

NOPFA Pre-Budget Submission 2027

About the National One Parent Family Alliance

The National One Parent Family Alliance (NOPFA) was established in 2020 in response to the unequal impact the COVID-19 pandemic was having on one parent families and a shared concern about the high levels of poverty experienced by lone parents and their children.

The Alliance comprises Barnardos, Family Resource Centre National Forum, Focus Ireland, National Women’s Council, One Family, Society of St. Vincent de Paul, SPARK, and Treoir.

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Context for Budget 2027

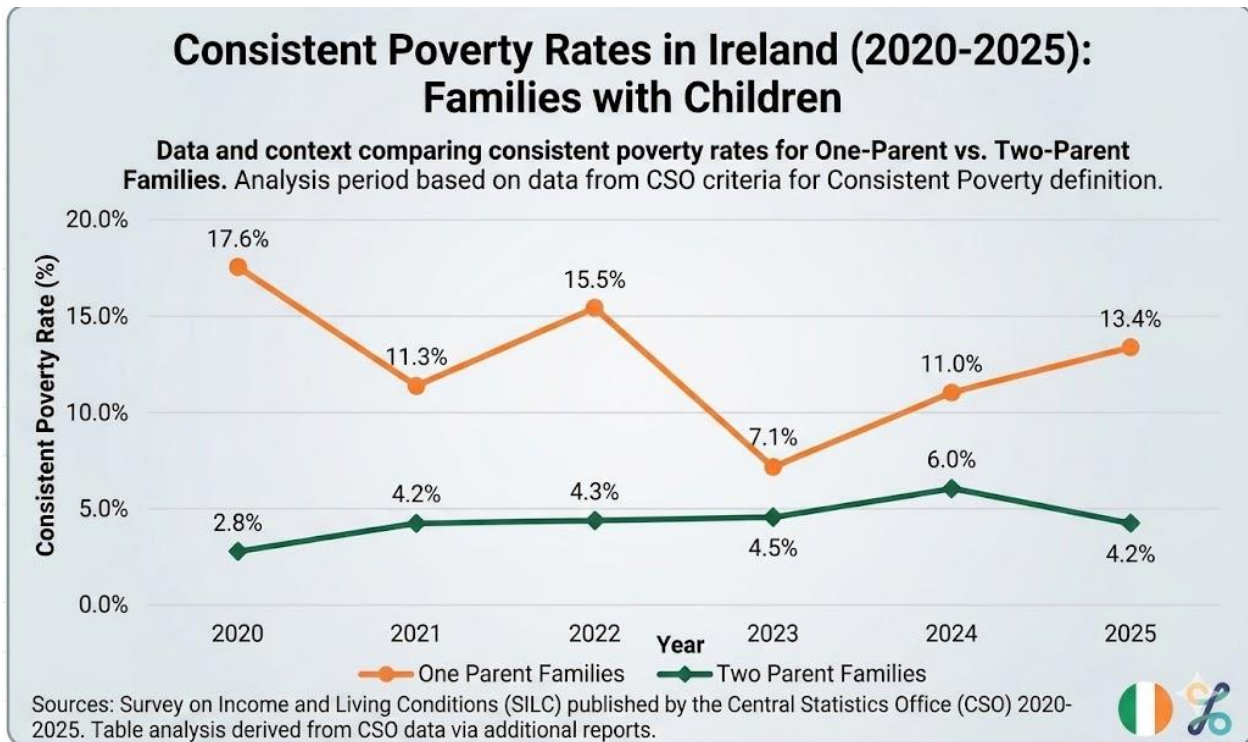
In all metrics, we are failing one parent families. The most recent Survey in Income and Living Conditions (SILC 2025)¹ published by the Central Statistics Office (CSO), showed a welcome decrease in consistent child poverty, but a 2.4% rise for children in one parent families. The enforced deprivation rate also fell overall for children from 21.2% to 19.6% but rose by 2.4% for children in one parent families and now stands at a shocking 48.7%. This is the highest deprivation rate of any population group, and the trends are showing that one parent families are being left behind, and the gap is widening. A similar pattern is seen in homelessness. In the last 5 years, homelessness has risen overall by a shocking 117%, but homelessness among one parent families rose by 210%.²

The current approach to address child poverty is failing children in one parent families. Child poverty measures must look at the specific supports needed for one parent households. The SILC data shows how sensitive one parent households are to economic changes, but equally how well they respond to positive policy measures. The volatility of their economic well-being must be considered in light of current geo-political conditions and the likelihood of inflationary pressure and higher energy costs during Winter 2026-2027.

¹ Central Statistics Office. (2025). Survey on Income and Living Conditions (SILC) 2025. Central Statistics Office. <https://www.cso.ie>

² Department of Housing, Local Government and Heritage. (2021–2026). Homelessness statistics: Monthly reports, March 2021–March 2026. <https://www.gov.ie/en/collection/80ea8-homelessness-data>

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The infographic above shows the structural disparity between family structures. While two-parent families maintained a relatively stable, one parent families experienced a volatile economic rollercoaster.

The data ultimately demonstrates that while broader economic growth or general wage shifts might stabilise dual-income households, one parent families remain highly susceptible to systemic pressures, requiring sustained, targeted policy support to achieve long-term financial security.

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Budget Priorities

Priority 1

Fix income traps and make work pay

BUDGET 2027 SHOULD

- Increase the income disregard to €235 and index-link to minimum wage
- Extend Jobseeker's Transitional Payment to age 18 or end of second-level education
- Introduce tapered supports to remove cliff edges

IMPACT

- Immediately increases household income
- Removes work disincentives
- Stabilises families at highest risk of poverty

Priority 2

Reduce child poverty through targeted supports

BUDGET 2027 SHOULD

- Increase Child Support Payment (€10 under 12 / €18 over 12)
- Introduce a pathway to €100 per month childcare cap for one-parent households
- Remove child maintenance from means tests for NCS, SUSI and SAF

IMPACT

- Directly closes identified income gaps in MESL
- Improves access to work, education, and childcare
- Targets the group with the highest deprivation rate in the State

Priority 3

Prevent homelessness by guaranteeing income after housing costs

BUDGET 2027 SHOULD

- Introduce an Additional Needs Payment for HAP households
- Ensure a minimum income remains after housing costs are met

IMPACT

- Prevents entry into homelessness
- Addresses the 57% overrepresentation of one-parent families in homeless services
- Aligns housing policy with income adequacy

Key Recommendations for the Dept of Social Protection

1. Adjust core social welfare rates by €15 to €269 per week.
2. Extend the Living Alone allowance to one-parent households living alone with their children.
3. Increase the Income Disregard to €235 per week and index-link it to 16.5 hours at National Minimum Wage.
4. Restore the fuel allowance to its 2022 purchasing power and increase it by €4 per week and extending the period to 32 weeks.
5. Increase the Child Support payment by €10 per week for children under 12 years old and €18 per week for children 12 years and above. Work towards aligning the rate to the Minimum Essential Standard of Living (MESL) research.

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6. Extend JST for parents engaged in Education, Training or Employment until youngest child is 18 or finished second level education.
7. Introduce a temporary Additional Needs Payment to ensure households in receipt of HAP have a minimum income after housing costs.
8. Support Lone Parents in Education through appropriate financial supports.

Extend JST for parents engaged in Education, Training or Employment.

NOPFA has significant and ongoing concerns about the treatment of lone parents once their youngest child turns 14. Current policy ends access to Jobseeker's Transitional Payment at this point and forces parents to move onto other income supports, such as Jobseeker's Payment or Working Family Payment, regardless of their continued parenting responsibilities.

This approach is fundamentally flawed. Where lone parents cannot meet the minimum hours requirement for Working Family Payment, whether due to a lack of available additional hours or the ongoing care needs of their children, they can be effectively excluded from suitable income supports. In practice, they are treated as though their parenting role has ended.

The reduction in the income disregard from €165 to a maximum of €60 per week creates a severe and immediate income shock. This cliff-edge is arbitrary and unjustifiable. It occurs precisely when the costs associated with raising a child often increase, including education, transport, food, technology, and social participation. These pressures are well documented and predictable, yet the system responds by withdrawing support.

Moreover, the interaction between work and welfare rules actively penalises labour market participation. Lone parents working more than three days per week may risk losing access to income supports altogether. This creates a direct and perverse disincentive to work and, in practice, can force parents to reduce their hours or leave employment in order to retain a basic level of income security. This is a structural flaw in the policy design.

The 2012 reforms were explicitly intended to support lone parents into employment. The current framework achieves the opposite. It destabilises families, undermines employment progression, and disproportionately impacts those already facing economic vulnerability. The policy fails on both social and economic grounds.

Crucially, the underlying premise of the policy is incorrect. Parenting does not end when a child turns 14. Adolescence is a critical developmental stage that often requires greater

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parental presence, supervision, and emotional support. Ignoring this reality leads to policy that is disconnected from lived experience and ultimately ineffective. This is even more important where there is only one parent available to support the child.

Lone parents who are engaged in employment, education or training should be allowed to remain on Jobseeker's Transitional Payment until their youngest child turns 18 or completes second-level education, whichever is later. This targeted and practical measure would:

- remove the current income cliff-edge
- support sustained labour market participation
- provide stability during a critical stage of child development
- align social protection policy with the realities of family life

Increase Core Social Welfare Payments

Increase core social welfare payments by €15 per week to protect households from inflationary pressures and rising energy costs.

The most recent Minimum Essential Standard of Living (MESL) Annual Update³ highlighted the income inadequacy of social protection measures designed to support one parent household. The real value of social protection rates shows a reduction in the level of support provided. The research showed the needs for a one parent household with a primary and second-level child cost €555 per week, however, only 82% of this household's minimum needs were met.

Living Alone Allowance

Rising housing, utility and food costs are having a disproportionate impact on single adult households, including one-parent families. These households rely on a single income to meet the full cost of running a home, despite many essential expenses such as rent, energy and food not being significantly lower than for multi-adult households. This creates

³ Vincentian MESL Research Centre. (2025, June 17). *Minimum essential standard of living (MESL) 2025: Annual update report*. Society of St. Vincent de Paul. <https://budgeting.ie/pdf/mesl-2025-report/>

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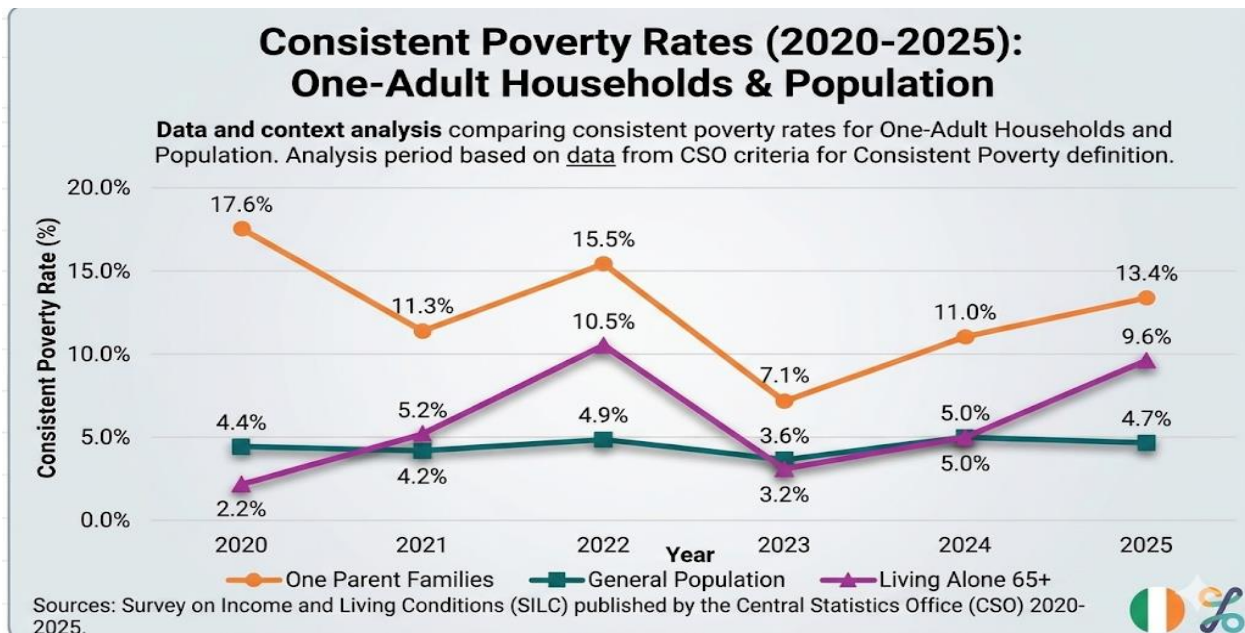
a structural disadvantage and leaves single adult households far more exposed to financial volatility and poverty.

Income data illustrates this imbalance clearly. Two adults dependent on social welfare receive an equivalised income of 1.66 times that of a single adult household. Given that many fixed household costs remain broadly similar regardless of household composition, this gap significantly reduces the financial resilience of single adult households.

Lone parent households are among those most at risk of income inadequacy, and this gap is further compounded by the cost of children. Payments intended to support children meet approximately 88% of the needs of a primary school age child and just 64% of the needs of a secondary school age child⁴. As a result, one-parent households must use their primary income to bridge this shortfall, placing them at a clear disadvantage compared to other single adult households.

The Living Alone Allowance is a key targeted support that recognises the additional financial burden faced by single adult households and supports them to maintain a home.

To ensure this payment responds to the evidence from MESL, Budget 2027 should expand eligibility to include one-parent households consisting of one adult living with their children. This would better reflect the financial realities faced by these households and provide a targeted measure to reduce income inadequacy and poverty risk.



⁴ Ibid.

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The clear need for the Living Alone Allowance is evidenced above in the infographic. During a period of economic instability, the general population remained relatively stable, In contrast, single adult households reacted quickly to surges in inflation and also when temporary supports were provided. One parent households had the same pattern and require the same support.

Increase income disregard for JST and OPFP

In 1997, when the One-Parent Family Payment (OPFP) was introduced, the income disregard allowed lone parents to work up to 26 hours per week without any reduction in their social welfare payment. This provided a vital opportunity to supplement household income and build greater financial stability.

Today, that threshold has fallen significantly. The current income disregard allows lone parents to work just 11.5 hours before their payment is affected, limiting their ability to earn and increasing financial pressure on families.

NOPFA is calling for the income disregard under both OPFP and Jobseeker's Transitional (JST) payments to be increased and linked to the minimum wage, ensuring it keeps pace with the rising cost of living. Specifically, NOPFA proposes that lone parents should be able to work at least 16.5 hours per week on minimum wages before their payment is reduced. The income disregard should be increased to €235 per week and index-linked to 16.5 hours of the National Minimum Wage.

This change would better support lone parents to remain in the workforce while easing financial strain on their families. It could also allow lone parents the choice to build their career, while recognising their caring role.

In 2000 a lone parent could work over 26 hours a week before their welfare payment was affected. By 2026 that has fallen to just 11.66 hours, a reduction of 14.6 hours or 55%. The income disregard has not been index-linked to the minimum wage.

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Year	Minimum wage €	Income disregard €	Hours worked before reduction of welfare
2000	€5.58	€146.50	26.25 hours
2012	€8.65	€146.50	16.93 hours
2020	€10.10	€165.00	16.34 hours
2025	€13.50	€165.00	12.22 hours
2026	€14.15	€165.00	11.66 hours

The table above shows clearly how the income disregard has been devalued. To restore it to 2020 levels, allowing lone parents to work 16.5 hours, the income disregard needs to be increased to €235 per week. Index linking the income disregard to the minimum wage gives lone parents more certainty and maintains the value of their work for their families. This step would encourage continued engagement with employment and training for lone parents.

Child Support Payment

The Child Support Payment provides vital, targeted support to families with children who are most in need.

The MESL Annual update still shows that children in both primary and secondary schools show deep income inadequacy. The June 2025 update showed only 88% of the needs of a primary school aged child are met through social protection, and this drops further for second level students, where only 64% of their essential needs are met.⁵

Budget 2026 introduced an unprecedented and welcome increase to the Child Support Payment, and it is essential that we continue to use this targeted measure to address child

⁵ Vincentian MESL Research Centre. (2025, June 17). *Minimum essential standard of living (MESL) 2025: Annual update report*. Society of St. Vincent de Paul. <https://budgeting.ie/pdf/mesl-2025-report/>

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poverty. The Child Support Payment should increase to €10 per week for children under 12 and by €18 per week for 12 years and older to align with MESL research on the essential needs of a child.

Fuel Allowance

Current uncertainty in energy supply is compounding an already deep energy poverty crisis in Ireland. While this instability is often discussed at a national or global level, uncertainty and lack of control have long been a lived reality at household level. The Commission for the Regulation of Utilities has highlighted the scale of this pressure, with the proportion of single parent households falling into utility arrears twice or more in a year rising sharply from 14.1% to 28.2% (SILC 2025). This reflects a growing inability among vulnerable households to absorb repeated energy cost shocks.

Budget 2027 must prioritise targeted, structural supports to address energy poverty. A return to universal, one-off payments is neither sustainable nor effective. While such measures provided temporary relief, their removal without a corresponding strengthening of core supports has left many households less able to afford basic heat and light.

Energy price increases have been severe and sustained. Between 2020 and the end of 2025, electricity prices rose by approximately 53%, while gas prices increased by 90%, with further rises anticipated. Energy related social protection payments have not kept pace with these increases. As a result, the real value of supports has eroded significantly. The Fuel Allowance can now purchase only around 70% of the heat it could in 2022. Restoring this support to its pre-crisis value will require substantial increases if households are to meet their basic energy needs this winter.

Recent ESRI research further highlights both the scale of need and the case for targeted intervention. It estimates that households experiencing energy poverty would require an additional €480 per year to exit energy poverty.⁶ This underlines the relatively modest but critical level of support required to make a meaningful difference and reinforces the need to direct resources where they are most needed.

Improvements to the Warmer Homes Scheme and broader retrofit programmes are welcome and should continue to be expanded. However, these initiatives must go further

⁶ ESRI. 2026. Energy Poverty and Affordability in Ireland.
<https://www.esri.ie/system/files/publications/SUSTAT139.pdf>

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to include tenants, particularly in the private rented sector. Many tenants, disproportionately one parent families and younger households, face a dual challenge of housing insecurity and energy poverty. They have limited control over the energy efficiency of their homes yet bear the full cost of poor insulation and outdated heating systems. Retrofitting policies for the private rental sector must therefore be carefully designed to improve energy performance without exacerbating affordability and displacement risks.

The current four-week Fuel Allowance extension should remain while the current energy crisis continues, and the weekly payment should increase by €4 per week. Without this, energy poverty will persist, and the most vulnerable households will continue to experience cold homes, financial stress, and reduced quality of life.

Housing & Homelessness

The housing crisis is having a disproportionate impact on one parent families. This is seen both in the disproportionate numbers of one parent households in emergency accommodation and the number in the private rental sector, with the support of HAP/ Rent Supplement or RAS.

In the most recent homeless figures, the number of people in family homelessness exceeded 10,000 for the first time. At the end of March 2026, there were 10,072 people in family homelessness out of a total of 17,517 people⁷. One parent households are disproportionately represented in homelessness and despite making up only 22% of families with children, they represent over 57% of families in homelessness.⁸⁹ One parent households are at the sharp end of the homeless crisis and we expected targeted preventative measures, which include supports from the Department of Social Protection, when the Child and Family Homeless Action Plan is published.

In addition, we are concerned that households are bridging the gap between market prices and HAP rates, which is pushing them into poverty. Households, who are in receipt of HAP and other housing supports qualify for social housing, based on their income, however, because of lack of social housing supply, they use housing supports to rent in the private

⁷ Department of Housing, Local Government and Heritage. (2026, March).

Homeless report – March 2026.

<https://www.gov.ie/en/collection/80ea8-homelessness-data/>

⁸ Ibid

⁹ Central Statistics Office. (2023, August 30). *Families: Census of Population 2022 profile 3 – Households, families and childcare*. <https://www.cso.ie/en/releasesandpublications/ep/p-cpp3/censusofpopulation2022profile3-households-families-and-childcare/families>

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rental sector. The supports do not reflect market rates and there is no department responsible for ensuring households are able to meet their basic needs after housing cost are met. We welcome the ongoing review of HAP and are hopeful these main concerns will be addressed as a result. However, as long as HAP top ups continue to increase to the risk of poverty for lone parent households already at risk, we believe the Department of Social Protection should support households through the use of the Additional Needs Payment (ANP). The most recent SILC data shows that the At Risk of Poverty rate for this group is 20.5% before housing costs but rises to 58% after housing costs. This contrasts starkly with the general population rate that has an At Risk of Poverty rate of 12.6% rising to 19.7% after housing costs.¹⁰

Support Lone Parents in Education

Education offers a critical pathway out of poverty for lone parents, enabling career advancement and financial independence. A third-level education significantly improves outcomes for one-parent families, yet many face substantial challenges when balancing studies with caregiving responsibilities and the added costs of higher education.

NOPFA's Key Recommendations:

- **Exclude Child Maintenance from Means Testing:** While child maintenance payments are no longer assessed for Social Welfare, they are still counted as income for other vital support, including the SUSI grant, the Student Assistance Fund (SAF) and more recently social housing. This inconsistency undermines efforts to alleviate financial stress on lone parent households. We recommend that child maintenance be entirely disregarded when assessing eligibility for SUSI and SAF.
- **Disregard Bursaries for Social Welfare Payments:** Bursaries and scholarships provide invaluable financial relief for lone parents in higher education. However, these are often counted as assessable means for JST and One-Parent Family Payment (OPFP), leading to a reduction in benefits and diminishing the bursary's intended impact. All bursaries for lone parents on JST and OPFP should be disregarded as means, mirroring the treatment for those receiving Disability Allowance.

¹⁰ Central Statistics Office. (2025). Survey on Income and Living Conditions (SILC) 2025. <https://www.cso.ie>

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A flexible, family-centred approach that actively supports lone parents through education is essential for better long-term outcomes for these families and for breaking cycles of poverty.

Conclusion

SILC 2025 showed a sharp divergence in the outcomes for one parent and two families. It also reported that one-parent families received the second-highest level of cost-of-living support among all household types, equivalent to 3.3% of disposable income, yet their consistent poverty rate still increased. The withdrawal of these supports in Budget 2026 has left lone-parent households significantly more exposed to poverty and deprivation. Budget 2027 must therefore introduce targeted, permanent measures to address the structural vulnerability of these families, rather than continuing to rely on temporary interventions that have demonstrably failed to provide adequate protection.¹¹

¹¹ Central Statistics Office. (2025). Survey on Income and Living Conditions (SILC) 2025. <https://www.cso.ie>