

## National One Parent Family Alliance

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information for unmarried parents

## Budget 2023 Priorities

National One Parent Family Alliance

July 2022

## **Budget 2023 Priorities**

**Date: July 2022**

### **Members of the National One Parent Family Alliance:**

Barnardos

Children's Rights Alliance

Family Resource Centre National Forum

Focus Ireland

National Women's Council

One Family

Society of St Vincent de Paul

SPARK (Single Parents Acting for the Rights of our Kids)

Treoir

## About the National One Parent Family Alliance

The National One Parent Family Alliance was established in 2020 in response to the unequal impact the COVID-19 pandemic was having on one parent families and a shared concern about the high levels of poverty experienced by lone parents and their children. The Alliance comprises Barnardos, Children's Rights Alliance, Family Resource Centre National Forum, Focus Ireland, National Women's Council, One Family, Society of St. Vincent de Paul, SPARK, and Treoir.

Since 2016, nine reports on one parent families and poverty have been published, including the 2017 Joint Committee on Social Protection Report on the Position of Lone Parents in Ireland. Each of these reports paints a similar picture of children growing up in the grip of poverty.<sup>1</sup>

Budget 2023 must prevent one parent families being pulled further into poverty as the cost of living rises. The measures outlined in this document should be seen as the first step in sustained investment over a number of budgets to help move families out of poverty for good. We know this is possible, but we need the Government to make the right decisions in the upcoming budget.

## Budget 2023 must prioritise one parent families

### One parent families are at the highest risk of poverty in the State

One parent families continue to be the group most at risk of poverty in Ireland today. Prior to the pandemic, 17% of one parent families lived in consistent poverty, 45% were experiencing enforced deprivation and almost 80% were unable to afford an unexpected expense.<sup>2</sup> Today children in one parent families are four times more likely to experience poverty than children

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<sup>1</sup> Since 2016, the following reports have been published detailing the living standards of one parent families:

- € Russell, H., Privalko, I., McGinnity, F. & Enright, S. (2021) Monitoring Adequate Housing in Ireland. Dublin: Irish Human Rights and Equality Commission.
- € (2019) Working, Parenting and Struggling? An analysis of the employment and living conditions of one parent families in Ireland. A Report by the Society of St Vincent de Paul. Dublin, Ireland.
- € (2018) Lone Parent Incomes and Work Incentives. Budget Perspectives 2019. Paper 1, July 2018. Regan, M., Keane, C., and Walsh, J.R. ESRI.
- € (2018) Understanding, negotiating, and navigating the politicisation of evidence-based policy research: the case of Irish research on lone parent labour market activation policy. Millar, M., Crosse, R., Canavan, J. University of Bristol, UK
- € (2018) In-Work Benefits: The (in)adequacy of in-work benefits in Irish lone parent labour market activation policy. Millar, M., Gray, J., Et al., Journal of Poverty and Social Justice. Policy Press, University of Bristol, UK.
- € (2017) An Independent Review to Identify the Supports and Barriers for Lone Parents in Accessing Higher Education and to Examine Measures to Increase Participation. Delma Byrne and Cliona Murray Maynooth University (Commissioned by DES, DEASP and DCYA).
- € (2017) Houses of the Oireachtas Joint Committee on Social Protection Report on the Position of Lone Parents in Ireland.
- € (2017) Indecon Independent Review of the Amendments to the One-parent Family Payment since January 2012. Presented to Department of Employment Affairs and Social Protection Prepared by Indecon Research Economists [www.indecon.ie](http://www.indecon.ie)
- € (2016) Lone Parents and Activation, What Works and Why: A Review of the International Evidence in the Irish Context. Millar, M and Crosse, R. The UNESCO Child and Family Research Centre, National University of Ireland, Galway.

<sup>2</sup> CSO (2020) Survey of Income and Living Conditions  
<https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2018/>

in two parent families.<sup>3</sup> Lone parents are also 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>4</sup> These very high levels of poverty have persisted through boom and bust<sup>5</sup> and compared to one parent families in Europe, Irish lone parents have the second highest rates of income poverty, persistent poverty and severe deprivation among 15 peer countries.<sup>6</sup>

The COVID-19 pandemic added a new layer of financial stress to the lives of lone parents as they navigated the practicalities of self-isolation, job losses, increased food and energy bills from being at home more, childcare closures, and the cost of digital devices for home schooling. The provision of income supports in response to the pandemic played an important role in addressing poverty.<sup>7</sup> However, data shows 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 25% had cut back on food due to cost.<sup>8</sup>

Now the cost-of-living crisis is impacting one parent families. Figures from the Central Statistics Office (CSO) show that between March 2021 and March 2022 overall inflation was at 6.7%, the highest rate for more than twenty years.<sup>9</sup> Furthermore, households with the lowest incomes experienced a higher rate (7.6%) and the highest income households had a below average rate of inflation (6.1%). One parent households also experienced a higher-than-average rate of inflation at a 7.2% increase since March last year. In research commissioned by SVP and collected by RED C in January 2021, almost half of lone parents (47%) had cut back on essential heating and electricity and 37% had cut back on other essentials like food.<sup>10</sup>

As cost-of-living increases persist, the Government must not forget its Programme for Government commitment 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>11</sup>

Now more than ever it is vital that Government poverty, gender, and equality proof all budgetary decisions to assess the likely impact that they will have on poverty rates and at-risk groups, including lone parents. Government must do the right thing and target

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<sup>3</sup> CSO (2022) Survey of Income and Living Conditions 2021

<https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2021/>

<sup>4</sup> SVP (2019) Working Parenting and Struggling:

[https://issuu.com/svp15/docs/working\\_parenting\\_and\\_struggling-/1?e=25010855/71456122](https://issuu.com/svp15/docs/working_parenting_and_struggling-/1?e=25010855/71456122)

<sup>5</sup> ESRI (2018) Poverty dynamics of social risk groups in the EU: an analysis of the EU Statistics on Income and Living Conditions, 2005 to 2014. <https://www.esri.ie/system/files/media/file-uploads/2018-01/BKMNEXT345.pdf>

<sup>6</sup> *ibid*

<sup>7</sup> CSO (2022) Survey of Income and Living Conditions 2021

<https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2021/>

<sup>8</sup> SVP (2021) Cutting Back and Falling Behind:

<https://www.svp.ie/getattachment/a116ab93-1ba9-4f04-b5a2-bbad59dab050/Cutting-Back-and-Falling-Behind-Red-C-Report-March.aspx>

<sup>9</sup> Central Statistics Office, (2022).

<sup>10</sup> SVP and REDC (2021) The Cost of Surviving

<https://www.svp.ie/getdoc/46ee6f34-44ef-4e3f-9c1b-9661c16d8cbd/number-struggling-financially-has-doubled-since-be.aspx>

<sup>11</sup> Government of Ireland, (2020).

resources towards families in poverty in Budget 2023, otherwise hundreds of thousands of lone parent families in low paid work or relying on state support will be left further behind as the cost-of-living rises.

## **One parent families continue to experience high levels of discrimination and stigma**

Despite increased diversity in family life in Ireland with one-in-four families with children headed by one parent, hardship and discrimination continue for lone parents. Recent CSO data shows that 48% of lone parents said they often experience judgemental attitudes or exclusion as a lone parent, while 41% reported feeling lonely all or most of the time.<sup>12</sup>

Discrimination, stigma and exclusion has direct negative impacts on the well-being of families. When public policy is blind to the needs of one parent families or is directly or indirectly discriminatory it can have wide ranging consequences for families and they can face barriers to accessing supports and services when they need them.

One of the main criticisms to the cuts and changes to the One Parent Family Payment (OFP), which were carried out from 2014 onwards, was that they were designed and implemented ignoring the additional practical and financial challenges of parenting alone. The decision to abolish the features of the OFP which support lone parents to take up part time employment without providing access to affordable childcare was detrimental.<sup>13</sup>

Recent budgets have tried to unwind these disastrous cuts and address the high levels of poverty in one parent families, however several examples of the continued failure to recognise the specific needs of one parent families can be found in current public policy. For example, parental leave assumes a two parent family as the norm and so one parent families do not have the same level of support under the scheme as two parent families.

A core aim of NOPFA is to ensure the needs and experiences of one parent families and the children who are living as part of them, are explicitly acknowledged and addressed in policy and budgetary decisions that affect their lives. Given that 86% of lone parents are women, appropriate responses must also be gender proofed.

## **Priorities for Budget 2023**

### **1. Ensure our social protection system recognises the additional caring responsibilities of those parenting alone**

According to research by the ESRI, only full time employment is effective in lifting families out of poverty.<sup>14</sup> These findings are hugely problematic for lone parents who bear primary responsibility for care and often cannot reconcile full time work with care. In order to lift

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<sup>12</sup> CSO (2021) [Pulse Survey May-June 2021 – Life at Home: Snapshot of Results](#)

<sup>13</sup> Millar, M. and Crosse, R. (2016) *Lone parents and activation, what works and why: a review of the international evidence in the Irish context*. Galway: Institute for Life Course Studies, NUIG.

<sup>14</sup> Maitre, B, Russell, H. and Smyth, E. (2021) The Dynamics of Child Poverty in Ireland: Evidence for the Growing up in Ireland Survey. <https://www.esri.ie/system/files/publications/RS121.pdf>

families out of poverty, our social protection system must recognise lone parents' care responsibilities and must ensure that part-time work, combined with social welfare payments is enough to provide families with economic security and the ability to meet a Minimum Essential Standard of Living.

We acknowledge that recent budgets have tried to address the high levels of poverty in one parent families. Recipients of OFP and Jobseekers Transitional Payment (JST) have benefited from an increase in the income disregard, fuel allowance and the qualified child increase. However, once a parent's youngest child turns 14, the parent must change to a normal Jobseeker Allowance (JA) or Working Family Payment (WFP), depending on their circumstances. This can lead to a significant drop in income, at a time when the cost of raising a child becomes more expensive, which is acknowledged by the differential qualified child increase for children over 12 years. Analysis provided by the Vincentian Partnership for Social Justice (VPSJ) notes that a lone parent working full time on the National Minimum Wage loses €53 per week when transferring from JST to WFP.<sup>15</sup>

Consistent reports from the VPSJ have highlighted that lone parent households on social welfare had the greatest income deficit to meet the Minimum Essential Standard of Living (MESL). The difficulty in running a household on a single long term social welfare payment has long been recognised by Department of Social Protection (DSP) and such households are entitled to the Living Alone Allowance, Household Benefits Package and Telephone Allowance; however, despite relying on a single social welfare payment, lone parents are not entitled to these supports. This means the Qualified Child Increase must be used to support household running costs as-well-as meeting the additional costs of raising a child.

### **Recommendations for Budget 2023**

- Extend JST to parents in work, education or training until their youngest child reaches the end of second level education.
- Give lone parent households who are in receipt of Fuel Allowance access to the Living Alone Allowance, Household Benefits package and Telephone Allowance.

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<sup>15</sup> Vincentian Partnership for Social Justice (2021) MESL Pre-Budget Submission 2022  
[https://www.budgeting.ie/download/pdf/vpsj\\_mesl\\_pre-budget\\_2022\\_submission.pdf](https://www.budgeting.ie/download/pdf/vpsj_mesl_pre-budget_2022_submission.pdf)

- Exclude OFP and JST from the medical card assessment, in the same way WFP is already excluded. The inclusion of OFP/ JST income under the financial assessment for a medical card acts as a barrier for lone parents to access employment.<sup>16</sup>

## 2. Guarantee early years and childcare policies supports the needs of children in one parent families

It is well established that in countries with public provision of childcare, early years care and education is more affordable, accessible, and of higher quality than in countries with private provision.<sup>17</sup> Research also shows that publicly provided childcare is linked to better outcomes for children and higher maternal life satisfaction.<sup>18</sup> In addition, it is recognised that access to free or highly subsidised childcare is one of the best mechanisms to reduce poverty in one parent families.<sup>19</sup> Currently, Ireland has the second lowest public spending on ECEC in the Organisation on Economic Co-operation and Development (OECD), amounting to less than 0.5 per cent of Gross Domestic Product (GDP).<sup>20</sup> However, Ireland has the highest level of private provision of childcare in the OECD, along with relatively low Government investment, low wages for educators and high fees for parents.<sup>21</sup>

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<sup>16</sup> Medical card income assessment example:

As a lone parent, Person A's basic rate for a medical card is €266.50, with an additional rate for two dependents of €76. Person A pays a HAP top-up of €60 per week and has travel expenses of €20 per week. Therefore, if Person A's weekly earnings are €422.50 or below, they will qualify for a medical card.

Person A is working 15 hours per week in a minimum wage position at €10.50 per hour, they have weekly earnings of €157.50. As a lone parent, Person A receives the One Parent Family payment at a weekly rate of €208, as well as €88 in Qualified Child Increase for 2 children. As these payments are not disregarded, Person A's net income per week for the purpose of the Medical Card financial assessment is €453.50.

As Person A will not be entitled to a medical card for herself and her children, resulting in an unknown spend on additional costs such as prescriptions; dental; optical; and, aural services; as well as being ineligible for the reduced USC rate; the state examination fee waiver; and, financial support for school books. This presents a barrier to employment as it results Person A having to make a practical decision on whether or not to remain in employment due to the risk of no longer being entitled to a medical card.

This example demonstrates a misalignment of policy whereby the Department of Social Protection is incentivising lone parents into part time work, but medical card assessment does not.

<sup>17</sup> Heery, E. (2020) 'Public Provision of Early Childhood Education: an Overview of the International Evidence', Oireachtas Library and Research Service Briefing note [https://data.oireachtas.ie/ie/oireachtas/libraryResearch/2020/2020-06-16\\_lrs-notepublic-provision-of-early-childhood-education-an-overview-of-the-international-evidence\\_en.pdf](https://data.oireachtas.ie/ie/oireachtas/libraryResearch/2020/2020-06-16_lrs-notepublic-provision-of-early-childhood-education-an-overview-of-the-international-evidence_en.pdf)

<sup>18</sup> Ibid

<sup>19</sup> Daly, M. (2020) Reducing Child Poverty: Challenges and Opportunities for Ireland, Presentation at Children's Rights Event on the EU Child Guarantee [https://www.childrensrights.ie/sites/default/files/submissions\\_reports/files/Prof%20Mary%20Daly%20Child%20Guarantee.pdf](https://www.childrensrights.ie/sites/default/files/submissions_reports/files/Prof%20Mary%20Daly%20Child%20Guarantee.pdf)

<sup>20</sup> OECD, 'OECD Family database PF3.1: Public spending on childcare and early education' <<https://bit.ly/3az4cRP>> accessed 14 February 2022.

<sup>21</sup> Daly, M. (2020) Reducing Child Poverty: Challenges and Opportunities for Ireland, Presentation at Children's Rights Event on the EU Child Guarantee [https://www.childrensrights.ie/sites/default/files/submissions\\_reports/files/Prof%20Mary%20Daly%20Child%20Guarantee.pdf](https://www.childrensrights.ie/sites/default/files/submissions_reports/files/Prof%20Mary%20Daly%20Child%20Guarantee.pdf)



NOPFA calls for the public provision of early years care and education with free childcare for children in one parent families and disadvantaged circumstances in line with the commitments under the European Child Guarantee.<sup>22</sup> With the spiralling cost-of-living impacting acutely on one parent families, there is an urgent need to implement affordability measures in Budget 2023.

NOPFA welcomes the Budget 2022 measure to adjust the National Childcare Scheme (NCS) which meant hours spent in pre-school or school were deducted from a family's entitlement to subsidised hours, a move we had called on the Government to implement. This will particularly benefit disadvantaged families, where no parent is in work/study, providing a subsidy for up to 20 hours for primary school children who were previously not entitled to any subsidy. It also increases the subsidies available to parents in education, training or work to 45 hours. However, this still leaves an inequality between children whose parent/s are working and children whose parent/s are not. A child's access to quality childcare should not be based on their parent's principal economic status – it should be a right of all children.

As previously mentioned, another inequality experienced by one parent families is in relation to Parent's Leave. The Government's stated aim in First 5 is to create a system that will allow children to be cared for at home during this first year through the introduction of 'more generous parental leave entitlements'.<sup>23</sup> However, from July 2022, a lone parent will only have access to seven weeks of Parent's Leave whereas parents in a two parent family will be able to access fourteen. Essentially, what this means is that children in one parent families get half the State supported time with their parent. Equality for lone parents in Parent's Leave is a recommendation of the Citizens' Assembly on Gender Equality.<sup>24</sup> NOPFA believes it is important to ensure that all babies have equal access to their caregiver at this critical time regardless of their family type.

The General Scheme of the Work Life Balance Bill proposes introducing 5 days, unpaid, medical care leave to support families to combine work and care responsibilities. Paid leave is vital if the Scheme is to offer realistic support for lone parents who are solely responsible for their household income and who already have a much higher risk of poverty than other household types.

### **Recommendations for Budget 2023**

- In line with the European Child Guarantee, unlock free childcare and afterschool care for children in lone parent and disadvantaged families by investing in NCS income-assessed subsidies
- Extend the maximum 45 hours subsidy under the NCS to parents not in work in recognition that these are the most disadvantaged families and access to quality childcare should be a child's right
- Amend the Parent's Leave and Benefit Act to ensure one parent families have the same level of support as two parent families by providing an additional entitlement to

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<sup>22</sup> European Commission (2021) European Child Guarantee <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>

<sup>23</sup> First 5: A Government Strategy for Babies, Young Children and their Families 2019-2028 <https://first5.gov.ie/>

<sup>24</sup> The Citizen's Assembly, (2021) *Report of the Citizens' Assembly on Gender Equality*,



the parent that is caring in a one parent family and permitting transferability between parents or to another appropriate carer in the case of a one parent family.

- Provide a payment equivalent to Illness Benefit for the proposed five days of medical care leave under the Work Life Balance and Miscellaneous Provisions Bill

### **3. Recognise and respond effectively to the heightened risk of homelessness and housing insecurity experienced by one parent families**

Poverty and homelessness are inextricably linked; poorer families are more likely to be living in insecure accommodation, increasing their risk of homelessness.<sup>25</sup> Exposure to high levels of poverty means that lone parent families experience a disproportionate level of homelessness and housing insecurity. We also know that family separation and relationship breakdown can put all members of a household at risk of homelessness.

In September 2021, the Irish Human Rights and Equality Commission (IHREC) and the Economic and Social Research Institute (ESRI) published a report, 'Monitoring Adequate Housing in Ireland', which looked at six dimensions of housing adequacy - accessibility, affordability, security of tenure, cultural adequacy, quality & location.<sup>26</sup> It found that lone parents and their children were at a significant disadvantage on nearly all housing rights dimensions. Despite making up only 20% of families in Ireland, one parent families account for 53% of homeless families. Lone parents also had higher rates of affordability issues (19%) when compared to the general population (5%) and were more vulnerable to housing quality problems such as damp and lack of central heating (32% compared to 22%).<sup>27</sup>

Commenting on the report, the UN Special Rapporteur on the right to adequate housing, Prof Balakrishnan Rajagopal, said it raised “a fundamental question over the treatment of single parents and their children by society” and pointed to the need to ensure that everyone has equal access to a safe and adequate home.<sup>28</sup>

Homelessness is devastating for families – it causes trauma and can do life-long damage to the health and well-being of children and parents. NOPFA believe adequate housing should be viewed as a fundamental human right and that housing policy should recognise the unique needs of one parent families and include targeted measures to help them.

The IHREC report on adequate housing puts into sharp focus the need to recognise and respond effectively to the heightened risk of homelessness and housing insecurity experienced by one parent families.

Affordable housing is key to reducing poverty and many households in Ireland are currently at risk of poverty because of high housing costs. Lone parents in particular struggle to

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<sup>25</sup> Loftus, C. (2019) With over a thousand lone parent families homeless, are we repeating the mistakes of our past?

<https://www.focusireland.ie/with-over-a-thousand-lone-parent-families-homeless-are-we-repeating-the-mistakes-of-our-past/>

<sup>26</sup> Russell, H., Privalko, I., McGinnity, F. & Enright, S. (2021) Monitoring Adequate Housing in Ireland <https://www.esri.ie/publications/monitoring-adequate-housing-in-ireland>

<sup>27</sup> *ibid*

<sup>28</sup> RTE News Report, 14<sup>th</sup> September 2021, 'Lone parents and children account for 53% of all homeless families – report' <https://www.rte.ie/news/ireland/2021/0914/1246582-lone-parents-housing-report/>

access affordable housing and are at greatest risk of homelessness.<sup>29</sup> The CSO Survey of Income and Living Conditions for 2021 showed that 11.6% of the population were at risk of poverty before housing costs, but that rose to 19% after housing costs were paid.<sup>30</sup>

Social housing is available for any household that is not able to meet the cost of their housing needs and it is an important tool in reducing homelessness and poverty. Tenants pay a differential rate based on their income. In the aftermath of the financial crash in 2008, there was a fall in the development of new social housing units. In 2007, the combined provision by Local Authorities and Approved Housing Bodies was 8,673. However, this fell dramatically, to less than 760 units in 2013 and 2014.<sup>31</sup>

There are now over 120,000 households in need of social housing. There are currently 61,880 households on the social housing waiting lists, as of November 2020<sup>32</sup> and also a further 59,821 households are in private rented tenancies supported by HAP as at Q4 2020.<sup>33</sup>

The Government's strategy '*Housing for All*' strategy commits to providing an additional 90,000 social housing units by the end of 2030, so it is clear that the private rental sector will still be essential to meet the needs of households over the coming decade. It is therefore essential that (i) social households are supported while they are waiting in the private rental sector and (ii) that landlords are incentivised to remain in the rental market, as we are already seeing a reduction in the number of properties available to rent.<sup>34</sup>

HAP (Housing Assistance Payment) has replaced rent supplement as the main financial support for people on the social housing waiting list to access financial support for their housing needs. HAP is an excellent homeless prevention measure and housing financial support that is helping people exit homelessness. A study from the Central Statistics Office (CSO) shows that one fifth (21.1%) of all HAP Households in 2019 were referred from homeless accommodation. The December 2021 quarterly Homeless Progress Report from the Department of Housing, showed that HAP was the main exit from homelessness in 2021, with an average of 69% of homeless exits each quarter occurring due to HAP tenancies in the private market.<sup>35</sup> However, HAP limits and landlord top-ups are pushing households into poverty.<sup>36</sup> HAP households pay the local authority a differential rent similar to all social housing tenants, but in many instances, they must also pay a top-up to the landlord. The CSO SILC 2021 provided indisputable proof that housing support payments are placing households at a greater risk of poverty. Households in receipt of HAP had an 'at risk of

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<sup>29</sup> Department of Housing (2021) Homeless Report April 2021

<https://www.gov.ie/en/publication/2e889-homeless-report-april-2022/>

<sup>30</sup> CSO (2021)

<sup>31</sup> Malone, P (2020) Housing: Social Housing Outputs and Stock

[https://publicpolicy.ie/downloads/papers/2020/Social\\_Housing\\_Outputs\\_and\\_Stock\\_2020.pdf](https://publicpolicy.ie/downloads/papers/2020/Social_Housing_Outputs_and_Stock_2020.pdf)

<sup>32</sup> Department of Housing Summary of Social Housing Assessments 2020 – Key Findings From [Department of Housing, Local Government and Heritage](#) Published on 9 March 2021

<sup>33</sup> HAP Exchequer Spend Landlord Payments 2019 – 2020

<sup>34</sup> Simon Community of Ireland (2022) Locked out of the Market Study in March 2022

<https://www.simon.ie/wp-content/uploads/2022/04/Locked-Out-of-the-Market-March-2022.pdf>

<sup>35</sup> Department of Housing (2021) Homeless Quarterly Progress Report:

<https://www.gov.ie/en/publication/c83d9-homeless-quarterly-progress-report-for-q4-2021/>

<sup>36</sup> Threshold and SVP (2019) The Housing Assistance Payment: Making the Right Input

[https://www.threshold.ie/assets/files/pdf/00881\\_hap\\_survey\\_report\\_2019\\_-\\_web.pdf](https://www.threshold.ie/assets/files/pdf/00881_hap_survey_report_2019_-_web.pdf)

poverty rate' of 10.9% before housing costs but this increased by more than four-fold to 59.1% after they paid their housing costs.

Another issue impacting lone parents is that Mortgage Interest Supplement was abolished in 2014 and since then, there is no financial support for households with a mortgage. If there is a family breakdown and a financially dependent parent remains in the home with children, they must meet their own housing costs from a social welfare payment. In addition, where a court orders a non-custodial parent to discharge the mortgage, the Department of Social Protection (DSP) assesses payments made to a mortgage provider as maintenance and reduces the social welfare payment as if it was cash received by the custodial parent. There is a housing income disregard of €95.23 which has not increased since 1997 and is not reflective of current housing costs. This means that a custodial parent may often have to choose between choosing to have the mortgage paid but forfeiting an adequate social welfare income for their family or allowing the mortgage to fall into arrears and put the family at risk of homelessness. It is welcome that DSP provides rent supplement for parents to escape domestic violence but does not support the victim and children to remain in the family home, although there are plans to address this in the Third National Strategy on Domestic, Sexual and Gender Based Violence.

Homelessness is devastating for families – it causes trauma and can do life-long damage to the health and well-being of children and parents. NOPFA believe adequate housing should be viewed as a fundamental human right and that housing policy should recognise the unique needs of one parent families and include targeted measures to help them.

#### **Recommendations for Budget 2023:**

- Establish a specific 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 with responsibility 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.
- Local authorities should ensure that the principle that no households should fall below an absolute minimum level of income after paying for their accommodation (as set out in Social Welfare Consolidation Act 2005) is applied to HAP households. In addition, no household should pay more than 30% of their net income on housing costs. Where legally allowable rent increases cause these safeguards to be breached, HAP subsidies should be increased at least in line with market rents.
- Reopen Mortgage Interest Supplement to new applicants to prevent families entering into homelessness.
- Exclude mortgage payments from assessment of lone parent social welfare payments.

#### 4. End child poverty by developing and implementing a comprehensive whole of government national strategy

Poverty causes negative outcomes for children.<sup>37</sup> Over-time, the cumulative effect of poverty in childhood has a detrimental effect that can last into and throughout adulthood.<sup>38</sup> Children in one parent families in Ireland are extremely vulnerable to poverty and deprivation. This is because one parent families remain the group most at risk of poverty in the State. One out of every seven one parent families in Ireland live in consistent poverty (13.1%), almost one in four are at risk of poverty (22.8%) and almost half of one parent families experience enforced material deprivation (44.9%).<sup>39</sup> There is a deep inequality at play. Children in one parent families are around four times more likely to experience consistent poverty or material deprivation than children in two-parent families.<sup>40</sup>

A progressive, strategic approach to poverty reduction is proven to have a transformative effect on poverty rates in vulnerable cohorts. Evidence of this can be found in the significant success in addressing poverty in older adult households in recent years.<sup>41</sup> An adequate State pension has been shown to have protected older adults from the increases in material deprivation experienced by other cohorts during the Great Recession.<sup>42</sup> Further evidence of the protective power of social income adequacy was demonstrated by the positive effect the Pandemic Unemployment Payment and Wage Subsidy Schemes had on poverty rates between 2020 and 2021.

Child poverty in one parent families is not inevitable; but NOPFA believes a coordinated, cross Government approach is the only way to ensure a substantial, sustainable reduction. Such an approach must include specific targets and measures to reduce poverty in one parent families with a focus on access to education, public childcare, quality employment, effective system of child maintenance and income adequacy.

Data from the Growing up in Ireland study shows that 52% of non-resident parents make no maintenance payments, 37% make regular payments and 11% make irregular payments 'as required'.<sup>43</sup> Only 35% of parents in receipt of OPFP receive child maintenance.<sup>44</sup> Unlike other jurisdictions, child maintenance is seen largely as a personal, parental obligation and therefore a matter of private Family Law. If there is an issue with payments, parents are

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<sup>37</sup> Maître, B., Russel, H., Smyth, E. (2021).

<sup>38</sup> UNICEF. (2017) *A World Free from Child Poverty*. New York: UNICEF. <https://www.unicef.org/reports/world-free-child-poverty>

<sup>39</sup> Central Statistics Office, (2022).

<sup>40</sup> Ibid

<sup>41</sup> Vincentian Partnership for Social Justice, (2021). *MESL 2021 Annual Update*. [www.budgeting.ie/download/pdf/mesl\\_2021\\_annual\\_update.pdf](http://www.budgeting.ie/download/pdf/mesl_2021_annual_update.pdf)

<sup>42</sup> Roantree B., Maître B. And McTague A. (2021). *Poverty, Income Inequality and Living Standards in Ireland*. Dublin: ESRI and Community Foundation Ireland. [https://www.esri.ie/system/files/publications/BKMNEXT412\\_1.pdf](https://www.esri.ie/system/files/publications/BKMNEXT412_1.pdf)

<sup>43</sup> Murray, A., McNamara, E., Williams, J., Smyth, E. (2019) *Growing up in Ireland national longitudinal study of children: The lives of 5-year-olds, report 9*, Dublin: Department of Children and Youth Affairs, [www.esri.ie/system/files/publications/SUSTAT71.pdf](http://www.esri.ie/system/files/publications/SUSTAT71.pdf)

<sup>44</sup> Joint Committee on Social Protection Report on the Position of Lone Parents in Ireland (2016) <https://webarchive.oireachtas.ie/parliament/media/committees/socialprotection/reports/joint-committee-on-social-protection-report-on-the-position-of-lone-parents-in-ireland-june-2017.pdf>

forced into an adversarial and costly court system. NOPFA believes child maintenance is a key child poverty issue which must be rectified.

### **Recommendations for Budget 2023**

- Develop a National Child Poverty Action Plan and establish a dedicated office to drive its implementation. The plan should have a focus on supporting one parent families out of poverty through education, training and employment.
- Child Maintenance should be fully decoupled from social protection payments and be treated as a non-means-tested, non-taxable income for children, as with Child Benefit, to support one parent families out of poverty.
- Increase the Qualified Child Increase by €12 for children over 12 and by €7 for children under 12.
- Commit to benchmarking our social protection system to the cost of a Minimum Essential Standard of Living to ensure everyone has enough to live a decent and dignified life.

## **5. Provide sustainable routes out of poverty by facilitating access to education and training**

Lone parent participation in education decreased by approximately 20% between 2011 and 2016.<sup>45</sup> The reasons for this trend are complex and varied, but as with accessing employment, barriers to education are significant. As with employment, the time and work needed to balance parenting with attendance at classes and study can be prohibitive. Significant financial barriers also exist, with one in five lone parents in Ireland unable to access formal education for financial reasons.<sup>46</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>47</sup>

The SUSI Grant Scheme is the main financial support scheme for people studying in Ireland. SUSI is an integral part of a system of support which lone parents need to access education, particularly at third level. 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 applicants must meet are excluding a significant cohort of lone parents from accessing education. Full time courses are often not accessible to people parenting alone and the approach towards lone parents is often rigid and lacking in nuance. 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.<sup>48</sup> 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

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<sup>45</sup> Census 2016. <http://www.cso.ie/en/census/>

<sup>46</sup> SVP (2019) 'Working, Parenting, Struggling? An analysis of the employment and living conditions of one parent families in Ireland.' [https://issuu.com/svp15/docs/working\\_\\_parenting\\_and\\_struggling-\\_1?e=25010855/7145612](https://issuu.com/svp15/docs/working__parenting_and_struggling-_1?e=25010855/7145612)

<sup>47</sup> Census 2016. <http://www.cso.ie/en/census/>

<sup>48</sup> INDECON (2022) Review of the Student Grant Scheme <https://www.gov.ie/en/policy-information/49e56-future-funding-in-higher-education/>

students.<sup>49</sup> To increase the participation of lone parents in further education, this commitment must be progressed in Budget 2023.

In addition, anomalies created by the cuts and changes to the OPF in 2014 mean that parents in receipt of Rent Supplement can not access the same level of support as parents in social housing or HAP tenancies. The INDECON SUSI review noted these anomalies and its impact on lone parents, recommending that they are addressed through targeted measures as part of the forthcoming National Plan for Equity of Access.

### **Recommendations for Budget 2023**

- Make SUSI available to parents engaging in education on a part-time basis recognising the additional caring and work responsibility of lone parents.
- Address the anomaly by which lone parents and people with a disability in receipt of Rent Supplement and DA/OFP/JST, who want to take up education or training are not eligible for SUSI maintenance.

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<sup>49</sup> Minister Harris publishes landmark policy on funding higher education and reducing the cost of education for families:  
<https://www.gov.ie/en/press-release/11787-landmark-policy-funding-higher-education-reducing-cost-for-families/>