

#Budget24 #EndChildPoverty



1. INTRODUCTION

"I worry can I afford to turn the oven on to make my child a pizza."

- Mother of two

One Family is Ireland's national organisation for people parenting alone, sharing parenting, and separating. We were established in 1972 as Cherish and provide specialist parenting, therapeutic and family support services around Ireland. 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. This submission is informed by our direct work with one-parent families and our role representing these families at a local and national level over more than 50 years.

As we advance towards the announcement of budgetary measures for 2024, many one-parent families find themselves at risk of drowning from the swell produced by multiple crises in Ireland today. Since last year, the rise in the cost-of-living has compounded the crises in housing, child poverty and childcare that precipitated it. One-parent families are bearing the brunt of each of these individual crises; they are more likely to experience homelessness and housing insecurity, higher rates of poverty than two-parent families and are more dependent on access to early years and school-aged childcare. One-parent families cannot continue to be left to flounder by Government and policy makers.

Budget 2023 saw a €90.4 billion expenditure, the largest in the history of the State.¹ Yet, universal and once-off emergency payments aside, Budget 2023 provided no targeted measures to reduce poverty or housing insecurity in one-parent households. Analysis from the ESRI confirmed lone parent households were slightly worse off in 2023 compared with price adjusted policies.² While the once-off cost of living measures were welcome, in most one-parent households they have not fully offset the enormous energy and food costs families are experiencing, and in many cases they were used to pay arrears.

"Paying energy credits to everyone at the same rate. I understand this was the quickest measure - to not have means testing or any sort of thing -but it felt really unfair."

- Mother of one

The inadequacy of the once-off measures to address cost of living increases for one-parent families was highlighted by the Vincentian MESL Research Centre in its post-Budget analysis. In Q4 of 2022 a one-parent family with two children (one in pre-school and one in primary school) faced a shortfall of \in 5.26 per week and for those with an older child this rose to \in 78.59 per week. However, in 2023 these shortfalls increased to \in 14.73 and \in 93.32 respectively. The research notes that 'the gradual progress made towards adequacy of income supports is likely to reverse in 2023'.³

1. INTRODUCTION

Budget 2023 was not a child friendly budget. The €2 increase for children living in social welfare dependent families, was vastly insufficient to prevent increases in deprivation and child poverty. This is especially true for families with children over 12, who will not benefit from free primary school books or reductions in childcare costs. Families with older children experience higher rates of deprivation and are most lacking material needs. Children over 14 in lone parent households have the added risk associated with their parent being moved from Jobseeker's Transitional Payment (JST), a support which acknowledges their care needs, to Jobseekers Allowance (JA), which doesn't.

"It's such a disgusting insult to think that a child can be taken care of for €40 or whatever . . . It's actually inhumane."

- Mother of two

Despite inflation slowing in the first half of 2023, there has been little impact on the real cost to families of essentials such as food, fuel or clothing. The latest analysis shows that one-parent households continue to demonstrate the greatest depth of income adequacy compared to equivalent two parent household cases. Worryingly, there is also a deterioration in the depth of income inadequacy found among these families - 24 one-parent cases now show income meeting less than 80% of MESL need (compared to 8 cases in 2022), with 3 cases showing income meeting less than 70% of needs.⁴

"I definitely feel caught, like I'm in a bit of a trap . . . I just can't find my way out of it."

- Mother of three

Universal payments are costly and do little to reduce poverty. Resources are far more effective when targeted towards those most impacted by rises in cost-of-living. We know that those living on the lowest incomes face the highest rate of inflation. Between March 2022 and March 2023 one-parent households experienced a higher rate of inflation than nearly all other household types.⁵

The causes of high rates of poverty in one-parent households are well known and researched. There is also a wealth of evidence on the solutions needed to reduce the higher risk of poverty in one-parent families. More than a dozen evidence-based policy papers have been published since 2016, most notably the 2017 Joint Oireachtas Committee Report on the Position of Lone Parents in Ireland which is referenced in the Programme for Government.⁶ Yet, despite all this evidence, targeted interventions to reduce poverty in one-parent households were still absent from last year's Budget.

The Programme for Government commits "...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". Budget 2024 must include specific measures to support one-parent families if there is to be a meaningful chance of achieving this aspiration and reducing poverty in the lifetime of this Government.

2. About One-Parent Families in Ireland

One-parent families in Ireland are made up by a diverse range of family types. One-parent families are the group most at risk of poverty in Ireland today. They are consistently over represented in poverty, homelessness and deprivation statistics.

Children in one-parent families are almost three times more likely to experience poverty than children in two-parent families.⁸ One-parent households are also more likely to be in low paying, insecure jobs and experience a five times higher rate of in-work poverty than two-parent households.⁹

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.¹⁰
- 23.8 per cent of one-parent families are at risk of poverty, compared to 13.1 per cent of the overall population.*
- 1 in 7 households with one adult with children live in consistent poverty.*
- 1 in 2 households with one adult and children experience deprivation (43.5 per cent).*
- One-adult households with children are the most likely to be experiencing at least some level of difficulty (75.9 per cent) in making ends meet, with one in ten (9.8 per cent) experiencing great difficulty.¹¹
- 56 per cent of families living in emergency accommodation are one-parent families.¹²

* Census 2016 Reports - Central Statistics Office

Cost-of-Living Impact on One-Parent Families in 2022



47% of lone parent households had cut back on heating and electricity.

37% of lone parent households had cut back on essentials like food.





30% of lone parent households had gone into debt or used savings to cover energy bills.

St Vincent de Paul (2022)

The high rates of poverty and deprivation experienced by one-parent families have persisted through boom and bust, during and after the COVID-19 pandemic. Now, during the period of extreme inflation one-parent families are feeling the effects of the rapid rise in the cost-of-living more acutely than other household types.

Research commissioned by SVP and collected by RED C in 2022 found lone parent households face a much higher burden of cost-of-living increases than other household types. Almost half (47 per cent) of lone parent households had cut back on heating and electricity, 37 per cent had cut back on essentials like food and almost a third (30 per cent) had gone into debt or used savings to cover energy bills.¹³

3. Keeping Families Afloat

Income from social protection is a lifeline for many one-parent families. Social protection income support for one-parent families is also an essential tool used by Government to reduce child poverty.¹⁴ Yet the unprecedented rises in inflation in recent years and months have meant that current social protection rates are insufficient to keep families afloat.

Government must focus on meaningful and sustainable increases to social protection payments in Budget 2024 if they are to have any chance of reducing the risk of poverty for one-parent families. Indeed, research from the Economic and Social Research Institute has shown that to reduce consistent poverty and deprivation rates, Government should target income supports at lone parents and people with disabilities and their families.¹⁵

"Every time I go shopping I'm just like Jesus Christ it's gone up again."

- Father of two

Due to the cost-of-living crisis, anything less than a €27.50 adjustment in core social welfare rates will be a real-term cut. This is the absolute minimum required to prevent individuals and families being pulled deeper into poverty. Data from the Vincentian MESL Research Centre shows that an adjustment of €27.50 would be needed to restore the real value of core working age payments to 2020 levels but may need to rise to €31 at the end of 2024 depending on forecast inflation. The cost of the basket of goods needed to ensure Minimum Essential Standard of Living (MESL) has risen by 18.9 per cent since 2020.

Social income is vital in providing a MESL, and the benefits of this approach are well-documented. ¹⁷ This is demonstrated by the positive impact adequate social income has had for the outcomes of older age groups in Ireland in recent years and the protective effect of the Pandemic Unemployment Payment, models which should be replicated to reduce child poverty. ¹⁸

One-parent households consistently demonstrate among the greatest rates of income inadequacy and the depth of this income shortfall has deepened in the last year.¹⁹ 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.

Governments should target income supports at lone parents and people with disabilities and their families.

ESRI

3. Keeping Families Afloat

For families sharing parenting the Single Person Child Carer Credit (SPCCC) in its current form is a source of inequity. Firstly, the standard rate band is €4,000 lower for a parent in receipt of the SPCCC than a two-parent household on one-income. Secondly, only one parent can avail of the SPCCC even in cases where parenting responsibility is shared equally. In equal custody arrangements, the parent in receipt of Child Benefit automatically receives eligibility for SPCCC, but if they do not take up the credit they must opt to allow access to the child's other parent. This leaves a most unusual and unsatisfactory process, whereby one person has power over another person's eligibility for a tax credit.

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 linked to the parent rather than to the child, meaning children in one-parent families receive half the dedicated, state-supported time with a caregiver in their first year (seven weeks) as children in a two-parent family (fourteen weeks). A significant increase in the Increase for a Qualified Child (IQC) payment is essential to provide a meaningful reduction in poverty in one-parent families.

Our asks:

Longer-term investment: Commit to benchmarking Ireland's social protection system to the cost of a Minimum Essential Standard of Living to ensure everyone can has an adequate and dignified life.

Extend entitlement to the Living Alone Allowance, Telephone Allowance and Household Benefits Package to one-parent households in recognition that they rely on a single long-term social welfare payment and are at a much greater risk of poverty and income inadequacy than two adult households (Department of Social Protection (DSP) - €5.11 million).^{20 21}

- Combat inflationary cuts to social protection by increasing core social welfare rates by €27.50 as recommended by the Vincentian MESL Research Centre. (DSP - €2.035 billion)²²
- Exclude One-Parent Family Payment (OFP) and Jobseekers Transitional Payment (JST) from the medical card assessment. The Working Family Payment (WFP) is already excluded, and this anomaly acts as a barrier for some lone parents to take up employment. (Department of Health (DoH))
- Increase the standard rate band for the SPCCC to be equal to that of a one earner married/civil partnership taxpayer unit. (Department of Finance (DoF) - €16 million)²³
- Remove the requirement for a primary claimant to relinquish entitlement to the SPCCC. 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. (**DoF**)
- 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)²⁴

"The most important thing to me since my daughter has been born has just been getting back on my own two feet and living independently."

- Mother of one

4. Stopping the Flow of Children into Poverty

Inflation has seen the cost to families of keeping their heads above water increase rapidly in the last year alone. For example, grocery price inflation was 16.5 per cent from 19 February to 14 May, when compared with the same period last year.²⁵ Yet, the impact of recent inflation is just one area where families are struggling to provide for their children; the cost of education, childcare and housing are issues which have been contributing to child poverty for the last decade. Furthermore, during times of crisis, such as the global financial downturn, the housing crisis, and the pandemic, children have been at the sharp end of negative outcomes.

"They're not looking at those figures based on the human being at the end of them. Because if they were, and they were considering their own children . . . they would spend that on a lunch."

- Father of one

We know poverty has long lasting effects, particularly for children. Evidence shows the strong relationship between child poverty and negative outcomes for children, as well as the cumulative negative effect of persistent exposure to poverty. Poverty damages children's lives today, as well as their chances in later life. 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 have an almost three times higher chance of living in poverty than the rest of the population. The report of the Commission on Taxation and Welfare Reform identifies child poverty in one-parent households as a key

issue in need of urgent action.²⁹

The establishment of a Child Poverty and Wellbeing Unit within the Department of An Taoiseach is a welcome development. The publication of the Murphy Review Group on child maintenance was another welcome development since last year's Budget. The ending of means-testing of child maintenance and the abolition of the requirement to seek means from the liable relative by the Department of Social Protection will have a positive impact on child poverty; however, there are still other areas of Government policy where child maintenance is assessable as means (e.g. to access local authority housing and the National Childcare Scheme). Establishing an independent child maintenance agency to regulate and enforce the payment of maintenance could, for example, ensure maintenance rates increase in line with the current rise in the cost-of-living, without it the impact of insufficient and unpaid maintenance to child poverty rates will continue.

"It's actually inhumane. I think we'll look back in years to come and see those figures and go 'Is that how they value children?"

- Mother of one

The current situation in which a family loses eligibility to Child Benefit when a child reaches 18 years but remains in school causes financial difficulties for parents and can be a contributing factor to early school leaving. Expansion of the ECCE Scheme in recent years means children are starting school later, ultimately increasing the age at which they will finish school. Targeting a Child Benefit-like payment to low-income families, via the Back to School Clothing and Footwear Allowance, would be a positive and progressive measure to tackle school costs and educational disadvantage.

4. Stopping the Flow of Children into Poverty

Our asks:

Longer-term investment: Develop an independent child maintenance body to regulate and oversee the administration of maintenance, thereby taking child maintenance out of the solely private sphere and reducing child poverty.

- Increase the IQC payment by €15 for children over 12 years and €10 for children under 12 years. (**DSP** €178 million)^{30 31}
- Develop a dedicated national action plan that delivers the systemic change that is needed to reverse the tide of child poverty. (Department of Taoiseach (DoT))
- Remove Child Benefit and child maintenance as assessable means for access to all public schemes and supports. (**DoT**)
- Provide funding for the first phase of expansion of the Hot School Meals Programme to all DEIS primary and secondary schools and Special Schools to provide a hot school meal in 2024. (**DSP** €14 million)^{32 33}
- Make a child benefit type payment available to young people over the age of 18 who are still in school and in receipt of the Back to School Footwear Allowance. (DSP - €65 million)³⁴

"Her father has stopped paying maintenance. One week it might come through and I might not get it for another five weeks. I approached him and he stopped maintenance completely. Now I'm looking at these stacking things like the increase in cost of food, increase in cost of fuel, increase in cost of insurance, increase in cost of ESB increase in anything that my kids need. Shoes, whatever they need. Everything's going up and without maintenance what's coming in is also coming down. And the stress has been phenomenal, the stress is huge."

- Mother of one

We know children in one-parent families have an almost three times higher chance of living in poverty than the rest of the population.

Central Statistics Office (2023)

5. Making Work Pay

Working parents should be able to afford a decent standard of living for their family; yet in-work poverty is on the rise and one-parent families are particularly vulnerable. In 2022 the number of people in employment who were experiencing poverty increased by 40 per cent.³⁵ 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.³⁶ 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.³⁷

"And it's not for a lack of knowledge of how to do it, it's just hitting brick walls."

- Mother of one

Evidence shows only full-time employment is sufficient to lift one-parent families out of poverty.³⁸ Yet, policies designed to support one-parent families must take the additional caring needs lone parents have in to account. 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 creates. It is important that access to in-work supports is equitable for people regardless of family type.

There are 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, the move from Jobseekers Transitional payment (JST) to Jobseekers Allowance (JA) when a parent's youngest child turns fourteen can lead to a loss of income upward of €50 per week. In

addition to this, we know caring responsibilities do not end when a child is 14 and this move comes at a time when the cost of raising a child increases steeply.³⁹ Those transitioning from One-Parent Family Payment (OPF) to JST who are self-employed, encounter another sharp decline in income as the €165 earnings disregard is removed, unlike those who are PAYE workers.

All of these issues and more were included in the findings of the recent *In Transit?* research report into the lived experiences of claimants of JST, carried out by University College Cork and Trinity College Dublin in partnership with One Family.⁴⁰ The research also pointed to a number of practice issues, such as not notifying claimants their payment had moved post office, which negatively impacted parents. Another piece of research launched by One Family in 2022 investigating the experiences of parents accessing public services pointed to a failing by some Departmental staff to uphold their obligations under the Public Sector Human Rights and Equality Duty and recommended training for staff as a key finding.⁴¹ The Department of Social Protection is yet to publish a Public Sector Duty plan.

According to research, increasing the rate of Working Family Payment (WFP) is extremely effective in reducing poverty and deprivation.⁴² While the €500 lump sum cost-of-living measure announced as part of Budget 2023 was welcome, it was not sustainable and for many families went towards plugging a gap in arrears. It is vital that increases to WFP are at a rate sufficient to keep up with the pace of inflation and total access to benefits is considered. 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. Insufficient support for one-parent families directly contributes to the high rates of poverty and deprivation in these families.

5. Making Work Pay

Our asks:

Longer-term investment: 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)

- Extend Jobseekers Transitional Payment (JST) 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**)⁴³
- Allow the same earnings disregard (€165 currently) for parents in receipt of Jobseeker Transitional Payment who are self-employed as is applied to parents who are employees. In 2021, the latest year data is available for, self-employed people accounted for 185 JST recipients. (DSP)⁴⁴
- 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**)
- Reduce the weekly work threshold for Working Family Payment to 15 hours per week for one-parent households to increase their earning capacity.
 (DSP)

"JST most definitely should be extended to 18, or when a child leaves school . . . My youngest was 13 going on 14. I'm not comfortable with leaving my 13 year old in the house at 8am, when I don't get home until 7pm. I don't think that's okay . . . You're also placing children in vulnerable positions, you're placing a demand on a parent who is stuck between needing to earn money and wanting to get out of poverty."

- Mother of two

6. Housing & Energy

The length and depth of Ireland's housing crisis is a clear indictment of the inadequacy of policy responses by successive governments. Throughout this crisis 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. 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. 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.

Since the removal of the ban on evictions in April 2023 there has been a marked increase the number of one-parent families entering homelessness. In April there was a 7 per cent increase in the number of one-parent families entering emergency accommodation, this compared with 2.25 per cent of the overall population.⁴⁷ 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.

The effects of the housing crisis are being exacerbated by spiralling inflation, particularly steep increases in fuel prices which has seen lower income families struggling to heat their home. An ESRI report published last year reported 29 per cent of households were believed to be in energy poverty, a figure which has likely increased since then.⁴⁸ One-parent families are more likely to experience energy poverty and severe energy poverty than other household types.⁴⁹ Based upon an estimated annual bill, retail gas and electricity prices were 138 per cent higher for gas and 98 per cent higher for electricity in January 2023 v January 2021.⁵⁰

During and after separation, families are at an increased risk of poverty and homelessness. For families where parents are separated or sharing parenting of their children specific housing issues can arise, and often these families are left outside the net of social supports available. Parents who remain living in the family home have no access to mortgage relief and any mortgage repayments received by their child's other parent are assessed as means. The current housing disregard was introduced in 1997 and at €95.23 has not changed in the last 26 years. 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.

"My parent's house is warm, secure, has all the things a baby needs, which is why we're here. It's all part of that trap. If I was the one paying those bills there's no way this house would be as warm as it is, there's just no way I could afford that – even if I wasn't paying rent. And the places I could rent are just not nice, they're not homely."

- Mother of one

6. Housing & Energy

Our asks:

Longer-term investment: 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 strategy 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))

- Apply the principles set out in the Social Welfare Consolidation Act 2005 that no households should fall below an absolute minimum level of income after paying for their accommodation to HAP tenancies via the local authority. (**DHLGH** and **DSP**)
- Identify households at risk of losing their rented accommodation due to rent arrears and develop a joint budget line and protocol between the departments of Social Protection and Housing, Local Government and Heritage to provide financial and tenancy support services in a timely manner to prevent households from entering homelessness. (**DHLGH** and **DSP**)
- Ensure that every child living in homeless accommodation is allocated a child and family support worker. (**DCEDIY**)
- Ensure no household in receipt of HAP pays 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. (**DHLGH**)
- Ensure support for energy costs through the Fuel Allowance are set at an adequate level increase the annual value of the Fuel Allowance by €680.40 to restore its purchasing power, which equates to a weekly increase of €24.30 for a 28 week season. (**DSP**)
- Increase the payable period for Fuel Allowance to 32 weeks to compensate for rising costs. (DSP €58.85 million)⁵¹
- Expand eligibility for the Fuel Allowance to households in receipt of the Working Family Payment to tackle energy poverty in these households. (DSP €23.2 million)⁵²
- Increase the housing disregard for OPF and JST in line with market rents and inflation since 1997. (**DSP**)
- Establish a mechanism to provide people who are sharing parenting and retain an interest in the family home until their child/ren reach adulthood access to housing support schemes. (**DHLGH**)
- Restore Mortgage Interest Supplement on a time-limited basis as exceptional support for households during crisis, such as family breakdown and separation, redundancy, illness etc. to new applicants who are parenting alone or sharing parenting and paying their mortgage alone. (**DSP** and **DoF**)

"When I opened my electricity bill, I couldn't believe it. There's me and two children living in this house; how is this possible?"

7. Education & Care

In Ireland lack of access to quality affordable Early Learning and Care (ELC) and School-Aged Care (SAC) has been one of the most significant barriers to education and employment for one-parent families. As a result, it has also been one of the key contributing factors to child poverty among these families. Despite increased investment in ELC over the last decade, the average state expenditure per child is lower than the OECD average. Critically, Ireland has one of the highest cost of ELC in the OECD.⁵³ The EU Recommendation on Investing in Children recommends Member States increase investment in ELC to reduce child poverty.⁵⁴

The Commission on Taxation and Welfare highlighted the link between lack of affordable childcare and low employment and participation rates among lone parents.⁵⁵ 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.⁵⁶ The Programme for Government commits to introduce a long-term sustainable model of childcare which promotes quality, better outcomes for children and makes a career in childcare more attractive.⁵⁷ Despite these commitments, lack of access to affordable, sustainable, quality care for children of all ages remains a key driver of poverty in one-parent families today.

Barriers to education are significant for people parenting alone. Lone parent participation in education decreased by approximately 20 per cent between 2011 and 2016.⁵⁸ 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 in 2016.⁵⁹ 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.⁶⁰

Lack of affordable, accessible education opportunities prevents parents in one-parent families from accessing quality employment, contributing to high rates of poverty and deprivation. 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 (OFP) payments, a practice that was stopped for recipients of Disability Allowance in 2021.

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. To increase the participation of lone parents in further education, access to SUSI for part-time and blended learning courses must be introduced in Budget 2024. The INDECON SUSI review also noted that SUSI is incompatible with some housing supports and the impact this has on lone parents, recommending it is addressed through targeted measures.⁶²

One Family welcomed the mainstreaming of free school books for all primary school pupils announced as part of Budget 2023. Expansion of the Free School Books Scheme for secondary schools would see households with teenagers gain €174.49 annually or €3.36 weekly.⁶³

7. Education & Care

Our asks:

Longer-term investment: 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**)

- Provide free access (or almost free access) to childcare for families on the lowest incomes by providing higher levels of subsidisation under the National Childcare Scheme for all families in receipt of the Medical Card. This can be achieved by amending the current IT system to include an additional field for Medical Card holders. (DCEDIY)
- Allocate sufficient funding in Budget 2024 to support the implementation of the first phase of the new Equal Participation Model. This should include
 a focus on wraparound services, provision of food and parental support. (DCEDIY)
- 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**) €16.65 million)⁶⁴
- 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)⁶⁵
- 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**)⁶⁶
- Develop a Free-School Books Pilot scheme for DEIS secondary schools as a first phase towards a full expansion of the scheme to all secondary schools.
 (Department of Education (DES) €2 million)

"In some cases, it's not even worth your while if you have to pay for childcare. That's a real challenge . . . that's a huge cost if there's one income coming into the family."

- Mother of two on returning to education

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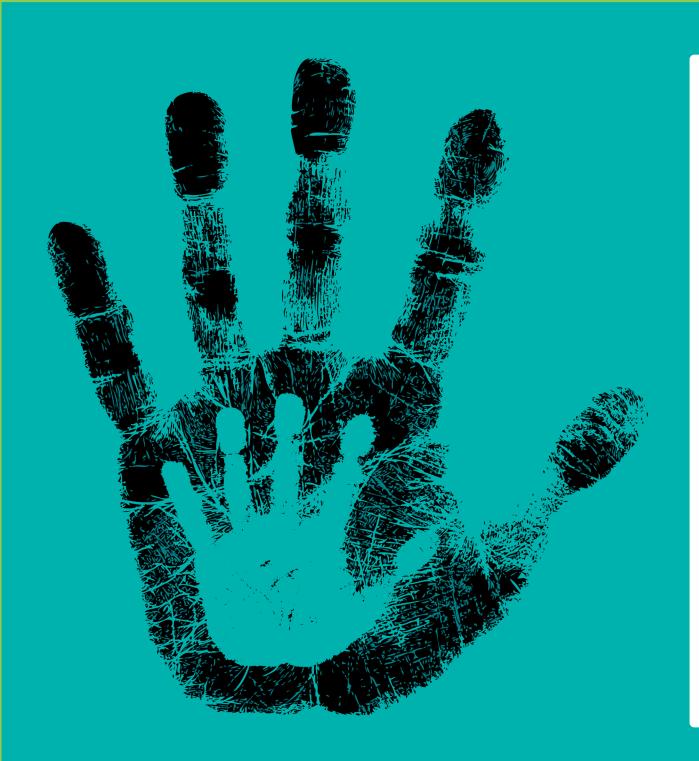
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Carly Bailey

Social Policy Officer

U 01 662 9212

cbailey@onefamily.ie

Karen Kiernan

CEO

U 01 662 9212

kkiernan@onefamily.ie

One Family

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

Charity No - 6525 askonefamily Lo-Call Helpline - 0818 662 212