



Pre-Budget Submission

2025

#Budget25
#EndChildPoverty

1. INTRODUCTION

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. More information on One Family can be found at www.onefamily.ie. This Pre-Budget Submission for Budget 2025 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.

Decisions are now being made ahead of Budget 2025. While Irish policy fully acknowledges the levels of poverty and deprivation that many lone parents and their children are experiencing, annual budgets have failed to target supports which could tackle income inadequacy and provide necessary public services for these families. Our staff work with one-parent families every day and we can see a huge increase in the number of calls coming into our national helpline, especially the past three years. We hear how parents are sacrificing to ensure that their children do not go without food or clothing. They tell us about the level of arrears or debt they are in, just to keep their homes warm. With the establishment of the Child Poverty and Well-being Programme Office and all Government and opposition political parties calling for an end to child poverty, now is the time to ensure one-parent families are properly supported and protected.

Poverty and deprivation among one-parent families is far from a new phenomenon. Lone parent households on lower incomes have and continue to experience significant economic and social disadvantage in Ireland.¹ The most recent SILC (Survey on Income and Living Conditions) data reports that one-parent families have the lowest disposable income of all families with children and deprivation levels remain persistently high at 41.4%, almost two and half times higher than that of two parent households.² On almost every available metric we look at, whether it relates to income inadequacy, rent arrears, energy bill arrears, disconnection figures, housing insecurity, homelessness, or food poverty, lone parents and their children are consistently and disproportionately impacted.

Budget 2024 saw a €96.6 billion expenditure, the largest ever spend since the establishment of the State.³ We acknowledge and welcome the progress that has been made in some areas, in particular the recent changes around child maintenance and social welfare means testing. However, it is well evidenced that core social welfare payments and child related payments have experienced a real term cut, especially the past years.⁴ Like 2023, Budget 2024 included several one-off, temporary cost-of-living measures. There is no doubt that these made a significant difference for many one-parent family households. However, once these temporary measures are withdrawn, we will inevitably see a significant rise in poverty and deprivation rates unless social welfare payments are increased to sufficient levels. We cannot ignore the fact that income inadequacy is a long-standing and persistent problem for lone parents and their children and will continue to be a serious issue into the future unless consistent, targeted supports are provided in Budget 2025 and beyond.

We note that some commentators are calling the cost-of-living crisis all but over. We have seen a welcome reduction in energy prices for example and inflation levels have remained below 5% for more than six consecutive months,⁵ the extraordinary rise in the cost of goods and services over the last four years cannot be overstated. We have experienced unprecedented inflation rates which jumped by 5.4% between 2021 and 2022 alone.⁶ The effective rate of inflation gap between income levels is the widest on record, and low-income families are experiencing an even greater effective rate of inflation than those on higher earnings, intensifying the impact even further.⁷ It is little wonder that one in five one-parent families went into debt last year to meet only the basics.⁸

We are also seeing exceptional increases in the cost of running a household, compounded by the loss of purchasing power experienced by more vulnerable groups dependent on social transfers, including one-parent families. The CSO Consumer Price Index reported that goods and services costing €100 in April 2021, were almost 20% more in April 2023.⁹ Even as prices begin to stabilise, costs for every day necessities remain significantly higher now than they were just four years ago, and markets remain volatile.

We welcomed the commitment in the 2020 Programme for Government which states that Government parties would:

“...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”¹⁰

We ask that this commitment be honoured. It is critical that the practice of providing temporary, universal supports to the entire population is not continued. It is imperative that careful targeting of Ireland’s poorest children and families is a cornerstone of Budget 2025, offering certainty and income adequacy to one-parent families.

Since 2020, food costs have increased;¹¹



A tin of tomatoes by more than a third



Brown bread by 28%



Spaghetti by almost 45%



Milk by 21%



Potatoes by 13%

“Every day I feel like a failure to be honest. I’m working all the hours I can get but it feels like I can never keep up. I can’t cut back anymore.

I need the car to get to work. There’s no bus around here. The bills just keep stacking up. I owe a fair few quid for the oil and the boiler needs replacing. The kids need new uniforms for September, and they are asking where we’re going for our holidays. I can’t even afford a weekend away with them.

It doesn’t matter what I do, I feel like I am slipping under all the time.

Father of 3,
Castleblaney,
Co. Monaghan

2. ONE-PARENT FAMILIES IN IRELAND

There are almost 220,000 one-parent families in Ireland today, making up one in four of all families with children. Almost 85% of those are headed by women, while just over 15% are headed by men.¹² One in six of all children (15.5%) live in a one-parent family household.¹³ These families are not a homogeneous group and come in all shapes and sizes.

One-parent families in Ireland are made up by a diverse range of family types. This family type is the group most at risk of poverty in Ireland today. They are consistently overrepresented 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 families¹⁴. 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.¹⁵

I am a single mother who needs to live with my aging parents in order to provide a warm and stable environment for my young daughter.

I am not spending my money on anything mad, just the basics for a comfortable existence at this stage of my daughter's life.

How on earth do single parents without this familial support survive?

Mother of one,
Co. Clare

LONE PARENT FAMILIES ARE NOT A HOMOGENEOUS GROUP AND COME IN ALL SHAPES AND SIZES

1 in 4 families with children in Ireland live in a one-parent family.



1 in 6 families in Ireland are a one-parent family.



In 2022, 189,437 (15.5%) of all children lived in a one-parent family.



There are 219,996 families with children headed by a lone parent, making up 24.8% of all families with children.



Lone parents are consistently under-represented in higher and further education with just 15% of lone parents reported having a third level qualification and 70% educated to level 6 or less on NFQ 8.



One-parent families are consistently among the most disadvantaged groups in Irish society and are at greater risk of living in poverty, deprivation and homelessness than the rest of the population.



The percentage of children living in a single parent family unit ranged from 11.4% in Galway County to 21.2% in Dublin City.



23.8% of one-parent families are at risk of poverty, compared to 13.1% of the general population.



Almost half of one-parent families (43.5%) are living in enforced deprivation. This compares to 17.7% of people in two-parent households.



SILC 2022 reports that the Consistent Poverty percentage has increased to 5% for the general population yet stands at 14.1% for one-parent families.



3A. BUDGET 2025 RECOMMENDATIONS

Keeping Families Afloat – Income Adequacy

- Budget 2025 must provide targeted, benchmarked social protection payments for one-parent families to be able to live a minimum essential standard of living.
- Income disregards for One Parent Family payment and Jobseekers Transitional payment currently stands at €165 per week. This should be increased to at least €205 to reflect increases to the National Minimum Wage. The same income disregard should also apply to the self-employed and should be extended to those in receipt of Job Seekers Transitional Payment. (DSP)
- Increase core social welfare payments by €20 per week to restore purchasing power to 2020 levels and improve income inadequacy, as recommended by the Vincentian MESL Research Centre. (DSP)
- Link earning disregards, income supports, means-tests and income tests for supports such as the Back-to-School Clothing and Footwear Allowance, the National Childcare Scheme, Medical Card, Legal Aid and other secondary benefits and schemes to increases in the National Minimum Wage and core social protection payments, while maintaining access to and the value of these supports and remove Child Maintenance as assessable means for such payments (DSP, DCEDIY, DoH and DoJ)

Stopping the Flow of Children into Poverty

- Raise the Qualified Child Increase payment by €6 for children under 12 years of age and €15 for children 12 years and over, to restore the age differentiation levels and combat inflationary real term cuts. (DSP)
- Increase the Back-to-School Clothing and Footwear Allowance by €100, to restore purchasing power for this targeted payment. (DSP)

Making Work Pay

- Reduce the weekly work threshold for Working Family Payment from 19 to 15 hours per week for one-parent households, to increase their earning capacity and remove an inequitable requirement. (DSP)
- Extend Working Family Payment eligibility to include recipients of Job Seekers Transitional payment to increase labour participation and decrease family poverty. (DSP)

Housing

- Provide every family who becomes homeless with a Child and Family Support Worker when entering emergency accommodation. (DCEDIY)
- Increase funding for prevention of homelessness measures, including the tenant in situ scheme. (DHLGH)

Energy Poverty

- Expand eligibility for the Fuel Allowance to all households in receipt of the Working Family Payment to help tackle energy poverty. (DSP)
- Increase the payable period for Fuel Allowance from 28 to 32 weeks and set this payment to a level that matches price volatility to help combat energy poverty among vulnerable groups. (DSP)

Education and Childcare

- Roll out SUSI grants for all part-time higher education courses. (DFHERIS)
- Exclude Child Maintenance as assessable means for SUSI and the Students Assistance Fund. (DFHERIS)
- Exclude parent/legal guardian income from income assessment for mature dependent and dependent students who are lone parents. (DFHERIS)
- Extend the Free School Books scheme to Leaving Certificate level. (DES)
- Exclude child maintenance as assessable income for the NCS subsidy.
- Exclude scholarship awards for PhD students as assessable income for One Parent Family and Jobseekers Transitional payments, using a similar model to that of 'Catherine's Law' that has rightfully amended means testing for those in receipt of Disability Allowance payments. (DSP)
- Ensure that a significant part of TUSLA and HSE budgets are ringfenced for prevention and early intervention work with children and families. (DCEDIY, DoH)

3B. PROGRAMME FOR GOVERNMENT RECOMMENDATIONS

Keeping Families Afloat - Income Adequacy

- Benchmark social welfare payments to meet the minimum essential standard of living from 2025 onward to ensure adequacy of supports is protected. (DSP)
- Exclude One Parent Family Payment and Job Seekers Transitional Payment and Child Maintenance as means for the medical card assessment. WFP is already excluded, and this can act as a barrier to employment for some lone parents. (DoH)
- Amend the *Parent's Leave and Benefit Act 2019* to provide the same level of State supported time with their parent, as is provided to children in two-parent family households. (DECDIY - €20m¹⁶)
- Provide trauma informed training for Department of Social Protection staff interacting and working directly with lone parents, in the context of obligations under the Public Sector Human Rights and Equality Duty. All staff should be trained to understand the specific challenges and responsibilities of lone parents and how to respond with empathy and respect. (DSP)

Stopping the Flow of Children into Poverty

- Ensure that the Qualified Child Increase is adequate, benchmarked and the age differentiation between younger and older children is protected. (DSP)
- Establish a specific Oireachtas Committee with a focus on Child Poverty to support the Child Poverty and Well-being Programme Office, to monitor and hold Departments accountable, and ensure that Annual Budgets are in fact Child Poverty Budgets. (DoT)
- Retain and resource the Child Poverty and Well-being Programme Office with a strategic fund to unlock the potential to mainstream effective initiatives to combat child poverty cross departmentally. (DoT)

Making Work Pay

- Consider reforming social welfare payments for one-parent families to create a simpler more streamlined anti-poverty system. (DSP)
- Extend Jobseekers Transitional Payment until the youngest child completes full-time second level education. (DSP)

Housing

- Scale up the number of social housing being made available to one-parent families, particularly those already in emergency accommodation. (DHLGH, DCEDIY)
- Put in place a Family Homeless Strategy to specifically tackle the emergency of homelessness for children and their parents. (DHLGH)
- Centre national and local government housing policy around the best interests and rights of the child, in line with the *European Child Guarantee*. (DHLGH, DCEDIY)

Education and Childcare

- Provide a new scheme to help cover the cost of digital devices at primary and secondary level. (DES)
- Establish a specific National Childcare Scheme subsidy specifically for one-parent families that will provide childcare free of charge or at much more affordable rates, as per the *European Child Guarantee*. (DCEDIY)
- Develop and roll out a publicly funded Early Years Education and Childcare system that can meet the needs of the children, parents and educators. (DCEDIY)

Energy Poverty

- The Energy Poverty Action Plan pledged to create a 'financially vulnerable' category for the Vulnerability Register ahead of Winter 22/23. This is still not in place and requires legislation to be passed. (DECC)
- Significantly ramp up funding for retrofitting schemes to improve energy efficiency for owner occupiers, Local Authorities and private landlords. (DECC)

Family Law Reform

- Establish a body like the *Children and Family Court Advisory and Support Service* ¹⁷(Cafcass) in Britain, within the next Family Justice Strategy and Implementation Plan. (DoJ)
- Ensure there is mainstream provision of specialist services such as One Family's *Separating Well for Children service, Parenting when Separated courses, Therapeutic Services and Risk Assessments* available nationwide. (DCEDIY, DoJ)
- Establish a network of Child Contact Centres to facilitate safe contact time between children and the parent they do not live with where required. (DCEDIY, DoJ)
- Build on the work done to date on Child Maintenance to develop an independent state system to assess and enforce Child Maintenance payments. (DoJ)

4. KEEPING FAMILIES AFLOAT

Since the foundation of the state, many lone parents and their children have experienced life on the margins. One-parent families are a vulnerable group, more reliant on social transfers than other household types.¹⁸ Accessing well-paid employment can be much more difficult given the extra caring responsibilities that lone parents hold.

Core social welfare rates remain un-benchmarked and as a result, lone parents have experienced a cut in income for many years, as social welfare payments have consistently failed to keep up with inflation. This has resulted in four in ten one-parent families experiencing enforced deprivation in 2022.¹⁹ As Ireland has matured both economically and socially over the past three decades, we must work to ensure that one-parent families are supported to live a life of dignity and security. This is in line with national policy, human rights obligations and the priorities set by the Child Poverty and Well-being Programme Office.

One-parent families living across Ireland face many distinct challenges, not least the fact that they are at a financial disadvantage when compared to other household types. We acknowledge that this Government has implemented several beneficial policy measures in more recent times. In particular, the removal of child maintenance as assessable income for many social welfare payments means tests, as well as the provision of an age differentiation for the Qualified Child Increase payment to recognise the increased cost of raising a child over the age of twelve. Budget 2025 provides further opportunity for Government to build on these achievements and commit to eliminating income inequality and reducing child poverty for the children of one-parent families for good.

We know that our social protection system can and must play a pivotal role in helping to lift one-parent families out of poverty, enforced deprivation and social exclusion.²⁰ The ESRI advise that targeted income supports are the most effective policy measure to be used to achieve these aims.²¹ While inflation has begun to decline and food and energy prices are beginning to stabilise, it must be noted that electricity prices are still 70 percent higher than they were in 2021²². The Central Bank forecasts that energy markets will remain volatile and extreme weather events because of climate change could mean that food and energy prices may rise again throughout 2025.²³

Cost-of-living measures introduced in the past two Budgets have provided temporary respite and resulted in a reduction in poverty rates.²⁴ Even with these measures in place, TASC report that almost half (45.6%) of one-parent families are experiencing enforced deprivation.²⁵ The Central Statistics Office measured the impact of the cost-of-living supports and found that the at-risk of poverty (AROP) rate in 2023 for one-parent families still stood at almost one in five (19.2%).²⁶ Without these measures in place, the CSO advise it would have risen to 25 percent. In contrast, the at risk of poverty rate for two-parent households is significantly lower at 14.2% with the temporary measures in place, increasing to 15.2% without them.

One Family are gravely concerned that poverty rates for children and lone parents will significantly jump once temporary measures are withdrawn and long-term solutions are not put in place in Budget 2025.

“
I honestly don't know what I'd do if my Mam couldn't collect the kids after school while I'm at work.
I'd only get minimum wage if I try work around school times you know?
I got a qualification and I want to use it and have a career. But it just seems to be getting harder and harder each month.

**Mother of 2 school age children,
Donnycarney, Dublin**

Our Budget 2025 Asks

- Budget 2025 must provide targeted, benchmarked social protection payments for one-parent families to be able to live a minimum essential standard of living.
- Income disregards for One Parent Family payment and Jobseekers Transitional payment currently stands at €165 per week. This should be increased to at least €205 to reflect increases to the National Minimum Wage. The same income disregard should also apply to the self-employed and should be extended to those in receipt of Job Seekers Transitional Payment. (DSP)
- Increase core social welfare payments by €20 per week to restore purchasing power to 2020 levels and improve income inadequacy, as recommended by the Vincentian MESL Research Centre. (DSP)
- Increase core social welfare payments by €20 per week to restore purchasing power to 2020 levels and improve income inadequacy, as recommended by the Vincentian MESL Research Centre. (Department of Social Protection -DSP)
- Link earning disregards, income supports, means-tests and income tests for supports such as the Back-to-School Clothing and Footwear Allowance, the National Childcare Scheme, Medical Card, Legal Aid and other secondary benefits and schemes to increases in the National Minimum Wage and core social protection payments, while maintaining access to and the value of these supports and remove Child Maintenance as assessable means for such payments. (DSP, DCEDIY, DoH and DoJ)

Mother of three,
Newbridge,
Co. Kildare

Longer-Term Asks

- Benchmark social welfare payments to meet the minimum essential standard of living from 2025 onward to ensure adequacy of supports is protected. (DSP)
- Exclude One Parent Family Payment and Job Seekers Transitional Payment and Child Maintenance as means for the medical card assessment. Working Family Payment is already excluded, and this can act as a barrier to employment for some lone parents. (DoH)
- Amend the *Parent's Leave and Benefit Act 2019* to provide the same level of State supported time with their parent as is provided to children in two-parent family households. (DECEDIY - €20m²⁷)
- Provide trauma informed training for Department of Social Protection/ INTREO staff interacting and working directly with lone parents, in the context of obligations under the Public Sector Human Rights and Equality Duty. All staff should be trained to understand the specific challenges and responsibilities of lone parents and how to respond with empathy and respect. (DSP)

We got an eviction notice three months ago. I have a knot in my stomach every day since.

I am applying for everything, but I think once they realise I'm on me own with the kids, the landlords don't want to know. I'm on the housing lists for seven years already but they told me it could be another three or four years at least before we're offered anything.

If we end up going homeless, I don't know how I'll get the kids to school. I'll probably lose my job. I've never felt so afraid in me life.

5. STOPPING THE FLOW OF CHILDREN INTO POVERTY

Children are at the highest risk of poverty and deprivation compared to any other age group in the state.²⁸ Deprivation rates for children under the age of eighteen currently stands at 21.4%. Four in ten lone parents and their children experience one of the highest enforced deprivation rates of all household compositions.²⁹ This means that thousands of children across Ireland are living in homes which are cold, where they go hungry or without clothes and shoes that fit properly.

Child poverty always leaves a mark and the Growing Up in Ireland Survey found that the longer a child experiences poverty, the greater the impact is over time.³⁰ The Roadmap for Social Inclusion 2020-2025 acknowledges the crucial role that social transfers play in helping to reduce child poverty rates. The ESRI's SWITCH modelling shows that targeting resources towards Qualified Child Increases and/or Working Family Payment instead of universal payments, is a progressive approach and will benefit lower-income households proportionately more.³¹

Last year we saw the establishment of the Child Poverty and Well-being Programme Office and the publication of their Action Plan which focuses on six key areas, including income support. Government committed to ensuring that every Budget would be a Child Poverty Budget and that this Office would work across all the Departments, to demonstrate how their spending will positively impact child poverty rates. We want this Office to be resourced appropriately and provided with funding so that it may continue its cross-department work and the monitoring of annual Budgets.

Budget 2024 was presented as a child friendly budget. Our analysis did not come to the same conclusion. A €4 flat rate increase in the Qualified Child payment, a targeted payment which goes to children living in social welfare dependent families, was completely inadequate as it failed to restore purchasing power to 2020 levels. In providing a flat rate increase to this payment, it also meant that the age differentiation (between children under and over the age of twelve) fell below 20 percent for the first time since it was implemented, despite a wealth of evidence demonstrating that costs for children twelve years and over is much greater than for younger children.³²

The Back-to-School Clothing and Footwear Allowance (BSCFA) is another progressive measure that targets children most in need. Like the Qualified Child payment, an age differentiation applies. The BSCFA recognises that

older children cost more to clothe than younger children and helps reduce the costs of returning to school. In 2022 and in recognition of the cost-of-living crisis, a once-off measure was introduced which increased the rate per child by €100, this was maintained in 2023. However, it was not included in last year's Budget. This payment must be increased in Budget 2025 to begin to reflect the actual cost of children and young people returning to school.

Extending entitlement to the Living Alone Allowance, Telephone Allowance and Household Benefits Package to one-parent households should be considered as a targeted support in the next Programme for Government, to recognise that one-parent families who rely on a single social welfare payment and are at a much greater risk of energy poverty and child poverty rates than two-parent family households.

Our Budget 2025 Asks

- Raise the Qualified Child Increase payment by €6 for children under 12 years of age and €15 for children 12 years and over, to restore the age differentiation levels and combat inflationary real term cuts. (DSP)
- Increase the Back-to-School Clothing and Footwear Allowance by €100, to restore purchasing power for this targeted payment. (DSP)

Longer-Term Asks

- Ensure that the Qualified Child Increase is adequate, benchmarked and the age differentiation between younger and older children is protected. (DSP)
- Extend entitlement to the Living Alone allowance, Telephone allowance and Household Benefits Package to one-parent households. (DSP)
- Establish a specific Oireachtas Committee with a focus on Child Poverty to support the Child Poverty and Well-being Programme Office, to monitor and hold Departments accountable, and ensure that Annual Budgets are in fact Child Poverty Budgets. (DotT)
- Retain and resource the Child Poverty and Well-being Programme Office with a strategic fund to unlock the potential to mainstream effective initiatives to combat child poverty cross departmentally. (DotT)

6. MAKING WORK PAY

Lone parents can find it difficult to meet all their family needs as they experience unique barriers that prevent them from accessing the labour market, including the cost of early years education and childcare and securing places for their child/ren. Even in paid employment, lone parents are particularly at risk of in-work poverty³³. They are much more likely to be in low-paid, precarious work.³⁴ Full time employment is the only way to lift one-parent families out of poverty.³⁵ However, with the additional caring responsibilities a lone parent has and/or depending on the age of their child/ren, full time work is not always a viable option. Bridging this gap is imperative and in-work income supports are the best way to achieve this aim. It is vital that these parents are supported to access employment and be provided with adequate income supports when in employment (where necessary) to be able to stay in work. Indeed, the European Commission recommends this as a tool to help combat child poverty.³⁶

Increasing the Working Family Payment is a very progressive and targeted measure that works to reduce poverty and deprivation levels within this cohort.³⁷ This payment benefits lower-income households proportionately more than universal measures.³⁸ It is therefore very important that Working Family Payment rates are kept in line with inflation.

Income disregards for One Parent Family Payment and Job Seekers Transitional payment have not been adjusted to take account of increases to the National Minimum Wage unlike for Working Family Payment. As a result, a lone parent working full time on the National Minimum Wage, received less support through their One Parent Family Payment or Job Seekers Transitional payment, neutralising any increases in the National Minimum Wage.³⁹ The same income disregards should apply to self-employed lone parents as they do to those paying PRSI.

With the added caring responsibilities a lone parent has, trying to reach the Working Family Payment hours threshold of 19 hours per week, can be a genuine struggle. The same hours threshold applies to a two-parent family, who have greater scope to work the minimum hours required and juggle childcare between them. Lone parents do not have the same capacity and therefore it is deeply inequitable to apply the same hours requirement. It would encourage more lone parents to take up work if the hours were reduced to 15 hours a week for this cohort.

Currently a lone parent in receipt of the One Parent Family Payment can receive this payment, take up employment and if they are working more than 19 hours per week, can also claim Working Family Payment, subject to means testing rules. Current rules require moving to the Job Seekers Transitional Payment, once their youngest child turns seven, even if they are already working. Once on Job Seekers Transitional Payment, they often see a reduction in weekly income as they are no longer eligible for both a payment and Working Family Payment. Parents have told us they have had to stop working, as they simply could not afford the cost of childcare alongside the decrease in income each week. We strongly urge the next Government to remedy this anomaly.

The current system has created unnecessary cliff-edges for lone parents with the inclusion of arbitrary age limits for payments. One Parent Family Payment will only be paid until the youngest child is seven. Lone parents must then apply for Job Seekers Transitional Payment which includes labour activation conditions. However, this payment ceases once their youngest child turns fourteen. We believe Job Seekers Transitional Payment should be paid until the youngest child completes second level education to remove this cliff-edge.

Our Budget 2025 Asks

- Increase the income disregard for One Parent Family Payment and Job Seekers Transitional Payment from €165 to €205, to keep pace with National Minimum Wage increases. Allow the same earnings disregard for parents in receipt of Jobseeker Transitional Payment and are self-employed as is provided to PAYE workers. (DSP)
- Reduce the weekly work threshold for Working Family Payment from 19 to 15 hours per week for one-parent households, to increase their earning capacity and remove an inequitable requirement. (DSP)
- Extend Working Family Payment eligibility to include recipients of Job Seekers Transitional payment to increase labour participation and decrease family poverty. (DSP)

Longer-Term Asks

- Consider reforming social welfare payments for one-parent families to create a simpler more streamlined anti-poverty system. (DSP)
- Extend Jobseekers Transitional Payment until the youngest child completes full-time second level education. (DSP)

7. HOUSING & ENERGY

Housing

There is little doubt that one-parent families are deeply impacted by the ongoing housing and homelessness crises. Child homelessness has increased almost 6-fold over the last decade. In July 2014 some 749 children were recorded as living in emergency accommodation⁴⁰. As of May 2024, there are now 4,316 children living in emergency accommodation, a shocking number by any standard. Almost one in six of all homeless families are made up of lone parent headed families.⁴¹ We know too that these figures are not capturing the full extent of the crisis. The number of children in hidden homeless situations or staying in domestic violence refuges are not reported. We know that trauma begins from the moment a family is made homeless.

Did You Know?



A child experiencing homelessness is more likely to experience homelessness themselves in adulthood. It can significantly impact on their physical and mental health as well as their self-esteem.⁴²

We believe it is vital that a Child and Family Support Worker is provided to support one-parent families in homeless accommodation. We also require a Family Homeless Strategy to specifically tackle the emergency of homelessness for children and their parents.

One-parent families are much more vulnerable to housing insecurity and housing cost volatility and require much greater state support to ensure they have a safe roof over their heads. Many one-parent families are renting through the private rental market, often reliant on state housing support payments.⁴³ Despite the introduction of Rent Pressure Zones in 2016, the

RTB report that 88% of tenants they surveyed while they are in receipt of housing payments including HAP, they must also pay an additional top-up payment to their landlord, with the average top-up amounting to €284.38 in 2022/23.⁴⁴ The same report also found that one in four tenants spent up to 40% of their disposable monthly income on rent, while almost one in five tenants spend more than 40% of their monthly net income. The data shows the clear impact of high housing costs on renters, and particularly on low-income renters in receipt of housing supports.

For a lone parent with only one income, trying to find somewhere to rent is immensely difficult, especially as they are effectively competing with couples and other household types and while rents continue to soar. Social Housing lists and HAP Transfer Lists are very long. The CSO reports that when rent or mortgage interest is deducted from disposable income, the at risk of poverty rate for one-parent families rockets from 19.2% to 44.5%, or almost half of all lone parents.⁴⁵ This is completely unsustainable. Lone parents and their children must have access to affordable, good quality and secure housing that is suitable for their needs as a family.

Our Budget 2025 Asks

- Provide every family who becomes homeless with a Child and Family Support Worker when entering emergency accommodation. (DCEDIY)
- Increase funding for prevention of homelessness measures, including the tenant in situ scheme. (DHLGH)

Longer Term Asks

- Scale up the number of social housing being made available to one-parent families, particularly those already in emergency accommodation. (DHLGH, DCEDIY)
- Put in place a Family Homeless Strategy to specifically tackle the emergency of homelessness for children and their parents. (DHLGH)
- Centre national and local government housing policy around the best interests and rights of the child, in line with the *European Child Guarantee*. (DHLGH, DCEDIY)

Energy Poverty

While energy prices are now beginning to stabilise, one-parent families are incredibly vulnerable to energy poverty and its consequences.⁴⁶ SILC Deprivation data from 2022 found that over 40% of lone parent households experience energy poverty, more than twice that of two-parent families and almost one in five lone-parent families reported that they were unable to keep their home adequately warm during the winter months.⁴⁷ The CSO also report that single parent households in 2023, experienced the highest level of arrears on energy bills, with almost 15% of those surveyed recording they had been unable to pay their energy bills twice or more in the past 12 months, compared to just 5.3% of two-parent households.⁴⁸

Budgets 2024 and 2023 opted for universal energy credits which were provided to every household with a domestic electricity connection. While the credits could be administered quickly this way, those who own second homes/holiday homes and those on higher incomes received state funding they did not need. Energy poverty is a persistent reality for many one-parent families and other vulnerable groups. The Parliamentary Budget Office have cautioned against the use of universal energy credits to address this issue in future and that Government could opt instead to take a more progressive approach by providing state funds to households most in need by targeting those in receipt of fuel allowance.⁴⁹

Our Budget 2025 Asks

- Expand eligibility for the Fuel Allowance (FA) to all households in receipt of the Working Family Payment to help tackle energy poverty. (DSP)
- Increase the payable period for Fuel Allowance (FA) from 28 to 32 weeks and set this payment to a level that matches price volatility to help combat energy poverty among vulnerable groups. (DSP)

Longer Term Asks

- The Energy Poverty Action Plan pledged to create a 'financially vulnerable' category for the Vulnerability Register ahead of Winter 22/23. This is still not in place and requires legislation to be passed. (DECC)
- Significantly ramp up funding for retrofitting schemes to improve energy efficiency for owner occupiers, Local Authorities and private landlords. (DECC)

“
“
What do they expect us to do?
I just can't manage on what's
coming in.

The bills are so high and I can't cut
back anymore.

I'm disabled and a single parent
and I can't work at the moment.

I'm sitting in the cold while the
kids are at school. I only turn the
heating on when they're back
and we absolutely have to.

I make sure there's enough for
them to eat but I've lost count of
the number of times I've gone
without.

I am so ashamed at how we're
living.

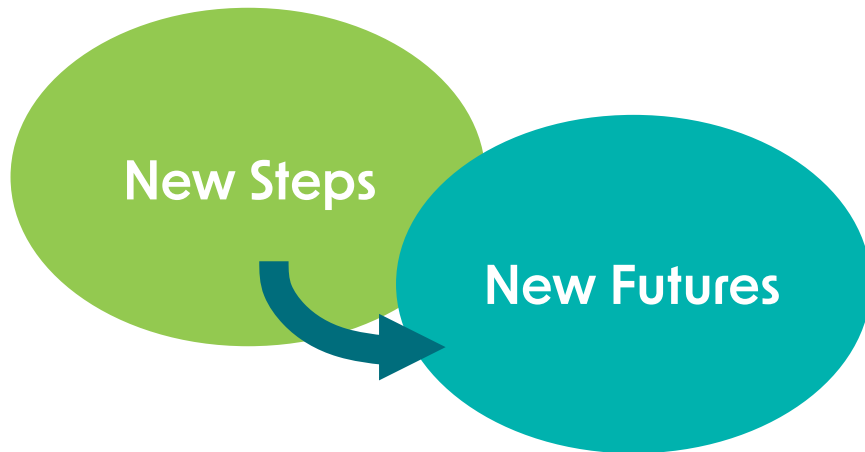
Mother of four,
Walkinstown,
Dublin 12

8. ACCESS TO EDUCATION & EMPLOYMENT

Employability Programmes

Lone parents with lower levels of educational attainment are one of the most at-risk groups of poverty and long-term unemployment in Ireland. This brings with it significant disadvantage to the entire family, with life-long impacts on children and adults as well as detrimental negative effects on national child poverty rates.⁵⁰

To support the employability and income levels of lone parents distant from the labour market, on social welfare, we recommend mainstreaming the One Family *New Futures Employability Programme*. This specialist bridging programme is based on evidence-informed practice which provides skills and supports parents need to progress on to further education and/or employment. Our programme has an on average 90% progression rate. More information is available at: https://onefamily.ie/education-development/employability-programmes_24/



We want to build on the success of the New Futures Employability Programme pilot run in conjunction with the Department of Social Protection and provide mainstream access for lone parents nationwide. The pilot has now concluded but there is no plan for the next stage. It is not yet part of the offerings available through either the Department of Social Protection/INTREO services, Solas, or through the Department of Further and Higher Education, Research, Innovation and Science. We want to see this bridging programme rolled out nationwide and are willing to partner and work with others to roll this award-winning course

out to as many lone parents as possible. We are seeking help in navigating next steps for this project.

Higher Education

Last year we welcomed the announcement that SUSI grants would soon be made available to students taking up part-time higher education courses, with Government acknowledging the barriers that fees for part-time courses impose, particularly on lone parents. This scheme was to be introduced ahead of this year's 2024/2025 academic term. To date however, there is still no information on how this scheme will operate. We want to see this scheme up and running as quickly as possible.

We are also calling for child maintenance to be excluded as assessable means for SUSI grants as well as The Student Assistant Fund. Students on an academic route should be supported. Scholarship awards or stipends provided to PhD students are currently considered as assessable income if applying for One Parent Family payments. We want to see an end to this practice.

Second-Level Education

We have seen the positive impact of providing free schoolbooks to all primary school and to Junior Cycle level in second level. We would like to see this incredible initiative provided all the way through to Leaving Certificate.

With more schools moving towards teaching through digital devices, we are calling for supports to be made available to families who are struggling to afford the up-front costs which can average at over €500 per student.⁵¹ While some schools are providing assistance where they can, others are relying on credit companies to be able to offer short-term loans to parents who charge high interest rates, and which will not be accessible for anyone with a poor credit history. The state should provide a scheme to help cover the cost of digital devices to ensure that all families, irrespective of their income levels, can choose the school that is right for their child/ren.

Early Years and Childcare

It is imperative that the state provides a publicly funded early years and school age child care system that can meet the unique needs of one-parent families. The current system fails to take account of additional caring responsibilities and income inadequacy. Affordable or free early years education and childcare is imperative for lone parents to be able to access education and employment opportunities. Indeed, the *European Child Guarantee* calls for EU member states to unlock free childcare and afterschool care for children in disadvantaged families, which includes lone parent households. This could be transformative for these families and could substantially reduce national poverty rates.

Family Support

Taking a prevention and early intervention approach to the challenges faced by families, particularly those who have experienced domestic abuse or conflictual separation results in better outcomes for children and parents. Investment in family support and therapeutic services is critical to the wellbeing of one-parent families.

I find it unforgivable that we, as lone parents, have had no help from Government to help us take up decent employment or education options.

It's like they only want us to work for minimum wage and that just doesn't pay the bills.

Mother of one,
Cork

Our Budget 2025 Asks

- Roll out SUSI grants for all part-time higher education courses. (DFHERIS)
- Exclude child maintenance as assessable means for SUSI and the Students Assistance Fund. (DFHERIS)
- Exclude parent/legal guardian income from income assessment for mature dependent and dependent students who are lone parents. (DFHERIS)
- Extend the Free School Books scheme to Leaving Certificate level. (DES)
- Exclude One Parent Family Payment and Job Seekers Transitional Payment as means for the National Childcare Scheme (NCS). (DSP)
- Exclude child maintenance as assessable income for the NCS subsidy. This could help child poverty rates significantly. (DCEDIY)
- Ensure that a significant part of TUSLA and HSE budgets are ringfenced for prevention and early intervention work with children and families. (DCEDIY, DoH)
- Exclude scholarship awards for PhD students as assessable income for One Parent Family and Jobseekers Transitional payments, using a similar model to that of 'Catherine's Law' that has rightfully amended means testing for those in receipt of Disability Allowance payments. (DSP)

Longer Term Asks

- Provide a new scheme to help cover the cost of digital devices at primary and secondary level. (DES)
- Establish a specific National Childcare Scheme subsidy specifically for one-parent families that will provide care at affordable rates or free of charge as per the *European Child Guarantee*. (DCEDIY)
- Develop and roll out a publicly funded early years education and childcare system that can meet the needs of the children, parents and educators. (DCEDIY)

9. Family Law Reform

This government has led a much-needed reform of our family justice system, and we require an ongoing commitment to this in future years as there is much more to be done. The next Family Justice Strategy will need to include investment and resources for out of court services such as increased mediation, counselling, parenting courses and more to assist families to avoid adversarial legal disputes.

It is critical for children that their families are not mired in conflict or that they are subject to unsafe parenting because of a lack of accessible, child-centred reporting to courts. There is extensive research on the value of out of court solutions to family law issues for separated families.⁵² One Family also work with families and know this from our *Separating Well for Children* service, our counselling work and contacts that come through to our national helpline.

Consideration needs to be given on the establishment of a body like the *Children and Family Court Advisory and Support Service (Cafcass)*⁵³ in Britain, within the next Family Justice Strategy and Implementation Plan, to administer and support families in legal conflict. This body would assume responsibility for the safety of children and parents in adversarial family law cases and ensure the provision of out of court family support services.

We believe it is crucial to also consider mainstreaming the provision of specialist services such as One Family's *Separating Well for Children* service, Parenting when Separated courses, Therapeutic services and Risk Assessments which should be made available nationwide.

We want to see the establishment of a network of Child Contact Centres to facilitate safe contact time between children and the parent they do not live with where required. Costings and requirements were detailed in the evaluation of a pilot project of such centres operated by One Family and Barnardos.⁵⁴

We want to see the next government build on the work that has been done to date on child maintenance and develop an independent state system that is given capacity to assess, manage and enforce child maintenance payments.

Longer Term Asks

- Establish a body like Cafcass in the next Family Justice Strategy and Implementation Plan to administer and support families in legal conflict. (DoJ)
- Mainstream provision of specialist services such as the One Family's
- *Separating Well for Children* service available nationally. (DCEDIY, DoJ)
- Establish a network of Child Contact Centres to facilitate safe contact
- time between children and the parent they do not live with where required. (DCEDIY, DoJ)
- Build on the work done to date on child maintenance to develop
- an independent state system to assess, manage and enforce child maintenance payments. (DoJ)

The cost of obtaining a maintenance order, and making sure that it is paid, is so expensive for separated families.

It is deeply frustrating that a simple agency or body hasn't yet been set up to get orders amended or complied with. Child maintenance is such an important financial support to be able to cover the cost-of-living for our children.

This is why we have such high levels of child poverty in our families.

Father of three,
Dublin

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