



# **Pre-Budget Submission** 2023

**#Budget2023**

**#EndChildPoverty**



# INTRODUCTION

One Family is Ireland's national organisation for people parenting alone, sharing parenting and separating. We campaign to improve the lives of one-parent families and we offer a range of specialist child and parent focused services. Children are at the core of our work, and we seek to improve their lives by empowering, supporting and up-skilling their parents. We campaign against child poverty, for reform of the family justice system and for the State to recognise and cherish all families equally, regardless of their marital status. More information on One Family can be found at [www.onefamily.ie](http://www.onefamily.ie).

This year One Family is proud to be celebrating 50 years of working to improve the lives of adults and children in one-parent families. When we were established as 'Cherish' in 1972, some pregnant women and their children were shamed, ostracised and treated appallingly by society and State alike.

Much has changed for the better for people in one-parent families; yet shamefully for our society, today one-parent families continue to be the group most at risk of experiencing poverty, deprivation and homelessness.<sup>1</sup> This is a direct consequence of piecemeal government policy-making which has not addressed the root causes of child poverty. But it doesn't have to be this way. By introducing considered, compassionate and just policies we can stop families being pushed by the rising tide of inflation into a sea of poverty.

Ireland is now halfway through the implementation period for its current Programme for Government. In its remaining time, it is vital this Government prioritises supports for lone parents, as it committed to do in line with recommendations contained in the 2017 Joint Oireachtas Committee on Social Protection Report on the Position of Lone Parents in Ireland.<sup>2</sup>

Increases in the cost-of-living are being exacerbated by policy decisions that have failed to prioritise those most in need, pushing many families further into poverty.

It is in this context that One Family sets out its recommendations for Budget 2023 (costed where possible). We believe implementing the measures listed below would transform our society and the lives of one-parent families, offer protection from the harshest impacts of the cost-of-living crisis and critically, reduce the number of children living in poverty – allowing a generation to reach their potential. This is the Ireland we want to live in.

## 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 per cent of one-parent families are headed by a mother, and 14 per cent by a father.<sup>3</sup>
- 22.8 per cent of one-parent families are at risk of poverty, compared to 11.3 per cent of the overall population.<sup>4</sup>
- 1 in 7 households with one adult with children live in consistent poverty.<sup>5</sup>
- Children in one-parent households are four times more likely to live in consistent poverty or deprivation than children in two-parent households.<sup>6</sup>
- 1 in 2 households with one adult and children experience deprivation (44.9 per cent).<sup>7</sup>
- 38.3 per cent of one-parent families have 'difficulty' or 'great difficulty' in making ends meet, compared with 13.5 per cent of two-parent families.<sup>8</sup>
- 53 per cent of families living in emergency accommodation are one-parent families.<sup>9</sup>

# The impact of rising cost-of-living on one-parent families

**"In the midst of every crisis, lies great opportunity" - Albert Einstein**

The impact of spiralling inflation on one-parent families is cause for serious concern. Yet for one-parent families the 'cost-of-living crisis' is just one of a long line of crises that have added to the core persistent underlying problem; unacceptably high rates of poverty in one-parent families. The current system simply is not working for one-parent families. All the evidence, including independent and Government research, shows that whether during boom or bust, one-parent families have persistently remained the poorest and most disadvantaged group. As a result, these children and their parents bear the brunt of any crisis or downturn – and the current pressure from cost-of-living is no different.

One Family knows from our direct service work with families how rising inflation is constraining and restricting lives. High accommodation, energy and food costs mean many are caught in a daily struggle to make ends meet and are being forced to choose between heating their home, buying food for their children, topping up their HAP payment or affording transport for school or work. In our experience, the impact of this strain on the mental health of both adults and children in one-parent families is often substantial.

This is not a marginal issue for one-parent families; almost 40 per cent of households headed by one adult with children report having "difficulty" or "great difficulty" making ends meet.<sup>10</sup> Research published by St Vincent de Paul in 2021 showed that over a third of one-parent families had to cut back on heating or had fallen behind on bills due to Covid-19, and a quarter had to cut back on food due to cost.<sup>11</sup> We know things have only become worse since then.

That two in every five one-parent families are struggling to get by is an indictment of current anti-poverty, childcare and employment policy. Relegating one-parent families to a sub-section of broader anti-poverty strategy is not working. One-parent families need and deserve their own comprehensive plan, with a clear timetable and targets tailored to their specific needs.



# Supporting Families

Income from social protection is vital in supporting one-parent families who are in poverty. Social protection income support for one-parent families is also a core mechanism for reducing child poverty.<sup>12</sup> Recent research from the Economic and Social Research Institute (ESRI) demonstrated that targeting income supports at lone parents and people with disabilities and their families would have significant impact in lowering the consistent poverty and deprivation rates.<sup>13</sup> By enhancing social protection payments in Budget 2023 the Government can immediately lift families out of poverty and prevent those at risk from falling into poverty. Evidence of the importance of income which allows a Minimum Essential Standard of Living (MESL) is well-documented.<sup>14</sup> One-parent households consistently demonstrate among the greatest rates and depth of income inadequacy.<sup>15</sup> Despite this, they are not eligible to the same supports available to other households dependent on one social welfare income, such as the Living Alone Allowance, Telephone Allowance or Household Benefits Package.

Research also shows the protective impact adequate social income has had for older age groups in Ireland, a model which should be replicated to tackle child poverty.<sup>16</sup> More recent evidence comes from the European Survey on Income and Living Conditions (EU-SILC) poverty data for 2021, which shows the protective impact pandemic-related social transfers have had.

**Targeting income supports at lone parents and people with disabilities and their families would have significant impact in lowering the consistent poverty and deprivation rates.**

*Headline Poverty Target Reduction in Ireland and the Role of Work and Social Welfare, ESRI*

The consistent poverty rate for one-parent households reduced from 19.5 per cent in 2020 to 13.5 per cent in 2021. This reduction shows that by providing social income which is adequate to meet living costs (in this case via the Pandemic Unemployment Payment and Wage Subsidy Schemes) the Government can significantly reduce poverty. Unfortunately for those at risk of poverty, pandemic supports have now ended. Budget 2023 can ensure that those lifted out of poverty in 2021 are not pushed back into poverty next year by providing social protection supports which are adequate to meet a MESL.

Another way to support one-parent families is to ensure they have equitable access to all statutory schemes and supports. Entitlement to Parents Benefit is currently linked to the parent rather than to the child. Children in one-parent families currently receive half the dedicated, state-supported time with a caregiver in their first year as children in a two-parent family. This inequality must be rectified as a priority in Budget 2023.

Investment in services aimed at families experiencing relationship breakdown has stagnated in the last decade. Tusla's Counselling Grants Scheme has decreased by 1.2 per cent since 2014 to €6.798 million, despite the Agency's overall budget allocation increasing by almost €300 million or 50 per cent during this time.<sup>17 18</sup> The need for such services has radically increased, particularly because of the Covid-19 pandemic.<sup>19</sup> Now is the time to build and invest in specialist family support services for separating families in the context of family law reform.



# Supporting Families

## Our asks:

- Increase all core social welfare rates by €20 per week to keep pace with inflation and set out a timetable for moving all social welfare rates to a level that provides a Minimum Essential Standard of Living on a phased basis by 2025. (Department of Social Protection (DSP) - €1,428.1 million)<sup>20</sup>
- Increase the Qualified Child Increase (QCI) payment by €12 for children over 12 years and €7 for children under 12 years. (DSP - €142.4 million)<sup>21</sup>
- Give lone parent households who are in receipt of Fuel Allowance entitlement to the receive the Living Alone Allowance, Telephone Allowance and Households Benefits package. (DSP)
- Exclude One Parent Family Payment (OFP) and Jobseekers Transitional Payment (JST) from the medical card assessment. Working Family Payment (WFP) is already excluded, and this anomaly makes it impossible for some lone parents to take up part-time paid employment. (Department of Health)
- Increase the standard rate band for the Single Person Child Carer Credit to be equal to that of a one earner married/civil partnership taxpayer unit.
- Remove the requirement for a primary claimant to relinquish entitlement. In lieu of both parents being able to avail of the Credit, if it is not taken up by the primary claimant, the secondary claimant should automatically qualify and vice versa. Where both claimants agree, they should be entitled to split the Credit evenly which will recognise and support shared parenting. (Department of Finance - €16 million)<sup>22</sup>
- Provide a payment equivalent to Illness Benefit for the five days of Medical Care Leave proposed under the Work Life Balance and Miscellaneous Provisions Bill. (DSP)
- Amend the Parent's Leave and Benefit Act to ensure children in one-parent families have the same level of State supported time with their parent in their early years as children in two-parent families. (Department of Children, Equality, Disability, Integration and Youth (DCEDIY) - €20 million)<sup>23</sup>
- Increase funding to Tusla to be allocated towards specialist counselling and family support services for children and adults in families experiencing relationship breakdown or family separation. (DCEDIY - €1.3 million)<sup>24</sup>

**Social protection income support for one-parent families is a core mechanism for reducing child poverty.**

Roadmap for Social Inclusion 2020-2025, Government of Ireland

# Child Poverty

The Programme for Government sets out a commitment to build upon the unity which was fundamental to Ireland's response to the Covid-19 pandemic "...to improve outcomes for those who are struggling on low incomes, struggling with caring responsibilities, having to raise their families alone, or living with a disability".<sup>25</sup> Now, as another crisis has emerged, is the time to draw on the creativity, resolve and unity demonstrated over the last two years to confront one of the most appalling and destructive problems in Irish society – child poverty.

Child poverty predates the current rapid increase in inflation; but there will undoubtedly be a rise in the number of children in poverty unless the Government takes decisive, swift and substantial action. We have seen during times of hardship, such as the global financial downturn, the housing crisis and the pandemic, how children are at the sharp end of any negative outcomes and the number of children experiencing poverty increases.

Evidence proves the strong relationship between child poverty and negative outcomes for children, as well as the cumulative negative effect of persistent exposure to poverty.<sup>26</sup> Poverty damages children's lives today, as well as their chances in later life.<sup>27</sup>

Poverty in childhood is associated with worse outcomes across all aspects of a child's life; physical health, educational attainment, mental health, life satisfaction, self-worth as well as social and emotional development. We know children in one-parent families are four times more likely to live in poverty than children in two-parent families.<sup>28</sup>

The Roadmap for Social Inclusion 2020-2025 commits the Government to reducing poverty among children and families on low incomes as part of the annual budget process.<sup>29</sup> It also commits to establish and report on a new child poverty target, yet this has not been developed despite the existing target expiring in 2020.<sup>30</sup> Evidence shows that social transfers which target children have the greatest effect on poverty.<sup>31</sup>

Ireland has signed up to the European Child Guarantee, which commits the Government to investing in freely available childcare for one-parent families among measures aimed at reducing child poverty.<sup>32</sup>

The Government's European Child Guarantee Plan falls far short of demonstrating how commitments made under the Guarantee will be delivered, so it is crucial Budget 2023 demonstrates the Government's commitment to reducing child poverty.

**Children in one-parent families are four times more likely to live in poverty than children in two-parent families.**

Survey on Income and Living Conditions 2021, Central Statistics Office

# Child Poverty

## Our asks:

- Establish a high-level, inter-departmental group which regularly reports to a government sub-committee and is tasked with coordinating policy responses aimed at reducing the poverty, deprivation and inequality experienced by one-parent families. (DSP)
- Develop a National Child Poverty Action Plan under the next National Framework for Children and Young People which includes a new child poverty target and a focus on supporting one-parent families out of poverty. (Department of Children, Equality, Disability, Integration and Youth, (DCEDIY))
- Decouple child maintenance from social protection payments and 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)
- Establish an independent Child Maintenance Agency or equivalent system, informed by international evidence and best practice and with robust mechanisms for assessment and enforcement. (DSP/Department of Justice)
- In line with the European Child Guarantee, provide free early years and school-aged care for children in one-parent families. As a first step, ensure early years and school-aged care is free for lone parents who are in education and training. (DCEDIY)
- Extend the hot school meals programme to all DEIS primary schools and put in place a plan to phase the introduction of hot school meals in all primary and secondary schools over the course of five years. (DSP - €54 million)<sup>33</sup>
- Extend the maximum 45 hours subsidy under the National Childcare Scheme and remove Child Benefit and child maintenance as assessable means for the purpose of the Scheme. (DCEDIY)

**Poverty in childhood is associated with worse outcomes across all aspects of a child's life; physical health, educational attainment, mental health, life satisfaction, self-worth as well as social and emotional development.**

A World Free from Child Poverty, UNICEF

# BUDGET 2023

## Make Work Pay

Parents in one-parent families are more likely to be in low-paying, insecure jobs and are five times more likely to experience in-work poverty than two-parent households.<sup>34</sup> Ireland has the second highest rate of income poverty, persistent poverty and severe deprivation when compared with 15 other European countries.<sup>35</sup> Everyone should be able to reach a decent standard of living. Supporting parents to access and stay in work, making sure employment pays an adequate amount to meet families' needs and providing in-work income supports are all crucial tools in supporting one-parent families and are also recommended by the European Commission as a means of reducing child poverty.<sup>36</sup>

It is important that policies designed to support one-parent families recognise and cater for the additional caring needs lone parents have. Research suggests only full-time employment is sufficient to lift one-parent families out of poverty.<sup>37</sup> This underlines the need for robust in-work social protection to bridge the gap between poverty and full-time work that being the sole carer and breadwinner can create. With the 'at risk of poverty' rate among employed people at 14.8 per cent, it is clear more needs to be done to tackle in-work poverty.<sup>38</sup>

It is important that access to in-work supports is equitable for people regardless of family type. Despite positive budgetary measures in recent years, there remain several steep inclines in withdrawal of supports when one-parent families move around the system due to change in employment status or change in a child's age.

In particular, around 320 parents on average move from JST to Jobseekers Allowance (JA) each year when their youngest child turns fourteen.<sup>39</sup> Yet we know caring responsibilities do not end when a child is fourteen and this move comes at a time when the cost of raising a child increases steeply.<sup>40</sup>

Evidence shows that increasing the rate of Working Family Payment (WFP) is extremely effective in reducing poverty and deprivation.<sup>41</sup> However, it is vital that increases are at a rate sufficient to keep up with the pace of inflation and total access to benefits is considered. For example, gains to WFP in last year's budget were immediately negated by fast rising inflation and due to recipients of WFP being ineligible to access to other vital supports such as fuel allowance. Furthermore, one-parent families currently need to work the same number of hours per week as two-parent families to benefit from WFP, which is unfair. Keeping lone parents in poverty whilst they struggle to work and provide for their family makes no sense.

Parents in one-parent families are

**5 TIMES AS LIKELY**

**to experience in-work poverty than two-parent households.**

*Central Statistics Office*



# BUDGET 2023

## Make Work Pay

### Our asks:

- Extend Jobseeker's Transitional Payment to parents in education, training or employment until their youngest child reaches the end of second level education as recommended by the 2017 Joint Oireachtas Committee Report on Lone Parents. (DSP)<sup>42</sup>
- Allow the same earnings disregard (€165 currently) for parents in receipt of JST who are self-employed as is applied to parents who are employees. In February 2022 self-employed parents made up just 70 of a total 16,481 JST recipients. (DSP - €700,000)<sup>43</sup>
- Link earning disregards, income supports, means-tests and income tests for supports such as the Back to School Clothing and Footwear Allowance and Medical Card to increases in the National Minimum Wage, while maintaining access to and the value of these supports. (DSP)
- Increase Working Family Payment by €20 per week for all recipients. (DSP - €46.2 million)
- Reduce the weekly work threshold for Working Family Payment to 15 hours per week for one-parent households to increase their earning capacity. (DSP)
- Provide training for DSP staff interacting and working directly with lone parents, in the context of obligations under the Public Sector Human Rights and Equality Duty. Staff should be trained to understand the specific challenges and responsibilities of lone parents and to respond with empathy and respect. (DSP)



## Housing and Energy

Ireland has been experiencing a housing crisis for almost a decade, a clear indictment of inadequate policy responses by successive governments. Throughout this time one-parent families have remained among those most likely to experience homelessness, housing insecurity and poor-quality housing. Despite making up around 20 per cent of the population, one-parent families consistently make up more than half of the families in emergency accommodation.<sup>44</sup>

The narrow definition of homelessness in Ireland which does not recognise people forced to stay with family or friends because they cannot find somewhere to live or domestic violence survivors living in refuges, means the real figure of one-parent family homelessness is much higher than the monthly statistics would suggest.

One-parent families are also more likely to live in poor quality accommodation, such as housing with damp or lack of central heating, than the general population.<sup>45</sup> Living in sub-standard housing or living daily with the stress of housing insecurity is bad for the physical and mental health and well-being of children and adults alike.

The effects of the housing crisis are being exacerbated by steep increases in fuel prices which have seen lower income families struggling to heat their home. Around 29 per cent of households are now believed to be in energy poverty.<sup>46</sup> One-parent families are more likely to experience energy poverty and severe energy poverty than other household types.<sup>47</sup>

The rising cost of goods and services comes at a time when deprivation remains intractably high in one-parent families. Enforced material deprivation rose from 44.1 per cent in 2020 to 44.9 per cent in 2021, meaning almost half of one-parent families cannot afford basic necessities.<sup>48</sup>

Other housing issues specifically impact families who are sharing parenting of their children. Parents who remain living in the family home have no access to mortgage relief. Other parents may no longer live in the family home but retain an interest in the home until their children reach adulthood and these parents find themselves locked out of housing support schemes. Both parents in a shared parenting family need a secure and suitable home for their children. Withdrawal of supports, such as Mortgage Interest Supplement, have left families at risk of homelessness. Where the family home is under threat, it is better for the family and more cost-effective for the State to support the family to stay in their home.

### Our asks:

- Establish a taskforce to review the impact of housing insecurity on one-parent families and develop appropriate solutions. This taskforce should be led by the Department of Housing and be responsible for developing a specific family homelessness plan within the Housing for All Framework, with targeted actions to prevent and address homeless among one-parent families. (Department of Housing Local Government and Heritage (DHLGH))
- Ensure no household in receipt of Housing Assistance Payment (HAP) falls below an absolute minimum level of income after paying for their accommodation (as set out in Social Welfare Consolidation Act 2005). In addition, no household in receipt of HAP should pay more than 30 per cent of their net income on housing costs. Where legally allowable rent increases cause these safeguards to be breached, HAP subsidies should be increased. (DHLGH and DSP)

# BUDGET 2022

## Housing and Energy

- Increase the payable period for Fuel Allowance to 32 weeks to compensate for rising costs. (DSP - €49 million)<sup>49</sup>
- Expand eligibility for the Fuel Allowance to households in receipt of the Working Family Payment to tackle energy poverty in these households. (DSP - €18.8 million)<sup>50</sup>
- Establish a mechanism to provide people who are sharing parenting and retain an interest in the family home access to housing support schemes. (DHLGH)
- Develop a suite of mortgage supports targeting one-parent families including decoupling mortgage payments, child maintenance and other social welfare payments, and reopening the Mortgage Interest Supplement and the Mortgage Interest Relief schemes to new applicants who are parenting alone or sharing parenting and paying their mortgage alone. (DSP and DoF)



**One-parent families consistently make up**

**MORE THAN 1/2**

**of the families living in emergency accommodation.**

*Department of Housing*

## Education

Barriers to education are significant for people parenting alone. The most recently published Census data showed a decrease in lone parent participation in education by approximately 20 per cent between 2011 and 2016.<sup>51</sup> Only 15 per cent of lone parents reported having a third level qualification and 70 per cent were educated to level 6 or less on NFQ.<sup>52</sup> People parenting alone find themselves time poor due to additional caring responsibilities and also because they are often the primary or sole breadwinner. Financial barriers also exist, with one in five lone parents in Ireland unable to access formal education because they cannot afford it.<sup>53</sup>

Lack of affordable, accessible education opportunities prevents parents in one-parent families from accessing quality employment and prevents the Government from reducing the high rates of poverty and deprivation in this group.<sup>54</sup> The SUSI Grant Scheme is the main financial support scheme for people studying in Ireland; however, several anomalies exist that block lone parents from accessing the Scheme. 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 OPF/JST. Other barriers to accessing education include the means testing of PhD stipends for recipients of JST and One Parent Family (OPF) payments.

The 2022 review of the SUSI grant system by INDECON economists noted a significant unmet demand for part-time learning among students,

particularly among target groups under the National Plan for Equity of Access, including lone parents. Following the publication of the review, the Minister for Further and Higher Education announced that the Department would conduct an analysis of part-time courses with a view to introducing statutory supports for part-time students. To increase the participation of lone parents in further education, this commitment must be progressed in Budget 2023. The INDECON SUSI review noted that SUSI is incompatible with some housing supports and the impact this has on lone parents, recommending it is addressed through targeted measures as part of the forthcoming National Plan for Equity of Access.

### Our asks:

- Increase the SUSI maintenance grant and raise the income threshold to keep pace with inflation. (Department of Further and Higher Education, Research, Innovation and Science (DFHERIS) - €11.41 million)<sup>55</sup>
- Make SUSI available to parents engaging in education regardless of the age of their youngest child. (DFHERIS)
- Make SUSI available for part-time and blended learning courses. (DFHERIS - €50 million)<sup>56</sup>
- 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 and ensure SUSI is available to recipients of all housing supports. (DSP & DFHERIS)
- Ensure parents in receipt of BTEA can access SUSI. (DFHERIS)
- Exclude scholarship awards for PhD students from the means test for One Parent Family and Jobseekers Transitional payments, using the model of 'Catherine's Law' relating to Disability Allowance. (DSP)<sup>57</sup>
- Extend the Free-School Books Pilot scheme to all non-fee paying primary and secondary schools. (DES - €39 million)<sup>58</sup>

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**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 - 0818 662 212**