



In Transit?

Documenting the lived experiences of welfare, working and caring for one-parent families claiming Jobseeker's Transitional Payment.

Policy Brief

This research, conducted in conjunction with One Family, set out to document the lived experiences of Jobseeker's Transitional Payment (JST) recipients and to explore how JST is working 'on the ground'. Because JST is a relatively new payment in the Irish social welfare system, little is known about how it is experienced by recipients. Furthermore, because people living in single parent households are consistently over-represented in poverty statistics across all metrics (at risk of poverty, enforced deprivation and consistent poverty), how caregivers in one-parent households experience a policy that is designed with such households in mind represents important work.

The research was qualitative in nature and based on data collected via one focus group coupled with a series of ten interviews. A substantial review of the literature was also undertaken, and this was used to frame the research. Available statistics, along with statistics obtained via parliamentary questions, are also used to inform the research. The core aims for this research were as follows:

- Develop an in-depth understanding of the lived experiences of the recipients of JST.
- Develop an understanding of how JST policy is working 'on the ground'.
- Document the challenges and benefits associated with the payment.
- Develop a claimant-based user guide as a resource for new entrants to the payment scheme.
- Generate research data of relevance to One Family and related support and advocacy groups in their work with one-parent families and their policy work in terms of the future direction of JST.

Findings & Recommendations

The key findings and recommendations from this study are as follows:

1. One-parent families are not a generic group. The lives of caregivers in one-parent families are often complex. Moreover, the level of knowledge on precisely how JST works and who it is suitable for varies within and between those tasked with administering the payment and this is reflected in the testimony of the research participants. This made it difficult for some of the participants to get a full sense of what to expect when receiving JST and of how the payment was likely to impact on their already complex lives.

Recommendation: Social protection staff who oversee the administration of JST should be trained in the specifics of the payment so that they can guide new entrants through their rights, entitlements, and responsibilities in an informed and helpful manner. Enhanced awareness of the lived realities facing those in one-parent households should also inform this training.

2. For many of the research participants, changing from One-Parent Family Payment (OFP) to JST was difficult and represented a period of often intense uncertainty about what to expect from the payment and what was expected of them.

Recommendations: In order to reduce the anxiety associated with uncertainty and ahead of transitioning onto JST, new scheme entrants should be fully appraised of precisely how the payment works and what is expected of them in a systematic and comprehensive fashion as a matter of course. Moreover, new entrants should be fully informed in advance of their payment rate, of how it is calculated and of any secondary benefits they are entitled to. This should be 'built in' to how the payment is managed across all regions so that access to essential information is not limited by local tendencies. Similar information should be made available to new scheme entrants who are not transitioning from OFP.

3. Many of the research participants were frustrated by a lack of training, educational and work opportunities commensurate with their interests, levels of education, existing skills and prior work experience. Participants often indicated that what was on offer was likely to be of little benefit to them or did not suit their own goals, ambitions and level of skill and experience.

Recommendation: A more personalised approach to offering training, education and work opportunities which takes account of claimant interests and ambitions alongside existing skills and experience should be introduced. This is likely to be welcomed by claimants while also increasing the likelihood of a sustained transition to meaningful work. Such an approach is exemplified by One Family's New Futures Employability programme funded by the EU and delivered in collaboration with the DSP in the North East.¹ This is a programme which should be mainstreamed and accessible to all lone-parents nationally.

4. JST centres around the idea of encouraging caregivers in one-parent households to transition into work. However, for many of the research participants, having access to appropriate childcare, and having the means to finance it has proved to be a significant barrier. The availability of school-age childcare, particularly age-appropriate care for older children, is often not available, patchy at best and largely unregulated. Consequently, this leads to reduced options with respect to taking up work.

Recommendation: Appropriate school-age childcare, including older children, must be factored into any policy designed to encourage caregivers in one-parent households to transition into paid employment. Taken in isolation, JST does not offer the realistic possibility of a successful transition into the workforce for many claimants who will have continuing childcare needs after their youngest child has turned seven. Therefore, a policy which compliments JST and is designed to assist caregivers in one-parent households to manage the upfront costs associated with childcare is more likely to make the overall aims of this transitional payment successful.

5. Many of the participants in the study spoke about encountering a coercive and threatening tone and feeling as though they might be sanctioned as result of their interactions with payment administrators both in-person and through the tone of correspondence they received. Overall, the research findings suggested that in many cases, the way in which claimants were treated and received was inconsistent and likely to depend on the practice approach of the specific administrator. Moreover, in terms of how the payment was managed, participants spoke about being 'cut off' from their payment unexpectedly and without prior

¹New Futures <https://onefamily.ie/education-development/employability-programmes/employability-programmes-new-futures/>

explanation, often because they had unknowingly failed to comply with an aspect of payment condition (for example, signing-on or attending a meeting). The findings also suggest that stopping payments or the practice of diverting payments to alternative points of collection represents a strategy on the part of payment administrators in the context of prompting contact from claimants who would resultingly be forced to follow-up.

Recommendations: The tone of interactions with JST claimants should be re-evaluated both in the context of personal interactions and in standard correspondence. In the context of encouraging a transition to paid employment, a supportive and encouraging approach to communication with claimants is much more likely to produce desired outcomes. Where claimants have failed to comply with an aspect of their payment conditions, they should be contacted and offered an opportunity resolve the issue rather than having their payment stopped or diverted. This is particularly important for claimants who are reliant on JST as a primary strand of income. Where payment administrators are seeking to make contact with claimants, doing so directly by letter, by phone, or by email is preferable to taking steps which affect a claimant's payment. In addition, a documented policy of number and types of communication attempts with a customer should be maintained for transparency and consistency.

6. Depending on individual circumstances, there are a number of potential financial ramifications for claimants taking up JST and this emerged in the testimony of some of the research participants. These ramifications involve self-employment for which there are no earning disregards, along with entitlement to Working Family Payment (WFP) which potentially allows low-income families to supplement their earnings. In the case of self-employment, this is effectively disincentivised on the basis that earnings realised through self-employment will adversely affect a claimant's payment rate. Perversely, this appears to run contrary to the overall ethos of JST and may, in some instances, result in some claimants

ceasing to work on a self-employed basis as was reflected in this study. With respect to the WFP, lack of entitlement potentially puts JST claimants at a financial disadvantage and effectively disincentivises the take-up of work within wage brackets that would otherwise be supplemented through WFP.

Recommendations: The financial ramifications described above should be looked at carefully in order to make JST a more effective and financially viable social protection option. In the first instance WFP should be made available to recipients of JST. Moreover, earnings from self-employment should also be reconsidered and brought in line with how such earnings are treated under OFP by being subject to the same scale of means testing.

7. Many of the research participants spoke about what they saw as the arbitrary and illogical nature of having to transition onto standard Jobseeker's Allowance (JSA) once their youngest child turns 14, when they will then be required to be available for and actively seeking work. Participants spoke about how childcare requirements not only continue after this point, but that such requirements do not diminish in intensity. Participants noted that this transition to JSA can provoke anxiety and a sense of precarity. Furthermore, when the transition to JSA is not coupled with adequate childcare provision in the context of an enhanced expectation to seek and take-up work, this can frustrate rather than enhance job seeking potential.

Recommendations: Caregivers in one-parent households should be allowed to continue on JST until their youngest child reaches the end of second level education if their circumstances are such that they wish to do so. This would allow for a much more gradual and resultingly child and family friendly transition to the work force. Moreover, it extends the time in which caregivers in single parent households can seek to upskill by pursuing training and education which in turn is likely to be of substantial benefit when seeking to re-enter the workforce.

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