

2026

Budget Submission

#Budget2026#OneParentFamilies



WHO WE ARE

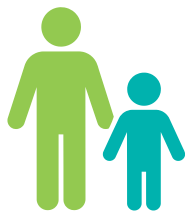
One Family is Ireland's **national organisation for people parenting alone, sharing parenting, and separating**. Established in 1972 as Cherish, we provide specialist parenting, therapeutic and family support services in Ireland. **Children are at the core of our work**, and we seek to improve their lives by empowering, supporting and up-skilling their parents.

We have **advocated and campaigned** on behalf of one-parent families at a local, national and European level for **more than 50 years** on issues including the elimination of child and family poverty and family homelessness, for reform of the family justice system and for greater access to education and employment opportunities.

Our **Pre-Budget Submission 2026** is informed by our direct work with one-parent families, particularly those who represent the lived experiences of one-parent families in our **Advocacy Project**. Members of this group are empowered to use their lived experience to influence our policy development, submissions and campaigns; to create an Ireland where every family and child is respected and cherished equally.

More information on One Family can be found at www.onefamily.ie

ONE-PARENT FAMILIES IN IRELAND



Approximately
220,000 one-
parent families
in Ireland

6%

of the population
(252,872)
are separated
or divorced



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

1

2025: CRISIS POINT

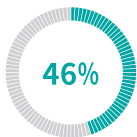
In the last 12 months, there have been devastating increases in child poverty, family homelessness and deprivation in one-parent families.

One-parent families are disproportionately impacted by the multiple, intersecting crises of our society: child poverty, housing, health and childcare. They are often the families with the least wealth and resources yet act as the shock-absorbers of failed social policy.

One-parent families:



experienced the **highest consistent poverty** rate, rising 4% in last 12 months.



are now **living in deprivation**, the **highest rate** of all households.



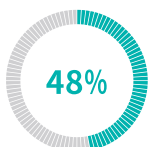
of **families in emergency accommodation** are one-parent families despite **only making up 25% of all families** with children.



24.2% of children living in one-parent families are at **risk of poverty**, over double the rate of children living in two-parent families.



are the **second largest group** on **social housing waiting lists**², with 12,701 one-parent families (23.3%) waiting to be housed.



are **living in rented accommodation**.



experience **higher rates of in-work poverty**³; 21.5% compared to less than 6% of the general population. Lone parents make up almost **25% of all** those experiencing in-work poverty.

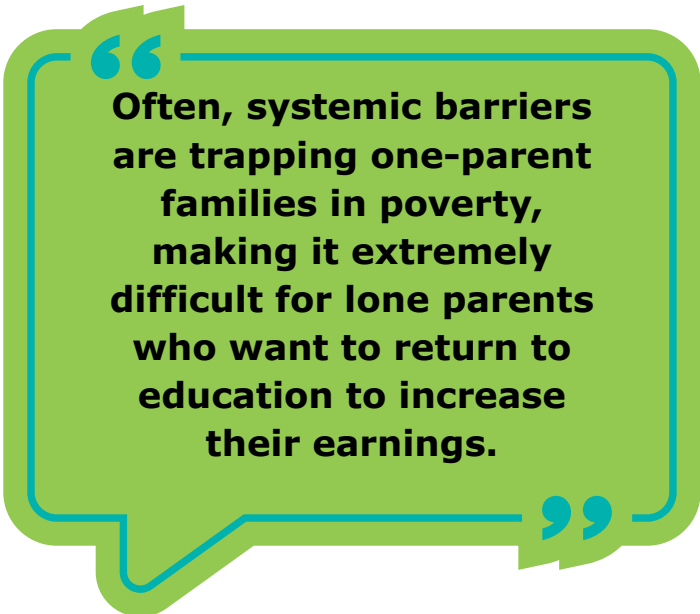
2: [Survey on Income and Living Conditions \(SILC\)](#), CSO

3: [Poverty, income inequality and living standards in Ireland](#), ESRI

For further information on statistics, see the **Addendum** at the end of this document.

In addition to this, research also demonstrates the commonality of additional barriers impacting one-parent families, including:

- Lower educational attainment compared to the general population.
- Typically reside in underserved areas and communities.⁴
- Are more reliant on the social protection system to survive.⁵
- Are more likely to work in part-time, low paid, insecure jobs.⁶
- Capacity to work can be diminished because of the extra caring⁷ responsibilities they hold, the type of employment and educational opportunities they have access to and the structural barriers limiting their access to both.



Often, systemic barriers are trapping one-parent families in poverty, making it extremely difficult for lone parents who want to return to education to increase their earnings.

Return to education or paid employment is presented as the silver bullet to address poverty and deprivation in one-parent families, but lone parents are expected to make this transition without adequate support or security of social protection payments.


Many lone parents face the risk of losing benefits if they do return to education or work and they also experience greater levels of in-work poverty than two-parent families. A lack of public, accessible childcare severely impacts on lone parents' ability to return to education, employment or avail of other supports which would improve long-term outlooks for their family.

4: [HP Deprivation Index](#), POBAL

5: [Technical paper on minimum essential standards of living, poverty and deprivation in Ireland](#), ESRI

6: [Lone Parent Transitions, Employment Transitions and Poverty Outcomes](#), ESRI


7: [Foundations For The Future](#), Report of the Commission on Taxation and Welfare



The housing crisis has a disproportionate, sustained impact on one-parent families, with widespread impacts caused by housing insecurity, housing costs, family homelessness and substandard living conditions in rented accommodation.

The high levels of poverty and deprivation experienced by one-parent families, combined with the housing crisis and a lack of adequate supports for one-parent families to have secure housing, has had a traumatic impact on thousands of children.


In the area of Family Law, ongoing reform is needed. We know from working directly with families that there are significant, ongoing issues in the family courts. There are major gaps in service provision, there can be a lack of accurate information available to courts and courts cannot always ensure safety for children and parents.



Out-of-court pathways need to be promoted and resourced to deliver better outcomes for families, rather than being forced into slow, expensive adversarial legal processes.

Families need to be supported to develop their own solutions to issues, where possible, so long-term, sustainable parenting plans put in place that put children's best interest at the centre of all proceedings.

While it is welcome that the Programme for Government committed to supporting families with the cost-of-living crisis and to provide enhanced supports for lone parents, these commitments need to translate into action.



“Most of Ireland’s poorest children can be found in one-parent families and decisive action is needed now to prevent poverty reaching unprecedented levels.”

There is a clear choice for government to make in Budget 2026. To either take evidence-based action to deliver for the most vulnerable families or else enable further increases in child poverty, deprivation, family homelessness and systemic trapping of lone parents in poverty cycles.

As the headwinds of global and economic uncertainty blow, it is essential that government shows critical political action in Budget 2026 to protect the most vulnerable children and families.



Summary: Improving social protection to prevent child poverty



Increase and benchmark core social protection payments.



Increase income disregard to One-Parent Family Payment and Jobseeker's Transitional Payment.



Expand Fuel Allowance to include one-parent families.



Increase Back to School Clothing and Footwear Allowance.



Create a new payment to support with costs of children in post and primary education.



Establish International Protection Child Payment.



SOCIAL PROTECTION

Problem: Inadequate level of Child Support Payment

The Child Support Payment (formally known as the Increase for Qualified Child payment), is one of the most effective and ⁸ targeted payments to positively impact on child poverty rates as it is only paid to the poorest children, in the poorest families. It also differentiates by age, acknowledging the extra costs incurred by older children.

However, the rate of payment is currently inadequate. The Vincentian MESL Research Centre reported last month that current social welfare payment rates meet just 64% of the minimum needs of children over 12.⁹

Action:

-  **Increase** in payment of €10 for children aged under 12 and €20 for children aged over 12.
-  **Benchmark** payment for children aged under 12 to reach minimum equivalent of 45% of core social welfare payments and to 66% for children aged over 12 over the next two years.

8: [The effect of child-related benefits on child poverty and deprivation in Ireland](#), ESRI

9: [MESL 2025](#), Vincentian MESL Research Centre

SOCIAL PROTECTION

Problem: Real-time value decrease in social welfare payments

Core working-age payments including the One-Parent Family Payment (OFP) and Jobseekers Transitional Payment (JST) have not been increased adequately to keep up with inflation and cost-of-living. This has resulted in a real-time erosion of core social welfare payments, limiting their impact to protect families from living in poverty and deprivation.

Action:

- ✓ **Increase** in core social protection payments by a minimum of €25 per week to bring them in line with inflation.
- ✓ **Benchmark** payments going forward to maintain value with rises in inflation.

SOCIAL PROTECTION

Problem: Outdated Income disregards for lone parents

When the One-Parent Family Payment was introduced in 1997, the income excluded from means-testing was equivalent to 26 hours of National Minimum Wage (NMW).

In 2025, the income disregard for both the One-Parent Family Payment and Jobseekers' Transitional Payment is only €165 per week, which is worth less than half the hours provided in 1997, at just 12.2 hours of NWM. This creates a disincentive for lone parents to take up employment, or work more hours, as a higher proportion of their income is included as part of the means test.

Action:

- ✓ **Increase** of the income excluded for lone parents to €222.75, the equivalent of 16.5 hours of NMW (€13.50 per hour).
- ✓ **Increase** the income disregard to 26 hours of NMW over the next two years, increasing by the equivalent value of 5 hours of NMW each year.
- ✓ **Apply new income disregard** to both One Parent Family Payment and Jobseekers Transitional Payments, including for those who are self-employed.

SOCIAL PROTECTION

Problem: Lack of access to Fuel Allowance

While the increase in energy costs has had a collective impact on the nation, research shows the severe, disproportionate impact on one-parent families, including:¹⁰

- 1 in 5 went without heating due to a lack of money.
- More than 1 in 10 said they were unable to keep their family home warm enough last year, double that experienced by two-parent headed households.
- Almost 4 in 10 were in arrears with their utility bills.

There was welcome commitment from government to expand the eligibility of Fuel Allowance to those in receipt of the Working Family Payment. Energy costs remain high and geopolitical tensions may further exacerbate energy prices in the coming months. It is critical that one-parent families, many who are already living in deprivation and poverty, are not left to try and absorb high costs by themselves.

Action:

- ✓ **Action the Programme for Government commitment** to expand eligibility for the Fuel Allowance to families in receipt of the Working Family Payment.
- ✓ **Increase** the payable period from 28 to 32 weeks.




SOCIAL PROTECTION

Problem: Inadequate Back to School Clothing and Footwear Allowance (BSCFA)

BSCFA is a highly targeted payment aimed at the poorest families, who have severely limited ability to afford essential, yet costly items, like essential school attire. However, the rate has not kept up with inflation and cost-of-living crisis. Additionally, it is only paid once a year, which doesn't consider growth of children over the course of a school year.

There are additional costs that accompany a child's education, creating additional financial burdens for one-parent families throughout the year.

Action:

-  **Increase** payment rate by €100 for children aged 4-11 and by €156 for children aged 12-22 who are in full-time second level education.
-  **Repeat payments** at 6-month intervals to accommodate needs of growing children.
-  **Create a new payment**, based off the same eligibility criteria so that it remains highly targeted, to be paid during school breaks to cover the additional costs faced by many families with younger children, such as activity camps and additional childcare.

SOCIAL PROTECTION

Problem: No International Protection Child Payment

In 2021, the Government committed to setting up a child payment for families seeking international protection and this was due to begin in 2022 and Budget 2024 and 2025 allocated funding for this payment. However, this has not yet been enacted, and no payment has been made to families.

While it is unknown exactly how many lone parent families there are in International Protection Accommodation Service (IPAS), there is evidence that this is a significant proportion of families in IPAS.

The State provides very limited income support to families living in international protection accommodation; parents receive €28.80 a week to meet their child's needs and just €30.80 for their own expenses as part of their Daily Expenses Allowance (DEA). There is also no age distinction, unlike the Child Support Payment which recognises that the cost of raising older children is higher.

Research has found that parents in the international protection system are spending most of their DEA towards their child or young person's clothing, medicine, toiletries, transportation, nappies, school lunch supplies, school tours and other educational expenses.¹¹

Action:



Establish this scheme as a matter of urgency and ensure that this child income-support is made available to families living in international protection accommodation as soon as possible.

11: [Living in International Protection Accommodation: Exploring the Experiences of Families and Children in Direct Provision](#), Irish Refugee Council



Summary: Addressing Systemic Barriers



Improve access to Jobseeker's Transitional Payment.



Increased childcare subsidy for lone parents and develop a public system of early childhood education and care.



Improve Parent's Benefit so that all children receive equal access.



Include lone parents in eligibility for Living Alone Increase, Household Benefits Package and Telephone Support Allowance.



Improve Single Parent Child Carer Credit.



Address high rates of in-work poverty.



Address barriers to education.



Consistent State approach to child maintenance as accessible means.

SYSTEMIC BARRIERS

Problem: Jobseekers Transitional Payment

A lone parent on the One Parent Family Allowance can claim this payment and take up employment. If they work 19 hours or more, they can also apply for Working Family Payment, if eligible. This may then entitle them to other secondary benefits such as the Fuel Allowance.

However, once a lone parent's youngest child turns seven, they are no longer entitled to One Parent Family Allowance. If they are working 19 hours or more, they are no longer entitled to receive a payment (Jobseeker's Transitional Payment) and Working Family Payment. Instead, they must choose one or the other. This creates a financial cliff edge for parents, resulting in a significant drop in income once their youngest child is aged 7 years old, despite research showing that costs increase for parents as a child ages!¹²

Jobseekers Transitional Payment is only available until the youngest child is aged 14 years old, with the expectation that lone parents can then return to paid employment for income. However, young people still require supervision and parenting at this age.

Action:



Extend Jobseekers Transitional Payment for lone parents who are engaged in education, training, or employment until their youngest child completes full-time education or training.



Widen eligibility for Working Family Payment to **include Jobseekers Transitional Payment** as a qualifying payment, as currently allowed with One Parent Family Payment.

SYSTEMIC BARRIERS

Problem: No affordable childcare

While the childcare crisis impacts many families across Ireland, it has a disproportionate impact on lone parents. Ireland has no public system of childcare, unlike most other EU countries and despite increased State investment via the National Childcare Scheme in recent years, costs remain high and availability of places for children is severely limited. Without access to a public system of early childhood education and care, lone parents are severely limited in their ability to engage in paid work, return to education or avail of other actions which would improve family life. Without guaranteeing a place for every child, in a public system, the children of one-parent families will not have equitable access to the same early years education as their peers.

Action:

- ✓ **Provide free childcare** via the National Childcare Scheme to lone parents returning to education or employment.
- ✓ **Transition to a public system** of early years childhood education and care, including pre- and post-school care.

SYSTEMIC BARRIERS

Problem: Parent's Benefit

Parent's Benefit is a payment designed to support employed and self-employed parents while they take time off work to care for their child during the first two years of life. This is for the benefit of the child and the improved outcomes associated with time spent between a young child and their primary caregiver. However, a child of a two-parent family will potentially benefit from a combined 18 weeks of Parent's Benefit (9 weeks for each parent), while children of one-parent families are limited to 9 weeks.

Action:



Link the **entitlement of Parent's Benefit to the child**, not the family type, so that all children receive equal access.

SYSTEMIC BARRIERS

Problem: Lone parents ineligible for Living Alone Increase, Household Benefits Package and Telephone Support Allowance

These payments are provided in recognition of the additional costs that one adult on one income incurs by not having another adult living with them, such as TV license, electricity and heating costs. However, lone parents are excluded from this scheme.

Action:



Include lone parents in eligibility criteria for above supports.

SYSTEMIC BARRIERS

Problem: Single Person Child Carer Credit

The Single Person Child Carer Credit (SPCCC) tax credit is available to working lone parents whose children live with them for the whole or greater part of the year. As tax credits reduce the amount of tax you pay, this increases disposable income levels and in turn can reduce the risk of experiencing income poverty. This credit can act as a targeted measure to help reduce child poverty.

Many lone parents are unaware of this tax credit which needs to be addressed. The value of this tax credit is worth €1900, and claimants are also entitled to an increase of €4000 in the standard tax band, all of which increases disposable income.

However, only one credit is available for any qualifying child. If both parents are working and the child lives between two parents, this credit cannot be split between them. If the primary claimant stops working, the credit can only pass to the other working parent if the primary claimant consents. This can create tension when instead it could be used as a measure that rewards shared parenting. Reform of this tax credit is well overdue.

Action:

- ✓ **Increase** the SPCCC tax credit by €250.
- ✓ **Amend** the standard tax credit for claimants to €5000.
- ✓ **Review** this tax credit and consider allowing both parents to claim this tax credit where they are in work and sharing parenting.

SYSTEMIC BARRIERS

Problem: In-work poverty

One-parent households are more likely to be in low paying, insecure jobs and experience a five times greater in-work poverty rate than two-parent households.¹³

Lone parents have increased care responsibilities and often have no choice but to take part-time, flexible, lower-paid work which fits in around their need to provide essential care to their child/children. Employment is not the silver bullet to the poverty of one-parent families.

Action:



Systemic shift from government to an **education-first approach** to supporting lone parents into decent, well-paid work and away from in-work poverty and precarious work.



Fund One Family's New Futures Employability Programme, Ireland's only specialist bridging programme specifically designed for lone parents with a 75% success rate for graduates to progress into education or paid employment, so that is mainstreamed nationwide.

SYSTEMIC BARRIERS

Problem: Barriers to education

Higher income and employment rates occur as the level of educational attainment increases. More than six in ten 25–44-year-olds currently hold a degree or higher in Ireland.¹⁴

Yet, lone parents are less likely to have a third level qualification than adults in a two-parent family. Parental educational attainment, income levels and employment status heavily influence the socio-economic futures of their children and is key to breaking the cycle of intergenerational poverty.¹⁶

It is therefore critical that where possible, lone parents are supported to take up further and higher education, to increase their earning potential and to help protect against their children from growing up in poverty.

Action:

- ✓ **Increase** payment by €500 to €1000 pa for recipients of the Back to Education Allowance with child dependents.
- ✓ **Remove** the need to assess income for the entire household for SUSI grants where a lone parent and their dependent(s) are living with other adult family members.
- ✓ **Provide** free early years childcare and afterschool care for lone parents returning to education.

14: [Educational Attainment Thematic Report 2024, CSO](#)

15: [Lone parent transitions, employment transitions and poverty outcomes, ESRI](#)

16: [SILC Statistics 2023, CSO](#)

SYSTEMIC BARRIERS

Problem: Inconsistent State approach to child maintenance as accessible means

Legislation was passed so that child maintenance would no longer be classed as income for social welfare payments, including for the One-parent Family Payment (OFP) and the Jobseeker's Transitional Payment (JST).

However, other government departments who provide secondary benefits to those on these payments through the Department of Social Protection, have done so and still include child maintenance as part of accessible means. This is an inconsistent State approach that must be addressed.

Action:



For all government departments to remove child maintenance as assessable income for the purpose of secondary benefits and services including;

Medical Card – Department of Health.

National Childcare Scheme – Department of Children and Equality.

Social Housing Applications; Housing Assistance Payment, Rental Accommodation Scheme – Department of Housing and Local Authorities.

Differential Rents – Local Authorities.

SUSI Grant and Student Assistance Fund (SAF) - Department of Further and Higher Education.

Civil Legal Aid – Department of Justice.



Summary: Preventing Family Homelessness

- ✓ Invest in homelessness prevention, including tenant-in-situ scheme.
- ✓ Increase Housing Assistance Payment (HAP) and Rental Accommodation Scheme (RAS) payments in line with market rents.
- ✓ Develop Family Homelessness Strategy.
- ✓ Provide Support Worker for every family in emergency accommodation.

FAMILY HOMELESSNESS

Problem: Greater housing insecurity in one-parent families

Less than a quarter of lone parents own their own homes and experience greater affordability issues than the general population (19%).¹⁷ The majority of one-parent families are living in private rented housing or with other households¹⁸ and make up the second largest cohort on waiting lists for social housing.¹⁹

The housing crisis has had a disproportionate and sustained impact on one-parent families, caused by housing insecurity, affordability, family homelessness and substandard living conditions in rented accommodation.²⁰

The Simon Community reports that less than 3% of homes surveyed across 16 areas were affordable to those in need of a housing support payment.²¹ The average rent for new tenancies now stands at €1,690 p/m, with the Rental Tenancies Board reporting a 5.5% increase in annual rents.²²

Rents are climbing faster now than they have at any point over the last twenty years.²³

Housing Assistance Payment (HAP) rent limits and discretionary rates have not been increased since 2022, despite soaring rental costs. Tenants must either pay more by way of a private 'top-up' payment to their landlord, leaving them at increased risk of income poverty or facing homelessness.

The Tenant in Situ (TiS) scheme was brought in as a homelessness prevention measure in 2023 and was having a positive impact. However, it was paused at the start of the year and changes made in more recent months. Focus Ireland has been critical of these changes as they say the scheme no longer prioritises households facing homelessness.²⁵

18: [Monitoring adequate housing in Ireland 2021, ESRI](#)

19: [Census 2022, CSO](#)

20: [Summary of Social Housing Assessments 2023, The Housing Agency](#)

21: [Lone parents among most disadvantaged in Ireland's housing system 2021, ESRI](#)

FAMILY HOMELESSNESS

Action:



Ensure that family homelessness prevention remains a key priority for Local Authorities, with the necessary budget allocated for the Tenant in Situ (TiS) scheme to meet demand, until social housing delivery is ramped up.



Review Housing Assistance Payment (HAP) and Rental Accommodation Scheme (RAS) rent limits and discretionary rates available to Local Authority staff annually and adjust as necessary to ensure they stay in line with local market rents.

22: [Locked Out of the Market Study June 2025](#), Simon Community

23: [Director's Quarterly Update Q2 2025](#), Rental Tenancies Board

24: [Average monthly rent exceeds €2,000 for the first time](#), The Irish Times

25: [Press release](#), Focus Ireland

FAMILY HOMELESSNESS

Problem: No strategy to tackle Family homelessness

Family homelessness is at record-high levels, with lone parent families making up 58% of all homeless families in need of emergency accommodation, an over-representation of the 25% of all families which are one-parent families.

The impact of homelessness on children cannot be overstated. It can affect their physical, mental and emotional health and development and lead to lifelong impacts including an increased risk of experiencing homelessness themselves as adults.²⁶

Without significant intervention in homelessness prevention and reform of existing processes, including the prioritisation of social housing for families most at risk of homelessness, it is impossible for Ireland to meet the target of ending homelessness by 2030.²⁷

Providing supports to families with children in emergency accommodation is critical to ensure that they exit homelessness as quickly as possible and limit the damage that homelessness exposure can have on children and young people.²⁸

Action:



Include a Family Homeless Strategy in the next national housing plan and allocate the funding required to tackle record rates of family homelessness, particularly for one-parent families.



Provide all families with a Child and Family Support Worker while living in any type of emergency accommodation to support children, to be an advocate for the family and assist in sourcing affordable, more permanent housing.

26: [Monitoring adequate housing in Ireland 2021](#), ESRI

27: [EU Child Guarantee Ireland's National Action Plan](#), Department of Children, Equality, Disability & Integration

28: [Supporting the mental health of children in families that are homeless](#), Focus Ireland



Summary: Family Law Reform

- ✓ Invest in out-of-court support services.
- ✓ Develop child contact centres nationwide.





FAMILY LAW

Problem: Gaps in Family Justice Strategy

In the current Family Justice Strategy, there is funding or provision for out-of-court services which would support families in finding resolution outside of the courts system. Out-of-court pathways need to be promoted and resourced to deliver better outcomes for families rather than being forced into slow, expensive adversarial legal processes. Families need to be supported to develop their own solutions to issues, where possible, so long-term, sustainable parenting plans put in place that put children's best interest at the centre of all proceedings.

FAMILY LAW

Action:

-  **Allocate funding** to provide for out-of-court family support services, such as parenting courses or counselling for families using family law courts as part of the next Family Justice Strategy.
-  **Invest in** established support services, including One Family's Separating Well for Children service, Separating Well for Children courses, therapeutic services and risk assessments.

Problem: Lack of Child Contact Centre's

A Child Contact Centre is a safe, friendly and neutral place where children can spend time with the parent/s they do not live with. It is a child centered environment which allows the child to form or develop a relationship with the parent at their own pace and in their own way. They are especially needed in families that have experienced domestic violence and there is court-ordered contact with an alleged or proven abuser.

There is extremely poor provision of Child Contact Centres in Ireland. Additionally, there is practically no public funding for them and no regulation. Ireland is completely out of step with other EU countries who have established, wide-spread centres.

Action:

Develop Child Contact Centres nationwide as safe places for children to spend time with the parent they do not live with and bring us into line with other European countries.

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