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# LONE PARENT TRANSITIONS, EMPLOYMENT TRANSITIONS AND POVERTY OUTCOMES

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## EXECUTIVE SUMMARY

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Lone parent families are consistently identified among those most at risk of poverty and deprivation in Irish society, which causes the members of these families short- and long-term harm. In this study we draw on the *Growing Up in Ireland study* (GUI) 08 Cohort, using four waves of data from 2008 to 2017, when the study child was aged 9 months to 9 years. We examine the relationship between family trajectories, economic vulnerability and employment among lone parent households. The aim is to understand the contexts and social factors that lead to the association between lone parenthood and economic vulnerability.

### **Characteristics of lone parents**

Lone mothers<sup>1</sup> in the GUI study are younger than mothers in couples, have lower educational qualifications and are less likely to live in owner occupied housing. However, these gaps narrow over time, between the first survey when the study child is aged 9 months up to the survey at age 9 years. This is due mainly to changes in the composition of the lone mother and coupled mother groups over time as individuals transition between these two statuses.

Lone parent families are smaller than two parent families and this difference widens over time. By the time the study child is aged nine years, 34 per cent of lone parent families have only one child compared to 8 per cent of two-parent families.

Lone parents are not a homogenous group. Disparities exist between never-married and previously married lone parents, with the latter showing higher education levels and greater likelihood of being a home owner. The proportion of lone parents that are never married declines as the cohort ages.

We find that 38 per cent of lone parents receive a regular maintenance payment from their former partner when the study child is aged 9 months, while a further 12 per cent receive irregular payments. These proportions change slightly over time.

### **Family and employment trajectories**

Studying families over time reveals greater movement in family statuses than cross sectional results would suggest. Among those who were lone mothers at the initial interview, half are in a partnership in at least one of the subsequent interviews. Among those who were in couples at the initial interview 9 per cent subsequently

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<sup>1</sup> The lone parents are overwhelmingly mothers, so we use lone parent and lone mothers interchangeably (see Chapter 2).

became lone parents.

Lone mothers are less likely to be employed than mothers in couples at each time point: 32 per cent of lone mothers are employed when the study child is aged 9 months compared to 47 per cent of coupled mothers. Employment rates rise over time with the child's age and improving labour market conditions: at the 9-year interview 57 per cent of lone mothers are employed compared to 64 per cent of coupled mothers.

However, the life course approach highlights the fluidity of labour market statuses among women with young children – between one in four and one in five women change their employment status between each survey wave.

### **Economic vulnerability**

Economic vulnerability is a measure based on a combination of low household income, deprivation and subjective financial stress (difficulty making ends meet). By conducting a latent class analysis on these variables, we distinguish one group of families that experiences economic vulnerability and another group that does not. Economic vulnerability fluctuates over the period (2008/09 to 2017) due to the economic recession in 2008 and its aftermath. However, throughout the period lone parent families faced a higher risk of economic vulnerability than two-parent families. Among those who are lone parents at the initial interview, only 23 per cent avoided economic vulnerability entirely, while 87 per cent experienced it at least once. Persistent economic vulnerability is also much more common for lone parents: 17 per cent experienced economic vulnerability throughout the period (in all four waves), and 19 per cent experienced it three times. For mothers starting in two-parent families in wave 1, 38 per cent experienced economic vulnerability at least once, with only 3 per cent economically vulnerable throughout the period. Sequence analysis shows that the economic vulnerability trajectories are more volatile for lone parent than two-parent families.

Among lone parents, disability, lower education levels, larger family size and lack of employment are all associated with an increased risk of economic vulnerability. Lone parents who receive maintenance payments from their ex-partner and those with access to informal social support from family or friends face a lower risk of economic vulnerability.

### **Economic consequences of the transition from two-parent to one parent households**

Becoming a lone parent leads to a significant increase in economic vulnerability. Those who become lone parents are almost three times more likely to be economically vulnerable compared to those who remain in two-parent families, even when adjusting for previous vulnerability experience and other characteristics. While

changes in the mother's employment status significantly impact the probability of economic vulnerability over the same period, they do not change the association between partnership dissolution and economic vulnerability. In other words, the effect of partnership dissolution on economic vulnerability is not explained by employment changes.

The increased risk of economic vulnerability associated with becoming a lone parent is greater for previously married mothers than previously cohabiting mothers. For the most part we find that prior circumstances such as partner's employment, own employment, and number of children do not significantly buffer the impact of becoming a lone parent. The risk of economic vulnerability appears lower for women who have a degree but there are too few cases in this category to reach statistical significance. Nevertheless, even for this group the risk of economic vulnerability rises from 10 per cent to 20 per cent on becoming a lone parent.

### **Factors influencing the exit from economic vulnerability for lone parents**

Among lone parents who are economically vulnerable, we analyse which factors are associated with the chances of exiting this situation by the next interview. Higher education levels and having fewer children are associated with a greater likelihood of exit, while not having access to a supportive network reduces the chances of exiting. Previous research has examined the association between poverty exits and family and employment events or triggers. Among lone parents in Ireland, we find re-partnering increases the likelihood of exiting economic vulnerability (odds ratio of 1.7). Entering employment of 16-30 hours per week increases the odds of exiting economic vulnerability compared to those who remain out of work (odds ratio of 2.5) and the chances are even higher for those who enter a full-time job (odds ratio of 3.2). However, entering a job of 1-15 hours per week does not increase the likelihood of exiting economic vulnerability. Lone parents who are employed at both time points are also more likely to exit than those who remain out of paid work.

### **Policy implications**

The analysis underscores the importance of education, labour market participation, childcare, and social supports in preventing economic vulnerability among lone parent families. Education serves as a crucial pathway to better employment opportunities and financial independence. Lone mothers tend to have lower levels of education compared to coupled mothers, and those with lower education are more at risk of economic vulnerability. Conversely, higher educational attainment is associated with a greater likelihood of escaping economic vulnerability. These findings highlight the importance of initiatives supporting educational advancement and facilitating access to education and training for lone parents.

Employment is also a key factor in the risk of economic vulnerability of lone parents and their chances of escaping it. However not all employment is associated with exits from economic vulnerability and being in employment does not buffer the economic effect of becoming a lone parent. This points to the persistent difficulties lone parents face in the labour market, including constraints on their hours of work due to the care needs of their children, low pay and higher levels of in-work poverty. The period examined predates the latest improvements in childcare subsidies, but other research has highlighted gaps in childcare provision that restrict lone parents' options.

Social transfers remain a crucial support for lone parents and their children. The high levels of economic vulnerability identified among lone parents in the study suggest the need for increased efforts to support the incomes of these families. Recent research has found that introducing a second tier of means-tested child benefit as recommended by the Commission on Taxation could be highly effective in reducing child poverty.

The study highlights that half of lone parents receive no maintenance payments. Problems in the current maintenance system including delays, a costly and adversarial court system, create difficulties for parents to obtain maintenance payments from former partners and further exacerbate economic vulnerability. The Child Maintenance Review Group (2022) has made recommendations to address these challenges, and these should be implemented as a matter of priority.

Finally, the study points to the significance of informal social support mechanisms in helping lone parents exit economic vulnerability. Community level supports are essential to scaffold these relationships that are important in the lives of lone parents and all families.

## CHAPTER 1

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# Lone parenthood and poverty in early and middle childhood: a life course perspective

### 1.1 INTRODUCTION

Lone parents and their families are consistently among the most economically disadvantaged groups in Ireland. They experience much higher than average levels of income poverty, material deprivation, consistent poverty (e.g. Roantree et al., 2021), economic vulnerability (Maître et al., 2021), in-work poverty (Roantree et al., 2022), inadequate housing conditions (Laurence et al., 2023) and discrimination in access to housing (Grotti et al., 2018). However much of the existing research is based on cross-sectional data. In this study we draw on longitudinal data from the *Growing Up in Ireland* study to examine the relationship between family trajectories, economic vulnerability and employment among lone parent households.<sup>2</sup> The aim is to understand the contexts and social factors that lead to the association between lone parenthood and economic vulnerability. We adopt a life-course perspective in that we focus on the transitions and trajectories in individual lives and on the interconnection between different life events and transitions (Aisenbrey and Fasang, 2017). The life course perspective also emphasises the influence of the relationships in which individuals are embedded – “linked lives” and the period and societal context in which they live (Elder et al., 2003).

Poverty has significant short- and longer-term impacts on parents and their children including poorer physical and mental health outcomes, social emotional difficulties, increased parental stress and increased family conflict and negative educational and career outcomes (Cooper and Stewart, 2020; Duncan et al., 2018). Identifying the events that trigger entry and exit from economic vulnerability among lone parents, and the factors that reduce the risk of vulnerability, can help inform appropriate policy responses to prevent poverty for children and their families.

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<sup>2</sup> In the report we use alternatively the terms lone parent and lone mother as 100 per cent of lone parents in wave 1 are female, with a low 97.6 per cent in wave 5.

### 1.1.1 Research questions

The research focuses on the following questions:

1. How do family structures change from 9 months to 9 years? What are the trajectories between two and one-parent families?
2. How do the employment trajectories of lone mothers and married/cohabiting mothers compare from 9 months to 9 years?
3. How do transitions into and out of lone parenthood influence the household's economic vulnerability? And to what extent is this mediated by changes in employment?
4. Are there any protective factors such as education level, support from ex-partner, and family support (including childcare support), that reduce the risk of economic vulnerability among lone parents?

## 1.2 PREVIOUS RESEARCH

### 1.2.1 Lone parenthood and poverty

Lone parents are disproportionately impacted by poverty in almost every country (Chzen and Bradshaw, 2012; Hübgen, 2018; OECD, 2021;<sup>3</sup> Watson et al., 2016). In Ireland, income poverty and material deprivation rates (being unable to afford basic necessities) among lone parents are routinely found to be around twice those of the general population.<sup>4</sup> Previous research based on the *Growing Up in Ireland* study found that lone parents and their children were much more likely to experience persistent poverty than those in two-parent families, meaning they were much more likely to remain in poverty for all or multiple years (Maître et al., 2021).

Welfare state research suggests that lone parenthood is among the 'new social risks' inadequately covered by traditional welfare state systems (Taylor-Gooby, 2004). These risks are linked to position in the life course and are not captured by social class or by market position. Lone parents are more vulnerable to poverty,

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<sup>3</sup> [https://www.oecd.org/els/CO\\_2\\_2\\_Child\\_Poverty.pdf](https://www.oecd.org/els/CO_2_2_Child_Poverty.pdf)

<sup>4</sup> The most recent Central Statistics Office report shows that in 2023 19.2 per cent of lone parent households were at risk of poverty (AROP), i.e. their income was less than 60 per cent of median equivalised income compared to 10.6 per cent for the population as a whole. Levels of material deprivation among lone parents were 41 per cent versus 17 per cent for the general population.  
<https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2023/poverty/>

not only because of economies of scale in that there is no other adult to share costs, but also because of the additional constraints they face to participating in the labour market. Lone mothers also face other gendered inequalities in the labour market such as the gender pay gap and occupational segregation. Selection may also play a role: low income, low educational attainment and poor mental health may increase the risk of becoming a lone parent, which compounds the impact of parenting alone. In Germany, research found that women who became lone parents already had higher poverty rates two years prior to the transition into lone motherhood than women who did not experience lone motherhood (Hübgen, 2020). In Ireland, previous research has shown that lone parents (mothers) have on average, lower educational attainment and are younger than those in two-parent families but there are important distinctions between those who were never married, previously married and among those currently married or cohabiting (Hannan, 2018; Callan et al., 2008). These characteristics will influence employment and income independently of lone parenthood.

At the individual level, age, marital status, age and number of children, education and employment are significant predictors of lone parents' poverty risks (Chzhen and Bradshaw, 2012; Hübgen, 2018; Misra et al., 2012). However, previous research in Ireland found that lone parents were less able to convert the benefits of higher social class position into reduced deprivation levels during the Great Recession (Watson et al., 2018). This suggests that challenges of providing and caring for children without a partner limit the advantages that are usually conferred by social class.

Yet beyond these individual factors, the scale of poverty risk among lone parents differs across countries, pointing to the role of institutional factors. Hübgen (2018) reports that on average, across 25 EU countries lone mothers' at risk of poverty (AROP) rate<sup>5</sup> was 1.5 times higher than that for the working age population, and 2.8 times higher than for partnered mothers. The widest poverty gap between lone mothers and the overall working age population was found in Luxembourg and the Czech Republic, while in Denmark lone mothers had a lower AROP than the overall population (ibid.). Exploring the institutional factors behind country differences in lone parent poverty, Chzhen and Bradshaw (2012) found that more generous income transfers in a country were associated with lower child AROP rates in lone parent families and lower material deprivation, even after controlling for cross-country variation in the demographic and employment characteristics of lone parents. They also found that the effectiveness of social transfers for lifting children out of poverty was greater in the older member states than in the new member states. More recently, using a measure of persistent material deprivation rather than income, Watson et al. (2021) find that the gap between lone parents and other working age individuals is widest in the UK and Ireland, the two liberal

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<sup>5</sup> This is the EU's AROP measure which is set at <60 per cent of median income.

welfare regimes, and that these two countries also experienced a growing gap between lone parents and others over the recession period, signalling polarisation. However, the social risk gap was not appreciably smaller in the most generous countries of the social-democratic regime.

Previous European research has also highlighted persistent poverty among lone parents and their exposure to poverty traps in welfare systems. The strong connection between past and current poverty (or other characteristics such as unemployment) is termed 'state dependence' in the literature. Fabrizi and Mussida (2020) find that previous vulnerability is a significant predictor of economic hardship, and this is particularly true for households with children and lone parent households. Additionally, in an EU wide study Calegari et al. (2024) found that prior material and social deprivation is a strong predictor of current deprivation for all household types, but stronger among lone parent households than households with two adults and children.

Given our interest in the transitions, we focus the remainder of this review on research that has taken a life course or longitudinal perspective and addressed transitions into and out of lone parenthood and how that influences family income or poverty. Secondly, we summarise relevant research findings on the association between lone parenthood employment and poverty, as this has been a key focus of policy interventions.

### **1.2.2 Family structure transitions and poverty outcomes**

There are a number of routes into lone parenthood: divorce, separation or widowhood for those who are married or cohabiting and childbirth/adoption for those who are unpartnered (Zagel and Hübgen, 2018). These routes differ in terms of their timing and social selectivity. Those who experience a divorce or separation tend to be older, have more children and be more advantaged in terms of education and social class than unpartnered lone parents. Most of the longitudinal research on the economic consequences of entry to lone parenthood focuses on union dissolution.

#### **Union dissolution and poverty**

A consistent finding from the literature on union dissolution is that the significant financial impact is greater for women than men (see review by Mortelmans, 2020). Another universal finding is that the consequences are greater for families with children, and particularly for those, mostly mothers, who have the main custody of the children. The scale of the impact varies across countries but within countries has remained relatively stable over time (Mortelmans, 2020).

In the most recent studies reviewed by Mortelmans (2020) estimates for the decline in household income for women post-divorce<sup>6</sup> ranged between 25 per cent

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<sup>6</sup> The review covers different types of union dissolution, but divorce is used as a shorthand term.



and 30 per cent in the US and between 26 per cent and 35 per cent in Germany (Hauser et al., 2018; de Vaus et al., 2017). In the UK, the most recent figures suggest a decline in women's income of 25 per cent (de Vaus et al., 2017).

Across the EU as a whole the average median drop in income for women following divorce was 24 per cent over the period 1994-2000 (Uunk, 2004). The figure for Ireland was 26 per cent but this was based on a sample of only 30 women. The economic consequence of divorce for women differed across welfare states. Compared to social democratic regimes (Finland, Denmark, Netherlands), and controlling for pre-divorce income, the loss was significantly greater for women in Southern European countries (Italy, Greece, Portugal, Spain) and liberal regimes (UK, Ireland) (see Uunk, 2004). The study concludes that direct income supports play the largest role in the economic consequences of divorce across countries, with childcare provision having a significant but weaker effect (Uunk, 2004); de Vaus et al., 2017) reach similar conclusions.

Evidence of the impact of partnership dissolution also comes from life-course studies of poverty transitions that consider a wider range of family and life events (Vandecasteele, 2010). A study of 13 countries across Europe found that after job loss, partnership dissolution had the strongest effect on poverty entry followed by childbirth (Vandecasteele, 2011). The triggers for poverty transitions did not operate in the same way for all groups. For example, childbirth was only a poverty-triggering event for those in lower social and educational classes (Vandecasteele, 2011). In contrast, partnership dissolution increased the risk of poverty entry for all education and social class groups (Vandecasteele, 2011).

### **Unpartnered births and poverty transitions**

A second, much smaller group, become lone parents through unpartnered births. This group of lone parents tends to be younger and more socially disadvantaged on average. Longitudinal research on this group is less common but studies suggest that much of the poorer child outcomes in these families is due to initial disadvantage rather than to their parental situation per se. For a detailed exploration of the Irish context see the work by Hannan (2018). Vandecasteele (2011) found that childbirth increased the risk of poverty entry for single female headed households but not for those in couple households.

### **Re-partnering and poverty/income**

While there has been more focus in the literature on entry to lone parenthood (i.e. poverty/income consequences of divorce), exits through (re)partnering also have financial implications for households (Mortelmans and Defever, 2018). Jansen et al. (2009) compare the economic effects of entering a partnership and (re)entering

full-time employment as alternative economic coping strategies<sup>7</sup> for those who experience divorce/separation across the EU. Finding a new partner had a positive income effect, particularly for women. Re-partnering also had a positive effect on longer term income trajectories (ibid.).

In the UK, re-partnering was found to be positively associated with employment and earnings for lone mothers, though this becomes non-significant when selection is controlled for such as the number of additional children and the presence of a child under 5, suggesting there are unmeasured characteristics associated with both re-partnering and employment (Harkness, 2016). In Ireland, re-partnering was found to increase the risk of entering poverty as the presence of a new person in the household may lead to increased living costs due to additional household needs (Maître et al., 2021 using the 08 and the 98 *Growing Up in Ireland* cohorts). However, this was compared to those whose partnership status remained the same (i.e. stayed married/cohabiting or stayed as a lone parent). Unlike the Jansen study, all households in the study had children.

### 1.2.3 Lone parenthood, employment and poverty outcomes

Employment among lone parents, as for women in general, is strongly influenced by level of education and by the number and age of children. Levels of labour market participation are higher among separated or divorced than unpartnered lone mothers who tend to be younger and have lower levels of education. Labour force participation of lone parents varies between countries. Chzhen and Bradshaw (2012) found that there was large variation in the proportion of lone parents working full-time ranging from 16 per cent in Ireland to 75 per cent in Slovenia and Slovakia. Moreover, part-time employment was much more common among lone mothers in the older EU member states than among the most recent member states. More recent results for 2021 confirm that levels of employment among lone mothers are particularly low in Ireland. Sprong and Maître (2023) show that Ireland ranks worst out of 27 EU countries in the proportion of lone parents living in 'very low work intensity' (VLWI) households.<sup>8</sup> Other poor performing countries on this measure were France, Austria and the Netherlands. The highest-ranking countries, i.e. those with the fewest lone parents in VLWI, were newer EU member states, Slovenia, Slovakia, Estonia and Hungary. The 2021 Organisation for Economic Co-operation and Development (OECD) family database shows that the employment rates of lone parents in Ireland are ten percentage points below the OECD and EU averages (61 per cent versus 71 per cent in 2021), while the rate for partnered mothers was the same as the OECD average (at 74 per cent). Hence the employment gap between single mothers and partnered mothers in Ireland is

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<sup>7</sup> The authors acknowledge that re-partnering may not be an intentional economic strategy.

<sup>8</sup> Very low work intensity (VLWI) is an EU measure. A household is considered VLWI if working age adults in the household spent 20 per cent of their available time in employment during the previous 12 months.

amongst the widest in the OECD (OECD family database, 2024).

Recent research comparing Ireland and Northern Ireland found that lone parenthood reduces labour force participation in both jurisdictions, but that lone parenthood was a greater barrier to participation in Northern Ireland (holding education, age, number of children and nationality constant) (Hingre et al., 2024).

Previous research has also highlighted that the labour supply of mothers is significantly affected negatively by childcare costs particularly in societies where childcare is primarily provided through the market (Del boca, 2015; Doorley et al., 2023). This is also the case for lone parents, as their participation in the labour market is particularly responsive to the availability and costs of childcare (Han and Waldfogel, 2001; Morrissey, 2017; Doorley et al., 2021); this has also been found in Ireland (Russell et al., 2018).

Life course research has found that increased labour force participation is one coping strategy used by women to try to mitigate the consequences of partnership dissolution (Mortelmans, 2020; Jansen et al., 2009). However, the ability to adopt this strategy is shaped by education, previous employment patterns and age of children. Women who have spent a longer period out of the labour market to care for children or who have residential custody of younger children are constrained in their employment options. Previous GUI research (Maître et al., 2021) found that employment entry among mothers increased the likelihood of exiting poverty but only moves into full-time employment; there was no positive effect when moving into part-time employment.<sup>9</sup> However, this analysis did not differentiate between lone mothers and partnered mothers and the effects of employment entry are compared to those whose status does not change (i.e. both those who remain employed and those who remain unemployed/inactive).

The employment conditions of lone mothers also differ from those of partnered mothers. Lower levels of education and work experience, and constraints upon working hours and location can lead to lone parents being trapped in low-skilled and poorly paid employment. Lone mothers may also be more likely to experience discrimination in the labour market: lone parents in Ireland were more likely to report discrimination in their search for work than partnered parents (McGinnity et al., 2017, though this difference was statistically insignificant when other characteristics were taken into account such as ethnicity and age). There is also evidence for Ireland that lone mothers are significantly more likely to have low paid jobs compared to other women with the same levels of education and family characteristics (Hingre et al. 2024). A recent analysis of in-work poverty found that lone parents were strongly over-represented, accounting for 24 percent of the working poor (Roantree et al., 2022).

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<sup>9</sup> This result was found for mothers of the 08 GUI cohort, for the period when the study child was aged between 9 months to 9 years and the 98 Cohort, when the study child was aged between 9 years and 17 years.

## 1.3 POLICY CONTEXT

### Income and employment supports for lone parents

The main income support for lone parents in Ireland is the one parent family payment (OPFP). Eligibility for OPFP is based on a means test and on the age of the youngest child. The qualifying age of the youngest child was decreased gradually from 18 years (or 22 years if in full-time education) in 2012 to 7 years in 2015. Lone parents with children under the age of 7 are not required to be available for employment or to engage in job seeking. Lone parents whose youngest child is aged between 7 and 13 years (inclusive) can qualify for the Jobseekers' Transitional Payment (JST). Receipt of JST requires meeting with a case officer and participation in any recommended education, training, or employment. There is no minimum employment hours threshold for those in receipt of JST.

The introduction of activation measures for some lone parents, as described above, has been criticised as reinforcing inequalities between mothers and moral stereotypes of lone parents. Murphy (2008) notes that the reforms to the OPFP mean that lone parents experience greater conditionality than partnered mothers who claim welfare. Others have argued that the activation of lone parents preceded the development of adequate and affordable childcare (Millar and Crosse, 2016).

Recent analysis, however, suggests that the OPFP reforms had a positive impact on employment and income. Analysis of the impact of the changes in OPFP rules found that the reforms led to a significant increase in the hours worked of between 2 and 5 hours per week, and an increase in gross household income of between 8 to 12 per cent (Redmond et al., 2022).<sup>10</sup> The probability of employment increased by 12 percentage points and the poverty rate of lone parents decreased by 10-13 percentage points. These gains may have come at the price of increased pressure and reduced wellbeing for lone parents and their children (Indecon, 2017).

Lone parents in low paid employment are entitled to a Working Family Payment (formerly Family Income Supplement). Lone parents can also claim means-tested benefits such as Medical Cards, housing and childcare supports (e.g. Rent Supplement, Housing Assistance Payments, National Childcare Scheme). There are/were a range of schemes operating over the period of the study to support

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<sup>10</sup> The study applies a difference in difference approach to explore causality.

transition into employment (such as the Back to Work Family Dividend and the Back to Work Enterprise Allowance), or into employment (such as the Back to Education Allowance). The interaction between these schemes is complex which creates difficulties for claimants especially when entering employment, education or training (Millar et al., 2007; Byrne and Murray, 2017). There remains a concern among lone parents that change to their hours of employment or entering education/training might have a negative impact on their income or in-kind benefits, and such fears can affect decision making, whether or not they reflect reality. Precarity of jobs also dissuade individuals from taking up employment options, as short term income gains are not seen as worth the risk to longer term benefits (Murphy, 2012).

Take up of the Working Family Payment (WFP) is estimated to have increased from 20-30 per cent in 2005 (Callan and Keane, 2008) to 53 per cent (Doorley and Kakoulidou, 2023). Nevertheless, this suggests that many working poor families, a quarter of whom are lone parents, are missing out on income supports, and that others considering employment may not be factoring this benefit into their calculations.

### **Childcare supports**

Childcare policy in Ireland has undergone significant reform over the last decade, therefore it is important to distinguish the policies in place over the period when the GUI study was carried out, and the current position. The two main childcare provisions are outlined in Table 1.1 (for a more detailed description of childcare policies see Curristan et al., 2023; Russell et al., 2018). Prior to the most recent reforms the cost of childcare in Ireland has consistently been amongst the highest in the OECD for both lone parent and two-parent households (OECD, 2021c; OECD, 2020).<sup>11</sup> The OECD estimates that between 2019 and 2021, net childcare costs decreased significantly by over 20 percentage points for a low-earning couple and close to 30 percentage points for a lone parent, with two children in full-time care.<sup>12</sup> However, these changes post-date the period in the following analyses, which cover the period 2008 to 2017 (see below).

Previous analysis of childcare costs among GUI families showed that lone parents spent a higher proportion of their disposable income on childcare for the study

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<sup>11</sup> Indirectly linked to childcare costs, single parents or guardians caring for a child on their own can claim the Single Person Child Carer Credit (SPCCC) tax credit.

<sup>12</sup> Cited in Curristan et al., (2023) drawing on OECD (2022). *Net childcare costs in EU countries, 2021*, [https://www.oecd.org/els/soc/benefits-and-wages/Net%20childcare%20costs%20in%20EU%20countries\\_2021.pdf](https://www.oecd.org/els/soc/benefits-and-wages/Net%20childcare%20costs%20in%20EU%20countries_2021.pdf)

child (Russell et al., 2018). Furthermore, while lone mothers were less likely to be employed than partnered mothers, when those with the same employment status and education level were compared, lone parents were *more likely* to use paid care than partnered mothers as there is no resident father to share caring responsibilities (ibid.). Qualitative research among lone parents in Ireland emphasises the high reliance of lone parents on support from friends and family, in order to take up employment, education or training (Millar et al., 2012). Similarly, an international meta-analysis of qualitative research among lone parents notes that informal childcare was particularly important for coping with unpredictable demands such as a child's illness (Campbell et al., 2016).

**TABLE 1.1 MAIN CHILDCARE PROVISIONS FOR PARENTS IN IRELAND**

Scheme	Detail
<b>Early Childhood Care and Education scheme, introduced January 2010</b>	Provides 3 hours of pre-school early education/care a day, 5 days a week, 38 weeks of the year. Initial entitlement was for one year, increased to two years in 2017.
<b>National Childcare Scheme: launched late 2019, initially called the Affordable Childcare Scheme</b>	<p>Universal element and means-tested element. Available for children aged between 6 months and 15 years</p> <p>Value of the minimum subsidy rate was increased substantially from 50c per hour to €1.40 in Budget 2023 and to €2.14 in Budget 2024.</p> <p>The universal element subsidises the cost of registered childcare for all pre-school children not yet eligible for the Early Childhood Care and Education scheme.</p> <p>Within the targeted component the maximum hourly subsidy differs by the age and educational enrolment of the child, with younger children receiving a higher subsidy.</p> <p>The maximum number of subsidised hours depends on the labour force status of the parent(s) and whether the child is in school.</p>

### **Maintenance payments policy**

The regulation of maintenance payments comes under both family law legislation and social welfare legislation. In the event of relationship breakdown, parents are still liable for supporting their children under the Children and Family Relationships Act. Child maintenance arrangements can be agreed directly between parents, through private solicitors or mediators, through state services such as the Family Mediation Service or through the courts.

Maintenance received from the other parent is included as part of the means test for claimants of One Parent Family Payment, Job Seeker's Transitional Payment, or any other social assistance payment. Currently 50 per cent of maintenance received is disregarded for the means test and there is an additional housing disregard of €95.23 per week which is applied if the claimant has housing costs.

Under the current welfare rules, lone parents claiming the One Parent Family Payment or the Job Seeker's Transitional Payment are required to make 'appropriate efforts' to obtain maintenance payments from the other parent. Separated claimants are required to make such efforts at the initial application stage, while 'unmarried claimants' are required to do so after the payment has been approved for continued payment.

The 2022 report of the Child Maintenance Review Group highlighted a number of

anomalies and limitations in the current system. These included the lack of distinction between spousal maintenance and child maintenance payments in the Department of Social Protection (DSP) assessments of means.

The Review Group recommended that child maintenance should be treated as a separate income source for children and not included in the means test of the parent. This means there would no longer be a logic behind the requirement to provide proof of efforts to seek child maintenance and therefore reduce the number of cases going to the courts.

A review carried out by the DSP in 2019 found that approximately half of OPFP and JST recipients received maintenance with an average payment of €58 per week.<sup>13</sup> When disregards were applied, 27 per cent of OFP and JST claimants had maintenance payments included in their means, resulting in an average deduction of €13 per week for this group (figures cited in the Report of the Child Maintenance Review Group).

Information on maintenance payments is not routinely collated or reported. The Courts Service Annual Report publishes the number of maintenance cases that went through the Court system. Between 2015 and 2019 there were roughly between 8,000 to 9,000 cases annually. However, these statistics do not distinguish child and spousal maintenance payments and do not include the maintenance payments agreed between parents without going through the courts.

The literature on child maintenance payments is limited but suggests that the receipt of maintenance, the contribution such payments make to the household income and their impact on the poverty of lone mothers varies widely across countries (OECD, 2011; Hakovirta and Jokela, 2019). In the most recent analysis Hakovirta et al. (2020) suggest that the impact of maintenance payments for reducing child AROP among lone parents depends on the interaction between social assistance payments and maintenance. Where the state tries to recover some of the maintenance contributions (through means tests), the effect on poverty is reduced.

#### **1.4 PREVALENCE OF LONE PARENT HOUSEHOLDS**

According to the Census of Population definition (CSO, 2023), which does not impose any age limit for children, 17.2 per cent of families in Ireland in 2022 are lone parent families. This is down slightly from 18.3 per cent of all families in 2011.

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<sup>13</sup> *Review of the financial effects of maintenance payments in means testing* (2019), [https://opac.oireachtas.ie/knowviation/app/consolidatedSearch/#search/v=list,c=1,q=qs%3D%5Bmaintenance%20payments%5D%2Ctitle%3D%5Bmaintenance%5D%2CqueryType%3D%5B64%5D,sm=s,l=library3\\_lib%2Clibrary7\\_lib,a=t](https://opac.oireachtas.ie/knowviation/app/consolidatedSearch/#search/v=list,c=1,q=qs%3D%5Bmaintenance%20payments%5D%2Ctitle%3D%5Bmaintenance%5D%2CqueryType%3D%5B64%5D,sm=s,l=library3_lib%2Clibrary7_lib,a=t)



**TABLE 1.2 TYPE OF FAMILY UNITS, IRISH CENSUS 2011, 2016 AND 2022**

	2011		2016		2022	
	N	%		%	N	%
<b>Married couple no children</b>	261,652	22.2	278,934	22.9	302,358	23.6
<b>Cohabiting couple no children</b>	83,292	7.1	76,715	6.3	91,694	7.2
<b>Married couple with children (of any age)</b>	558,682	47.4	568,317	46.6	580,641	45.4
<b>Cohabiting couple with children (of any age)</b>	60,269	5.1	75,587	6.2	85,262	6.7
<b>One parent mother with children (of any age)</b>	186,284	15.8	189,112	15.5	186,487	14.6
<b>One parent father with children (of any age)</b>	29,031	2.5	29,705	2.4	33,509	2.6
<b>All family units</b>	1.179m	100	1.218m	100	1,279m	100

When we focus on the proportion of children living in lone parent households, based on 2017/18 data, Ireland has one of the highest proportion of children under 18 living in single parent families (see Table 1.3).

**TABLE 1.3 PROPORTION OF CHILDREN AGED UNDER 18 LIVING IN DIFFERENT FAMILY TYPES 2018, SELECTED EU COUNTRIES**

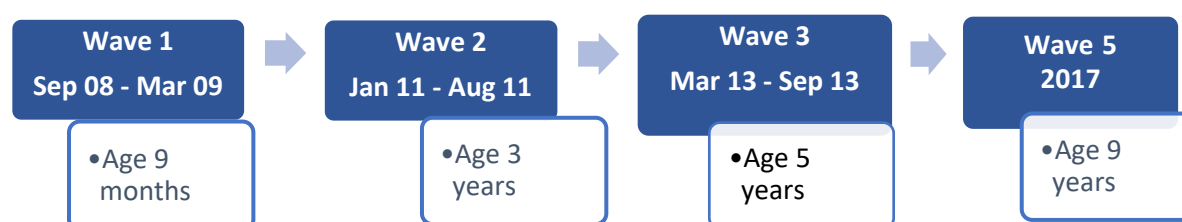
	% of children aged 0-17 living with ...			
	Single parent	Two parents	Other	Total
<b>Greece</b>	7.4	92.1	0.5	100
<b>Poland</b>	9	90.1	0.9	100
<b>Austria</b>	11.4	87.9	0.7	100
<b>Slovenia</b>	12.2	87.2	0.6	100
<b>Netherlands</b>	12.4	87.4	0.2	100
<b>Czech Republic</b>	13.6	85.9	0.4	100
<b>Finland</b>	14.5	85	0.5	100
<b>Estonia</b>	14.6	84.7	0.8	100
<b>Italy</b>	14.7	85.1	0.1	100
<b>Germany</b>	14.9	83.9	1.2	100
<b>Spain</b>	15.6	82.8	1.5	100
<b>Portugal</b>	20	78.6	1.4	100
<b>Denmark</b>	20.6	78.2	1.2	100
<b>Sweden</b>	20.7	78.0	1.3	100
<b>Ireland*</b>	21.2	78.1	0.7	100
<b>Belgium</b>	24.9	73.6	1.5	100
<b>Lithuania</b>	26.9	72.0	1.0	100
<b>Latvia</b>	27.8	70.5	1.6	100

Source: OECD Family Database 2024 \* Figure for Ireland refers to 2017

## 1.4 METHODOLOGY

Growing Up in Ireland (GUI) is a national longitudinal study focused on children, aiming to provide evidence-based research findings related to child development and wellbeing. The study tracks two cohorts of children, a 98 cohort and a 08 cohort. This study draws on the first four full waves of the GUI 08 cohort. Wave 1 was carried out in 2008 when the study child was aged 9 months, based on a national sample of just over 11,000 infants. Wave 2 took place when the study child was aged 3 years, wave 3 was carried out at 5 years, and wave 5 in 2017 when the study child was 9 years of age, using a sample of over 8,000 children.<sup>14</sup> The survey collects extensive information from parents and children, such as parental social class, income, education, health status and the child's own characteristics such as personality, mental health, physical health, cognitive abilities as well as educational outcomes. The analysis is carried out on families that responded to all four main waves (N=7505). We apply longitudinal weights to take account of attrition. For more detailed information about the GUI survey and the 08 cohort, refer to Thornton et al. (2013) and McNamara et al. (2021).

FIGURE 1.1 THE GROWING UP IN IRELAND 08 COHORT



### 1.4.1 Measuring economic vulnerability

The measure of economic vulnerability was developed in an earlier report on child poverty (Maitre et al., 2021) and is based on three indicators associated with the experience of poverty and social exclusion: low income, economic stress and material deprivation. This measure follows from a conception of poverty as a multi-dimensional experience and incorporates risk exposure as well as the current situation (Chambers, 1989; Breen and Moisio, 2004; Watson et al., 2015; Watson et al., 2014).

Low income is defined as living in a household that is in the bottom income quartile. The income measure is equivalised disposable household income, that is the total

<sup>14</sup> Wave 4 was a postal survey of the primary care-giver only, and comprised a much smaller range of questions than collected in the full waves so it is not used in this report.

household net income (after deductions for tax and PRSI) adjusted for household size and composition (number of adults and children).<sup>15</sup>

The measure of economic stress is based on one question addressed to the primary caregiver (PCG) about the difficulty in making ends meet with six possible answers ranging from 'very great difficulty' to 'very easily'. Those who report 'great difficulty' or 'difficulty' making ends meet are considered to be experiencing economic stress.

The measure of material deprivation is based on the Irish measure of basic deprivation that identifies households lacking essential goods or services out of a list of 11 items (being able to afford two pair of shoes, having protein meals, etc.).

Latent class analysis is used to measure the underlying concept based on analysis of a number of observable variables.<sup>16</sup> In this case, the underlying or latent class is economic vulnerability. The analysis allocates a probability of belonging to each latent class to everyone in the data. The two-class model was selected based on goodness of fit statistics and category sizes.<sup>17</sup>

The levels of economic vulnerability measured using latent class analysis of these three underlying variables are shown in Figure 1.3. The size of the economically vulnerable group increased over time as the Irish economy fell into recession before declining as the economy was recovering. The size ranges from 16.4 percent at wave 1 to 28.2 per cent at wave three.

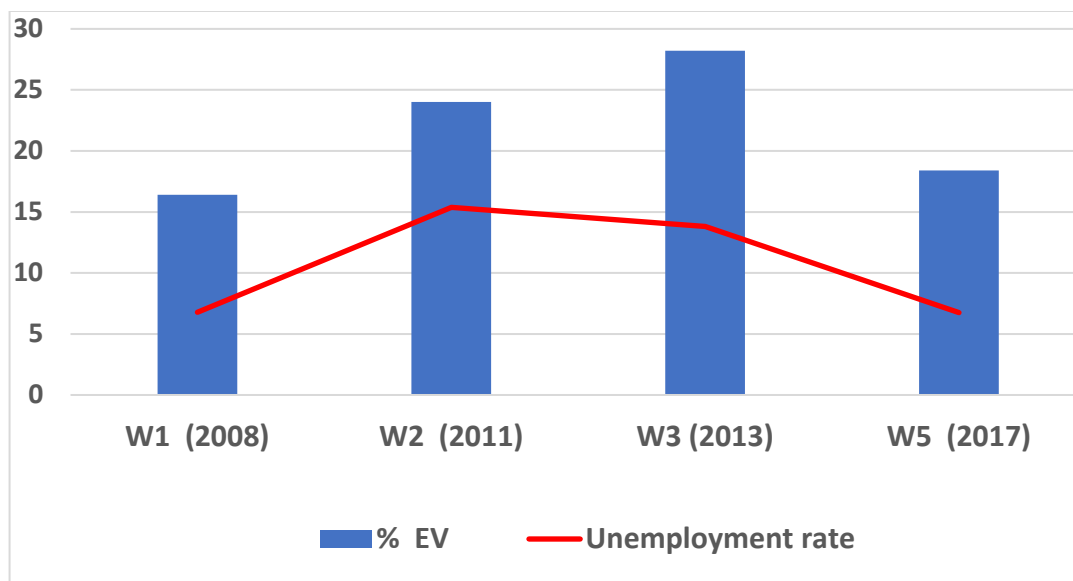
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<sup>15</sup> The Irish national equivalence scale is 1 for the first adult, 0.66 for every subsequent person aged 14 or older and 0.33 for every person less than 14 years of age.

<sup>16</sup> Latent class analysis is a statistical technique that identifies distinct subgroups in a population by analysing patterns of responses to categorical variables. These subgroups, known as 'latent classes', have similar characteristics but remain unobservable directly.

<sup>17</sup> Further details of the construction of the measure and the sensitivity analysis carried out are contained in Maître et al., 2021.

FIGURE 1.2 ECONOMIC VULNERABILITY 08 COHORT, CROSS-SECTIONAL



Source: GUI Cohort 08 W1, W2, W3, W5. Cross-sectional sample; LFS CSO ILO unemployment rate (15-74)

The composition figures show that the economically vulnerable group experience a high level of economic stress, low income and material deprivation. In contrast, among the non-economically vulnerable group at wave 1, only 3 per cent experience economic stress, 12 per cent were in the bottom income quartile and they had a mean deprivation score of 0.1 on a scale ranging from zero to 11 (see Table 1.2 or Maître et al., 2021, Table A2.4).

**TABLE 1.4 LATENT CLASS PROFILE OF ECONOMIC VULNERABLE AND NON-VULNERABLE GROUPS: LONGITUDINAL SAMPLE**

	Wave 1	Wave 2	Wave 3	Wave 5
	9 months	3 years old	5 years old	9 years old
<b>Size of economically vulnerable group %</b>	16.8	25.1	29.7	18.1
<b>Composition of vulnerable group</b>				
% experiencing economic stress	62.6	70.4	70.1	58.8
% in bottom income quintile	66.2	54.4	47.5	62.0
Material deprivation score	2.1	2.0	2.5	2.2
<b>Number of EV unweighted</b>	996	1552	1872	1105
<b>Size of non- EV group %</b>	83.2	74.9	70.3	81.9
<b>Composition of non- EV group</b>				
% experiencing economic stress	3.1	5.8	7.7	2.4
% in bottom income quintile	11.7	9.5	9.2	10.7
Material deprivation score	0.1	0.1	0.1	0.1
<b>Number non- EV unweighted</b>	6,511	5,955	5,635	6,402
<b>Total number unweighted</b>	7,507	7,507	7,507	7,507

Source: GUI Cohort 08 W1,W2,W3,W5,panel sample

Note: Sample of households present in all waves. Longitudinal weight applied to percentages with mean deprivation score based on 11 items

### Characteristics of the sample

The demographic profile of the primary caregiver (PCG) in the panel data is outlined in Table 1.5. As the PCG is the child's mother in the vast majority of cases, we also refer to the group as mothers. Lone parents are identified as PCGs that do not have a co-resident partner or spouse. In almost all cases the lone parent is a lone mother.<sup>18</sup> We will use these characteristics in the statistical modelling described in the next section. In Chapter 2 we compare the demographic characteristics of lone and coupled mothers.

<sup>18</sup> 100 per cent in wave 1 and 98 per cent in wave 5

TABLE 1.5 PROFILE OF PRIMARY CAREGIVER: LONGITUDINAL SAMPLE

	Wave 1	Wave 2	Wave 3	Wave 5
<b>PCG female (%)</b>	99.7	98.5	98.1	97.6
<b>PCG age</b>	31.6	33.9	36.1	40.3
<b>Number of children</b>	2.0	2.3	2.5	2.6
<b>PCG disability (%)</b>	12.5	15.4	15.7	20.2
<b>PCG education (%)</b>				
Lower secondary or less	19.8	16.2	13.1	12.2
Leaving certificate	24.8	19.2	16.8	15.5
Sub-degree	28.3	34.8	49.9	50.5
Degree or third level	27.1	29.8	20.2	21.8
<b>Total</b>	100.0	100.0	100.0	100.0
<b>PCG employment (%)</b>				
Full-time work	23.4	24.3	26.0	34.8
Part-time work	20.3	23.9	27.0	28.0
Not in paid work	56.3	51.9	47.1	37.1
<b>Total</b>	100.0	100.0	100.0	100.0
<b>PCG marital status (%)</b>				
Married and living with husband/wife	68.0	70.3	72.7	75.1
Separated from husband/wife	2.3	3.4	4.0	6.2
Never married	29.7	26.3	23.4	18.7
<b>Total</b>	100.0	100.0	100.0	100.0
<b>Household type (%)</b>				
Lone parent	16.0	16.7	15.8	14.9
Two parents	84.1	83.3	84.2	85.1
<b>Total</b>	100.0	100.0	100.0	100.0

### 1.4.2 Modelling strategy

The analysis consists of several statistical models. All are logit models and the results in the Tables are presented in the form of odds ratios. Odds ratios with values of less

than 1 mean that the group is less likely to experience the outcome in question than the reference group (the reference group for each variable is highlighted in the Table). Values greater than 1 mean that the group in question is more likely to experience the outcome compared to the reference group; odds ratios of between zero and one indicate that the group is less likely to experience the outcome compared to the reference group. To investigate interactions, for example, to see if the effect of entering lone parenthood differs for those who were previously married compared to those who were cohabiting, predicted probabilities are graphed. These predicted probabilities are based on average marginal effects. Marginal effects refer to the change in the probability of an event occurring (for example being economically vulnerable) when there is a change in one of the predictor variables (for example entering lone parenthood), holding all other variables constant.

We analyse family and employment transitions using logit models. Our analysis examines how entry to lone parenthood between time  $t-1$  and time  $t$  is associated with economic vulnerability at time  $t$ , controlling for being economically vulnerable and other relevant factors at  $t-1$ .<sup>19</sup> Interactions are tested through predicted probabilities presented in graphs. We pool the data to examine transitions in each pair of panel waves: wave 1 to wave 2; wave 2 to wave 3; wave 3 to wave 5. This strategy provides larger cell sizes and therefore more robust estimates (Dewilde, 2006; Sandefur and Tuma, 1987). Another advantage of this approach is that it highlights the immediate impact of a transition. However, it does not provide insights into the medium-term impact or the effect of duration of time spent as a lone parent; such a strategy may be pursued when further waves of data are available. Analysis of transitions using paired waves rather than analysis across the entire panel also prevents the detection of the effect of earlier transitions on later transitions. However, given that the overall span of the data is only 9 years and that multiple transitions in partnership status are uncommon (see Figure 2.2) this is unlikely to affect the results.

As the observations are linked, that is, families appear in each pair of waves, we use robust standard errors and control for clustering at the family level. The analysis of the transition to lone parenthood is restricted to all those who were in couples at  $t-1$ . As a robustness check we also run the analysis with 'Entry to economic vulnerability' as the outcome. This analysis is restricted to those that are not economically vulnerable in  $t-1$ .

Similar models are run to test the factors associated with exits from economic vulnerability among lone parent families between  $t-1$  and  $t$ . This model allows us

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<sup>19</sup> Technically this is known as the first difference approach or lagged dependent variable. By controlling for the initial state (economically vulnerable at  $t-1$ ), the models measure the effect of change at the individual level, therefore partially addressing unobserved heterogeneity at the individual level.

to investigate how changes in employment status between interviews influence exit from economic vulnerability.

## **1.5 OUTLINE OF THE REPORT**

Chapter 2 of the report compares the characteristics of lone parent and two-parent households. The Chapter also describes family and employment trajectories over the nine-year period covered by data. Chapter 3 turns to the question of economic vulnerability. First, cross-sectional analysis is used to outline the factors associated with it among lone parents. Next, longitudinal analysis is conducted to examine the effect becoming a lone parent has on the risk of economic vulnerability. Finally, the triggers and characteristics associated with exiting it are analysed. In Chapter 4 we draw conclusions, outline the limitations of the study and consider the implications of the findings for policy.



## CHAPTER 2

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### Profiles of mothers, family and employment trajectories

In this Chapter we first compare the characteristics of mothers in lone parent and two-parent families; we then follow the trajectories of families over the period of the study child's birth to nine years. From a life-course perspective, it is essential to understand the trajectories that families take over the course of the child's early years. The period after the birth of a child, especially the birth of a first child, can be one of consolidation or disruption (Lunn et al., 2010). We describe movements both into lone parenthood over the period and exits, i.e. (re)partnering. Maternal employment trajectories over this time period are also described. Chapter 3 explores the implications of these trajectories for the economic vulnerability of lone parents.

#### 2.1 CHARACTERISTICS OF LONE MOTHERS AND COUPLED MOTHERS

The characteristics of lone and coupled mothers differ at the wave 1 interview but also alter over time, reflecting both changes over the life-course but also shifts in the composition of the lone parent and two-parent groups. The one parent and two-parent groups comprise different individuals over time, as individuals transition into and out of lone parenthood as will become clearer in section 2.2 below. Table 2.1 outlines the characteristics of the two groups over the four main waves of the survey. Lone mothers are significantly younger than mothers in coupled households. At wave 1 (9-month interview) the average age of lone mothers is 26.6 years compared to 32.4 years among coupled mothers, a gap of 5.8 years. By the 9 year interview the gap between the lone and coupled mothers has narrowed to 3.1 years, illustrating the movement of individuals between the two groups over time. The number of children also differs significantly and alters over time: at wave 1, 52 per cent of lone mothers have only one child compared to 38 per cent of coupled mothers. By wave 5 this has decreased to 34 per cent of lone mothers and 8 per cent of coupled mothers.

The marital status of the lone parent group changes substantially over time. When the study child is 9 months, the great majority of lone mothers are never married (90 per cent). Nine years later one third of lone mothers are separated/divorced or widowed and two-thirds are never married. This change reflects transitions in family status and is likely to influence many of the other changes in characteristics that we observe over time.

Lone mothers have significantly lower levels of education at wave 1 compared to mothers in coupled households. The gap in educational qualifications narrows

considerably over time, which is likely to reflect both transitions between family status, and educational upgrading over time. The proportion with lower secondary qualifications decreases among both lone and coupled mothers over time, which demonstrates that the group as a whole have gained additional qualifications over the nine year period. The rise in qualifications has occurred particularly at the sub-degree level.

Lone mothers are much less likely to live in owner-occupied housing than coupled mothers in every survey wave, and much more likely to be living in social housing, private rented housing or with the child's grandparents. However, there is an increase in owner occupation among the lone parent group over time, which may relate to changes in the composition of the group. More than one in ten lone parents is living with the child's grandparents at wave 1 but by wave 5 this has declined to 1 in 20.

TABLE 2.1 CHARACTERISTICS OF MOTHERS IN ONE AND TWO-PARENT FAMILIES

			9 months	3 years	5 years	9 years
<b>Mean age (years)</b>	<b>One parent</b>		27.1	30.0	33.1	37.9
	<b>Two -parent</b>		32.9	35.1	37.0	40.9
			%	%	%	%
<b>Number of children</b>	<b>One parent</b>	One child	51.5	46.3	41.8	33.7
		More than 1	48.5	53.7	58.2	66.3
	<b>Two-parent</b>	One child	37.4	17.0	8.8	8.2
		More than 1	62.7	83.0	91.2	91.8
<b>Marital status</b>	<b>One parent</b>	Separated/Divorced/ Widowed	8.2	14.6	20.5	33.9
		Never married	91.8	85.4	79.5	66.2
	<b>Two-parent</b>	Married	80.9	84.4	86.3	88.0
		Cohabiting	19.1	15.6	13.7	12.0
<b>Education level</b>	<b>One parent</b>	Lower Secondary or less	40.5	32.8	23.7	20.3
		Leaving Certificate	31.4	25.1	23.7	22.1
		Sub-degree	21.6	31.5	38.3	38.0
		Degree or Third Level	6.5	10.6	14.3	19.7
	<b>Two-parent</b>	Lower Secondary or less	15.8	12.8	11.1	10.8
		Leaving Certificate	23.6	18.0	15.5	14.4
		Sub-degree	29.6	35.5	41.4	41.7
		Degree or Third Level	31.0	33.7	32.0	33.1
<b>Housing tenure</b>	<b>One parent</b>	Owner occupied	27.8	24.4	28.3	35.8
		Tenant social housing	26.5	30.5	30.8	33.8
		Tenant private	34.1	34.7	31.5	25.1
		Living with parents	11.5	10.4	9.3	5.3
	<b>Two-parent</b>	Owner occupied	82.7	82.1	80.5	81.3
		Tenant social housing	5.7	6.9	7.6	8.4
		Tenant private	10.6	10.3	11.2	9.5
		Living with parents	1.0	0.8	0.6	0.8
		Total	100.0	100.0	100.0	100.0
Observations			7507	7507	7507	7507

Source: GUI Cohort '08 W1,W2,W3,W5. Panel sample

### Differences between never married and previously married lone parents

Previous research has shown that the characteristics of lone parents that have never married and those who were previously married (divorced, separated, widowed) differ (see Chapter 1). Table 2.2 shows that at the first interview when the child was 9 months, never married lone parents are significantly younger than those who were previously married. Never married lone mothers are likely to have fewer children. Both groups have lower than average education in wave 1, with an equal proportion having less than upper secondary qualifications. However, the previously married group are somewhat more likely to have degree level qualifications. The never married group are more likely to be private tenants and living with their parents and less likely to be in owner-occupied housing.

By wave 5 the proportion of lone parents that were previously married had risen considerably (see above); the difference between the never married and previously married lone parents has also widened. While the educational profile of both groups has improved, the gap at the top in the proportion who have degrees has widened. Differences in housing tenure have also widened: at wave 5 half of the previously married group are in owner occupied homes compared to less than a quarter of the never married group.

**TABLE 2.2 CHARACTERISTICS OF NEVER MARRIED AND PREVIOUSLY MARRIED LONE MOTHERS AT W1 AND W5**

	Never married W1	Previously married W1	Never married W5	Previously married W5
<b>Mean age</b>	25.9	33.8	36.1	41.0
<b>Mean number of children</b>	1.7	2.4	2.0	2.4
<b>Education %</b>				
<b>&lt; Upper secondary</b>	39.5	40.7	23.7	18.2
<b>Leaving certificate</b>	34.2	26.9	24.4	16.8
<b>Post Leaving Certificate, non-degree</b>	19.6	21.1	44.0	46.2
<b>Degree</b>	6.7	11.4	7.9	18.8
<b>Housing %</b>				
<b>Owner occupied</b>	26.3	32.3	23.7	50.3
<b>Tenant social housing</b>	29.1	27.5	42.8	23.0
<b>Tenant private</b>	33.2	40.2	33.5	25.4
<b>Living with parents</b>	11.3			
<b>Unweighted N</b>	1,167	170	513	377

Source: GUI Cohort '08 W1,W5. Cross-sectional sample

Note: Characteristics are measured at the same time as marital status, i.e. at wave 1 in columns 1 and 2 and at wave 5 in columns 3 and 4.

## 2.2 INCOME SOURCES FOR LONE PARENTS

The three main potential sources of income for lone parents are employment, income from benefits and maintenance payments from former partners. The employment of lone parents is examined in greater detail below; here we focus on benefit receipt and maintenance. Recent CSO figures based on the 2023 Survey on Income and Living Conditions (SILC) (CSO, 2024), show that one adult households with children under the age of 18 have the lowest mean equivalised disposable income of all household types in Ireland at €24,440 compared to €31,937 for the total population. Within the GUI cohort we find that when the child is 9 months, social welfare represents more than 50 per cent of household income for 59 per cent of lone parent families and 100 per cent of income for 39 per cent of lone parents.<sup>20</sup> At the wave 5 interview (when the study child is 9 years of age), social transfers represent more than half of household income for 42 per cent of lone parent families and 100 per cent of their income for 22 per cent. While lone parents whose youngest child is aged between 7 and 13 years face more conditions for receipt of welfare benefits and move from the One Parent Family Payment (OPFP) to the Jobseeker's Transitional Payment (JST) (see Chapter 1), the families in the sample may have a child that is younger than the study child. We do not examine receipt of the OPFP due to limitations with this measure.<sup>21</sup>

At 9 months, just over half of lone parent families do not receive any maintenance payments, while only 12 per cent receive them regularly (table 2.3). There is no data on whether there is any formal or legal agreement in place around the payment of maintenance. By the age of nine, very little has changed as 46 per cent do not receive maintenance while 17 per cent receive it regularly. Inability to pay child maintenance from the parent as well as the lengthy enforcement procedures could explain the high levels of non-payment of child maintenance. The GUI does not collect information on the value of the maintenance payment received. Evidence from a review carried out by the DSP in 2019 suggests that the average value was €58 per week. However, these figures do not include maintenance payments to lone parents who are not in receipt of OPFP or JST.

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<sup>20</sup> See Table A2.1 in the Appendix for the detailed proportions of household income from social transfers.

<sup>21</sup> Receipt of JST or OPFP is not collected in wave 5. In wave one only 28 per cent of lone parents are recorded as being in receipt of OPFP compared to 79 per cent in wave 2. It seems likely that this is a data error as a lower proportion of lone parents are employed in wave 1 compared to wave 2. We therefore have not used these data.

**TABLE 2.3 RECEIPT OF MAINTENANCE PAYMENTS AMONG LONE PARENT FAMILIES**

	9 months	3 years	5 years	9 years
<b>No payment</b>	50.6	50.9	49.8	46.1
<b>Makes regular payment</b>	37.9	37.7	35.8	36.9
<b>Makes payments as required</b>	11.5	11.4	14.4	17.0
<b>Total</b>	100.0	100.0	100.0	100.0

Source: GUI Cohort '08 W1,W2,W3,W5. Panel sample

### 2.3 FAMILY TRAJECTORIES

From when the study child is aged 9 months to 9 years the proportion of one parent families remains stable at between 15 and 16 per cent (Table 2.4). However, this stability disguises changes at the individual level. Between the first two surveys, 2.4 per cent of lone parent families become two parent families, while 3 per cent of two parent families become lone parent families (Table 2.5). The proportion of all families that move from one to two-parent families increases to 4.4 per cent between the 5 year and 9 year surveys. The proportion of households that change from two to one parent is between 2 and 3 per cent in each period. The interval between interviews is not identical; therefore, we would expect the number of transitions to be greater between the 5-9 year surveys.

**TABLE 2.4 PROPORTION OF ONE AND TWO-PARENT FAMILIES W1 TO W5 (PANEL SAMPLE)**

	9 months	3 years	5 years	9 years
<b>One parent</b>	16.0	16.7	15.8	14.9
<b>Two-parent</b>	84.1	83.3	84.2	85.1
<b>Total</b>	100.0	100.0	100.0	100.0

Source: GUI Cohort '08 W1,W2,W3,W5. Panel sample

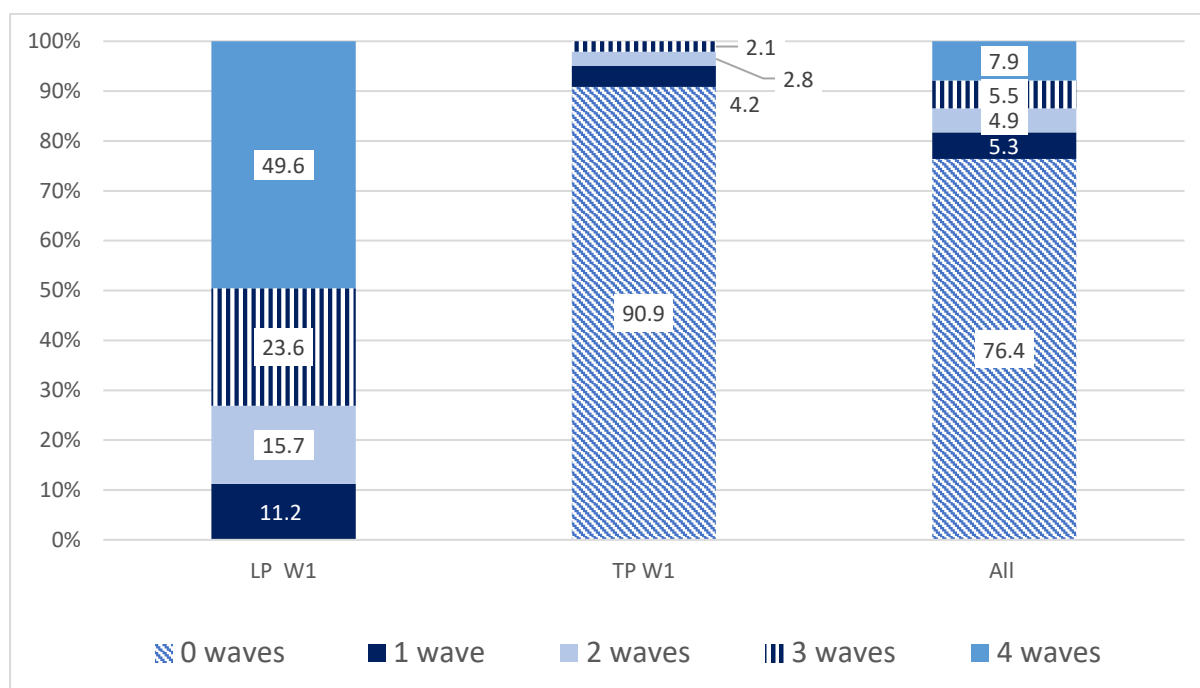
Note: Panel sample in all waves N=7507

**TABLE 2.5 TRANSITIONS BETWEEN LONE PARENTHOOD AND TWO-PARENT HOUSEHOLDS**

	No transition	Lone parent to couple	Couple to lone parent	Total
<b>9 months to 3 years</b>	94.6	2.4	3.1	100.0
<b>3 years to 5 years</b>	94.6	3.1	2.3	100.0
<b>5 years to 9 years</b>	92.2	4.4	3.4	100.0

Source: GUI Cohort '08 W1,W2,W3,W5. Panel sample

As a proportion of base group, lone mothers are more likely to make a transition than coupled mothers. Among those who are lone mothers in wave 1, around half are in a partnership in at least one of the subsequent interviews (see Figure 2.1). Among coupled mothers at wave one, 9 per cent are a lone parent in at least one subsequent interview.

**FIGURE 2.1 NUMBER OF WAVES SPENT AS A LONE PARENT BY STATUS AT WAVE 1**

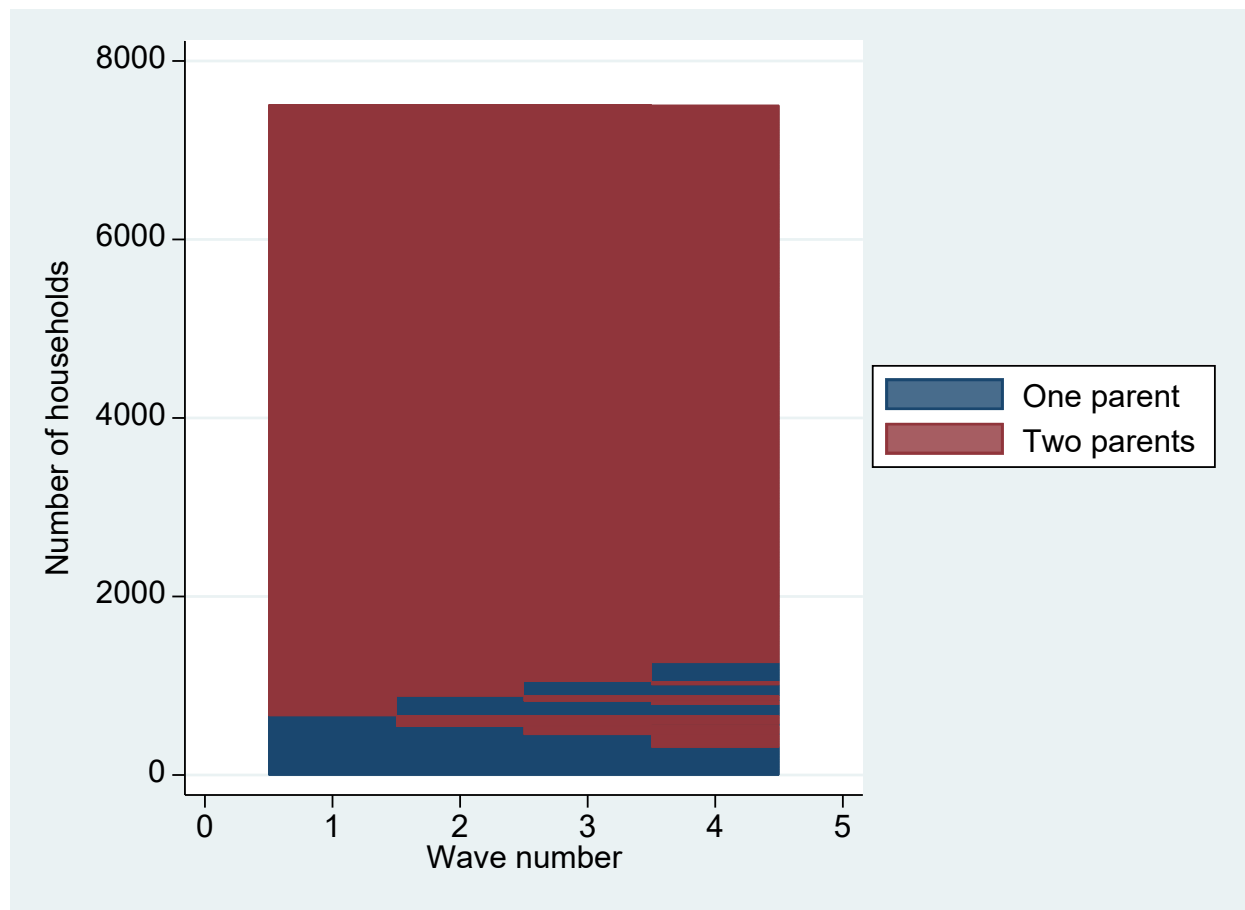
Source: GUI Cohort '08 W1,W2,W3,W5. Panel sample

Note: LP W1: Lone parent at wave 1; TP W1: Two parents at wave 1

Figure 2.2 presents a sequence plot of the full range of transitions between lone parenthood and couple parenthood over the period (wave 1 to wave 5). Red represents two-parent families and blue represents lone parent families. Those who remain in two-parent families throughout the period are the dominant group. The

group that are lone parents throughout is much smaller and this group is smaller than those that make a transition. This illustrates the usefulness of taking a dynamic life course approach.

**FIGURE 2.2 HOUSEHOLD TYPE TRANSITIONS W1-W5**



Source: GUI Cohort '08 W1,W2,W3,W5. Panel sample

## 2.4 EMPLOYMENT TRANSITIONS

Taking a life-course approach also highlights the extent of change in employment over the period. In Table 2.6 we compare the employment transitions of mothers who are lone parents in all surveys and mothers that are in two-parent households throughout. Between wave 1 and wave 2 (9 month and 3 year interviews), 11 per cent of lone mothers took up employment and a further 8 per cent exited employment. The same pattern was noted between wave 2 and wave 3 (between the 3-year and 5-year interviews). A much higher proportion (22 per cent) of lone mothers entered employment between wave 3 and wave 5. This will be partly due



to the wider time interval but may also be influenced by factors such as the study child starting primary school, changes in benefit entitlements and the broader labour market context at the time. The proportion of lone mothers exiting employment is 8 per cent in each of the three time periods.

The pattern is somewhat different for coupled mothers. Not only are they more likely to stay employed in each of the three periods, the patterns of exit and entry also differ from lone parents. Between the 9 month and 3 year interviews and the 3 and 5 year interviews, coupled mothers are more likely to move into employment, but in the third period they are less likely to do so than lone parents. These patterns are further explored in the models in Chapter 3.

Note that for these analyses we count mothers who are on maternity/parental leave as not in employment. At the 9 months interview, mothers are asked if they are currently at work outside the home (yes full-time/yes part-time/no). They are not asked directly if they are on leave, and it is likely that those who are will answer 'no' to being currently at work outside the home.<sup>22</sup> For consistency we have treated those on maternity leave in later waves in the same manner (i.e. as not employed). This approach may overstate employment transitions in later waves; however, the numbers involved in subsequent waves are much smaller.

**TABLE 2.6 EMPLOYMENT STATUS TRANSITIONS AMONG MOTHERS WHO ARE LONE PARENTS OR COUPLED PARENTS THROUGHOUT THE PERIOD**

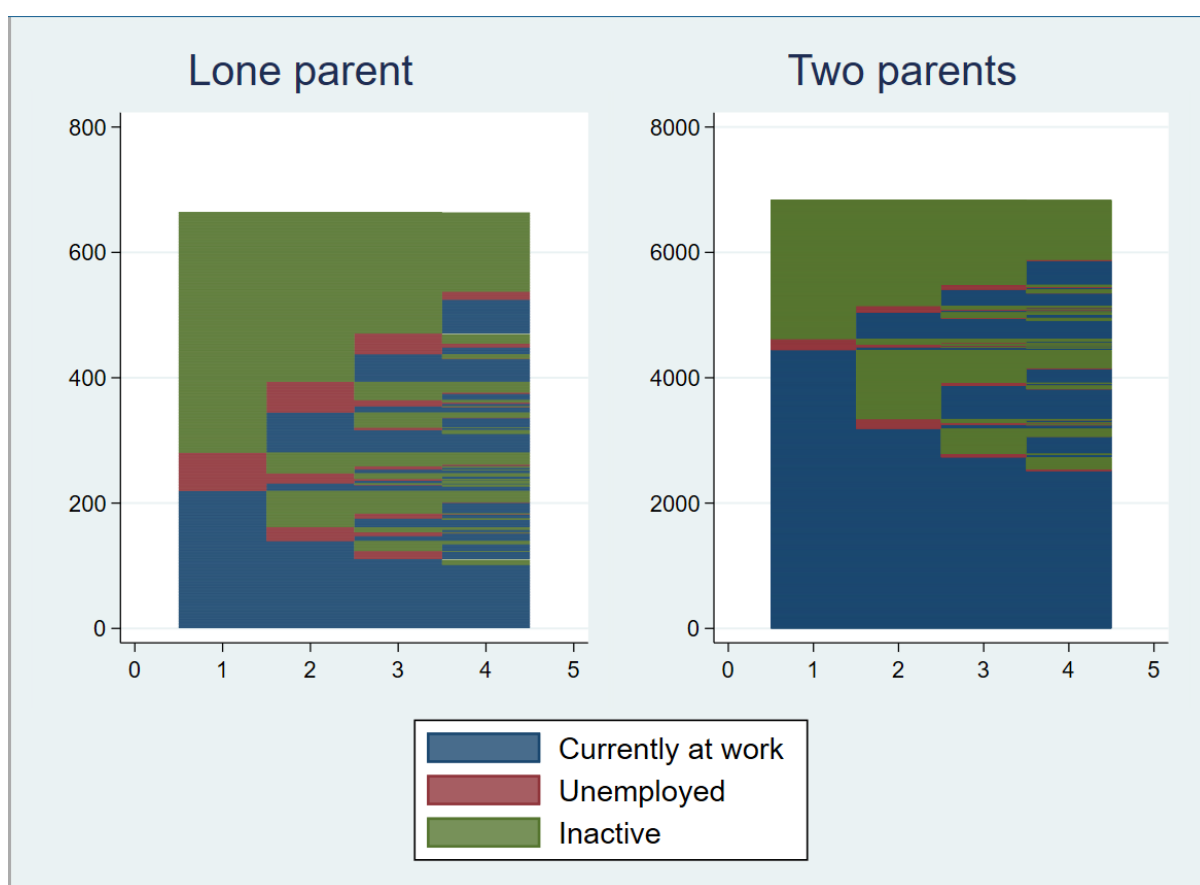
	Stay not employed*	Stay employed	Enter employment	Exit employment	Total
<b>Lone parent</b>					
<b>9 months – 3 years</b>	58.3	22.9	11.0	7.7	100.0
<b>3 years – 5 years</b>	53.5	27.1	11.5	7.9	100.0
<b>5 years – 9 years</b>	35.5	34.7	21.9	7.9	100.0
<b>Two-parent</b>					
<b>9 months – 3 years</b>	38.3	35.3	15.6	11.0	100.0
<b>3 years – 5 years</b>	36.2	42.7	13.1	8.1	100.0
<b>5 years – 9 years</b>	29.5	48.4	15.7	6.5	100.0

Note: \*Not employed includes unemployed and outside the labour market.

<sup>22</sup> Respondents are asked about duration of different types of leave taken (see McGinnity et al., 2013 for further analysis). Leave entitlements for mothers at the time of the w1 survey were: 26 weeks of paid maternity leave, 16 weeks of unpaid maternity leave and 14 weeks of unpaid parental leave. Conceivably some respondents could still be on leave when the study child was 9 months.

Figure 2.3 illustrates the full range of maternal employment transitions. Note that there are differences in the scale whereby the lone parent graph shows transitions among hundreds of cases, the two parent graph reflects thousands of cases. At the top and bottom of the graphs are those who remain economically inactive (fully green) or employed (fully blue) across the whole period. In the lone parent graph these are a roughly similar size. Among mothers in two parent families, employment across all waves is the dominant pattern. Both graphs show a good deal of movement across the four waves. Lone parents are more likely experience spells of unemployment (red) though constant unemployment does not appear among the sequences.

**FIGURE 2.3 EMPLOYMENT SEQUENCES FOR MOTHERS IN LONE AND TWO-PARENT FAMILIES AT WAVE 1**



Source: GUI Cohort '08 W1,W2,W3,W5. Panel sample

## 2.5 SUMMARY

The analysis in this Chapter compares lone mothers and coupled mothers, highlighting distinctive socio-demographic characteristics and transition differences over time. Initially, lone mothers are younger, have lower education levels, fewer children and are more likely to live in rented accommodation. With the exception of family size, these gaps narrow over time, suggesting some transitions in family status

and educational attainment. There are also some disparities between never married and previously married lone parents, with the latter having higher education levels and being more likely to live in owner-occupied accommodation. There is a good deal of movement between lone parent and two-parent status, which is not visible in cross-sectional statistics. Almost half of lone parents in wave 1 exit lone parenthood in the subsequent nine years. Just under 10 per cent of those starting out in two-parent families subsequently enter lone parenthood. Initially lone mothers are less likely to be employed than coupled mothers, but more lone mothers become employed over time, possibly influenced by the age of the child and the labour market conditions while coupled mothers remain more consistently employed. These findings illustrate some substantive socio-demographic dynamics and transitions among lone mothers and coupled mothers.

## CHAPTER 3

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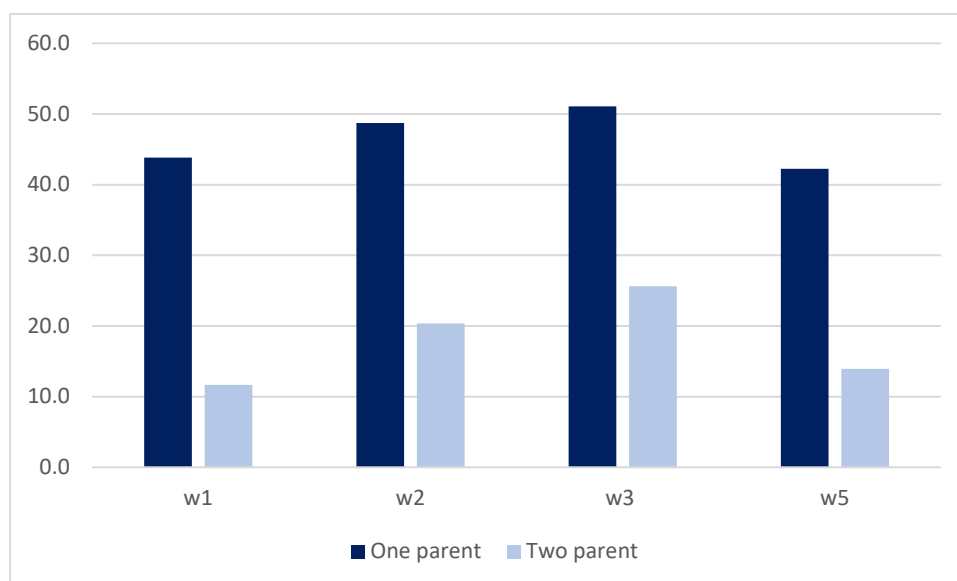
### Lone parenthood and economic vulnerability

#### 3.1 INTRODUCTION

Chapter 2 highlighted the nature of family trajectories over nine years and outlined the frequency of transitions into and out of lone parenthood. In this Chapter we look at economic vulnerability among lone parent families and examine the relationship between family transitions and economic outcomes. We consider three main questions. First taking a snapshot view we ask which lone parents are economically vulnerable. We then take a longitudinal approach to investigate the circumstances in which becoming a lone parent leads to economic vulnerability, by following those who make a transition from two-parent to one parent families. This allows us to identify factors that help mitigate the economic risks associated with marital dissolution. Thirdly, we investigate the factors associated with exiting economic vulnerability for lone parent families.

#### 3.2 RATES OF ECONOMIC VULNERABILITY AMONG LONE PARENT AND TWO PARENT FAMILIES

Rates of economic vulnerability are considerably higher among lone parent families than two-parent families throughout the period. As we saw in Chapter 1, rates of economic vulnerability were highest for the cohort as a whole in wave 3, carried out in 2013 which was the year in which unemployment was highest and when financial stress peaked for the cohort. When the study child was 9 months old, lone parent families were 3.8 times more likely to be economically vulnerable than two-parent families, but this fell to 2 times more likely in wave 3 before rising again to three times in wave 5 (Figure 3.1).

**FIGURE 3.1 ECONOMIC VULNERABILITY BY FAMILY STRUCTURE**

Source: GUI cohort 08 W1-W5 Panel sample

### 3.3 WHICH LONE PARENTS ARE ECONOMICALLY VULNERABLE?

Before we analyse transitions, we first take a snapshot view of the factors most associated with economic vulnerability among lone parents. The model pools data across the four waves, includes controls for the year and takes account of the clustering at the individual level.

There is no difference in economic vulnerability between previously married and never married lone parents. However, having more children, which is more common for the previously married group (see Table 3.1), is associated with greater odds of economic vulnerability. Lone parents with a disability have a significantly higher risk, demonstrating the intersectional nature of vulnerability. Owner occupied lone parents have a lower risk of economic vulnerability compared to those in social housing, but the risk is lower among those living with their parents in the models with additional controls (models 2 and 3). Lone parents with lower secondary education have odds of economic vulnerability that are 2.5 times higher than lone parents with a degree. The lower risk among lone parents with higher education is due partly to the greater levels of employment for this group. When hours of work are held constant (model 2), the education effect reduces, but higher educated groups still have a lower risk, which is likely to be linked to wages and other resources. Hours of work are also important, with the risk of economic vulnerability increasing significantly for lone parents not in paid work or working 1-15 hours compared to those working full time.

Other sources of income and support are also important for reducing the risk of economic vulnerability. Lone parents who receive no maintenance payment from their former partner have a risk that is 1.6 times higher than those who receive a regular payment. The availability of informal social support from family and friends is also crucial, lone parents who lack social support are 2.5 times more likely to suffer economic vulnerability than those who report that they do not need support. Migrants who lack familial support in Ireland also appear more vulnerable, but the effect is not statistically significant, which is likely due to small numbers.

We did not include receipt of One Parent Family Payment (OPFP) or Job Seeker's Transitional payment (JST) as a predictor of economic vulnerability because this information is not present in all the survey waves. However, we did test the effect of OPFP in wave 1: lone parents in receipt of the benefit had a lower risk of economic vulnerability than those not in receipt although the effect is not significant. Those for whom benefit payments accounted for between 75-100 per cent of household income were more likely to be economically vulnerable than those for whom it accounted for less than 5 per cent (see Appendix Table A3.1). However, because the receipt of most benefits is means-tested, its association with economic vulnerability is somewhat endogenous; therefore, our preferred model specification does not include benefit receipt.

**TABLE 3.1 FACTORS INFLUENCING RISK OF ECONOMIC VULNERABILITY AMONG LONE PARENTS, W1 TO W5 POOLED (ODDS RATIOS)**

	Model 1	Model 2	Model 3
<b>9 months (ref)</b>	1	1	1
3 years	1.215	1.173	1.266
5 years	1.334	1.405*	1.507*
9 years	1.006	1.210	1.360
<b>Marital status(ref=separated/divorced/widowed)</b>	1	1	1
Never married	0.801	0.825	0.811
Number of children	1.302***	1.242***	1.216**
Mother's age	1.012	1.019	1.009
<b>Education (ref= degree)</b>	1	1	1
Lower secondary or less	2.528***	1.667*	1.995**
Leaving Certificate	1.457	1.197	1.380
Sub-degree	1.312	1.113	1.271
<b>No disability</b>	<b>1</b>	<b>1</b>	<b>1</b>
Disability	1.779***	1.643**	1.516*
<b>Owner-occupier (ref)</b>	1	1	1
Social housing	2.165***	1.728**	1.607*
Private rented	1.242	0.874	0.787
Living with grandparents	0.820	0.656*	0.593*
<b>Hours work (ref= 36+ hours)</b>		1	1
0 hours work		3.986***	3.807***
1-15 hours work		2.038**	2.003*
16-29 hours work		1.295	1.311
30-35 hours work		0.939	0.933
<b>Regular maintenance payment</b>			1
No maintenance payment			1.549**
Payments as required			1.228
<b>Social support in ref = Do not need help</b>			1
Get enough help			0.978
Not enough and no help at all			2.496***
No family in IE			1.895
Observations	2,698	2,698	2,698

Source: GUI Cohort 08

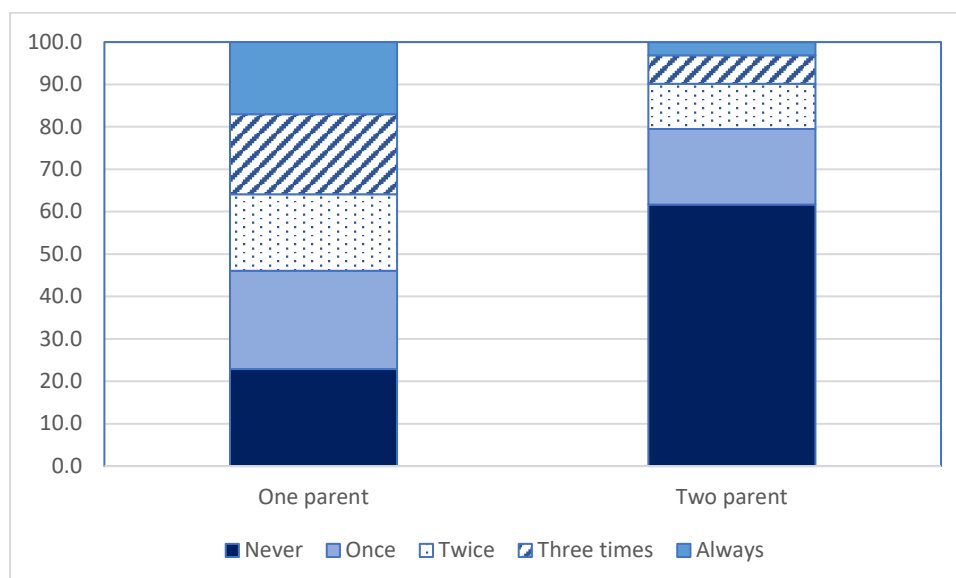
Notes: \*\*\* p<.001; \*\* p<.01; \* p<.05

Observations clustered at the individual level, and robust standard errors applied

### 3.4 ECONOMIC VULNERABILITY TRANSITIONS

Taking a longitudinal perspective shows that the experience of economic vulnerability is a more common experience than a snapshot for any one year suggests. Among those that were lone parents in wave 1, only 23 per cent avoided economic vulnerability across the whole period, while 87 per cent faced it at least once (Figure 3.2). At the other end of the scale, 17 per cent of lone parents at wave 1 were economically vulnerable at all four waves, while 19 per cent were three times. For the remaining group it was more transitory. Similarly, a longitudinal perspective shows that 38 per cent of those who started out in a two-parent family at wave 1 experienced economic vulnerability at least once and only 3 per cent were always economically vulnerable.

**FIGURE 3.2 NUMBER OF TIMES ECONOMICALLY VULNERABLE BY FAMILY STRUCTURE IN WAVE 1**



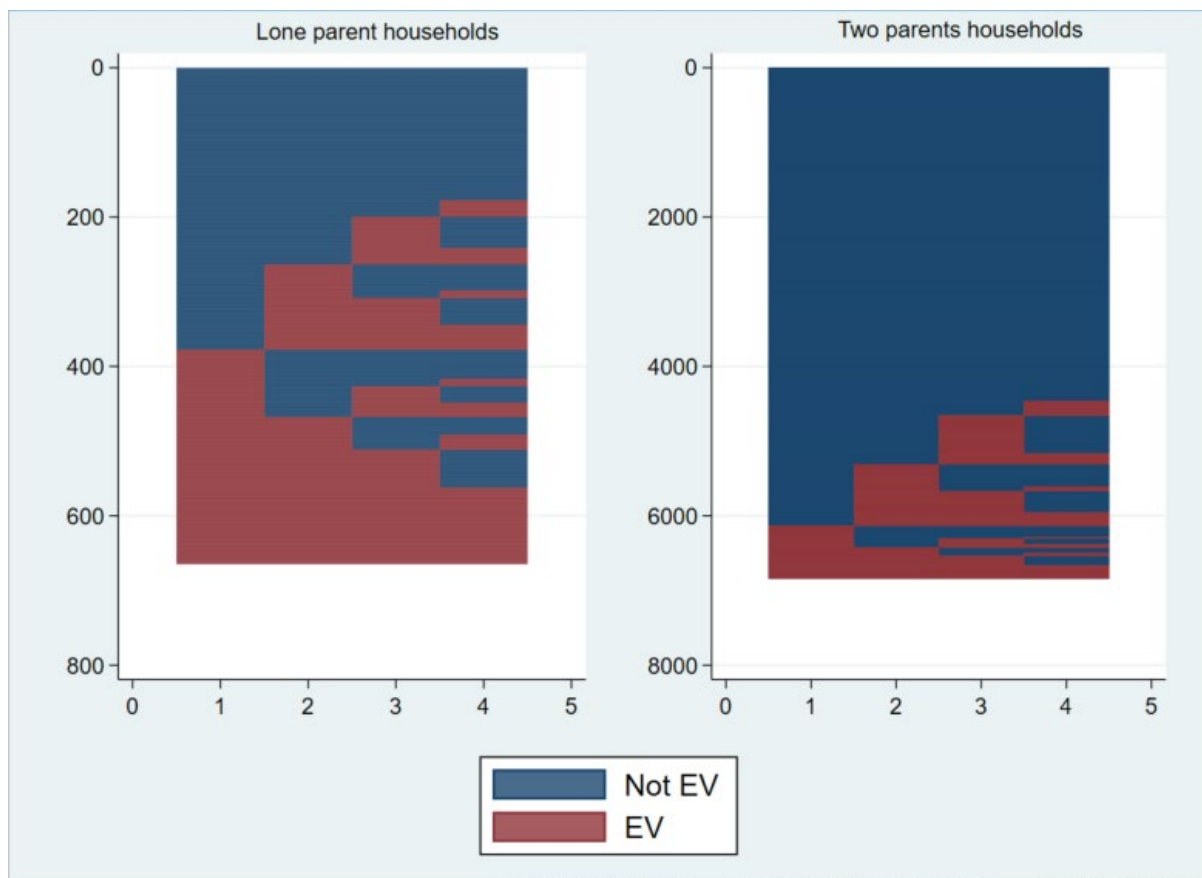
Source: GUI Cohort 08, W1, W2, W3, and W5

Notes: Longitudinal sample

The sequence graph (Figure 3.3) shows the diversity of trajectories among those who are lone parents at wave 1. The blue throughout block corresponds with the group that are never economically vulnerable, and the consistently red block represents those that are always so. In between we see that a relatively small group of lone parents exit economic vulnerability after wave 1 and stay out. Others move out only to re-enter at a later point or vice versa. The economic vulnerability trajectories of those starting out in couple households is less diverse, and the 'Never economically vulnerable' pattern dominates. This graph illustrates the greater degree of instability in lone parents' economic situation.



**FIGURE 3.3 ECONOMIC VULNERABILITY SEQUENCES BY FAMILY STRUCTURE AT WAVE 1**



Source: GUI Cohort 08, W1, W2, W3, and W5

Note: Longitudinal sample. The scale on the y-axis differs for lone parent and two-parent households.

These sequence graphs provide an insight into how common different trajectories are for young families; however they do not show us how trajectories of economic vulnerability are associated with transitions in family status, or transitions in maternal employment. To assess the role of family transitions in economic vulnerability changes we undertake two separate analyses. Firstly, we follow those in two-parent households and investigate how becoming a lone parent influences the risk of economic vulnerability. Secondly, we focus on lone parent families and investigate whether (re)partnering is associated with exits from economic vulnerability.

### 3.5 DOES ENTRY INTO LONE PARENTHOOD LEAD TO ECONOMIC VULNERABILITY?

As outlined in Chapter 1, previous research has highlighted that relationship breakdown is often associated with increased risk of poverty but that this is not the same for all households, and the scale of economic consequences of entry to lone parenthood differs across countries.

Table 3.2 presents the models that examine the risk of economic vulnerability associated with transitions into lone parenthood due to separation/divorce or widowhood. To do so it is necessary to focus on parents in couples at the previous wave (t-1) and compare those who become lone parents at time t and those who remain in couples. The key variable of interest is: 'Transition from two-parent to lone parent'. The analysis consists of a logit model of pairs of waves; individuals therefore appear more than once, and the models take this into account.

The results show that economic vulnerability was higher in wave 3 in 2013 (5 years old) than in wave 2 in 2011 (3 years old), and significantly lower in wave 5 in 2017 (9 years old).<sup>23</sup> To examine change over time we include whether the household was economically vulnerable in wave t-1. Unsurprisingly, those who were economically vulnerable at t-1 are much more likely to be so at time t and this is the strongest effect of all the predictors tested.

The key result of interest is the odds ratio for transition to lone parenthood. Those who have become lone parents between any two interview waves are more likely to be economically vulnerable than those who remain in two parent families (odds ratio of 2.6), even controlling for being economically vulnerable in the previous wave.

In model 3 we take account of whether the mother's employment status also changed between interview waves (i.e. between t-1 and t). While changes in mother's employment status significantly influence economic vulnerability, they do not alter the association between relationship dissolution and economic vulnerability. When a mother exits employment (full-time to not working and part-time to not working) or stays non-employed, the odds of becoming economically vulnerable double, compared to those who stay in full-time employment. Entering part-time employment is also associated with increased risk of economic vulnerability; this may be due to increased costs that come with entering employment (such as travel and childcare) that are not covered by part-time wages.

The other controls in the model work as anticipated: those who are disabled in wave 1, families with more children and those cohabiting rather than married at t-1 are more likely to be economically vulnerable, while those with higher levels of education are less likely to be economically vulnerable. Those in owner occupied

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<sup>23</sup> The data are left censored. We do not include a term for wave 1 because there is no observation for T-1 in this case, i.e. we do not know what the family's situation was before the first interview.

housing have a lower risk of economic vulnerability compared to those in private rented or social housing.

**TABLE 3.2 FACTORS INFLUENCING RISK OF ECONOMIC VULNERABILITY AT TIME T AMONG THOSE IN COUPLES AT T-1, W1 TO W5 POOLED (ODDS RATIOS)**

	Model 1	Model 2	Model 3
<b>9 months-3 years at t-1 (ref)</b>	1	1	1
3 years-5 years	1.101	1.115	1.156*
5 years-9 years	0.435***	0.430***	0.474***
<b>Not EV at t-1 (ref)</b>	1	1	1
EV at t-1	6.184***	6.137***	5.870***
<b>Married at t-1 (ref)</b>	1	1	1
Cohabiting at t-1	1.323***	1.223**	1.235**
Number of children	1.279***	1.290***	1.206***
<b>Education (ref: lower secondary or less)</b>	1	1	1
Leaving Certificate	0.895	0.891	0.946
Sub-degree	0.632***	0.630***	0.710***
Degree or third level	0.355***	0.355***	0.441***
<b>No disability at t-1 (ref)</b>	1	1	1
Disability at t-1	1.396***	1.380***	1.285***
<b>Owner-occupier (ref)</b>	1	1	1
Social housing	2.015***	1.922***	1.772***
Private rented	1.581***	1.511***	1.388***
Living with grandparents	1.481	1.462	1.401
<b>Family and work transitions</b>			
<b>Stay with partner (ref)</b>		1	1
Transition two-parent to lone parent		2.634***	2.677***
<b>PCG stay full-time employed (ref)</b>			1
Full-time to part-time			1.236
Full-time to not working			1.609***
Stay part-time			1.062
Part-time to full-time			1.164
Part-time to not working			1.646***
Stay not working			2.023***
Not working to full-time			0.811
Not working to part-time			1.376**
Observations	19,931	19,931	19,931

Source: GUI Cohort 08

Notes: \*\*\* p<.001; \*\* p<.01; \* p<.05.

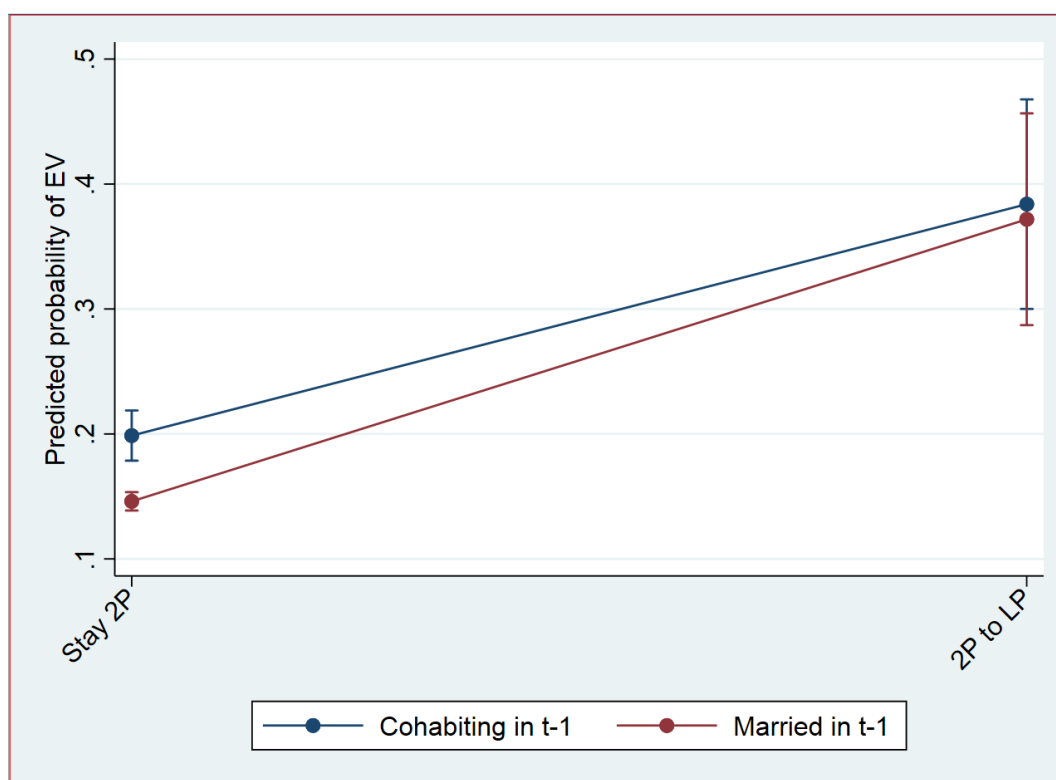
Observations clustered at the individual level, and robust standard errors applied. Control variables (e.g. housing, education, disability) are measured at t-1. The period for the employment transition results are between t-1 and t (example: FT at t-1 to PT at t).

While the models above show us the increased risk of economic vulnerability that comes with transitions into lone parenthood (relationship dissolution), they do not

show us whether this transition has the same impact for all families. In the following analysis we compare the effects of this transition across those with different characteristics.<sup>24</sup>

We look first at whether the effect of becoming a lone parent differs for those who were married and those who were cohabiting. Figure 3.4 shows that among those who remained in a two-parent family the probability of economic vulnerability was significantly higher for those cohabiting compared to those who are married at t-1. A transition into lone parenthood significantly increases the probability of becoming economically vulnerable for both groups. The increased risk is particularly pronounced for previously married mothers and when they become lone parents their risk of economic vulnerability is the same as those who were previously cohabiting.

**FIGURE 3.4 PROBABILITY OF ECONOMIC VULNERABILITY ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE MARRIED AND THOSE COHABITING BEFORE TRANSITION**



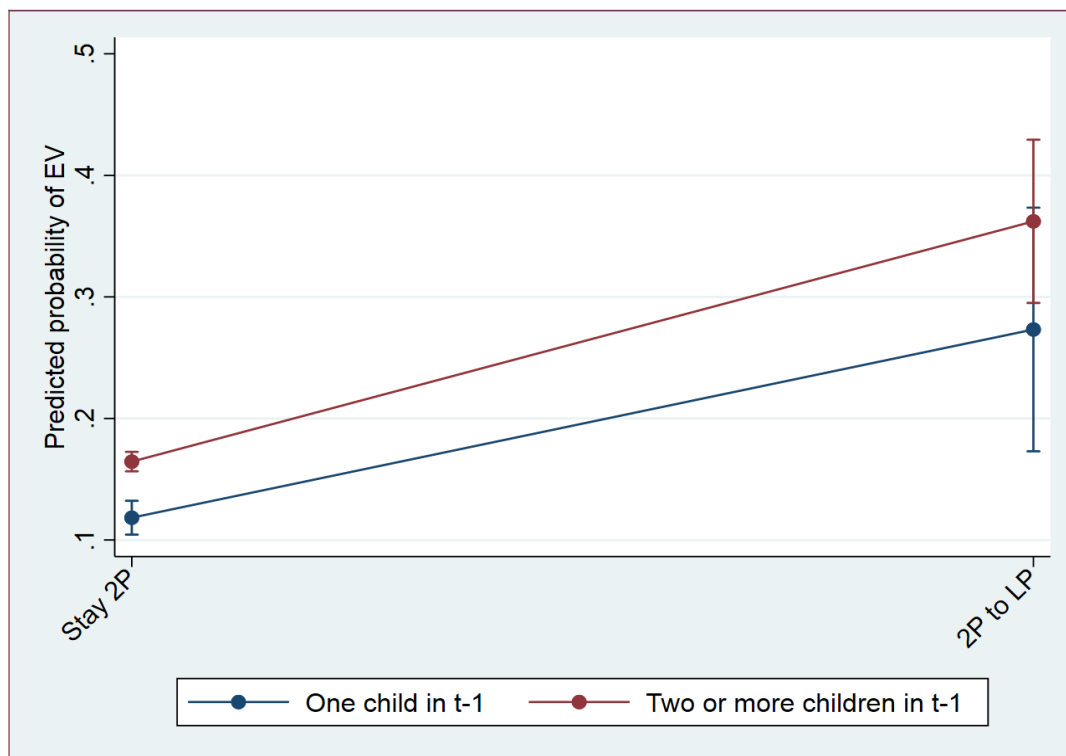
Note: Predicted probabilities derived from marginal effects, models control for all variables in Table 3.2 including EV at t-1

We see a similar pattern for number of children (Figure 3.5). Among couples that stay together, there is a significantly higher probability of economic vulnerability among those who have two or more children compared to those who have only

<sup>24</sup> See Table A3.3 in the Appendix for the detailed predicted probabilities.

one child. Becoming a lone parent significantly increases the risk for both groups and the difference between the 1 and 2 plus children is not significant.

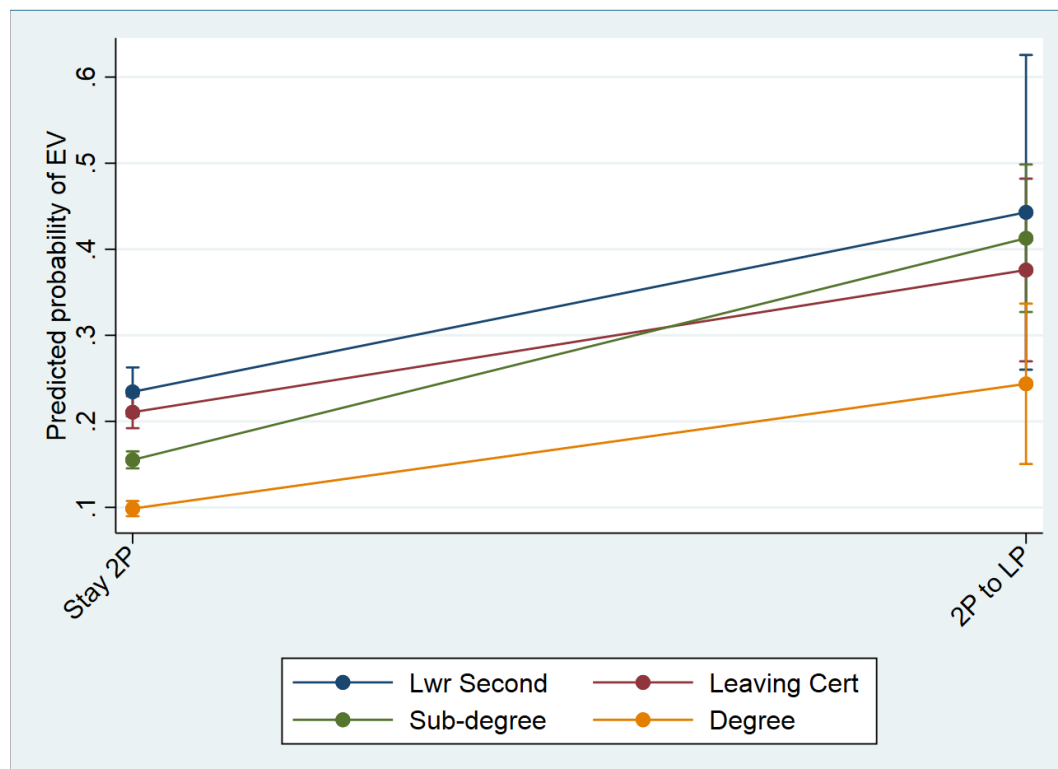
**FIGURE 3.5 PROBABILITY OF ECONOMIC VULNERABILITY ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE WITH 1 CHILD AND THOSE WITH 2 OR MORE CHILDREN BEFORE TRANSITION**



Note: Predicted probabilities derived from marginal effects, models control for all variables in Table 3.2 including EV at t-1

Figure 3.6 compares the probability of economic vulnerability associated with entry to lone parenthood among those with different education levels. Becoming a lone parent results in significantly higher probability of being economically vulnerable for those with a degree or sub-degree third level education. Among those with Leaving Certificate qualifications or lower, there is no significant difference in the probability of economic vulnerability between those who split up and those who stay with their partner (see Appendix Table A3.3 for the probabilities and confidence intervals). This is likely due to the small numbers within these education categories making a transition, as evidenced by the large confidence intervals around the figures. While those with higher levels of education experience a strong increase in the probability of economic vulnerability on entering lone parenthood, we know from the analysis in Chapter 2 that women educated to degree level are less likely to become lone parents.

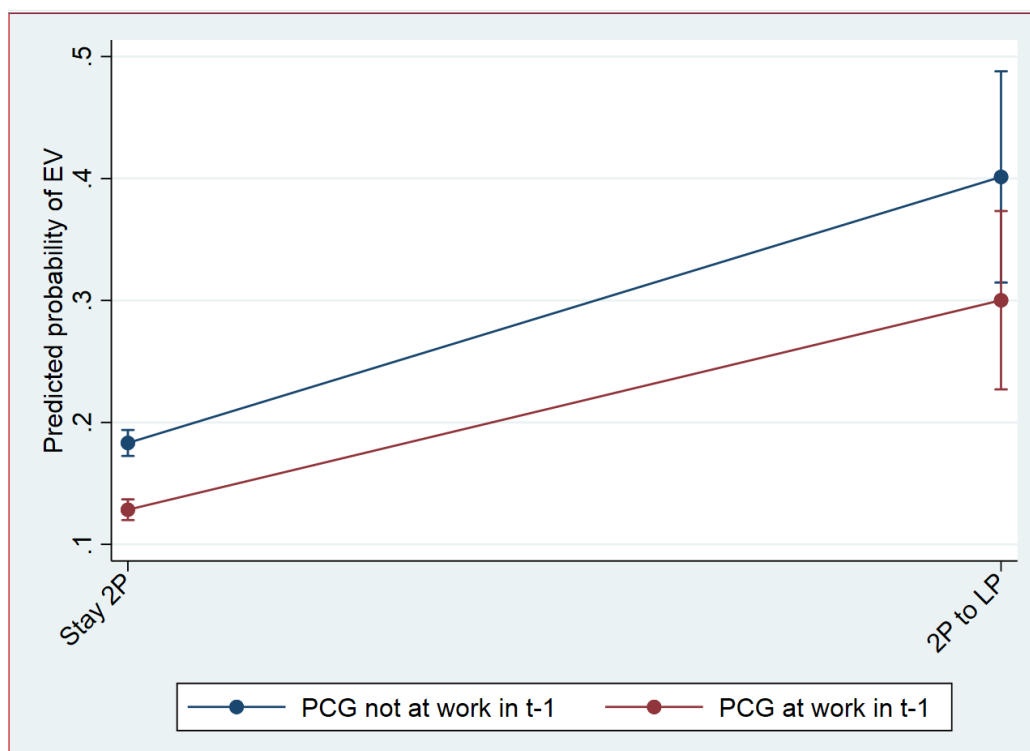
**FIGURE 3.6 PROBABILITY OF ECONOMIC VULNERABILITY ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE WITH DIFFERENT LEVELS OF EDUCATION**



Note: Predicted probabilities derived from marginal effects, models control for all variables in Table 3.2 including EV at t-1

Becoming a lone parent significantly increases the risk of economic vulnerability for primary care givers that were not employed in t-1 and those who were employed (Figure 3.7). The graph shows that the probability at time t is the same for both groups suggesting that prior employment is not enough to protect against the economic impact of becoming a lone parent, at least among those with children aged 9 years or less.

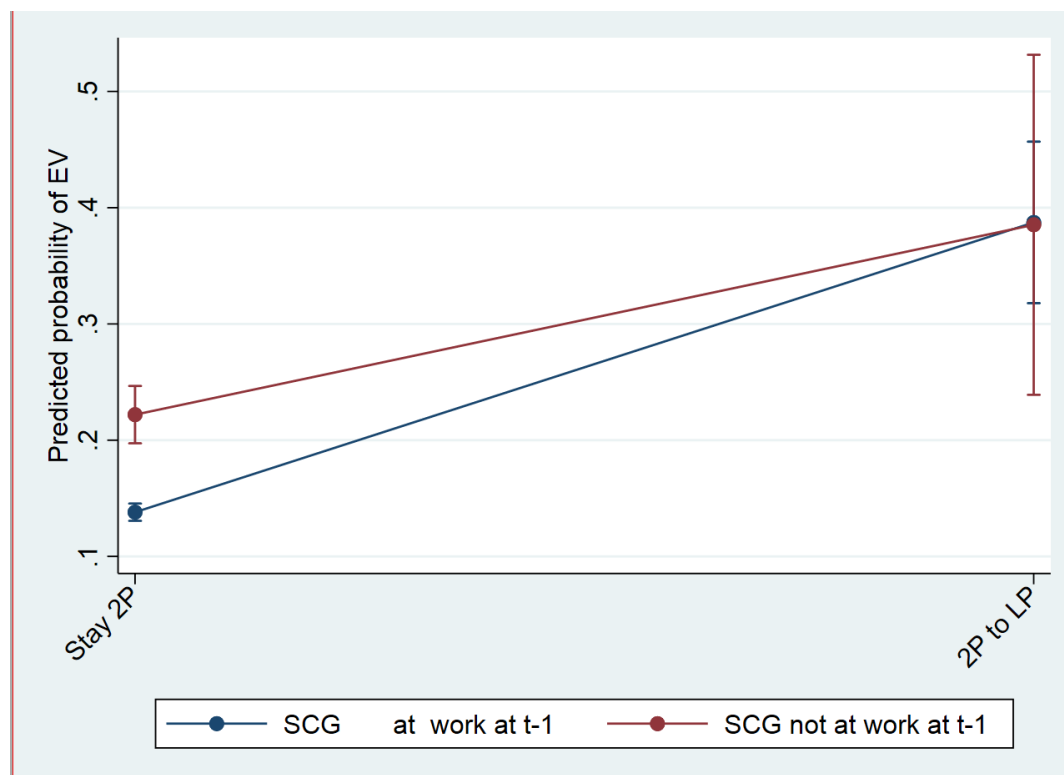
**FIGURE 3.7 PROBABILITY OF ECONOMIC VULNERABILITY ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE EMPLOYED AND NOT EMPLOYED BEFORE TRANSITION**



Note: Predicted probabilities derived from marginal effects, models control for all variables in Table 3.2 including EV at t-1

Figure 3.8 tests whether the association between entry to lone parenthood differs for those whose former partner was employed or not employed (Figure 3.8). We find that becoming a lone parent leads to a greater increase in the probability of economic vulnerability among those whose former partner was employed, rising from a probability of .14 in t-1 to a probability of .39 in time t. Where the former partner was not employed the rise in risk is not as great (.22 to .39). This means that the two groups end up with the same risk of economic vulnerability despite their different starting point before becoming a lone parent.

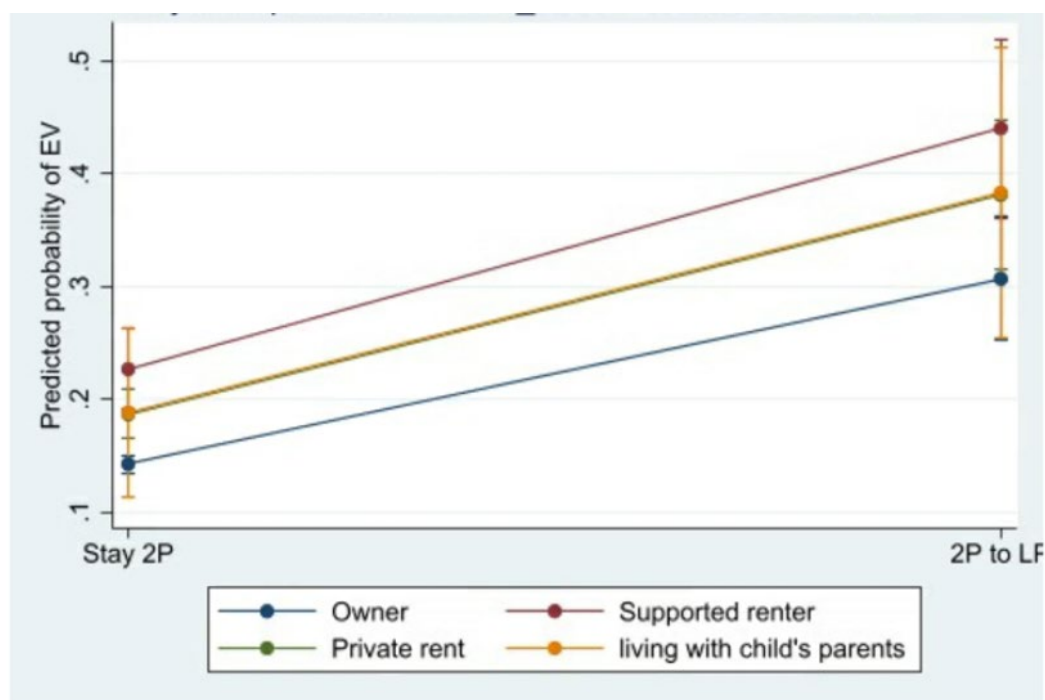
**FIGURE 3.8 PROBABILITY OF ECONOMIC VULNERABILITY ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE WHOSE PARTNER WAS EMPLOYED AND NOT EMPLOYED BEFORE THE TRANSITION**



Finally, Figure 3.9 compares economic vulnerability probabilities for those entering lone parenthood in different housing tenures at t-1. The graph shows that those in owner occupied housing have a lower probability of economic vulnerability than the other groups when they enter lone parenthood (which is also true of those who stay in couples). However, the rise associated with lone parenthood is similar for all groups, shown by the slopes of the lines.



**FIGURE 3.9 PROBABILITY OF ECONOMIC VULNERABILITY ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD BY HOUSING TENURE BEFORE TRANSITION**



This analysis suggests that entering lone parenthood through partnership dissolution leads to a significantly increased probability of economic vulnerability and none of the factors investigated significantly mitigate the increased risk associated with this transition.

As a robustness check we repeat this analysis focusing on entry to economic vulnerability, i.e. restricting the analysis to those who were not vulnerable at t-1; the pattern of results is very similar. The odds of entering economic vulnerability are three times higher for those who experience relationship dissolution compared to those who stay with their partner (Appendix Table A3.2). Education, number of children, own and partner's employment are all significantly related to the risk of economic vulnerability entry; however, the interaction between these factors and becoming a lone parent is generally not significant (see Figures A3.1 to A3.6). Becoming a lone parent increases the probability of economic vulnerability regardless of the starting situation. However, those who were employed at t-1 experience a smaller increase in the probability of entering economic vulnerability on becoming a lone parent than those who were not employed which is borderline significant (see figure A3.5).

### 3.6 WHICH FACTORS ARE ASSOCIATED WITH EXITING ECONOMIC VULNERABILITY FOR LONE PARENT FAMILIES?

While the previous sections examined the factors associated with entry into economic vulnerability among lone parent families and the increased risk associated with lone parenthood, this section considers the factors associated with exits from economic vulnerability for the lone parent family. Therefore, while the previous analysis might point to factors that prevent falling into economic vulnerability or protective factors, the subsequent analysis can highlight routes out of it. For this, the sample is restricted to those who are lone parents and in economic vulnerability at any interview and follow through to see which families have successfully exited it by next interview. This restriction means that the sample size is considerably smaller and significant effects more difficult to identify.

In model 1 (Table 3.3) we consider the effects of period, education level, disability, number of children, housing tenure and (re)partnering. Lone parents with higher levels of education are significantly more likely to have exited economic vulnerability by the next interview compared to those with lower secondary education or less. Re-partnering is also found to be significantly associated with exiting for lone parents.<sup>25</sup> Despite our earlier finding of the different characteristics of lone parents that were previously married and those who were never married, both groups are equally (un)likely to exit economic vulnerability. Disability at the wave 1 interview (t-1) is not significantly associated with exiting it.<sup>26</sup> There is also no significant association between housing tenure and exiting it.

In model 2 we consider whether access to financial support in the form of maintenance payments and social supports from the wider social network influence exits from economic vulnerability. The receipt of regular maintenance payment from an ex-partner does not significantly influence the chances of exiting for lone parents, though we saw in Table 3.1 above that those not receiving regular maintenance payments were less likely to experience it in the first place.

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<sup>25</sup> This differs from our earlier findings (Maître et al., 2021) which found that re-partnering was associated with increased risk of entering economic vulnerability. In that study the reference group was all those who remained in the same relationship status, i.e. those who remained lone parents and those who remained coupled parents. In the current analysis the reference group consists only of those who remain lone parents.

<sup>26</sup> Exploring the effect of disability transition in a separate model (not shown in the paper), we found that lone parents transitioning from no disability at t-1 to disability at t are less likely to exit economic vulnerability.

**TABLE 3.3: LONE PARENT FACTORS INFLUENCING EXIT FROM ECONOMIC VULNERABILITY (POOLED W1-W5): ODDS RATIOS**

	Model 1	Model 2	Model 3
<b>9 months-3 years (ref)</b>	1	1	1
3 years-5 years	0.829	0.767	0.759
5 years-9 years	1.221	1.159	0.932
<b>Separated/divorced/widowed (ref)</b>	1	1	1
Never married	1.193	1.213	1.188
<b>Education</b>			
<b>Lower secondary or less (ref)</b>	1	1	1
Leaving Certificate	1.510	1.544	1.372
Sub-degree	1.994**	2.046**	1.686
Degree or third level	2.212*	2.584*	2.026
<b>No disability at t-1(ref)</b>	1	1	1
Disability at -1	1.038	1.072	1.025
Number of children	0.767*	0.784*	0.798*
<b>Owner-occupier (ref)</b>	1	1	1
Social housing	0.882	0.896	1.006
Private rented	0.873	0.865	0.982
Living with grandparents	1.039	1.079	1.245
<b>Stay LP (ref)</b>	1	1	1
Lone parent to 2 parents	1.751**	1.691*	1.709*
<b>No maintenance (ref)</b>		1	1
Regular maintenance payment		1.365	1.347
Payments as required		0.801	0.806
<b>Do not need help (ref)</b>		1	1
Get enough help		0.595	0.612
Not enough and no help		0.440*	0.458
<b>Stay not working (ref)</b>			1
Stay full-time employed			2.420*
Full-time to part-time (<30 hrs)			3.502
Full-time to not working			2.088
Stay part-time			1.396
Part-time to full-time			2.641
Part-time to not working			0.740
Not working to 1-15 hours			1.045
Not working to 16-29 hours			2.537**
Not working to 30 hours or more			3.230**
Observations (pairs of waves)	896	896	896

Source: GUI cohort '08 W1, W2, W3, W5. Restricted to those who are EV at T1

Note: \*\*\* p<.001; \*\* p<.01; \* p<.05. The period for the employment transition results are between t-1 and t (example: FT at t-1 to PT at t).

Interestingly, wider social support has a stronger effect than maintenance payments. Lone parents who said they did not get enough or any help at one interview were significantly less likely to have exited economic vulnerability at the next interview than those who said they did not need help. Informal childcare support is particularly important for lone parents (Quail et al., 2011) and may lie behind this effect. We tested whether the effect was due to the study child being in receipt of informal childcare support from relatives and this was not significant. However, the childcare measure is correlated with the age of the study child (and hence survey wave); therefore, our preferred model specification includes the general measure of social support instead (see Table A3.4 for the statistical model with childcare).

In the final model specification (Model 3, Table 3.3), we test how the employment transitions of lone parents influence exits from economic vulnerability. Compared to lone parents who remain out of employment we find that those who are employed full-time at both interviews (t-1 and t) are significantly more likely to have exited it. Those who are part-time in both (t-1 and t) are no more likely to exit EV than those who remain non-employed. Moving from part-time to full-time employment is not statistically significant though the direction of the effect is positive (OR = 2.6) and may be significant with a larger sample. Focusing on those who enter employment between waves, we find that there is a significant positive effect of taking up employment of 16 hours or more compared to remaining out of employment with the likelihood of exiting economic vulnerability increasing with a higher number of hours.

### **3.7 SUMMARY**

This Chapter covers three main issues: the profile of economically vulnerable lone parent families; examining the risks of economic vulnerability for families entering lone parenthood; and understanding the factors associated with exiting economic vulnerability for lone parent families. Throughout the period investigated, they faced a consistently higher risk of economic vulnerability than two-parent families. Once factors such as age and educational qualifications are taken into account, risk is not that different between previously married and never married lone parents. Factors such as disability, lower education levels, lack of formal employment, absence of maintenance payments and insufficient social support are all associated with increased risk of economic vulnerability among lone parents. A significant minority of lone parents (17 per cent) are persistently economically vulnerable through all survey waves; nevertheless, there is a good deal of movement in and out economic vulnerability for lone parents. This dynamic is captured when we graph the patterns of economic vulnerability for lone parent families across the four waves.

Turning to the question of how entry into lone parenthood influenced economic vulnerability, we find that partnership breakdown increases the risk threefold compared to those who remain in couples even after adjusting for previous vulnerability experience. The increased risk of economic vulnerability associated with the transition into lone parenthood is greater for previously married mothers than previously cohabiting mothers. For the most part we find that prior circumstances such as partner's employment, own employment and number of children does not significantly buffer the impact of becoming a lone parent. The risk of economic vulnerability appears lower for women who have a degree but there are too few cases in this category to reach statistical significance. Nevertheless, even for this group the risk rises from 10 per cent to 20 per cent on becoming a lone parent.

Finally, we found that factors associated with exiting economic vulnerability for lone parent families include higher education levels and having fewer children. Not having access to a supportive network reduces the chances of exiting economic vulnerability. Re-partnering increases the likelihood of exiting (odds ratio of 1.7); however, entering employment of more than 15 hours per week has a stronger effect. Taking up a job of 1-15 hours does not reduce the risk of economic vulnerability.

## CHAPTER 4

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### Conclusions

#### 4.1 SUMMARY OF FINDINGS

Lone parents and their families consistently rank among the most economically disadvantaged groups in Ireland. They face significantly higher levels of income poverty, material deprivation, consistent poverty (Roantree et al., 2021), economic vulnerability (Maître et al., 2021), in-work poverty (Roantree et al., 2022), substandard housing (Laurence et al., 2023) and discrimination in housing access (Grotti et al., 2018).

Previous research from the *Growing Up in Ireland* study reveals that lone parents and their children are considerably more prone to persistent poverty compared to two-parent families (Maître et al., 2021). This higher risk of vulnerability comes not only from the absence of additional income and shared expenses associated with the presence of a partner but also from the added challenges lone parents face in accessing job opportunities. This study, drawing from four waves of *Growing Up in Ireland* data for the infant cohort (9 months to 9 years), aims to analyse the association between family and employment trajectories, lone parenthood and economic vulnerability. By adopting a life-course perspective, we seek to understand the contextual and social elements influencing the link between lone parenthood and economic vulnerability. Evidence on the triggers for entering and exiting economic vulnerability as well as the protective factors, can inform the development of targeted policies to mitigate poverty for these families.

The analysis in the report explores the following research questions:

1. How do family compositions evolve between the ages of 9 months and 9 years? What are the family transitions for two and one parent families?
2. How do the employment trajectories of lone mothers compare with those of mothers in two-parent families between the ages of 9 months and 9 years?
3. How do transitions into and out of lone parenthood influence the household's economic vulnerability? And to what extent is this mediated by changes in employment status?
4. Are there factors that buffer against poverty for lone parents such as education, support from former partners, assistance from family members?

A descriptive analysis of the characteristics of lone mothers and coupled mothers shows that they differ not only at the first interview (when the study child is 9 months) but also that they follow different patterns across time.

At the first interview lone mothers tend to be significantly younger than mothers in coupled households, 26.6 years compared to 32.4 years for mothers in couples, a gap of almost six years. By wave 5 the age gap had narrowed to 3 years as some of the coupled mothers became lone parents and vice-versa.

Lone mothers are more likely to have fewer children throughout the period and this difference widens over time. At the first interview, 51 per cent of lone parents have only one child compared to 37 per cent of coupled mothers. By wave 5, nine years later, only 8.2 per cent of coupled mothers have one child compared to 34 per cent of lone mothers.

The marital status of lone mothers changes substantially over the course of the study. Initially, the majority are never married (92 per cent), but by the end of the study period, one third are separated, divorced, or widowed, while two-thirds remain never married.

Lone mothers have lower levels of education compared to mothers in coupled households at 9 months. However, over time, this gap narrows significantly. This change likely reflects both transitions in family status and their educational advancement. Throughout the study, lone mothers are less likely to live in owner-occupied housing and are more likely to live in social housing, private rented housing or with their parents compared to mothers in coupled households. However, over time, there is an increase in the proportion of lone mothers living in owner-occupied housing.

With the exception of family size, differences between the coupled and lone mothers are widest at the beginning of the study and narrow over time, due to movement between the two groups as well as changes for those who do not change their family status.

Previous studies have revealed disparities in the characteristics of lone parents who have never married and those who were previously married (Hannan, 2018; Zagel, 2014) and this is mirrored in the current study. In wave 1, never married lone parents tend to be younger and have fewer children than previously married lone parents. While both groups have lower education levels than coupled mothers, previously married lone parents are somewhat more likely to hold degrees in wave 1. Never married lone parents are more likely to live with their parents and less likely to reside in owner-occupied housing. In wave 5 the proportion of previously married lone parents has increased considerably and the gap between the two groups is wider. Despite improvements in the educational profile of both groups, the disparity in degree attainment has widened as have differences in housing tenure.

#### **4.1.1 Family and employment transitions**

The study shines a light on family trajectories in a way that has not been possible with previous cross-sectional analyses. While the overall proportion of lone parents remains fairly stable at each wave, this hides a significant number of movements between lone and two-parent family status. Between the first two surveys, 5.6 per cent of respondents transition to the other family type. Between the last two survey waves, this rises to 7.8 percent of respondents. Strikingly, roughly half of lone parents from wave 1 form a partnership in subsequent waves, while 9 per cent of coupled mothers in wave 1 become lone parents. Two-parent families remaining intact throughout the time period are the most prevalent type, but the group that are consistently lone parents is much smaller than those undergoing transitions. These patterns highlight the importance of taking a life-course approach.

The employment patterns of lone mothers and coupled mothers also show a substantial level of transitions. Between the first and second waves, 11 per cent of lone mothers moved into employment. A much higher proportion of lone mothers entered employment between the last two waves at 22 percent, possibly influenced by factors like their children starting primary school, and changes in the overall job market conditions. The rate of lone mothers exiting employment remained constant across these time periods at 8 per cent. Coupled mothers were more likely to remain employed throughout the study period.

#### **4.1.2 Family transitions and economic vulnerability**

We address the link between family transitions and economic vulnerability in three ways. First, we assess which lone parents are economically vulnerable. Second, we examine transitions into lone parenthood and assess the circumstances under which this is linked to economic vulnerability. Thirdly, we identify the factors associated with exiting economic vulnerability for lone parent families.

Throughout the time period, lone parents face a significantly higher risk of economic vulnerability than two-parent families. For example, in wave 1, lone parent families are 3.8 times more likely to be economically vulnerable than two-parent families.

Having more children increases the risk of economic vulnerability; having a disability, lower education levels, few working hours and non-employment all increase the risk among lone parents. Lone parents who receive maintenance payments from their ex-partner and those who have access to social support face a lower risk of economic vulnerability than their peers. Reliance on welfare payments for over 75 per cent of income is associated with a greater risk, which is



unsurprising given that most payments are means tested. Without such support, economic vulnerability among lone parent families would be considerably higher. The models do not attempt to assess whether receipt of welfare supports is associated with disincentives to employment (or to re-partnering), or if receipt of welfare supports that allow some employment support reduce economic vulnerability, as this is beyond the scope of the study and because of limitations in the benefits data (see discussion in Chapter 2).

Economic vulnerability is a widespread experience, with many families experiencing it at least once over time. Among lone parents in wave 1, only 23 per cent avoided it entirely, while 77 per cent experienced it at least once. However, 17 per cent of lone parents experienced persistent economic vulnerability across all four waves, and 19 per cent experienced it three times. For those starting in two-parent families in wave 1, 38 per cent experienced it at least once, with only 3 per cent consistently facing economic vulnerability. A sequence analysis shows that a small group of lone parents exit it after the first wave, while others move in and out. Two-parent families show less transition diversity, being mostly never economically vulnerable in contrast to the greater instability in lone parents' economic situations.

Partnership breakdown is often linked to a heightened risk of poverty, but this impact varies across households (Duncan and Brooks-Gunn, 2000; DiPrete and McManus, 2000). Using several statistical models, we assess the risk of economic vulnerability during transitions to lone parenthood due to separation, divorce, or widowhood, comparing those who remain as couples and those who do not. The results indicate fluctuating economic vulnerability levels over time, with those previously vulnerable more likely to remain so. Lone parents are nearly three times more likely to be economically vulnerable compared to two-parent families, even when adjusting for previous vulnerability experience. Changes in primary caregiver employment status influence economic vulnerability but do not change the association between economic vulnerability and partnership dissolution. Factors such as disability, family size, and education level also affect the likelihood of economic vulnerability.

Subsequent longitudinal analyses showed how transitions into lone parenthood differ across families with different characteristics. Among those remaining in two-parent families, the likelihood is notably higher for those who were cohabiting compared to those who were married initially. Becoming a lone parent significantly increases the probability for both groups, particularly for previously married mothers whose risk of economic vulnerability after family transitions matches that of previously cohabiting mothers. Among couples staying together, those with two or more children have a significantly higher probability of economic vulnerability compared to those with only one child. Becoming a lone parent increases the risk for both groups, with no significant difference between those with one child and those with two or more children. Lone parenthood significantly increases the risk for

individuals with degree or sub-degree education levels, while there is no significant difference among those with lower qualifications. For primary caregivers not employed in the previous wave, as well as those who were employed, becoming a lone parent significantly increases economic vulnerability risk, suggesting that prior employment does not protect fully against its economic impact even when considering those whose former partners were employed.

#### **4.1.3 Factors associated with economic vulnerability exit for lone parent families**

The previous sections investigated the factors contributing to lone parent families entering economic vulnerability and the heightened risk associated with lone parenthood entry. This section examines the factors linked to exiting economic vulnerability for lone parent families. We use a statistical model first to explore the impact of time period, education level, disability, number of children, and (re)partnering. Findings show that lone parents with higher education levels are significantly more likely to exit economic vulnerability compared to those with lower secondary education or less. Re-partnering is also significantly associated with leaving economic vulnerability, irrespective of previous marital status. Regular maintenance payments from ex-partners do not notably affect the likelihood of exiting economic vulnerability. However, broader social support has a stronger influence than maintenance payments as insufficient assistance decreases the likelihood of leaving economic vulnerability. Finally, those working full time at both interviews are significantly more likely to exit economic vulnerability compared to those not employed. Part-time employment at both interviews does not increase the likelihood of exiting economic vulnerability compared to remaining non-employed. While transitioning from part-time to full-time employment lacks statistical significance, the direction of the effect is positive and may become significant with a larger sample size.

## **4.2 POLICY IMPLICATIONS**

Using longitudinal data from the *Growing Up in Ireland* study and focusing on families with children aged between 9 months and 9 years, this research sheds light on the economic challenges faced by lone parent families and the poverty risk associated with the dissolution of two-parent families. Lone mothers are found to be more likely to experience periods of economic vulnerability compared to mothers in coupled relationships. Experience of poverty has negative consequences for the parents and their children both in the short and long term, influencing health, self-esteem, cognitive development, educational outcomes and labour market opportunities, for example (Cooper and Stewart, 2020; Conger and Donnellan 2007; Curristan et al.,

2022; Evans et al., 2012; Duncan et al., 2018). The analysis highlights both the factors contributing to economic vulnerability among lone parent families and the protective elements present when two-parent families dissolve. The most significant factors preventing the risk of poverty are education, labour market participation and intensity, childcare and financial and social supports.

Education emerges as an important safeguard against poverty as it is an important pathway to better employment opportunities and higher wages as well as financial independence. Lone mothers tend to have lower levels of education compared to coupled mothers, and those with lesser education are more at risk of economic vulnerability. Conversely, higher educational attainment is associated with a greater likelihood of escaping economic vulnerability. These findings highlight the importance of initiatives supporting educational advancement and facilitating access to education and training for lone parents, including childcare supports and flexibility of education/training schedules to accommodate caring responsibilities.

Employment status emerges as an important predictor of poverty among lone parent families. The number of hours worked also plays a critical role in mitigating poverty risk as working less than 16 hours remains a significant poverty risk factor. The comparative evidence discussed in Chapter 1 shows that rates of employment among lone mothers are relatively low in Ireland and there is a wide gap between the employment of lone and coupled parents (measured in 2021). There have been a number of policy interventions aimed at increasing employment among lone parents including increases to the Working Family Payment and reforms of the One Parent Family Payment (OPFP), including the introduction of activation measures when the youngest child is age 7 years (described in Chapter 1). Evaluation of the OPFP reforms suggests that they were associated with increased employment rates, working hours and household income and a reduction in poverty (Redmond et al., 2022). The introduction of the National Childcare Scheme has also led to a significant reduction in the cost of childcare for lone parents. Analysis by the OECD suggests that childcare costs in Ireland for a lone parent household with two children in full-time care have decreased significantly (see Curristan et al., 2023).

The absence of a positive effect for short part-time employment (working less than 16 hours) and the impact of entry to lone parenthood even for women in employment, emphasises that employment alone is not sufficient to move lone parents out of poverty. The value of income supports for lone parents and access to services remains critical. Combining care and employment remains very challenging for lone parents because of gaps and inflexibilities in childcare provision, inadequacies in training and employment supports and inflexibilities in employment (Byrne and Murray, 2017). Few studies consider how the complex dynamics of different welfare payments and supports with conditions influence outcomes for lone parents. Lone parents moving to the Jobseeker's Transitional payment reported difficulty finding age-appropriate, quality places for older children (Dukelow et al., 2023), while a recent consultation on childcare in Ireland noted gaps in provision for

babies (under 12 months) and in rural areas (Curristan et al., 2023). Tailored employment supports with case officers who are aware of the specific challenges faced by lone parents are associated with more successful activation schemes in other countries but are not available in Ireland (Millar and Crosse, 2018), though the authors note that tailored supports need to be available to all lone parents not just those closest to the labour market. Lone parents in the Dukelow et al., study (2023) also highlighted the lack of appropriate training and education that matched their existing skills and needs. The application of activation to lone parents and not to coupled mothers who are in receipt of welfare as dependent (qualified adults) creates an inequality in the welfare system and ‘others’ lone parents and their families.

The quality of jobs that lone parents take is also a key policy concern. Recent analysis of the Labour Force Survey (LFS) found that lone mothers are less likely to be in jobs that allow working from home and are more likely to be in low paid positions compared to others with the same level of education and other characteristics (Hingre et al., 2024). While Roantree et al. (2022) found that lone parents had an in-work poverty rate of 21.5 per cent compared to 5.8 per cent for the population as a whole and accounted for nearly a quarter of those in work poverty. Activating lone mothers into in-work poverty is not a good outcome for parents or their children. Educational qualifications and skills are a key lever for accessing decent work reiterating the importance of access to education and training opportunities across the life-course. Access to flexible working conditions is also dependent on employer arrangements. There is currently no right to part-time work in Ireland.

Given the challenges that lone parents face in accessing well paid secure employment and the care needs of children in lone parent families, welfare supports continue to be a key element of policy to prevent poverty in lone parent families. Their design and interaction with other key supports (e.g. childcare, housing supports) are crucial to avoid poverty traps and enhance take-up. Reforms of the Working Family Payment have increased take-up but close to half of those eligible still do not apply. Recent analysis has shown that the introduction of a second tier of child benefit that is means-tested, as recommended by the Commission on Taxation and Welfare, would result in a significant reduction in child poverty and for their families, who are disproportionately lone parent families (Roantree and Doorley, 2023). This reform would avoid the poverty traps associated with payments that are linked to the receipt of particular welfare payments and lead to a greater reduction in child poverty than simulated reforms to working family payments or qualified child payments costing the same amount (ibid.). The authors note that the design of such a second tier child benefit payment needs careful analysis ‘to ensure that unintended

interactions with other components of the tax and welfare system are minimal' (Roantree and Doorley, 2023, p.25).

Additionally, lone mothers with disabilities are disproportionately affected by economic vulnerability, reflecting the broader challenges faced by individuals with disabilities in the Irish employment landscape (Kelly and Maître, 2021; OECD, 2021b). The OECD (2021b) made recommendations for enhanced support to Irish employers in hiring individuals with disabilities along with measures such as flexible working arrangements and tailored caseworker engagement to reinforce employment prospects for people with disabilities which would also benefit lone parents with disability. These measures would be also more effective when combined with measures supporting childcare for lone parent mothers.

Relationship breakdown ranks as the second largest contributing factor to economic vulnerability, alongside education and employment status. This suggests a need to protect families during such transitions. The absence of maintenance payments emerges as a contributing factor to economic vulnerability, emphasising the need for rapid processes and enforcement mechanisms to ensure timely receipt of such payments from former partners. Parents seeking maintenance payments in conflictual circumstances face an expensive adversarial court system, with long delays potentially dissuading them from pursuing these payments. Furthermore, receiving such support may impact their eligibility for certain social benefits. The recent review of the maintenance system recommended the child support payment should not be counted as income for means-tested payments. The review group also recommended action to address key problems in the current system, namely: delays, cost, adversarial environment, the conflation of maintenance with access issues, inadequate enforcement processes and lack of legal guidelines for maintenance. However, the review group could not reach a consensus on whether this would be best achieved through reforms of the current court system or the establishment of a State Child Maintenance Body. In the absence of either of these options, we find that fewer than four in ten lone parents are in receipt of regular maintenance payments in each of the survey waves. Reforms of the system could potentially reduce economic vulnerability among lone parents, but international evidence suggests that this is dependent on the removal of clawbacks by the state through the means-testing system.

In addition to financial support, and formal childcare services, the study highlights the importance of informal social support mechanisms. Lone parents without adequate social supports find it more difficult to exit economic vulnerability. Community-based supports which scaffold informal networks are therefore important for economic as well as social and emotional wellbeing. The abundance of research evidence linking child poverty to poorer outcomes throughout the life

course provides a strong rationale to prevent poverty among lone parent families who despite decades of government attention continue to be over-represented in the poverty and child poverty figures. Intervention now can prevent a lifetime of missed opportunities and cumulative disadvantage for these children.

## APPENDIX I

**TABLE A2.1 PROPORTION OF HOUSEHOLD INCOME FROM SOCIAL TRANSFERS BY HOUSEHOLD TYPE**

	Lone parent			Two-parent		
	9 months	5 years	9 years	9 months	5 years	9 years
<b>None to less than 5%</b>	17.0	19.6	21.9	62.3	51.9	64.1
<b>5% to less than 20%</b>	14.8	18.8	19.3	23.3	29.5	21.5
<b>20% to less than 50%</b>	8.8	10.7	16.5	6.7	7.6	7.3
<b>50% to less than 75%</b>	8.4	9.6	10.3	1.9	2.4	2.3
<b>75% to less than 100%</b>	12.3	11.8	10.3	1.2	1.9	1.2
<b>100%</b>	38.7	29.5	21.8	4.7	6.8	3.7
<b>Total</b>	100.0	100.0	100.0	100.0	100.0	100.0

Source: GUI Cohort 08 W1,W2,W3,W5. Panel sample

Note: The information was not collected in the GUI survey at age 3.

**TABLE A 3.1 INFLUENCE OF SOCIAL TRANSFERS ON RISK OF ECONOMIC VULNERABILITY AMONG LONE PARENTS W1 (ODDS RATIOS)**

	Model
<b>Marital status ref=separated/divorced</b>	1
Never married	1.057
Number of children	1.556***
Part-time caregiver age	1.07
<b>Education (ref: degree)</b>	1
Lower secondary or less	1.611
Leaving Certificate	1.378
Sub-degree	1.009
<b>No disability</b>	1
Disability	2.030*
<b>Proportion of household income from social transfers</b>	
<5%	1
5-19%	1.874
20-49%	1.993
50% to 74%	1.500
75% to 99%	2.711*
100%	4.883***
Observations	643

Source: GUI Cohort '08.

Notes: \*\*\* p<.001; \*\* p<.01; \* p<.05

Results based on w1 from the panel as the social transfers information are not available in wave 2.

**TABLE A3.2 RISK OF ENTRY INTO ECONOMIC VULNERABILITY AMONG THOSE IN COUPLES AND NOT ECONOMICALLY VULNERABLE AT T-1 (ODDS RATIOS)**

	Model 1	Model 2	Model 3
<b>Ref: 9 months-3 years</b>	1	1	1
3 years- 5 years	1.038	1.045	1.098
5 years- 9 years	0.460***	0.453***	0.505***
<b>Ref: Married at t-1</b>	1	1	1
Cohabiting at t-1	1.775***	1.584***	1.601***
<b>Ref: Lower secondary or less</b>	1	1	1
Leaving Certificate	0.715*	0.715*	0.780*
Sub-degree	0.478***	0.483***	0.562***
Degree or third level	0.244***	0.247***	0.320***
<b>Ref: No disability in w1</b>	1	1	1
Disability in w1	1.347***	1.332**	1.213*
Number of children	1.279***	1.296***	1.197***
<b>Ref: Stay with partner</b>		1	1
Transition two-parent to lone parent		3.121***	3.108***
<b>Ref: primary caregiver stays full-time employed</b>			1
Full-time to part-time			1.118
Full-time to not working			1.543***
Stay part-time			1.071
Part-time to full-time			1.159
Part-time to not working			1.647*
Stay not working			2.186***
Not working to full-time			0.801
Not working to part-time			1.466**
Observations (pairs of years)	16,649	16,649	16,649

Source: GUI Cohort '08. W1, w2 ,w3 ,w5

Notes: \*\*\* p<0.001, \*\* p<0.01, \* p<0.05; Excludes those already EV at t-1



**TABLE A3.3 PREDICTED PROBABILITY OF EV ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD BY SOCIO-DEMOGRAPHIC CHARACTERISTICS IN T-1**

	Margin	Std. err.	z	P>z	95% Conf.	Interval
<b>Margins from Figure 3.4: marital status</b>						
Stay 2P & cohabiting in t-1	0.20	0.010	19.39	0.00	0.18	0.22
Stay 2P & married in t-1	0.15	0.004	38.97	0.00	0.14	0.15
2P to LP & cohabiting in t-1	0.38	0.043	8.97	0.00	0.30	0.47
2P to LP & married in t-1	0.37	0.043	8.6	0.00	0.29	0.46
<b>Margins from Figure 3.5: number of children</b>						
Stay 2P & 1 child in t-1	0.12	0.007	16.67	0.00	0.10	0.13
Stay 2P & 2 or more children in t-1	0.16	0.004	40.36	0.00	0.16	0.17
2P to LP & 1 child in t-1	0.27	0.051	5.34	0.00	0.17	0.37
2P to LP & 2 or more children in t-1	0.36	0.034	10.57	0.00	0.30	0.43
<b>Margins from Figure 3.6: PCG education</b>						
Stay 2P & low secondary in t-1	0.23	0.014	16.23	0.00	0.21	0.26
Stay 2P & Leaving Certificate in t-1	0.21	0.009	22.24	0.00	0.19	0.23
Stay 2P & Sub-degree in t-1	0.16	0.005	30.81	0.00	0.15	0.17
Stay 2P & degree in t-1	0.10	0.005	21.84	0.00	0.09	0.11
2P to LP & low secondary in t-1	0.44	0.093	4.75	0.00	0.26	0.63
2P to LP & Leaving Certificate in t-1	0.38	0.054	6.94	0.00	0.27	0.48
2P to LP & Sub-degree in t-1	0.41	0.044	9.44	0.00	0.33	0.50
2P to LP & degree in t-1	0.24	0.048	5.12	0.00	0.15	0.34
<b>Margins from Figure 3.7: PCG employment status</b>						
Stay 2P & primary caregiver at work in t-1	0.18	0.005	33.72	0.00	0.17	0.19
Stay 2P & primary caregiver not at work in t-1	0.13	0.004	29.68	0.00	0.12	0.14
2P to LP & primary caregiver at work in t-1	0.40	0.044	9.08	0.00	0.31	0.49
2P to LP & primary caregiver not at work in t-1	0.30	0.037	8.05	0.00	0.23	0.37
<b>Margins from Figure 3.8: SCG* employment status</b>						
Stay 2P & Partner at work in t-1	0.14	0.00	36.39	0.00	0.13	0.15
Stay 2P & Partner not at work in t-1	0.22	0.01	17.64	0.00	0.20	0.25
2P to LP & Partner at work in t-1	0.39	0.04	10.93	0.00	0.32	0.46
2P to LP & Partner not at work in t-1	0.39	0.07	5.16	0.00	0.24	0.53
<b>Margins from Figure 3.9: housing tenure</b>						
Stay 2P & owner in t-1	0.14	0.004	38.15	0.00	0.13	0.15
Stay 2P & social housing in t-1	0.23	0.018	12.45	0.00	0.19	0.26
Stay 2P & private renter in t-1	0.19	0.011	16.99	0.00	0.17	0.21
Stay 2P & living with grandparents in t-1	0.19	0.038	4.90	0.00	0.11	0.26
2P to LP & owner in t-1	0.31	0.028	10.89	0.00	0.25	0.36
2P to LP & social housing in t-1	0.44	0.041	10.85	0.00	0.36	0.52
2P to LP & private renter in t-1	0.38	0.034	11.33	0.00	0.32	0.45
2P to LP & living with grandparents in t-1	0.38	0.066	5.83	0.00	0.25	0.51

\*Secondary caregiver

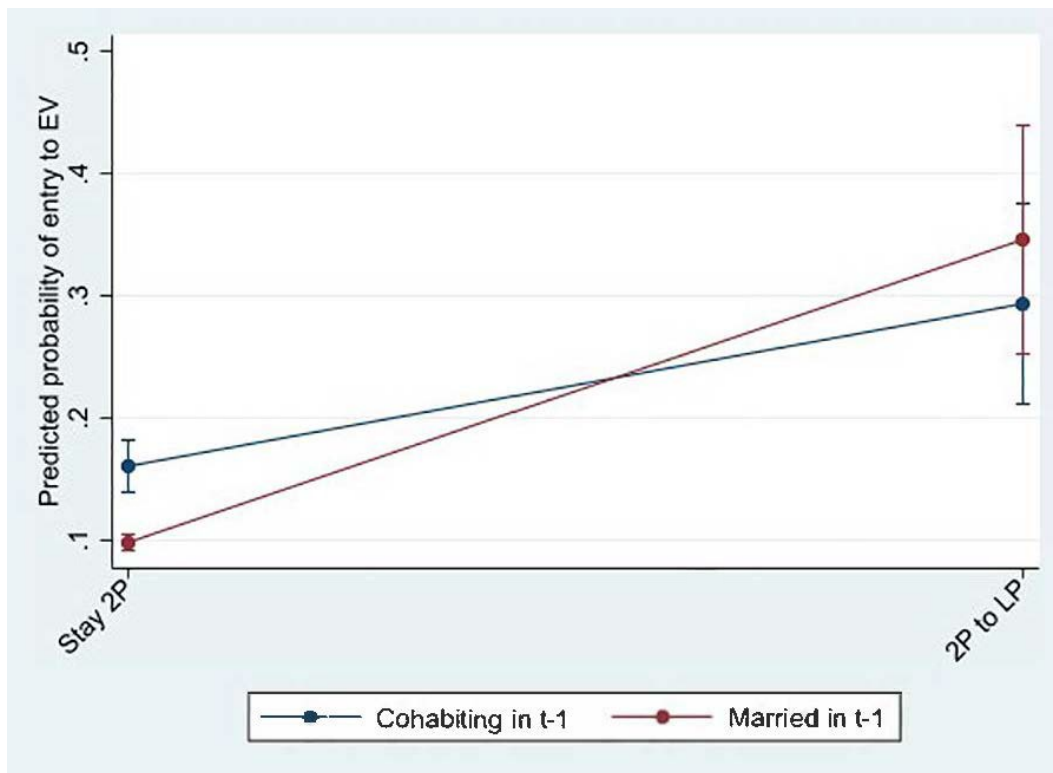
**TABLE A3.4: LONE PARENT FACTORS INFLUENCING EXIT FROM EV ADDING CHILDCARE (POOLED W1-W3): ODDS RATIOS**

	Model 1	Model 2	Model 3
<b>9 months-3 years (ref)</b>	1	1	1
3 years-5 years	0.830	0.890	0.856
Separated/divorced	1	1	1
Never married	1.921	2.360*	2.369*
Education			
<b>Lower secondary or less (ref)</b>	1	1	1
Leaving Certificate	1.092	1.058	1.040
Sub-degree	1.815	1.802	1.687
Degree or third level	1.872	2.205	2.076
<b>No disability in w1 (ref)</b>	1	1	1
Disability in w1	1.074	1.060	1.081
Number of children	0.691*	0.724*	0.712*
<b>Stay LP (ref)</b>	1	1	1
LP to 2P	1.358	1.373	1.293
<b>No maintenance (ref)</b>		1	1
Regular maintenance payment		1.128	1.093
Payments as required		0.919	0.924
<b>Do not need help (ref)</b>		1	1
Get enough help		0.583	0.557
Not enough and no help		0.437	0.416
<b>No childcare (ref)</b>		1	1
Childcare by relatives		0.784	0.570
Childcare by non-relatives		3.648	2.657
Formal childcare		1.662	1.476
<b>Stay FT employed (ref)</b>			0.777
Full-time to part-time (<30 hrs)			1.720
Full-time to not working			1.988
Stay part-time			1.359
Part-time to full-time			3.020
Part-time to not working			0.585
Not working to 1-15 hours work			1.863
Not working to 16-29 hours work			1.856
Not working to 30 hours or more			3.230**
Observations (pairs of waves)	899	899	899

Source: GUI cohort 08 W1, W2, W3. Restricted to those who are EV at T1. W5 is excluded because the childcare situation is very different at age 9 compared to earlier ages.

Note: \*\*\* p<.001; \*\* p<.01; \* p<.05

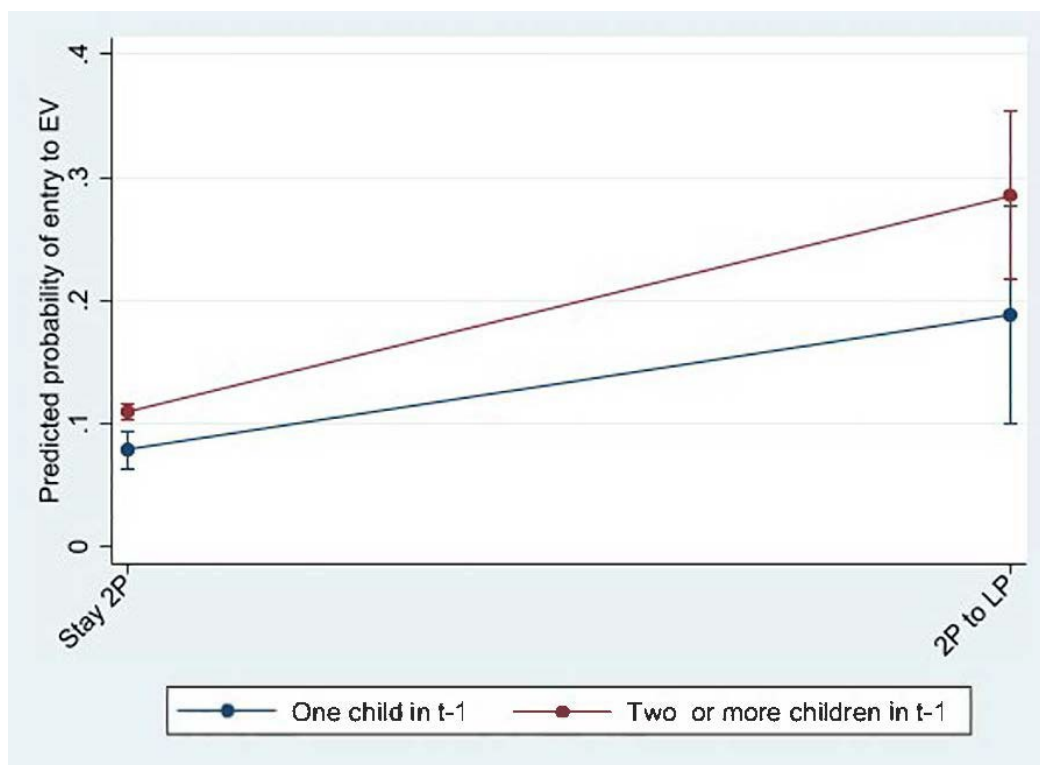
**FIGURE A3.1 PROBABILITY OF ENTRY INTO EV ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE MARRIED AND THOSE COHABITING AND NOT EV AT T-1**



Source: GUI Cohort 08. W1, w2 ,w3 ,w5

Notes: Predicted probabilities based on average marginal effects; controls listed in Table 3.2

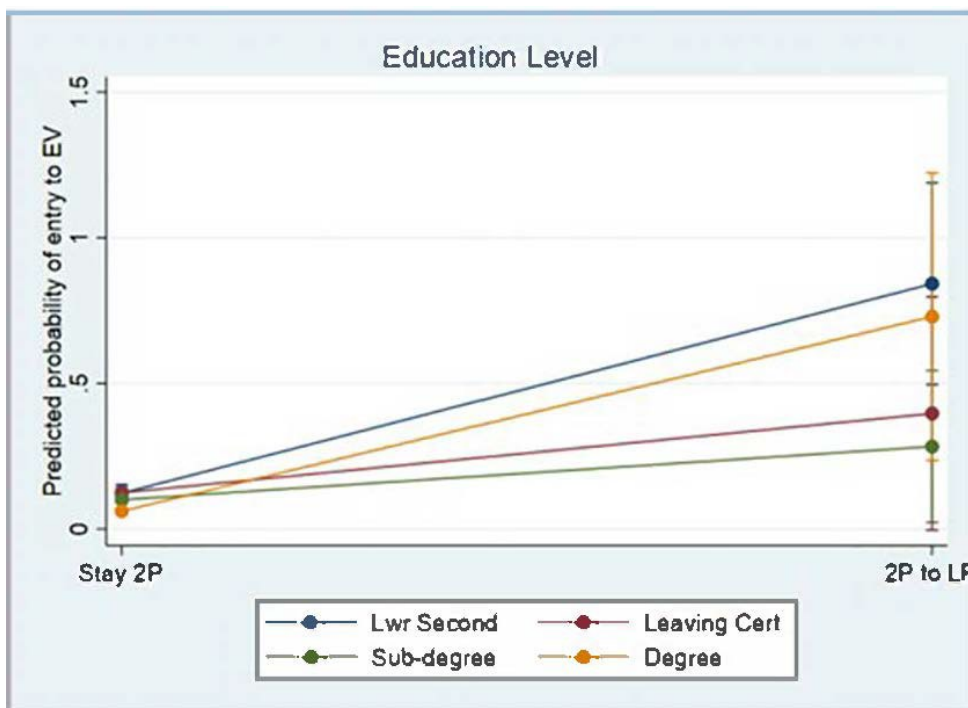
**FIGURE A3.2 PROBABILITY OF ENTRY INTO EV ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE WITH 1 CHILD AND THOSE WITH 2 OR MORE CHILDREN AND NOT EV BEFORE TRANSITION**



Source: GUI Cohort '08. W1, w2 ,w3 ,w5

Notes: Predicted probabilities based on average marginal effects; controls listed in Table 3.2

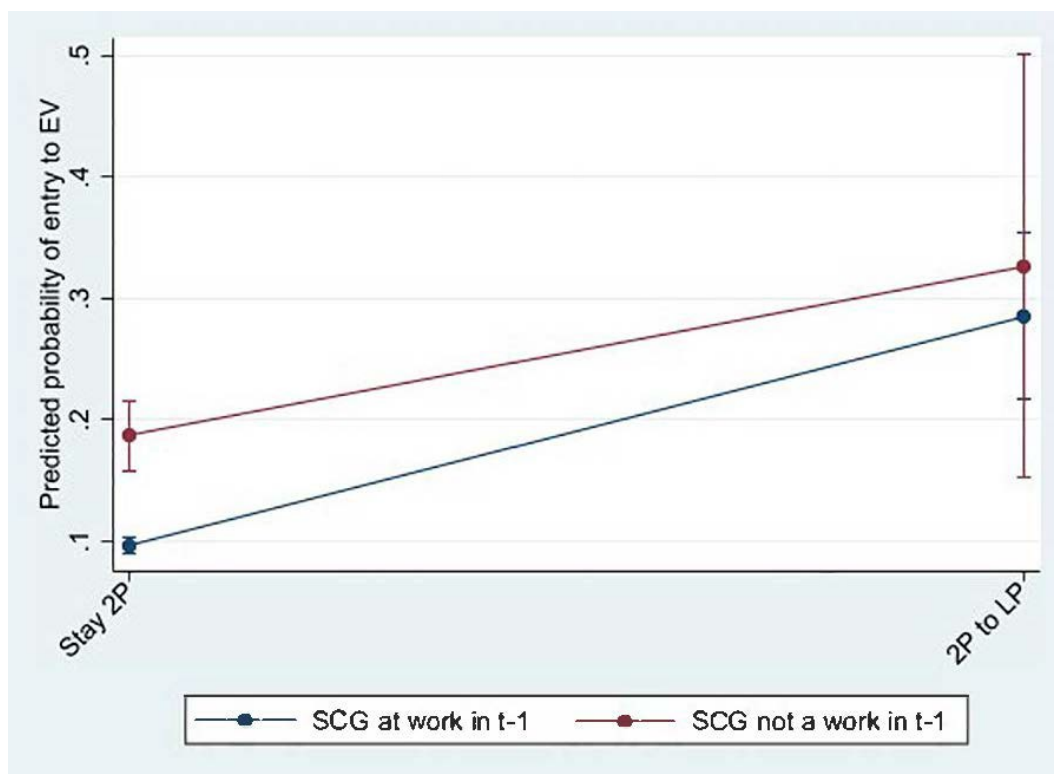
**FIGURE A3.3 PROBABILITY OF ENTRY INTO EV ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE WITH DIFFERENT LEVELS OF EDUCATION**



Source: GUI Cohort '08. W1, w2 ,w3 ,w5

Notes: Predicted probabilities based on average marginal effects, controls listed in Table 3.2

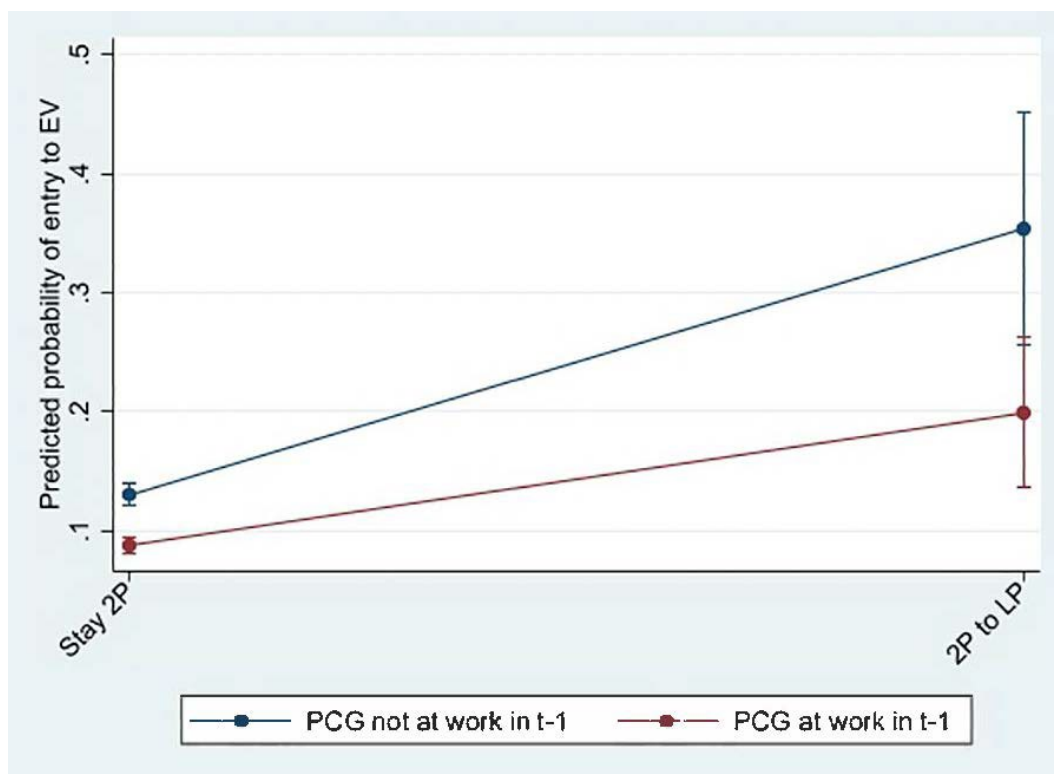
**FIGURE A3.4 PROBABILITY OF ENTRY INTO EV ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD, BY EMPLOYMENT STATUS OF SECONDARY CAREGIVERS BEFORE TRANSITION**



Source: GUI Cohort 08. W1, w2, w3, w5

Notes: Predicted probabilities based on average marginal effects, from models including all controls listed in Table 3.2

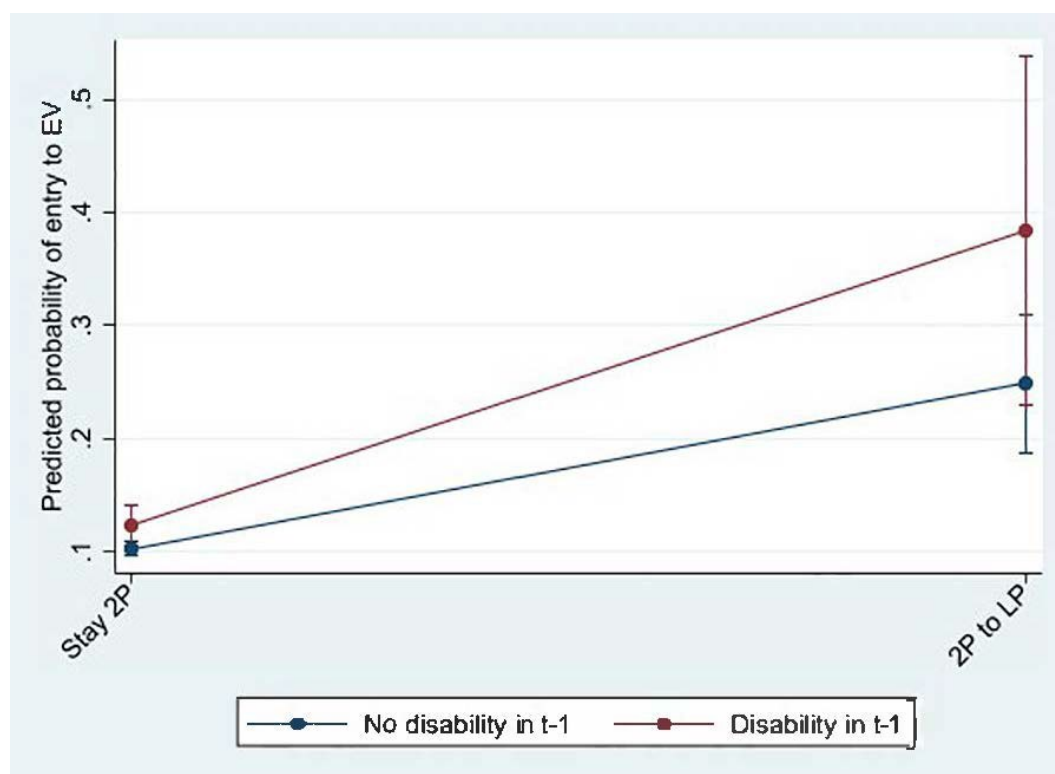
**FIGURE A3.5 PROBABILITY OF EV ENTRY ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR PRIMARY CAREGIVER EMPLOYED AND NOT EMPLOYED BEFORE TRANSITION**



Source: GUI Cohort 08. W1, w2 ,w3 ,w5

Notes: Predicted probabilities based on average marginal effects, from models including all controls listed in Table 3.2

**FIGURE A3.6 PROBABILITY OF EV ENTRY ASSOCIATED WITH TRANSITION TO LONE PARENTHOOD FOR THOSE WITH OR WITHOUT A DISABILITY AT WAVE 1**



Source: GUI Cohort 08. W1, w2 ,w3 ,w5

Notes: Predicted probabilities based on average marginal effects, from models including all controls listed in Table 3.2

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