their perceived stigmatization, with many actively managing and responding to the societal stigma attached to single parenthood. The study found that single mothers frequently engaged in downward comparisons, likely as a strategy to cope with and counteract the negative implications of their stigmatized status. In this context, SIT provides a framework for exploring the challenges single parents face and the need for supportive measures that consider their unique social identity, during the cost-of-living crisis.

**Rationale and aims**

The existing research underscores that single parents, despite striving to meet financial obligations, often face higher levels of anxiety, stress, and depression. The sharp rise in utility bills and household goods costs from 2021 to 2023 has exacerbated these challenges, creating an urgent need for up-to-date qualitative research on the impacts of these recent economic changes on single parents’ mental wellbeing.

The current study focused on the specific psychological impacts of financial hardship on single parents amid the cost-of-living crisis. It sought to understand how single parents perceived and experienced the financial pressures and challenges brought by the cost-of-living crisis and its effect on their mental health. The research aimed to offer a deeper understanding of the
vulnerabilities unique to single parents, such as juggling work, childcare, and managing financial and household responsibilities under increased economic strain. SIT was used as a framework for understanding single parents’ experiences of the cost-of-living crisis. The theory was used to guide an exploration of how societal perceptions and stigmas related to single parenthood affect single parents’ mental health, examining how societal attitudes contribute to stress, anxiety, and other psychological challenges faced by single parents during the cost-of-living crisis. This framework was deemed useful for understanding the intersection between social identity and mental well-being in the face of economic hardship.

**Method**

**Design**

A qualitative design was adopted due to the limited research exploring the individual experiences of single parents in the context of an economic crisis, so that an in-depth exploration of their mental wellbeing could be facilitated in relation the recent cost-of-living crisis in the UK (Anderson, 2010). This allowed for a humanistic approach to be adopted in the data collection process, so that an understanding of individual’s experiences, attitudes and behavior could be developed. A humanistic approach to research is characterized by its emphasis on the subjective experiences of individuals (Geldenhuys, 2019), which is especially valuable when studying the cost-of-living crisis’s impact on single parents. This approach acknowledges and respects the uniqueness of each participant’s story and emotions, a crucial aspect in understanding how single parents perceive and cope with the crisis. Humanistic research also considers the broader life context in which these experiences occur, taking into account personal circumstances, family dynamics, and social support networks, providing a more comprehensive view of the challenges faced (Lee et al., 2021). Using qualitative methods, such a interviews, allows for in-depth exploration, capturing the intricate nuances of single parents’ experiences during the crisis. It also upholds the principle of autonomy, empowering participants to express themselves in their own words, particularly important when studying potentially vulnerable groups like single parents. By taking a holistic perspective, considering the various interconnected aspects of single parents’ lives, this approach reveals the multifaceted impact of the crisis on their financial situation, emotional well-being, and social relationships. The design featured semi-structured online interviews adopting a “funnelling technique” to first gather the participant’s broader views of how their population as a collective was impacted by the crisis, and then gradually narrowed
down to more specific and personal topics. This approach was selected for its ability to ensure a structured framework that yielded comprehensive data while ensuring consistency across interviews (Kallio et al., 2016).

An inductive approach to thematic analysis was chosen. Thematic analysis involves identifying patterns and themes within data and allows researchers to gain a comprehensive understanding of participants’ perspectives and experiences in relation to a particular phenomenon (Aronson, 1995). Thematic analysis is particularly suitable for exploring mental health in single parents, as it allows for an in-depth exploration of the complex and multifaceted issues that this population may face. This includes financial stress, social isolation, and lack of support, which can all contribute to mental health issues in single parents (Stack & Meredith, 2018) and are factors that are amplified by the cost-of-living crisis (Patrick & Pybus, 2022). Thematic analysis offers a neutral approach in terms of epistemology and enables the exploration of rich information, which is particularly valuable for areas that have received limited research attention and are characterized by diverse human experiences (Braun & Clarke, 2006). Thematic analysis provides theoretical flexibility, allowing for adaptations to meet the specific requirements of this research. It facilitates a comprehensive and intricate examination of data, while also uncovering unexpected insights (Braun & Clarke, 2006), which can be particularly helpful in identifying significant patterns in the experiences of single parents.

Throughout the data collection process, rigorous measures were implemented to ensure the trustworthiness and credibility of the research findings. To address potential researcher bias, a bracketing approach was employed. This involved the researchers consciously setting aside any stigma provoking preconceptions and assumptions about single parenthood and the cost-of-living crisis before engaging with the participants, thus minimizing the risk of influencing the data collection process (Fischer, 2009). Additionally, a reflective diary was maintained throughout the study, recording personal reflections and insights to track the evolution of the researchers’ own perspectives and potential impacts on the research process. These strategies collectively enhanced the rigor and trustworthiness of our study, ensuring that the findings accurately reflected the experiences and perspectives of the single parents facing the cost-of-living crisis.

**Participants**

Four participants (all female, between the ages of 29 and 55) took part in the study. A convenience and snowball sampling method (Noy, 2008) was used to recruit participants from social media (e.g., Facebook) and from a university student population in North East England. The recommended sample size for
Materials

The interview schedule (see Table 1) was designed through the lens of Social Identity Theory (SIT), with a focus on understanding the impact of social identity on single parents amidst the cost-of-living crisis. Questions were designed to elicit rich descriptions of the lived experiences of single parents, highlighting how their social identity interacted with the financial stressors they encountered.

Table 1. Interview schedule.

<table>
<thead>
<tr>
<th>Questions</th>
<th>Potential Prompts and Probes</th>
</tr>
</thead>
<tbody>
<tr>
<td>How would you describe your own experience of being a single parent during the cost-of-living crisis?</td>
<td>Can you tell me more about that?</td>
</tr>
<tr>
<td>In your own words, could you describe in what ways the cost-of-living crisis has impacted your mental wellbeing as a single parent?</td>
<td>What specific aspects of the crisis have been most challenging for you?</td>
</tr>
<tr>
<td>Have you noticed a change in your own mental wellbeing in the past few months/years because of the cost-of-living crisis? If so, what are those changes?</td>
<td>How has this change manifested in your day-to-day life?</td>
</tr>
<tr>
<td>How do you think your experience of being a single parent during the cost-of-living crisis has differed in comparison to non-single parents? How do you think this has impacted your mental wellbeing differently?</td>
<td>In what ways do you feel your experiences are unique?</td>
</tr>
<tr>
<td>Do you recall any experiences that were particularly harmful/impactful to your mental wellbeing? If so, how did they impact it?</td>
<td>Could you provide an example of such an experience?</td>
</tr>
<tr>
<td>As a single parent, how supported do you feel during the cost-of-living crisis?</td>
<td>What forms of support do you wish you had during this time?</td>
</tr>
<tr>
<td>What changes, if any, have you made to improve your mental wellbeing? Any areas of good practice that could be shared?</td>
<td>What strategies have been most effective for you?</td>
</tr>
<tr>
<td>Do you have any coping mechanisms that help your mental wellbeing? If so, what are they?</td>
<td>What do you find most helpful in managing your stress or anxiety?</td>
</tr>
<tr>
<td>Are there any changes you believe are necessary to improve your mental wellbeing? If so, what are these changes?</td>
<td>What societal or systemic changes do you think could alleviate these challenges?</td>
</tr>
<tr>
<td>Has the COVID-19 pandemic impacted upon your experiences through the cost-of-living crisis? If so, how?</td>
<td>How has the pandemic added to or alleviated these pressures for you?</td>
</tr>
<tr>
<td>What hopes, if any, do you have for the future in relation to the cost-of-living crisis and the mental wellbeing of single parents?</td>
<td>What are your aspirations or concerns for the future?</td>
</tr>
<tr>
<td>Overall, is there anything relating to your experiences living through the crisis that you would like to add?</td>
<td>Is there a part of your story you feel is important that we haven’t covered?</td>
</tr>
</tbody>
</table>
By asking participants to describe their experiences, the schedule sought to uncover how the societal role and group membership of being a single parent shaped their mental well-being during economic hardship. This perspective also steered inquiries into the changes in mental well-being, probing how shifts in societal perception, driven by the crisis, affected their self-concept and stress levels.

A comparative approach was taken to understand the differential experiences between single and non-single parents, focusing on the distinctive challenges that align with the social categorization as described by SIT. The questions also sought to elicit specific incidents that negatively impacted mental well-being, such as experiences of stigma or discrimination, which are central to understanding the implications of social identity on psychological health.

Inquiring about the perceived level of support and coping mechanisms offered insights into the role of social networks and support systems in buffering the adverse effects of the crisis, reflecting a key component of SIT. Participants were invited to share their strategies for improving mental well-being, providing an understanding of how they navigate societal norms and the expectations placed upon them as single parents.

The inclusion of questions regarding the necessary changes for improving mental health and the impact of the COVID-19 pandemic acknowledged the broader societal context and the potential need for societal shifts to support the well-being of single parents. Furthermore, exploring participants’ hopes for the future provided a forward-looking perspective on how they envisioned the evolution of their social identity and societal attitudes toward them.

**Procedure**

Ethics approval was obtained from Teesside University’s Psychology Research Ethics Committee. An interview schedule was designed, and potential participants were invited through social media adverts, outlining the study’s aims and participant involvement. They received an information sheet and a digital consent form to acknowledge understanding and agreement to participate, with assurances of confidentiality and their right to withdraw. Interviews were conducted online, lasting 30 to 50 minutes, recorded, and transcribed verbatim. Participants received a debrief form post-interview, with study reminders, withdrawal information, and support service contacts.

To minimize stigma (Sayce, 1998), the term “mental health” was replaced with “mental wellbeing” in the interview schedule, information sheet, and consent form. This change aimed to focus on promoting
positive mental health and avoid contributing to the existing societal stigma often faced by single parents (Bharadwaj et al., 2017; Corrigan & Watson, 2002).

**Analysis**

The interview data were transcribed and then coded using Braun and Clarke’s (Braun & Clarke, 2006) six-step approach to thematic analysis. The first step was familiarization with the data, which involved reading through the transcripts multiple times to gain a thorough understanding of the content. This enabled the researcher to identify the primary issues and concerns related to the research question. Next, initial codes were generated for the data, which were then collated into potential themes during the third step of theme generation. These were reviewed and refined to ensure they accurately captured the essence of the data. Subsequently, final themes were defined, named, and placed into a theme table, along with key quotes. Throughout the analysis process, the researcher tried to maintain objectivity and transparency, ensuring that the themes accurately reflected the data collected in the study.

**Results**

Four themes were generated from the data: 1) enduring financial struggle and the emotional toll on single parents 2) parental guilt and sacrifice amid financial strain 3) emotional turbulence in financial hardship 4) social isolation and loneliness. These are described in detail below. See Table 2 for an overview of the themes.

<table>
<thead>
<tr>
<th>Theme Name</th>
<th>Description</th>
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Enduring financial struggle and the emotional toll on single parents

Participants depicted themselves as trapped and powerless, framing their situation as an ongoing struggle with financial constraints, constantly fighting to meet their needs. They disclosed a range of emotions in response to the continual concern of providing for their children as a single parent during the crisis, including feelings of unhappiness and heightened stress. Participant 4 described the exhaustion she faced, stating “All I’ve known for the past year is stress and worry about money.” These emotions and stressors remained persistent over time but were further exacerbated by unpredictable circumstances.

Similarly, one parent stated:

There’s a constant knot in my stomach because, you know, even though I’ve tried to cut back as much as I possibly can, it’s still a worry, you know? Am I gonna be able to afford to pay the gas and electricity bill when it comes in? (Participant 3)

Participants described the stress of having to constantly think and plan their monthly expenses (food, childcare, and household goods), in order to ensure they had enough money left over to cover utility bills. A reoccurring pattern was the notion of no light being at the end of the tunnel, with Participant 3 describing it as a “24/7 worry” while Participant 1 described the lack of control and uncertainty as “frustrating.” Anxiety-provoking thoughts appeared to be a significant issue in individuals’ day-to-day lives and were experienced within the confines of an inescapable vicious cycle, with the participant likening it to “an impossible game that can’t be won”. When asked to draw upon a specific experience that had impacted on their mental wellbeing, all but one of the participants responded with the winter period. Anxious thoughts and mental exhaustion were described, with caregivers feeling like they were waiting for something that was never going to happen:

The winter season was a very difficult time for me and the kids. Obviously, it’s very cold and then we have to cut down on the heating, and the kids just always want it on. [...] It’s mentally draining, and quite tiring to always be thinking and planning ahead. (Participant 2)

When there’s no break and it feels like it’s going on forever, I think it’s worn me down little by little. (Participant 4)

Participants perceived financial concerns as an integral aspect of their daily lives, constituting a recurring source of stress that could not be avoided, and an all-encompassing burden, occupying their thoughts regularly. The persistent rumination about their inability to fulfill their children’s and their own basic needs contributed to feelings of burnout, with some single parents expressing their hopelessness for the future. Participants felt that the constant weight on their shoulders to provide quality care for their children contributed to sleep disturbances. They reported that their distress and anxiety were primarily
caused by their responsibilities as parents and the physical barriers they faced toward meeting needs. Some participants were able to identify the sources of their distress, such as managing bills, maintaining their homes, and caring for their children. These challenges left them feeling trapped and unable to escape their current situation.

It’s so much like, how long is it gonna last for? It’s kind of I’m getting fed up now where, you know, I lose sleep at night, because it’s on my mind all the time. (Participant 1)

In sum, this theme captures the feelings of entrapment and powerlessness among participants. Confronting financial constraints, they grappled with stress, unhappiness, and the daunting task of providing for their children amid the crisis. Participants spoke of a constant mental burden, with stressors like planning monthly expenses and enduring the cold winter without adequate heating. This pressure led to a pervasive sense of hopelessness, sleep disturbances, and emotional burnout. Participants’ narratives reflect an ongoing battle against financial challenges, underscoring the impact on their mental well-being and daily lives.

**Parental guilt and sacrifice amid financial strain**

Participants reported feeling frequently guilty as they were unable to provide the same level of opportunities for their children as before, due to financial constraint. They were forced to prioritize basic needs, such as paying utility bills, over other aspects like their child’s extracurricular activities and various monthly entertainment subscriptions. Participant 4 described feeling “embroiled” having to make these choices. Participants also described feelings of guilt over sacrificing the quality of essentials for their children, such as clothing and food. These sacrifices, though deemed unfair, were seen as necessary. They also expressed patterns of self-deprecation, with Participant 1 labeling herself a “failure” as a parent when comparing her experiences to those of non-single parents or traditional nuclear families. Participant 3’s statement poignantly illustrates the emotional burden associated with making tough decisions and sacrifices as a single parent:

I feel quite guilty sometimes because I can’t do the things for my children that I used to do. Like, I had to stop my daughter’s dance classes because they went up in price too and, you know, that money now has to go on the gas and electric bills.

Similarly, Participant 4 shared:

Even things like Netflix, I had to cancel, and even though my kids said it was okay, I just felt awful inside and kind of embarrassed. You know, when their friends all have it, but it’s those little things that take the most money each month. I feel horrible doing it.
This theme captures the emotional challenges faced by single parents during the cost-of-living crisis. Participants frequently reported feelings of guilt and embarrassment due to their inability to provide the same level of opportunities and quality of essentials for their children as they had before the financial constraints. This included having to prioritize basic needs like utility bills over their children’s extracurricular activities and entertainment subscriptions. This highlights the emotional toll of these sacrifices, with participants expressing patterns of self-deprecation and viewing themselves as failing in their parental roles compared to non-single parents or traditional nuclear families. There was thus a significant emotional burden associated with making difficult decisions and the sacrifices necessary to manage limited financial resources, impacting single parents’ self-perception and family dynamics.

**Emotional turbulence in financial hardship**

A common theme for all participants consisted of parents noticing a change in their mood since the crisis reached its peak. Evidence of financial hardship manifesting in “short temper” (Participant 3) increased emotional sensitivity, as the constant pressure and emotional overload left individuals more reactive to stressors:

> I get a little bit short tempered perhaps, And I get upset quite easily over things. I’ve never really been one to let things get to me, but again, your mind is in one hundred different places. So yes, I think all in all it has affected me a lot. (Participant 3)

Some participants attributed their mood changes to “sleepless nights” caused by “worry” (Participants 1, 3, and 4), while others blamed the constant exposure to the “direness” (Participant 2) and “constant doom and gloom” over various media and news outlets (Participant 1). Although these moods were generally directed inward, parents made an effort to hide their feelings from their children. Participants also felt the need to remain composed in stressful situations, especially in front of their children, to set a positive example and avoid causing a knock-on effect on their children’s well-being. The single parents in this study evidently shouldered the emotional burden of shielding their children from the harsh realities of the cost-of-living crisis and their financial situation, striving to preserve a sense of normalcy for their children’s well-being. Consequently, suppressing their emotions often led to more overwhelming negative feelings, exacerbating existing stress, thereby contributing to a vicious cycle:

> You can’t help but feel irritable all the time. The constant negative thoughts about money and bills is just, it’s like a dark cloud over you, and it affects how you react to things. (Participant 4)
Participant 1 expressed how her mood could shift abruptly throughout the day due to the negative thoughts around financial strain. Others described their mood changes as a “rollercoaster of emotions” (Participant 3) and as a result of being “fed up” with the crisis. As Participant 1 stated, “I can go from being hopeful in the morning to feeling quite defeated by the evening.”

To summarize, this theme reflects the significant psychological impact of the cost-of-living crisis on single parents. Participants reported mood changes, heightened emotional sensitivity, and increased stress due to financial pressures. Common experiences included irritability, sleepless nights from constant worry, and efforts to mask these struggles from their children. Despite attempts to maintain composure, suppressing one’s emotions often exacerbated their stress, leading to a cycle of emotional exhaustion. This theme emphasizes the dual burden of financial strain and emotional management for single parents during the cost-of-living crisis.

**Loneliness and social isolation**

All participants mentioned that the cost-of-living crisis had a detrimental effect on their social interactions which had negative impacts on their mental wellbeing. They described social isolation, loneliness, and withdrawal from friends because of feeling in an “unrelatable situation” (Participant 2) as a single parent. Participant 3 explained that she did not wish to “burden” friends and families with her problems and as a result felt “alone” in her struggles. Participants also expressed how the economic crisis reminded her how “forgotten” single parents were as a population, highlighting feelings of being “overlooked once again” (Participant 3) by society. Similarly, Participant 2 remarked:

I feel forgotten about like I know it sounds silly, But I think sometimes they just need to, like, remember that the single parents out there as well or even parent carers and you know, they’re a very overlooked part of society.

Participant 1 shed light on the conflict between physical and psychological barriers when it came to social activities, reporting that the lack of funds to participate in social activities made it “physically impossible,” while the embarrassment of not having enough money caused Participant 4 to socially withdraw: “It’s easy to feel like you’re completely alone”.

A prevalent issue described by participants was loneliness due to not having a partner to share feelings and worries with. Some noted that sharing the burden with a partner would alleviate some of the stress, and not having a regular communicative support network made them feel alone: “The onus is on you and you alone to make sure you can provide and keep your children in the lifestyle their used to” (Participant 2). Participants also expressed the
internal struggle and self-doubt they experienced when making important decisions alone, constantly asking themselves questions such as “Am I doing the right thing for my child?” (Participant 4). The cost-of-living crisis had worsened the effects of single parenting and caused feelings of loneliness and self-doubt that they had not experienced previously:

When you’ve got somebody else to talk to, you know your partner to talk to. That alleviates some of the stress and some of the worry. Whereas when you’re a single parent, you don’t really have that support network […] And yea, I do feel lonely and alone in my struggles, but I have to constantly remind myself that at the end of the day, I’m responsible for my children so I just suck it up and get on. (Participant 3)

Most participants described a sense of overwhelming responsibility, and that the need to constantly juggle multiple roles could be emotionally tiring:

If I was with my child’s father, I would be less stressed. I wouldn’t. I wouldn’t be thinking about being the mother being the father. If you feel like you’re all these roles in one and then, you start to doubt yourself as a parent. you know, am I doing the right thing for [my child]. I have to make these decisions all on my own. And it can be overwhelming. (Participant 1)

The theme “loneliness and social isolation” thus reveals how the cost-of-living crisis deepened the sense of isolation among single parents, negatively impacting their social interactions and mental well-being. Participants felt overlooked by society, struggling with the unrelatable nature of their situation and financial barriers to social activities. This led to a withdrawal from social circles and an intensified sense of loneliness, particularly due to the absence of a partner to share burdens and decisions. The constant juggling of multiple roles and self-doubt in decision-making highlighted their emotional struggles, exacerbating the feelings of loneliness and isolation.

In conclusion, the findings revealed four central themes in the experiences of single parents during the cost-of-living crisis: the heavy emotional burden of financial responsibility, the pervasive guilt associated with necessary sacrifices, the pronounced mood changes due to these pressures, and the profound sense of social isolation and loneliness.

Discussion

This study explored the financial pressures and challenges associated with the cost-of-living crisis, and how they impact the mental well-being of single parents. Participants expressed concerns that the cost-of-living crisis was adversely affecting their mental and emotional well-being. The findings suggest an intersection between financial hardship and other emotional pressures caused by the cost-of-living crisis and highlights their role in contributing to the overall negative mental health outcomes in single caregivers. In the findings, participants identified a shift in their mental
wellbeing in the past year, describing the emotional load of constant worry and uncertainty, the guilt of making difficult sacrifices to keep up with monthly expenses, mood changes because of financial pressures and social isolation and loneliness of being a lone caregiver during the economic crisis. This study supports existing research that indicates that economic recessions are associated with increased prevalence of mental health issues in lone parents (Frasquilho et al., 2016), particularly among those from lower socioeconomic backgrounds (Jenkins et al., 2021). Therefore, this study contributes to the existing body of evidence by examining the first-hand experiences of individuals facing the current economic crisis in the UK.

Many theories suggest that negative traits in decision making, such as impertinence and impulsivity, perpetuate poverty cycles. However, this research shows that parents prioritize their children’s well-being when making decisions, even if it means limiting their opportunities, such as not participating in hobbies. Despite this difficulty, such decision-making can negatively impact parents’ own well-being, leading to feelings of lack of control and shame (Shah & Waller, 2000), which was apparent among all participants in this study. This type of parental sacrifice has been found to be associated with negative outcomes and should be considered in poverty-related decision-making models. Family theorists, such as Bahr and Bahr (2001), also note that self-sacrifice is often overlooked in family dynamics, despite its clear impact. This is also highlighted in research focusing on “in-work poverty,” which suggests that single parents are disproportionately affected by such poverty, with caregivers expressing the need to sacrifice their own health requirements in order to meet the needs of their children (Poulter et al., 2023). It would be useful to explore this in further research, as employment among female single parents in Britain is higher than that of partnered women (Chambaz, 2001b) and living costs are increasing more than household incomes.

Single parents in the present study experienced emotional turbulence in their financial hardship, describing feelings of hopelessness and uncertainty for the future. These findings are consistent with previous research indicating a higher vulnerability to pessimistic feelings among individuals experiencing financial pressures (Lund et al., 2011). The concept of financially induced stress has consistently been associated with long-term psychological challenges due to the uncertainty it creates (Lantz et al., 2005). In a study examining the emotional influence of partnership status and employment, single mothers, on average, experienced lower levels of happiness and higher levels of sadness, stress, and fatigue compared to mothers in coupled relationships. However, employment acted as a mediator, with employed single mothers exhibiting greater happiness and lower levels of stress compared to those who were unemployed (Meier et al., 2016).
Single parents in the present study experienced social isolation and loneliness, which aligns with previous literature on the significance of social networks in the lives of single mothers. Millar and Ridge (2009) examined the impact of care relationships on the single mothers’ ability to access opportunities arising from government policy reforms. Single mothers who had supportive relationships were more likely to take advantage of such opportunities. While this research illustrates the importance of social networks in facilitating positive outcomes for single mothers, the current study has furthered an understanding of the importance of social support in the context of the cost-of-living crisis. These findings also align with research demonstrating how social support can help individuals navigate through unexpected and challenging circumstances. Kadushin (2012) suggests that social support may act as a form of inoculation, reducing the likelihood of stress. Alternatively, social support may be harnessed as a consequence of experiencing stress, helping individuals to cope more effectively. Studies have demonstrated that individuals with higher income levels tend to report both providing and receiving greater levels of social support, in comparison to those who are relatively less affluent, such as single parents (Plickert et al., 2007). This was apparent in the present findings around social isolation, which highlighted negative emotional impacts of a lack of financial support from a partner. In line with these findings, Harknett and Hartnett (2011) observed that poverty among single mothers was correlated with a lack of financial support networks. On the other hand, Amato (1993) noted that single mothers enjoyed less social support compared to mothers in relationships. Thus, the increased responsibility placed on single mothers may limit their ability to engage in the enjoyable and fulfilling aspects of parenting, particularly for those who are not employed.

Furthermore, qualitative research seeking to understand the prioritization of responsibilities among single parents has shown that when there is a conflict between financial responsibility and sole parenting duties due to inadequate childcare, the caregiving obligations are given precedence. This dual responsibility can lead to fatigue from juggling multiple roles and potentially more demanding parenting practices (Breitkreuz et al., 2010). The findings from the present study also suggest that self-doubt accompanies this conflict.

Our findings demonstrate that juggling multiple roles and responsibilities can lead to permanent exhaustion and a more challenging parenting experience, which some participants described as the stress of “playing” both parenting roles of mother and father. Our findings also provide an alternative explanation for why these mood changes occurred, e.g., through interactions between constant worry and lack of sleep, which consequently resulted in parents’ shorter temper and getting easily upset.
Interpreting single-parent experiences of the cost-of-living crisis using social identity theory

The findings of the present study can be interpreted through the lens of Social Identity Theory (SIT). Single parents, as a social group, often face societal stereotypes and stigmas that can profoundly impact their mental well-being. SIT emphasizes how group memberships influence self-concepts and societal perceptions and therefore provides a useful framework for understanding the current findings.

Participants’ narratives about the emotional burden of the cost-of-living crisis, characterized by worry, guilt, and mood changes, align with the concept of social identity. Their experiences of financial hardship were not just economic challenges but were compounded by societal expectations and judgments about single parenthood. This dual burden highlights a significant intersection between financial strain and emotional pressures, where societal views exacerbate mental health challenges. The recurring themes of “social isolation and loneliness” are particularly salient through the SIT perspective. The lack of supportive social networks, often faced by single parents, not only contributes to a sense of isolation but also reinforces the negative social identity ascribed to them. This isolation can be both a result of and a contributor to the mental health issues they face, as described in the findings.

Furthermore, the decision-making processes of single parents, as observed in this study, are intricately linked to their social identity. Their prioritization of their children’s well-being over their own, often leading to self-sacrifice, can be interpreted as an internalization of societal expectations. This self-sacrifice often leads to feelings of lack of control and shame, resonating with the themes identified in the study, as well as in prior research (Chen & George, 2005; Stack & Meredith, 2018).

In line with SIT, the emotional load and pessimistic outlook of single parents under financial stress can be seen as a response to their marginalized social status. SIT suggests that the lower levels of happiness and higher levels of stress experienced by single parents, compared to those in coupled relationships (Kim & Kim, 2020), are influenced by their social identity.

Lastly, the findings about the emotional turbulence and the dual responsibility of financial management and caregiving can be understood as the psychological impact of navigating multiple social identities. Single parents are not just caregivers but also sole financial providers, a role that often clashes with societal expectations and personal aspirations, leading to increased stress and emotional exhaustion. This has also been shown in other research (Kim & Kim, 2020; Rousou et al., 2019; Taylor & Conger, 2017).

Interpreting the current findings through SIT highlights the need for addressing these challenges. This requires a shift in societal attitudes and
the development of supportive structures that recognize and alleviate the specific pressures faced by single parents faced with the cost-of-living crisis.

**Strengths and limitations**

The current study is one of the first to explore various issues in relation to the cost-of-living crisis and the severe impact the financial hardship had had on single parents’ mental wellbeing. As the cost-of-living crisis is at its peak, the findings reflect the perspectives and experiences of single parents and are valuable as an initial exploration into the struggles single parents face and their psychological impacts. A strength of this study is that it also contributes to understanding the underlying reasons for the adverse effects on mental and emotional health and well-being that are linked to financial stress. However, it must be acknowledged that the current study had an all-female sample. This was anticipated considering that 90% of UK single parents are female (Office for National Statistics, 2016), but it is not representative of single fathers who make up around 300,000 of single parents in the UK. Previous research revealed that single mothers tend to have significantly lower incomes compared to single fathers and may therefore face more challenges related to financial difficulties and parenting (Hilton & Kopera-Frye, 2006). Nonetheless, single fathers’ experiences and perspectives may differ from those of single mothers. Future research should look to recruit in a more gender-balanced way, to increase representativeness of wider single-parent populations. Furthermore, the sample was predominantly white; ethnic minorities have an increased risk of experiencing attendant socioeconomical problems and have disproportionate shares of poverty (Watkinson et al., 2021). Hence, it is important to consider the intersectionality of factors such as race and single parenthood when examining the impact of the cost-of-living crisis on mental health outcomes. A study by Cabassa and Baumann (2013) found that a lack of diversity in research samples can lead to the marginalization of underrepresented groups, limiting the generalizability of findings. This should be taken into account for larger scale studies.

While this qualitative study focused on a small sample of single parents, the data elicited provided important insights to inform future research. Additionally, future studies should take into account variables such as income level and geographic location, as studies have highlighted the difficulties faced by parents in rural locations compared to inner-city locations (Simmons et al., 2007). By examining these factors, researchers can gain a more comprehensive understanding of the experiences of single parents during the cost-of-living crisis and encourage changes in policy and practice to alleviate the struggles of this population in the future.
Conclusion

The cost-of-living crisis is a current and ongoing problem in the UK. The present study highlights various implications of financial hardship caused by the crisis and how these negatively impact on the mental health of single parents. The effects described (e.g., social isolation, financial stress, guilt) interact to exacerbate long-term mental health effects. The findings highlight the need to shed light on single-parent populations during this time, to provide better outcomes in similar future situations as well as reduce negative generational effects on single-parent families (Bradley & Corwyn, 2002). With the inevitability of circumstances worsening in both the short term and the long term, it is crucial for policy makers and mental health services to acknowledge these negative outcomes. Interventions and support programs should aim to offer financial assistance, mental health support and community resources in order to assist this overlooked population.

Moreover, this research has the potential to serve as an impulse for further work on responding to economic challenges, enhancing the well-being of single parents, and optimizing resource allocation. It highlights the need for further studies, including the long-term effects on children in single-parent households and research on coping mechanisms and resilience factors within these families. Adopting a holistic approach to acknowledge the complex interplay of economic, social, and psychological factors will aid the development of comprehensive strategies to support single parents’ mental health and overall family well-being, providing multi-faceted support for this demographic during this crisis.

Furthermore, the current study underscores the significant role of social identity in shaping the experiences and well-being of single parents. As SIT suggests, the identities of single parents, influenced by societal perceptions and stigmas, are integral to understanding their mental health challenges during financial hardships. The findings show how societal expectations and internalized societal norms contribute to their experiences of stress, guilt, and emotional turbulence. Recognizing the impact of social identity on single parents is vital for developing effective interventions that not only address financial and mental health needs but also consider the societal context in which these individuals navigate their daily lives. This perspective invites a more empathetic and informed approach to policymaking and support services, ensuring that the unique experiences of single parents are understood and addressed comprehensively during the cost-of-living crisis and beyond.
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2nd author: supervision, conceptualization, writing- original draft, writing- reviewing and editing

Consent for publication
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Data availability statement
Research data are not shared. Sample size and the nature of the topic results in possible identifiability of participants, therefore unable to share on ethical grounds.

Ethics approval
The study was performed in accordance with the ethical standards as laid down in the 1964 Declaration of Helsinki and its later amendments or comparable ethical standards. Our study was approved by Teesside University’s Psychology Research Ethics Committee (approval no. 1084). All participants provided written informed consent prior to enrollment in the study.

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