



PRE-BUDGET SUBMISSION

2027



Actions to
address **child
poverty,
housing,
access to
education** and
**family law
reform**



1 in 4 families with children



48.7%

in enforced deprivation, when once-off supports were in place

58%

families in emergency accommodation

1 in 3

in energy debt

x2

levels of in-work poverty compared to two-parent households

13.4%

living in consistent poverty

75%

live in rented accommodation

70%

don't have a third level degree or higher

55%

at-risk of poverty after housing costs

References for statistics are included at the end of this document

BUDGET 2027: GET IT RIGHT FOR ONE-PARENT FAMILIES

Earlier this year, we launched our **Get It Right** campaign, calling on Government to take actions to address four key areas for one-parent families: Child Poverty, Housing & Family Homelessness, Family Law Reform, and Access to Education.

Our Pre-Budget Submission is **centred on these four themes**, with budget actions Government can take to meaningfully address the inequities and barriers which severely impact one-parent families. **Government can do better and must do better.**

“

Get it right for one-parent families.

If you do, you'll get it right for all families. Because if the **issues**, and **inequalities**, and **inadequacies** of these four areas are addressed, **it will address them for all families** and deliver **savings to the State**.

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Scan to learn more about One Family

CHILD POVERTY

If Government are committed to reducing child poverty and their goal of 3% by 2030, then one-parent families must be targeted for support, as this is where most poor children in Ireland live. This will require significant investments, including increases to social protection payments and a system of public childcare.

“A lone parent cannot work, increase their hours, or take up education without access to affordable and available childcare. It is the foundation which underpins all other actions to reduce poverty and inequalities in one-parent families.”

Access to childcare is both an economic and social issue, and getting this right starts with one-parent families.

Payment increases to core social protection payments have not kept up with inflation, resulting in a value decrease for those who most need them. **Failing to increase income disregards for lone parents has created a financial disincentive for lone parents to work**, as many lose money if they do so. In 2000, a lone parent could work 26+ hours per week before their social protection payment was impacted. In 2026, this has fallen to 11.66 hours, a 55% reduction.

Not only is this detrimental to parents, it increases the cost to the State through social protection reliance and decreased tax income from parent's employment.

Budget 2027 Recommendations

Child Poverty

- Deliver a public system of childcare which guarantees a place for every child, with heavily subsidised or free childcare for one-parent families as recommended by the EU Child Guarantee.
- Increase the income disregard threshold for Jobseekers Transitional Payment and One Parent Family Payment to 26 hours on living wage, including for self-employed lone parents.
- Increase core social protection payments by €15 per week; increase the Child Support Payment by €15 a week (under 12s) and €23 a week (12+); increase the Back to School Clothing and Footwear Allowance by €100; increase Fuel Allowance by €4 per week and extend the period to 32 weeks; benchmark payments to Minimum Essential Standards of Living (MESL) to prevent future value decreases from increased inflation.

HOUSING & HOMELESSNESS

The housing crisis has a disproportionately concentrated impact on one-parent families with **nearly 60% of homeless families are one-parent families**. Many separated parents are forced to remain living together because they can't secure or afford separate housing; some parents who are participating in employability and parenting courses with us live in emergency accommodation; lone parents whose at risk of poverty is at 55% after housing costs due to gap between Housing Assistance Payments (HAP) and market rents; lone parents (mainly mothers and children) who are forced to stay in domestic violence, because there is nowhere else to go.

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The lack of secure housing limits one-parent families ability to move out of poverty or progress with their lives. It has a devastating, sustained, and increasingly inter-generational impact.

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Budget 2027 Recommendations

Housing & Homelessness

- Increase Housing Assistance Payment (HAP) and Rental Accommodation Scheme (RAS) payments in line with market rents.
- Create a new Additional Needs Payment to ensure minimum income for vulnerable families remains after housing costs are met.
- Invest in homelessness prevention, including tenant-in-situ scheme.
- Provide a Support Worker for every family in emergency accommodation.

ACCESS TO EDUCATION

Lone parents have one of the highest levels of in-work poverty, which is driven by a lack of opportunity to further and higher education for parents.

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Education remains a privilege that many lone parents aren't granted. This is fueled by the costs associated with it; a lack of childcare, transport or family support.

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Additionally, many lone parents have lost belief in themselves and need to be supported into education, so that long-term financial security based on sustainable careers can be gained. Improving access to education and the financial supports needed for lone parents to be successful is a critical anti-poverty measure.

Budget 2027 Recommendations

Access To Education

- Invest in One Family's New Futures Employability Programme to ensure it is available nationally to all lone parents who want to participate.
- Increase the Cost of Education Allowance to €1000.
- Exclude child maintenance from means testing for the SUSI grant, Student Assistance Fund (SAF) and National Childcare Scheme (NSC).

FAMILY LAW REFORM

Dealing with family law and the courts process is often extremely stressful, complicated, and for too many, traumatising. Separating and sharing parenting, particularly at the beginning, can be extremely challenging for parents, especially when there is high conflict or domestic violence. **Child-centered agreements are best reached outside of court. But parents must be helped to do this, through mediation, parenting courses, counselling and other supports.** But not enough of these supports exist. Our *Separating Well for Children* service, which supports families experiencing high levels of conflict or domestic violence, had a 32% higher demand last year than we can provide.

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Our *Separating Well for Children* service, which supports families experiencing high levels of conflict or domestic violence, had a 32% higher demand last year than we can provide. Every family who can't access this support from us is another family who's typically pushed into the legal system.

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Additionally, access to the Single Person Child Carer Credit (SPCCC) tax credit – is now only available to one parent, not both. This increases the financial burden on one-parent families and tension between parents. This then undermines shared parenting and causes more people to end up in family court.

Budget 2027 Recommendations

Family Law

- Allocate funding for out-of-court services for separating families and those sharing parenting, including mediation, counselling, parenting courses and One Family's *Separating Well for Children* service to make it available nationwide.
- Renew the Family Justice Strategy and build the next implementation plan.
- Review the SPCCC, amend it to €5000 and allow both parents to access it.

Lived Experience: One-Parent Families



Elaine*, Cavan, two children

I'm a **teacher**. I've two kids by myself and two parents who need care too. I'm not getting any family support. Only for the **Working Family Payment** I wouldn't be able to **pay the bills**.

Anne*, Dublin, one child

We should be allowed work part time with the **€165 [income] disregard changed, to be increased in line with the minimum wage**; without fuel allowance, medical card, and other supports being affected. There really is a **need for changes to be put in place to support single parents to get back into the workforce... not to deter us**.

Victoria*, Dublin, one child

I am personally **worse off financially [for working]** and exhausted from stress...The whole payment system for working / studying /single parents is not working and **driving single parents and children into poverty**...The cost of living **expenses in the last few years** are unsustainable and **payment rates are not reflecting this**.

Sinead*, Dublin, one child

I am considering **reducing my working hours to qualify for a payment**. The **money saved on childcare and travel** alongside the payment **would mean I have the same amount of money**. There are **additional costs as a single parent** and there is no second parent to share the burden of childcare. **This is not considered** when calculating payments or leave.

Shauna*, Meath, one child

I work full time and am above any threshold for supports. I **often wonder am I better off cutting my hours**. My income is **not much above Working Family Payment** recipients and my medical card and back to school allowances are gone.

I am an invisible working class single parent.

Geraldine*, Cork, two children

The **Government should try living on the money** lone parents get, and the **pressure then to work, as well as doing the job of two parents** and keeping a house together, making sure children are clothed and kept warm and secure. How would some one in the government feel if they **woke up one morning and they only had €25 left in their bank until the next payment in six days time**.

Willow*, Donegal, two children

I have a **maintenance order in arrears to over €10,000**. I'm stressed because it is one of the first things I get **asked about and assessed on, even for Housing Assistance Payment (HAP)**. I am not in receipt of it and I am pursuing it through legal channels... **the unpaid maintenance order is referenced as if it is paid money to me**, when it has in fact never been paid.

*Not their real name



These lived experiences are provided by lone parents in One Family's Advocacy Project.

Scan to learn more about our Advocacy Project

REFERENCES

- [Survey on Income and Living Conditions; \(SILC\), 2025](#)
- [Lone parents among most disadvantaged in Ireland's housing system; ESRI, 2021](#)
- [Energy poverty and affordability in Ireland; ESRI, 2026](#)
- [Census; CSO, 2022](#)
- [Lone Parent Transitions, Employment Transitions and Poverty Outcomes; Social Justice Ireland, 2024](#)

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