



# Pre-Budget Submission 2022

#Budget2022

#EndChildPoverty



# INTRODUCTION

One Family welcomes the opportunity to put forward our recommendations on Budget 2022 to Government. We are Ireland's national organisation for people parenting alone, sharing parenting and separating. We campaign to improve the lives of one-parent families and we work with children and parents to provide a range of specialist services. Children are at the core of our work, and we seek to improve their lives by empowering, supporting and up-skilling their parents. More information on One Family can be found at [onefamily.ie](https://onefamily.ie).

In our work with families, we see children and parents everyday go without basic essentials such as a warm meal and adequate accommodation, caught in a broken system that constrains them; it doesn't have to be this way. Government and independent evidence has consistently shown that one-parent families are consistently among the most disadvantaged groups in Irish society and are at greater risk of living in poverty, deprivation and homelessness than the rest of the population.<sup>1</sup> The current Programme for Government commits to prioritising and protecting supports for lone parents, specifically referencing recommendations contained in the Joint Oireachtas Committee on Social Protection's 2017 Report on the Position of Lone Parents in Ireland.<sup>2</sup> Our recommendations for Budget 2022 are in line with this report and are costed where possible. By implementing them the Government can transform the lives of one-parent families, make Ireland a more equitable country and reduce unacceptably high levels of child poverty.

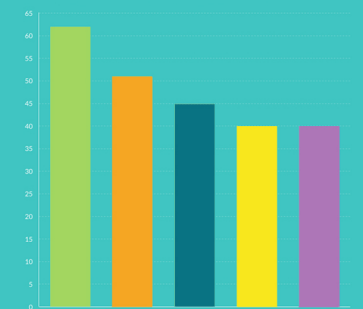
## About one-parent families in Ireland

- 1 in 5 people in Ireland live in a one-parent family.
- 1 in 4 families with children in Ireland is a one-parent family.
- 86% of one-parent families are headed by a mother, and 14% by a father.<sup>3</sup>
- 34% of one-parent families are at risk of poverty, compared to 14% of the overall population.
- 17% of one-parent families live in consistent poverty and 45% experience deprivation.<sup>4</sup>
- 55% of families living in emergency accommodation are one-parent families, despite just 25% of families in Ireland being one-parent families.<sup>5</sup>

## What are the biggest challenges facing people parenting alone and sharing parenting?

- Housing (62%)
- Cost of living (51%)
- Lack of affordable childcare (45%)
- Lack of Child Maintenance paid (40%)
- Lack of Child Maintenance system (40%)

One Family Pre-Budget Survey



# ONE-PARENT FAMILIES & THE PANDEMIC

Coronavirus  
**COVID-19**



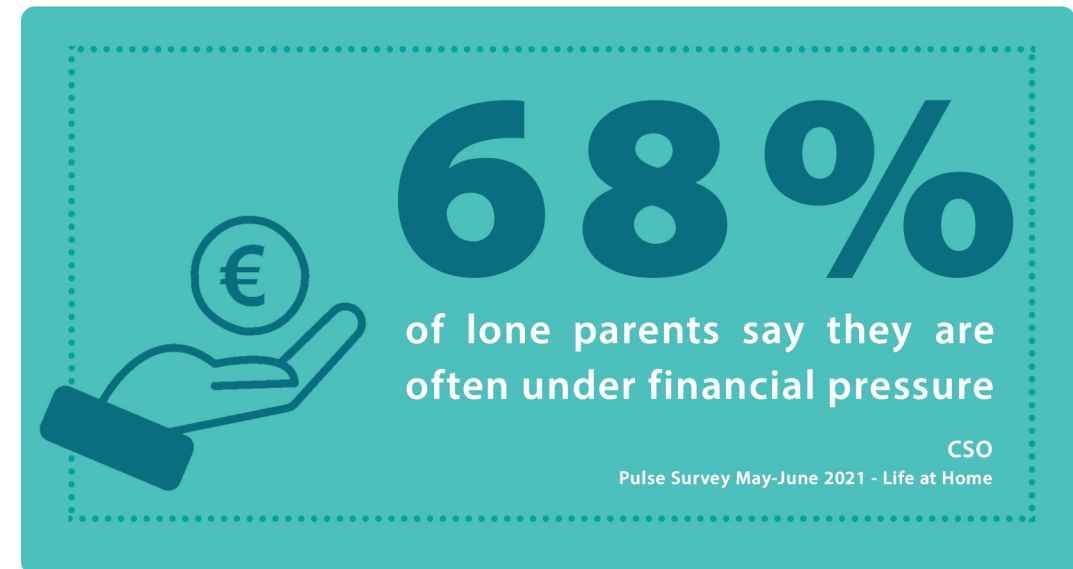
## How have one-parent families fared during the pandemic?

In 2019 inequality in disposable income stood at its lowest recorded level; despite this, consistently high incidence of low-living standards persisted among lone-parent families.<sup>6</sup> Households with children headed by one adult had a consistent poverty rate of 17.1% compared to 6.1% for households with children headed by two adults.<sup>7</sup> From this low starting base one-parent families went on to experience disproportionate negative outcomes during the COVID-19 pandemic.

The pandemic raised specific issues for people parenting alone and sharing parenting. For those parenting alone, they had significantly increased responsibility in terms of childcare, home-schooling, managing the household, checking in on older relatives, and working to financially support their families, all without usual support networks.<sup>8</sup> For those sharing parenting, social distancing and travel restrictions created a unique set of challenges in maintaining parent-child relationships.

During Covid-19, over a third of one-parent families had to cut back on heating or had fallen behind on bills, and 25% had cut back on food due to costs. Increased expenditure on basics hit low-income families with children harder as they coped with financial pressures associated with school closures and additional food and utility costs.<sup>9</sup> In addition, essential workers are more likely to be lone parents than the general population.<sup>10</sup>

Many of these issues persist today. A survey carried out by the Central Statistics Office in May/June of this year showed that around seven in ten lone parents (68%) are often under financial pressure compared with three in ten (30%) of people living alone without children. Four in ten (41%) reported feeling lonely all or most of the time. Almost half (48%) said they often experience judgemental attitudes or exclusion as a lone parent. Just 37% said they have someone to help provide educational support to their child(ren). A quarter (26%) of lone parents surveyed said they do not have someone to count on if they have a serious personal problem.<sup>11</sup> These statistics are stark and troubling; but unfortunately, in the experience of One Family, not surprising.





## Supporting Families

Social welfare income support is the first line of defence in protecting one-parent families from poverty, deprivation or homelessness. Income support for one-parent families is also a core mechanism for reducing child poverty.<sup>12</sup> One-parent families interact with the social protection system across different aspects of their lives in a variety of ways. The complexity of the system of supports available to one-parent families can be difficult to navigate. One Family is aware through our work with people parenting alone, sharing parenting and separating that incompatibilities and anomalies between some supports or inconsistency in how some schemes are administered means one-parent families can be unfairly penalised.

Additionally, extensive research carried out by the Vincentian Partnership for Social Justice has shown that social welfare rates for certain family types can fall below a level required to meet minimum essential standards of living.<sup>13</sup> A Minimum Essential Standard of Living (MESL) is one that meets the minimum needed to live and participate in Irish society and is a standard of living that no one should be expected to live below.<sup>14</sup> The MESL analysis finds that one-parent household compositions continue to demonstrate the greatest rates and depth of income inadequacy.<sup>15</sup>

**“Better quality support and increase in social welfare payments would be great for our children’s future.”**

**Mother, parenting alone**  
One Family Pre-Budget Survey

### Our asks:

- Set social welfare rates at a level grounded in evidence and sufficient to lift people out of poverty and to provide them with a Minimum Essential Standard of Living. (Department of Social Protection, DSP)<sup>16</sup>
- Building on measures introduced in recent Budgets, increase the Qualified Child Increase (QCI) payment by €10 for children over 12 years and €2.10 for children under 12 years. Set a target of reaching an adequate level for all primary payments and qualified child payments by 2026 in line with the Roadmap for Social Inclusion 2020- 2025. (DSP - €108.35 million)<sup>17</sup>
- Harmonise the income thresholds for the Back to School Clothing and Footwear Allowance for one-parent families to the same level as two-parent households. (DSP)
- Introduce ‘tapering’ for the Back to School Clothing and Footwear Allowance to provide greater access to support with school costs for working poor households and to reduce poverty traps. (DSP)
- Increase the medical card thresholds to the equivalent of the highest means-tested welfare payment. Equivalise allowance for dependents in line with other social welfare payments and extend the retention period beyond three years to meet Sláintecare implementation targets for universal healthcare. (Department of Health, DoH)



# BUDGET 2022

## Make Work Pay

Ireland has among the highest rates of joblessness for lone parents in the OECD and one-parent families experience higher rates of low-paid and precarious work.

Supporting parents' access to the labour market, ensuring work pays adequately to meet the needs of families and providing in-work income supports was recommended by the EU Commission as a policy mechanism for breaking the cycle of disadvantage for children.<sup>18</sup> According to a recent report by the ESRI, only full-time employment is effective in lifting families out of poverty.<sup>19</sup> These findings are hugely problematic for lone parents who bear primary responsibility for care and often cannot reconcile full time work with care. The social welfare system must recognise lone parents' care responsibilities and must ensure that part time work, combined with social welfare payments is enough to provide economic security to one parent families.

Poverty reduction measures introduced in recent budgets have been welcome; however, there are still a number of 'cliff edges' families face when moving from and between certain in work supports, particularly when the youngest child in the family turns 14. Our recommendations provide a number of key changes which serve to harmonise existing supports, reduce administrative burden for parents and the State and reduce the incidence of a sudden drop when moving from payments such as Jobseekers Transitional Payment (JST) and Back to Work Family Dividend.

### Our asks:

- Link earning disregards, means-tests and income tests for supports such as the Back to School Clothing and Footwear Allowance and Medical Card and in-work income supports to increases in the National Minimum Wage and core social welfare payments, maintaining the value of and access to these supports year on year. (DSP)
- Extend JST to those in education, training or employment until a parent's youngest child reaches the end of second level education as recommended in the 2017 Joint Oireachtas Committee Report on Lone Parent. (DSP)
- Incorporate the Back to Work Family Dividend payment into the Working Family Payment (WFP) long term, supporting parents to remain on this payment and in employment. (DSP)
- Move the Intreo Case Officer ratio towards international best practice of one Case Officer to 100-150 clients. (DSP)
- Provide training for DSP staff interacting and working directly with lone parents. In particular, staff responsible for activation should be trained to understand the specific challenges and responsibilities of lone parents and to respond with empathy and respect. (DSP)
- Implement a system of Refundable Tax Credits for low income families. (Department of Finance, DoF - Cost for the two main income tax credits €140million).<sup>20</sup>

# BUDGET 2022

## Housing & Energy

One-parent families are disproportionately represented in official homelessness figures, with many more forced to live in precarious, overcrowded or unsuitable accommodation.<sup>21</sup> With the lack of available social housing, a large proportion of one-parent families who seek housing support are offered Housing Assistance Payment (HAP). As rents continue to rise there are persistent issues with the adequacy of the payment to meet market rents and many one-parent families are forced to make top-up payments to landlords.

Where people are sharing parenting of their children, specific issues arise. Parents with primary care of their children often have no access to mortgage relief, while the other parent may find themselves locked out of many housing support schemes due to their previous home ownership or interest in the family home. Both parents need to have a secure and suitable home for their children and should have equitable access to housing supports. Where the family home is at risk due to relationship breakdown it is far better for the family and cheaper for the State to support them to stay in their home.

One-parent families are also particularly vulnerable to energy poverty. Almost a third (31%) of lone parent households are living in energy poverty, with one in seven experiencing severe energy poverty.<sup>22</sup>

**55%**

of all homeless families are  
one-parent families



Department of Housing, Local Government and Heritage  
25 June 2021

Children living in energy-poor households are at increased risk of respiratory and other illnesses that can lead to long term poor health outcomes.<sup>23</sup> Despite recent increases in the rate of Fuel Allowance, cuts to the rate in previous years, energy price rises and increases in taxes and levies mean the Fuel Allowance has not recovered purchasing parity compared to 2010 levels.<sup>24</sup> Energy poverty has been brought to the fore during the Covid-19 pandemic as families spend more time at home, meaning higher energy costs and more families going into arrears.<sup>25</sup> A moratorium on disconnections, introduced to support households experiencing financial difficulties caused by pandemic restrictions, was lifted on June 2021.

### Our asks:

- Increase HAP and Rent Supplement limits so that they are kept in line with market rates and ban the use of 'top-up' payments. (Department of Housing, Local Government and Heritage, DHLGH; and DSP)
- Increase the payable period for Fuel Allowance to 32 weeks thereby restoring 2010 purchasing power (€826) and providing extra support to compensate for rising costs due to price increases, carbon tax etc. (DSP - €43 million)<sup>26</sup>
- Expand eligibility for the Fuel Allowance to households in receipt of the Working Family Payment. (DSP - €41 million)<sup>27</sup>
- Ensure people who are sharing parenting can access housing supports regardless of prior home ownership or their interest in the family home. (DHLGH)
- Reinstate the Mortgage Interest Supplement Scheme and allow parents in need of support with mortgage repayments access to the Scheme. (DSP)

# BUDGET 2022

## Education Supports

Lone parent participation in education decreased by approximately 20% between 2011 and 2016.<sup>28</sup> 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.<sup>29</sup> Access to education is the key to unlocking quality employment opportunities and reducing the levels of poverty and deprivation experienced by one-parent families.<sup>30</sup> The SUSI Grant Scheme is the main financial support scheme for people studying in Ireland; however, a number of anomalies exist that act as barriers to lone parents wishing to access education. For example, SUSI is currently restricted to full-time and in-person courses, some lone parents are excluded because they are in receipt of the Back to Education Allowance (BTEA) and others are blocked if they are in receipt of Rent Supplement and are on One-Parent Family Payment/ Jobseekers Transitional Payment.

**"Secure basic needs - like a roof (over your head) - leaves life easier to get on with. You can take more risks with education and work once you know your basic needs are secure."**

**Father, sharing parenting**  
One Family Pre-Budget Survey

### Our asks:

- Make SUSI available to parents engaging in education regardless of the age of their youngest child. Make SUSI available for part-time and blended learning courses. (Department of Further and Higher Education, DFHE)
- Address the anomaly by which lone parents in receipt of Rent Supplement and One-Parent Family or Job Seekers Transitional payments are not eligible for the SUSI grant scheme. (DSP and DFHE)
- Ensure parents in receipt of BTEA can access SUSI. (DFHE)
- Make SUSI available to recipients of all housing supports. (DFHE)
- Extend the Free-School Books Pilot scheme to all non-fee paying primary and secondary schools. (Department of Education, DoE - €39 million)<sup>31</sup>



## Child Poverty

Child poverty is a persistent and unacceptable problem in Ireland. Research shows the entrenched links between one-parent families and poverty and deprivation. Recent research published by the ESRI identifies relationship breakdown between parents as a key driver of child poverty, making the risk between 2.5 and 3.5 times greater.<sup>32</sup> This confirms what One Family experiences in our work with one-parent families and is an issue demanding decisive policy intervention. The cause of child poverty does not lie with the individual families, but it is the result of generations of policies that have failed to adequately support these families. It requires a whole-of-government response that universally supports all children, while targeting those most at risk with tailored preventative actions.

**"Child maintenance needs to be something that is automatically provided and seen as a basic right for a child to be properly supported financially by "both" parents. There needs to be a mechanism in place for this to happen without going to court as this negatively impacts the relationship between both parents & ultimately the child/children suffers."**

**Mother, parenting alone**  
One Family Pre-Budget Survey

Budget 2022 has the potential to lay the foundation for a transformative approach to ending child poverty - a key policy priority at both national and international level. Earlier this year the European Commission adopted the first comprehensive EU Strategy on the Rights of the Child.<sup>33</sup>

Budget 2022 comes as the EU launches the Child Guarantee, a mechanism to prevent and combat child poverty and social exclusion by supporting Member States' efforts to guarantee access to quality key services for children in need.<sup>34</sup> In this new EU initiative, Ireland will be required to develop a National Action Plan on Child Poverty. Ireland's existing target to lift 100,000 children out of poverty by 2020 under the Better Outcomes, Brighter Futures National Policy Framework for Children and Young People has expired, without meeting the agreed result.<sup>35</sup>

Experiencing poverty damages children's lives today, as well as their chances in later life.<sup>36</sup> Poverty during childhood is associated with worse outcomes across all aspects of a child's life; physical health, educational attainment, mental health, life satisfaction, self-worth, social, and emotional development. We know children in one-parent families are at greater risk of experiencing poverty and material deprivation.

### Our asks:

- Establish a high-level, inter-departmental group, reporting regularly to a Government sub-committee; tasked with coordinating policy responses aimed at reducing the poverty, deprivation and inequality experienced by one-parent families. (Department of the Taoiseach)
- Decouple child maintenance from social protection payments and instead treat it as a non-means-tested, non-taxable income for children, as with Child Benefit, to support one-parent families out of poverty. (DSP)

# BUDGET 2022

## Child Poverty

- Establish a Child Maintenance Agency or equivalent system, informed by robust evidence, guided by principles and independently managed. (DSP)
- Ensure Early Years Care and Education and School Aged Childcare are free for lone parents accessing education and training. (Department of Children, Equality, Disability, Integration and Youth, DCEDIY)
- Invest in a publicly funded and provided system which provides free access to quality, accessible early years care and education and school aged childcare for low-income and one-parent families. (DCEDIY)
- Ensure all applicants on low-incomes or at risk of poverty can access the National Childcare Scheme at comparable rates to previous schemes by providing “top-up” payments or extending the saver scheme to new applicants and beyond one year. (DCEDIY)
- Publish the Action Plan on Childminding. (DCEDIY)
- Extend the hot school meals programme to all schools participating in the cold meals programme. (DSP - €71 million)<sup>37</sup>

## Conclusion

The Covid-19 pandemic has caused immense damage to the wellbeing of the adults and children in one-parent families in Ireland; we may not know the full extent of the impact for years to come. We find ourselves now, as a country, at a crossroads in terms of child poverty. Continue down the path we are on and we will most certainly reap higher poverty rates in the years to come, with associated negative outcomes for children. Take instead the path of incisive and targeted action to remove the social and economic inequalities faced by one-parent families and the Government cannot only reduce child and lone-parent household poverty rates, but also ensure one-parent families have high quality and sustainable economic and social opportunities, which allow them to fully participate in society and provide long-term well-being which can be replicated inter-generationally. Now is the time to act and change the lives of one-parent families.

# REFERENCES

## References

- (1) Roantree, B. et al. (2021) Poverty, Income Inequality and Living Standards in Ireland. Dublin : ESRI & Community Foundation Ireland.
- (2) Government of Ireland. (2020) Programme for Government: Our Shared Future.
- (3) CSO. (2016) Census.
- (4) CSO. (2020) Survey on Income and Living Conditions (SILC) 2019.
- (5) Government of Ireland. (2020) Programme for Government: Our Shared Future.
- (6) Roantree, B. et al. (2021)
- (7) CSO. (2020)
- (8) National Women's Council. (2020) Women's Experiences of Caring During COVID19.
- (9) SVP. (2021) Cutting Back and Falling Behind.  
<https://www.svp.ie/getattachment/a116ab93-1ba9-4f04-b5a2-bba5d59dab050/Cutting-Back-and-Falling-Behind-Red-C-Report-March.aspx>
- (10) Darmody, M. Smyth, E. & Russell, H. (2020) The Implications of the Covid-19 Pandemic for Policy in Relation to Children and Young People: A Research Review. Dublin: ESRI.
- (11) CSO. (2021) Pulse Survey May-June 2021 – Life at Home Snapshot of Results.  
<https://www.cso.ie/en/releasesandpublications/fp/fp-psla-hsr/pulsesurveymay-june2021-lifeathomesnapshotofresults/snapshots/>
- (12) Government of Ireland. (2020) Roadmap for Social Inclusion 2020-2025. Dublin: Government Publications Office.
- (13) VPSJ. (2021) Minimum Essential Standard of Living Report.
- (14) Ibid.
- (15) Vincentian Partnership for Social Justice (2020) Budget 2021 Impact Briefing  
[https://www.budgeting.ie/download/pdf/budget\\_2021\\_-\\_mesl\\_impact\\_briefing.pdf](https://www.budgeting.ie/download/pdf/budget_2021_-_mesl_impact_briefing.pdf).
- (16) Minister for Social Protection (Heather Humphries), Ceisteanna-Questions- DáilÉireann, vol 425 & 426, 25 May 2021.  
<https://www.kildarestreet.com/wrans/?id=2021-05-25a.1185>.
- (17) Minister for Social Protection (Regina Doherty), Ceisteanna – Questions –DáilÉireann, vol 317, 24 October 2019.  
<https://www.kildarestreet.com/wrans/?id=2019-10-24a.868&s>.
- (18) EU Commission. (2021)
- (19) Maître, B. , Russel, H., Smyth, E. (2021). The Dynamics of Child Poverty in Ireland: Evidence from GUI  
<https://www.esri.ie/system/files/publications/RS121.pdf>.
- (20) Social Justice Ireland. (2020) Budget Choices 2021.  
<https://www.socialjustice.ie/content/publications/budget-choices-2021>.
- (21) Department of Housing. (2021) Homeless Report May 2021.
- (22) Society of St Vincent de Paul (2019) Growing up in the Cold  
<https://www.svp.ie/getattachment/2cb10388-e3ca-41ef-9911-a17f252ce09c/Growing-up-in-the-Cold.aspx>.
- (23) World Health Organisation. (2011) Environmental burden of disease associated with inadequate housing.



# REFERENCES

- (24) Society of St Vincent de Paul. (2019) Growing up in the Cold <https://www.svp.ie/getattachment/2cb10388-e3ca-41ef-9911-a17f252ce09c/Growing-up-in-the-Cold.aspx>.
- (25) Social Justice Ireland. (2021) Energy Poverty and Just Transition.
- (26) Minister for Social Protection (Heather Humphries), Ceisteanna-Questions- DáilÉireann, vol 653, 657 & 658, 28 April 2021. <https://www.kildarestreet.com/wrans/?id=2021-04-28a.1643&s#g1647.r>.
- (27) Minister for Social Protection (Heather Humphries), Ceisteanna-Questions- DáilÉireann, vol 865, 15June 2021. <https://www.kildarestreet.com/wrans/?id=2021-06-15a.2226&s>.
- (28) CSO. (2016)
- (29) Ibid.
- (30) Byrne, Delma and Murray, Cliona (2017) An Independent Review to Identify the Supports and Barriers for Lone Parents in Accessing Higher Education and to Examine Measures to Increase Participation. Technical Report. Department of Education and Skills, Dublin.
- (31) Minister for Education and Skills (Norma Foley), Ceisteanna-Questions- DáilÉireann, vol 756, 15June 2021. <https://www.kildarestreet.com/wrans/?id=2021-06-15a.1907&s>.
- (32) Maitre, B. Russell, H & Smyth, E. (2021) The Dynamics of Child Poverty in Ireland: Evidence from the Growing Up in Ireland Survey.
- (33) European Commission. (2021b) EU Strategy on the Rights of the Child. Brussels: European Commission.
- (34) European Commission. (2021a)
- (35) Department of Children and Youth Affairs. (2013) Better Outcomes, Brighter Futures: the national policy framework for children and young people 2014-2020. Dublin: Government Stationery Office.
- (36) UNICEF. (2017) A World Free from Child Poverty. New York: UNICEF.
- (37) Minister for Social Protection (Heather Humphries), Ceisteanna-Questions- DáilÉireann, vol 876, 15June 2021. <https://www.kildarestreet.com/wrans/?id=2021-06-15a.2244&s>.



**Niamh Kelly**

Policy Manager

☎ 01 662 9212

✉ [nkelly@onefamily.ie](mailto:nkelly@onefamily.ie)

**Karen Kiernan**

CEO

☎ 01 662 9212

✉ [kkiernan@onefamily.ie](mailto:kkiernan@onefamily.ie)

**One Family**

8 Coke Lane,  
Smithfield,  
Dublin 7,  
D07 EN2Y,  
Ireland.

**Charity No | 6525**

**askonefamily Lo-Call Helpline | 1890 66 22 12**