

Webinar: Single mums in business and flexible working

For many years we have accepted the blame for struggling as single parents and we have fought to prove that we are not societal vermin. In this event we discuss how our culture creates barriers for us and how this impacts every taxpayer in the UK and public sector salaries. We will discuss the need for Policy Change around:

**Flexible Working
Single Mums in Business & Primary Carers
Misconceptions
Salaries**

Jules is the Founder of the Single Mums Business Network and she will be talking about the purpose of the SMBN and how she intends to help women like her.

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Jobs are still 9-5, which doesn't allow travel time to childcare, and those without parental support are essentially forced out of the work-place. It would be so easy to divide 37.5 by two, or offer 0.6 or 0.8FTE.

The impact to the tax payer (us) - is that we end up with millions of parents out of salaried roles, or forced into low paid roles, meaning that they are pushed into a corner to also apply for tax refunds. Quite simply leaving less money to give public sector employees a pay-rise.

If large organisations understood the catastrophic impact of presenteeism they may re-evaluate their historic practice. If the Government could understand the impact, they may enforce FTE roles across the board.

Today I invited some of my members to join in me to present this webinar, because I know through talking to them, that they too did keep trying for employment before realising that self-employment was the way they just had to go. **Sarah, Nehaya, and Lidia, will give you some insight into some of the challenges they faced, and how barriers existed that shouldn't have in the 21st century workplace,**

and so we turn into single mums in business, which is rewarding, fulfilling, and whilst we have challenges, we are not victims. We love and care for our children, and **we fight to work where work has let us down.** We do this **despite stigma and misconceptions that we are work shy and fraudulent.**

Our children have happy homes.

We will discuss the need for Policy Change around:

Flexible Working
Single Mums in Business & Primary Carers

we're okay, we fight through it, but others will struggle for life.

Misconceptions – training – many SMIB's are homeowners, employers, 6 figure earners etc etc

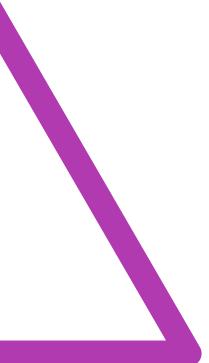
Salaries – see blog on inflation

We have identified that **self-employment is empowering and fulfilling** and enjoyable and our way of **fighting to work, fighting to use our skillset**, and fighting to **earn our worth**, this is our opportunity for professional development, whilst enjoying every possible precious moment with our children. ..

But we mustn't over glamorise this, it takes money to make money, and when we are given a choice of minimal benefits or minimal pay v the cost of living, **as a one income family you are going to be pushed to find the money to make the money.** The barriers are thick and fast. You have to pay to register your product in front of investors, you have to pay for a room to practice your therapy from, you have to pay for a website. You cannot network at 8am or 6pm.

I have heard many inspirational stories of those who started with £2k or £20k, but we ensure that those who have nothing, are kept down with nothing. **We can upskill and provide education, but if the right roles with the right pay are not on offer, we send people back to the depths of despair.**

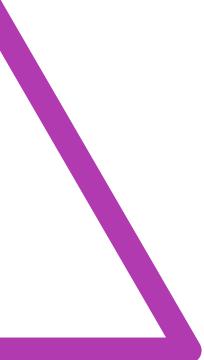
Single mums need consistent, sufficient income to manage a household independently, permanently, this is a tall order, and the SMBN aims to help raise awareness of the need for exposure to business, but equally the need for steady salaried income as an alternative, or to support, a hobby business. I thank the married wib for being honest about if their income could carry their home, in year 1, 2 or 3



Many parents trying to make work work are vulnerable to get rich quick schemes or buying into pyramid style selling that causes long-term stress and dependency on benefits.

There are students for holidays, mobile phones, technology, apprentices, reduced pay for summer = cheaper than childcare.. There is time to overlap, it's not unwillingness to work, just an unrecognised ability to do both.

Employers must look inward at their ability to pay employees, and change the mindset that low pay can be subsidised by benefits. I consider myself to have been in training for 20 years as working in payroll and head office I watched employers say that they could not stretch the wage, whilst paying spouses and children, large bonus, furniture, vehicles and holidays – that is okay if you look after all cogs of the wheel, but you cannot live an affluent lifestyle at the expense of your employees and the tax payer topping up salaries.



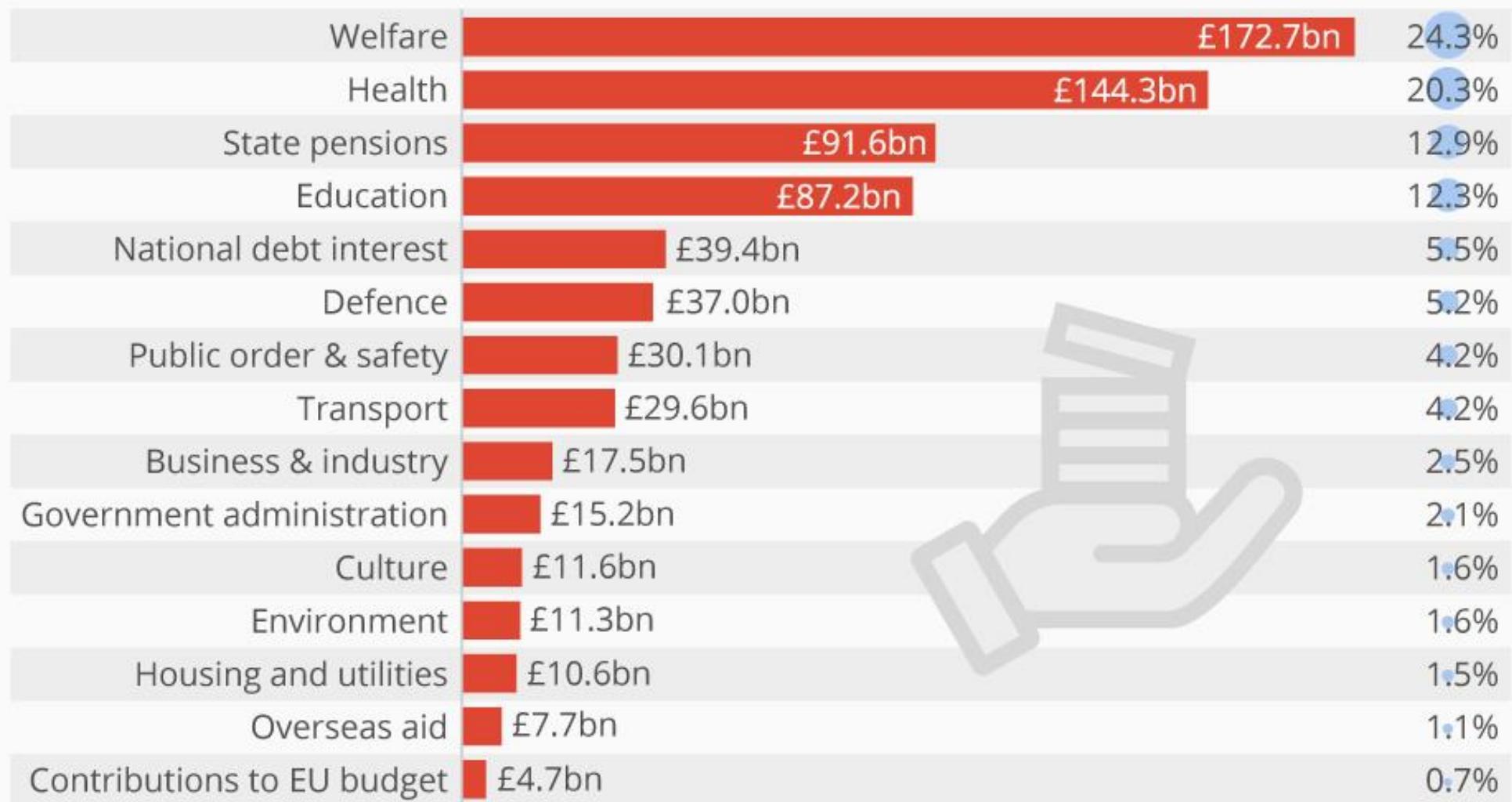
We simply want to pay tax, as much as possible! And we need every barrier removed to help us achieve that. No more short sightedness, If you **give a man a fish**, you feed him for a day—if you teach him to **fish**, you feed him for many days.”

If you drip feed us fish for the entire time we have dependents, we will always need help, if you help us make a net, we will never ask for help again.

‘You may be written off, but don’t write yourself off.’

Where do our taxes go?

Distribution of UK public sector expenditure in 2016/17



@StatistaCharts

Source: HM Treasury

statista

COST OF LIVING V LOW PAY

Estimates

**If Living Wage is £9.30, monthly take home
£1322..**

Rent - £600

**Council Tax, Electric, TV Licence, Phone &
Internet / TV**

£300

**Car / Work Travel Tax, Insurance & Fuel
£300**

**=£28 p.w. for food, childcare, shoes, clothes,
insurance, savings, xmas, toiletries, home, water,
entertainment...**

**If Minimum Wage is £8.21, monthly take home
£1201..**

**MILLIONS of UK Families have NO hope of saving
or paying DD's annually. They are CHARGED for
unpaid DD's and they are using CREDIT for FOOD**

**Wages need to DOUBLE or RENT needs to be
affordable**

Relevant blog posts

<https://juliehawkins.blog/2020/05/23/i-accidentally-joined-a-ceo-meeting-and-this-is-what-i-discovered/>

<https://juliehawkins.blog/2018/05/10/working-for-poverty-self-employment/>

<https://singlemumsbusinessnetwork.com/2019/03/22/benefits-as-a-single-mum-holding-your-head-high/>

All SMBN Blogs

<https://singlemumsbusinessnetwork.com/blog-2/>

All Julie Blogs

<https://juliehawkins.blog/blog/>