

1. About One Family

One Family was founded in 1972 as Cherish and provides support, information and services to people parenting alone, those sharing parenting of their children, those going through separation; as well as to people experiencing an unplanned or crisis pregnancy. One Family believes in an Ireland where every family is cherished equally, and enjoys the social, financial and legal equality to create their own positive future. Full information on One Family can be found at www.onefamily.ie.

2. Introduction

One Family works towards the full inclusion and integration of one-parent families into the fabric of Irish society. Parenting alone, and sharing parenting in new complex and blended family forms, is an increasing and emergent social reality. Many parents will parent alone through the course of their lives, either temporarily or permanently. The traditional 'breadwinner' model of family life has given rise to most of our social and economic infrastructure and tends to ignore or evade the multiple, on-going demands of lone parenting. The first requirement, therefore, in removing barriers to economic and social inclusion is recognition and acceptance of the realities of diverse and fluctuating forms of family life.

Lone parents are a group who experience multiple disadvantages in Irish society and access to education is both a site and driver of this disadvantage. One Family welcomes the opportunity to submit to the Department of Further and Higher Education on its review of the Student Grant Scheme (SUSI)

One Family's New Futures Employability Programme¹ is an innovative, motivational, manualised, specialist bridging programme based on evidence-informed practice for supporting lone parents distant from the labour market into education and employment. It is an exceptional programme comprising three central elements- accredited group training delivered two mornings per week; personal, specialist parenting, therapeutic and family support services; and individual 1:1 key-working. On average, 90% of participants progress to education or employment each year. The success of the programme is due to

¹<https://onefamily.ie/education-development/employability-programmes/>

the person centred and individualised support each parent receives. This support is essential for lone parents to both enter and stay in education.

Our role in providing the New Futures Employability Programme, along with our direct work with one-parent families gives us a unique perspective and insight into the experiences and needs of one-parent families.

3. Data and Research

One in five people in Ireland live in one-parent family, while one in four families is headed by a lone parent. There were approximately 218,817 lone parents and 356,203 children in one-parent families in Ireland in 2016.² Almost 90,000 were single; a further 50,496 were widowed, while the remaining 68,378 were separated or divorced. The number of divorced people in Ireland nationally increased from 87,770 in 2011 to 103,895 in 2016. The vast majority (86.4%) of one-parent families are headed by mothers but many families share parenting of their children.

There is a steady increase in diverse family types in Ireland and this is replicated throughout Europe.³ Across the EU one-parent households are among those with the worst material and well-being outcomes.⁴ One-parent households in Ireland have amongst the lowest equivalised income in the EU, at fourth from the lowest of all EU countries in 2017.⁵ One parent families, 86% of whom are headed by women, are among those most at risk of poverty in Ireland; 34% of one parent families are at risk of poverty compared to 14% of the overall population and they are more likely to live in consistent poverty (19%) or to experience deprivation (43%).⁶ In 2016, the UN Committee on the Rights of the Child expressed its deep concern at the 'significant increase in the number of children living in consistent poverty' and in particular referred to one-parent households.⁷

The median net wealth of households with two parents and children (€136,800) is twenty-six times more than the net wealth of households with one parent and children (€5,200).⁸ One-parent families are less likely to own their own home and have significantly lower levels of personal savings and lower net wealth when

² Census 2016 <http://www.cso.ie/en/csolatestnews/presspages/2017/census2016summaryresults-part1/>

³ Census 2016 <http://www.cso.ie/en/csolatestnews/pressreleases/2017pressreleases/presstatementcensus2016resultsprofile4-householdsandfamilies/>

⁴ Eurofound (2019), *Household composition and well-being*, Publications Office of the European Union, Luxembourg.

⁵ Saint Vincent de Paul (2019), *Working, Parenting and Struggling?* <file:///C:/Users/One%20Family/Downloads/Working,%20Parenting%20and%20Struggling-%20Full%20Report.pdf>

⁶ CSO (2020). SILC 2018.

⁷ UNCRRC 'Concluding Observations: Ireland' (2016) UN Doc CRC/C/IRL/CO/3-4 para 59.

⁸ CSO (2019), *Household Finance and Consumption Survey 2018*.

compared with averages.⁹ One-parent households are more than twice as likely to be in rent or mortgage arrears as other households with children and consistently represent the highest proportion of families living in emergency accommodation.¹⁰

The employment rate of lone parents (aged 15-64) rose from 51.9% in 2014 to 64.3% in 2019, dispelling any myth that people parenting alone are not working.¹¹ Data from Q2 2019 shows the employment rate of lone parents is directly linked to the age of their youngest child, as follows:

- Youngest child aged 0- 5 years, employment rate is 60%
- Youngest child aged 6-11 years, employment rate is 67.5%
- Youngest child aged 12-17 years, employment rate is 70.9%.

Therefore as children get older parents are more available for work, this is directly linked to the childcare needs of children.

The Covid-19 pandemic has had a dramatic impact on employment rates, a downturn which has been more sharply felt in certain sectors. Analysis from the Department of Employment Affairs and Social Protection shows that households impacted by Covid-19 related job losses are more likely to be working in lower paid sectors of the economy, to be living in private rented accommodation, and to have more debt and less savings.¹² Recent research from the ESRI and Low Pay Commission demonstrates that minimum wage employees have been particularly hard hit by pandemic job-losses.¹³ The higher propensity for lone parents to be employed in low paid or precarious work means they have been disproportionately impacted by Covid-19 related job losses.

Lone parent participation in education has decreased by approximately 20% between 2011 and 2016¹⁴. The reasons for this trend can be complex and varied, but One Family consistently hears from parents that barriers to accessing education are significant. A parent's availability for education may also be inferred from their availability for employment as above. Both situations share many similarities in that the time and work needed to balance parenting and study/work need to be managed. Significant financial barriers also exist, with one in five lone parents in Ireland unable to access formal education for financial

⁹https://www.tasc.ie/download/pdf/the_distribution_of_wealth_in_ireland_final.pdf

¹⁰Saint Vincent de Paul (2019).

¹¹ CSO (2020), *Labour Force Survey Households and Families*.

<https://www.cso.ie/en/releasesandpublications/er/lfshfu/lfshouseholdsandfamilyunitsq22020/>
<http://www.cso.ie/en/releasesandpublications/er/qnhs/quarterlynationalhouseholdsurveyquarter2017/>

¹²Coates, Corcoran, Corin and Broscú (2020), *The Initial Impacts of the COVID-19 Pandemic on Ireland's Labour Market*. <https://www.gov.ie/en/press-release/97112d-minister-doherty-announces-the-publication-of-a-working-paper-on-the/>

¹³Redmond, Maître, McGuinness and Maragkou (2021), *A Comparative Assessment of Minimum Wage Employment in Europe*. <https://www.esri.ie/system/files/publications/RS123.pdf>

¹⁴ Census 2016. <http://www.cso.ie/en/census/>

reasons.¹⁵ Only 15% of lone parents reported having a third level qualification in the last Census and 70% were educated to level 6 or less on NFQ.¹⁶

The SUSI student grant scheme is an integral part of a system of supports which lone parents need to access education, particularly at third level.

3.1. Children's Wellbeing

It is well recognised that the educational levels of parents have direct impact on the lives of their children with the educational level of a mother in particular having a direct impact on the well-being of her child/ren.¹⁷

The draining away of lone parents from higher education therefore is of particular concern. The CSO notes that "*higher educational attainment levels are linked with lower unemployment rates. Those with primary education/no formal education were over four times more likely to be unemployed in Q2 2017 (14%) when compared with those who had a third level qualification (3%)*".¹⁸

International research similarly shows that despite the complex interactions between parental social, economic and educational positions and conditions, the educational levels of both parents are a significant influence on the life expectations and outcomes of their children. Education is a gateway to more sustainable, quality employment which lifts lone parents out of poverty in the longer term. Educational access enables engagement with society generally, to shared customs, beliefs and behaviours, to marketable skills and professions, and to political engagement. The children of lone parents are entitled to such supports through their parents' access to mainstream social capital.¹⁹

3.2. Government Policy and Research

As far back as 2006, a Government Discussion Paper: *Proposals for Supporting Lone Parents*, put forward a number of actions to support lone parents. Among these recommendations there was an express objective to "*Facilitate*

¹⁵Saint Vincent de Paul (2019).

¹⁶ CSO, Census 2016

¹⁷Growing up in Ireland : DYNAMICS OF CHILD ECONOMIC VULNERABILITY AND SOCIO-EMOTIONAL DEVELOPMENT: AN ANALYSIS OF THE FIRST TWO WAVES OF THE GROWING UP IN IRELAND STUDY <https://www.esri.ie/pubs/BKMNEXT284.pdf>

¹⁸<http://www.cso.ie/en/releasesandpublications/er/eda/educationalattainmentthematicreport2017/> Ibid.

¹⁹Erola, J et al, (2016), *Parental education, class and income over early life course and children's achievement*, Research in Social Stratification and Mobility. Volume 44, June 2016, Pages 33-43, Elsevier. Open Access: https://ac.els-cdn.com/S0276562416300038/1-s2.0-S0276562416300038-main.pdf?_tid=d89fc2fa-c2f7-4188-bfbc-8134e6c06dbd&acdnat=1521208135_5a6f1b80f20cfd812e758e547662485c

participation in employment /education and training in a positive and systematic way”²⁰.

Twelve years later, in 2017, Maynooth University *Independent Review to Identify the Supports and Barriers for Lone Parents in Accessing Higher Education and to Examine Measures to Increase Participation*²¹ arose from a commitment made in the 2016 Programme from Government. One Family was consulted as part of this review process as a representative stakeholder group. The report notes especially that while lone parents have attracted considerable policy attention in welfare, and education and training, with regard to activation measures; much less specific attention has been paid to lone parents in higher education and suggests an urgent need to widen access for these families.

The Review identifies considerable inequities across lone parent payments and notes that lone parent Back to Education Allowance (BTEA) recipients (who have transferred from One-Parent Family Payment (OFP) or Jobseekers Transitional Payment (JST)) have the lowest monthly income for each of the groups researched. The researchers recommend the reinstatement of the SUSI maintenance grant for lone parents on BTEA “*would create a more equitable, less complicated, and targeted approach for supporting lone parents accessing*” higher education.²²

The complexity of the current system of supports was also highlighted in the Review, including the inadequate dissemination of information, guidance and awareness-raising to lone parents regarding the ‘bundles’ of supports that are offered by different government departments and agencies. The effectiveness of high-support guidance intervention on well-being, career efficacy and employability factor has been shown in recent research on activation, giving rise to an urgent need to train Intreo case workers in the very complex set of opportunities and barriers facing lone parents.²³

The Joint Oireachtas Committee on Social Protection positively supported research which suggests an ‘education first’, rather than a ‘work first’, approach to interventions will lift families out of poverty and into employment in the longer term.²⁴ The Committee’s 2017 report also made a number of recommendations in relation to SUSI, which are echoed below in our recommendations. The Programme for Government – Our Shared Future commits to “...*continuing to prioritise and protect supports for lone parents,*

²⁰<https://www.welfare.ie/en/pressoffice/pdf/pr200306.pdf>

²¹<https://www.education.ie/en/Publications/Education-Reports/supports-barriers-lone-parents-accessing-HEd.pdf>

²² Ibid

²³<http://oireachtasdebates.oireachtas.ie/Debates%20Authoring/DebatesWebPack.nsf/committeetales/SPJ2018012500002?opendocument#D00100>

²⁴Joint Committee on Social Protection (2017). Report on the Position of Lone Parents in Ireland.

*having regard to the recommendations of the Joint Oireachtas Committee on Social Protection's Report on the Position of Lone Parents in Ireland (2017)."*²⁵

4. Barriers to Education for Lone Parents

One-parent families and people parenting alone face additional barriers when accessing education. Below is a detailed but not exhaustive list of the types of obstacles lone parents must overcome if they are to access education in Ireland.

- **Balancing work, parenting and education:** Balancing parenting responsibilities and managing finances while accessing education is a difficult task, especially so for lone parents, who often do so with half the resources and double the responsibility.
- **No clear pathway to education:** there are well documented additional challenges for young parents who wish to stay in education as well as older parents who wish to return as mature students. There is no clear pathway of progression for parents who cannot readily move from second level to third level education. The pathways that do exist are complex with long waiting times for decisions and must be made more accessible and easier to navigate.
- **Lack of income to access education:** the income supports that are in place in Ireland are overly complex to access and at insufficient levels to avoid poverty in many cases. One example is that the age of a child generates a barrier to support. Currently, if a child is over 14 yrs, transfer to BTEA is compulsory when a lone parent has moved onto Jobseeker's Allowance and wants to continue their education course. As a result of this forced transfer, access to a SUSI maintenance grant is denied to these parents.
- **Lack of housing and housing insecurity:** Over the course of most of the last decade, Ireland has been experiencing a housing crisis in which the majority of homeless families are one-parent families. If a family is living in insecure housing they are very unlikely to be able to enter or maintain participation in education. Some financial housing supports are specifically unsupported in conjunction with some educational supports and so access to education depends on housing tenure. This is both unfair and illogical. Such barriers often result from uneven and contradictory systems of support. In the case of SUSI, lone parents in receipt of Rent Supplement are required to transfer to BTEA and are then excluded from the SUSI maintenance grant. This makes no sense and causes lone parents to choose between housing and education supports. For most lone

²⁵ Government of Ireland, (2020) Programme for Government – Our Shared Future.

parents this means being forced to forgo access to the SUSI grant; a vital additional income which lone parents need to meet the costs of engaging in education.

- **Childcare:** the challenges for parents in accessing affordable, high quality childcare for their children are well documented. An additional challenge facing people parenting alone when accessing education is the lack of access to after school care which may be required for their educational participation.
- **Inclusion:** single mothers are the most socially isolated people in Ireland²⁶ and particular efforts must be made to recruit and maintain them in education.

Case Study 1 –

Siobhan was offered a place on a Psychology degree course in March 2019. She contacted the askonefamily helpline for advice on financial supports. Siobhan was advised to apply as early as possible for a SUSI grant which she did. Siobhan was very anxious to find out what level of support she would receive as she needed to make sure she could still pay the bills, rent and childcare while going to university as a lone parent. In August she was informed by SUSI that the supporting documents supplied were not sufficient, so she resubmitted these. By November that year she was still waiting for a final decision. Her course had already started, and she was falling behind with her bills, so she decided to withdraw from her course due to stress and the uncertainty of waiting.

5. Recommendations

Whilst many of the barriers to education for people parenting alone are complex and some are outside of the scope of this review, there are a number which could be positively impacted as a result of changes to the existing SUSI grant scheme. Below is a list of One Family's recommendations for changes to the SUSI grant to improve access and administration of the scheme for one-parent families.

²⁶Margret Fine-Davis, *Attitudes to Family Formation in Ireland: Findings from the Nationwide Study*, Dublin, Family Support Agency and Social Attitude and Policy Research Group, Trinity College, December, 2011

5.1. SUSI eligibility criteria

As outlined, lone parents face considerable additional obstacles in accessing education. These obstacles can be exacerbated by exclusion from the SUSI scheme because of ineligibility. The SUSI grant should be inclusive of all learners, no matter their family type. Currently, restrictions on the type of course (full-time and in person) and the criteria the lone parent must meet are excluding a significant cohort of lone parents from accessing education. The following recommendations should be implemented immediately to facilitate the inclusion of all lone parents in education:

Recommendation 1: The student grant scheme should be expanded to broaden the educational opportunities available to lone parents. Full-time courses are often unavailable to people parenting alone because of parenting or work commitments. The Covid-19 pandemic has resulted in increased flexibility in how courses are offered and moved most courses online. The student grant scheme should be available for part-time, online and blended learning courses. In the context of limited resources, this can be targeted to those groups most excluded from education in the first instance.

Recommendation 2: SUSI should be available to parents engaging in education, regardless of the age of their youngest child (up to a limit of 18). There are several administrative options in how to achieve this. It is important that once a lone parent is in receipt of One-Parent Family Payment/ Jobseeker's Transition and the SUSI maintenance grant has begun that their payment continue until their course is completed. This will require cross departmental engagement with the Department of Social Protection.

Recommendation 3: Implement a more flexible and nuanced approach to the assessment of students' dependency on relatives. The rigidity of how SUSI classifies students as being dependent or independent causes difficulty for people parenting alone who access a different housing tenure and may lead to them losing their grant. Reassessment is only in very restricted circumstances.

5.2. Income thresholds

Income thresholds for SUSI should be set so as to include those most in need of support in accessing further education. The impact of any changes to the income thresholds on one-parent families should be thoroughly assessed in advance.

Recommendation 4: Ensure income thresholds for access to top-up grants and supports for postgraduate studies are inclusive, maintained at a sufficient level and reviewed regularly.

5.3. Maintenance Grant

The maintenance grant is insufficient to meet the additional support required by lone parents accessing education. Furthermore, some lone parents are excluded from the grant because they are in receipt of Back to Education Allowance. Lone parents who transferred to BTEA were particularly highlighted in Maynooth University's *Independent Review* as the most economically vulnerable group among lone parent welfare recipients.²⁷ The following recommendations are crucial to ensuring the maintenance grant supports the needs of lone parents:

Recommendation 5: SUSI maintenance grants must be made payable to lone parents in receipt of Back to Education Allowance (BTEA) so the additional costs associated with accessing education can be met. The reinstatement of the maintenance grant for BTEA recipients would create a more equitable, less complicated and targeted approach for supporting lone parents in education.

Recommendation 6: In general, the SUSI grant should be reviewed, and the levels increased. The maintenance portion of SUSI education grants only provides a contribution towards the costs of participating in education and ignores the reality of caring for children.

Recommendation 7: We recommend making additional funding for lone parents available, either in the form of cash transfers or in the form of a targeted scheme of universal scholarships within Higher Education Institutions (HEIs). The Department of Education's 1916 Bursary Fund offered 200 bursaries for an overall target group of lone parents, first-time and mature student entrants, students with a disability, Travellers, Further Education Award holders, and ethnic minorities. Whilst this is a welcome start, this is actually a nominal and piecemeal response to the education needs of such a huge group of marginalised people, especially those of lone parents. Given that 25% of Irish families are one-parent families, 80 Bursaries set aside for lone parents appears as a gesture, rather than a systemic action towards genuine recognition and educational inclusion.

²⁷ Byrne, D., Murray, C. (2017) An Independent Review to Identify the Supports and Barriers for Lone Parents in Accessing Higher Education and to Examine Measures to Increase Participation. Maynooth University. DSP, DCYA, DES. "<https://www.education.ie/en/Publications/Education-Reports/supports-barriers-lone-parents-accessing-HEd.pdf>

Case Study 2-

Maria was interested in an education course and asked for information at her local Intreo office. She was told that because she was receiving Rent Supplement she could not avail of full time education and her only option was to apply for Back to Education Allowance instead of her One-Parent Family Payment. Maria's application for BTEA was approved but she didn't realise until she got the decision letter from SUSI that this meant she wouldn't receive any maintenance grant. Maria needed that additional grant to help with childcare for her two children. Her course director also informed her that she needed to purchase course materials that she couldn't afford. The Cost of Education Allowance she received from DSP had already been paid to the creche towards her monthly fees. Maria needed all this information in advance of starting her course but didn't get it.

5.4. SUSI and housing supports

The ability to access and stay in education should not be linked to housing tenure, indeed education is a route out of homelessness into independence and security for lone parents. The following recommendations are critical for access to education for lone parents:

Recommendation 8: Integrate the SUSI grant and the BTEA with all housing supports to ensure continuous access to education for parents irrespective of what housing supports they receive.

Recommendation 9: Address the anomaly by which lone parents in receipt of Rent Supplement cannot receive their One-Parent Family Payment or Jobseeker's Transition Payment and the SUSI maintenance grant on taking up an education or training course.

Recommendation 10: Ensure all lone parents in receipt of Back to Education Allowance can receive the SUSI maintenance grant to help meet the costs of accessing education.

5.5. Broader solutions

Recommendation 11: The complicated nature of the current systems of supports can block access purely on a bureaucratic level. We recommend stronger dissemination of information, guidance, and awareness-raising regarding SUSI and the 'bundles' of supports offered by different government

departments and agencies to parents. There is a persistent need for training and awareness for Intreo case-workers who operate frontline services and supports in the Department of Social Protection.²⁸

Recommendation 12: One Family is concerned that supports and payments from two government departments interact with each other in a negative way and we strongly recommend that the Department of Further and Higher Education collaborates with the Department of Social Protection in order to ensure that parents can access education irrespective of their housing tenure or other payments they may be receiving.

ENDS

²⁸ Ibid (p.13)