



**One Family Submission on developing a replacement for  
the *Roadmap for Social Inclusion 2020-2025***

**June 2025**

## Introduction

One Family welcomes the invitation to make a submission to the public consultation on developing a successor to the Roadmap to Social Inclusion policy. One Family is Ireland's national organisation for people parenting alone, sharing parenting, and separating. We were established in 1972 as Cherish and provide specialist parenting, therapeutic and family support services around Ireland. Children are at the core of our work, and we seek to improve their lives by empowering, supporting and up-skilling their parents.

One Family campaign on issues that impact all types of one-parent families. In particular, we advocate on issues including child and family poverty, family homelessness, reform of the family justice system and for the State to recognise and cherish all families equally. More information about One Family and the work we carry out can be found at [www.onefamily.ie](http://www.onefamily.ie)

This submission is informed by our direct work with one-parent families and our role representing these families at a local and national level for more than 50 years.

## Consultation Questions

1. What progress do you feel has been made in improving social inclusion and reducing poverty since publication of the Roadmap for Social Inclusion 2020–2025 in January 2020?

(A) It is well understood that the world and its people have experienced a hugely volatile time over the past five years. Recovery from the significant impact left by the Great Recession was well underway and the Roadmap to Social Inclusion (RSI) policy was published just a few short months before the Global Pandemic began.

Unemployment rates shot up as people were furloughed, wages were cut, and jobs were lost. Unlike during the 2008–2013 crisis, government took the decision to step up and financially support individuals, families and businesses through PUP, EWSS and other schemes and supports. Payment rates for these schemes were increased by almost 70 per cent on existing working-age payments.<sup>1</sup> This was an acknowledgement that the existing core social welfare payment levels were insufficient. The government also made it very clear that such supports would continue to be paid until these supports were no longer required.

This new approach is to be commended. Financial support alone is not enough. When individuals and families are provided with adequate financial support and certainty, it reduces stress and worry which can further impact negatively on families. Certainty is too often overlooked in public policy yet should form a core pillar of state supports.

(B) Not long after this, with inflation already on the rise, Ukraine was illegally invaded by Russia. This led to significant increases in the cost of gas and oil, in food and other commodities as well as disruption to global supply chains<sup>2</sup> leading to a cost-of-living

<sup>1</sup>[https://www.citizensinformationboard.ie/downloads/benefits\\_and\\_taxes/benefits\\_and\\_taxes\\_leaflet\\_2020.pdf](https://www.citizensinformationboard.ie/downloads/benefits_and_taxes/benefits_and_taxes_leaflet_2020.pdf)

<sup>2</sup> [https://www.esri.ie/system/files/publications/WP759\\_0.pdf](https://www.esri.ie/system/files/publications/WP759_0.pdf)

crisis. At its peak, consumer price inflation almost reached 10 per cent, a level not seen since the 1980s<sup>3</sup>. Government again took the decision that the state needed to provide a buffer to households. Temporary cost of living measures were introduced and delivered through the past three Budgets, which benefited most households.

(C) The Qualified Child Increase, now called the Child Support Payment was increased and the age differentiation retained, albeit the increases were insufficient, and the age differentiation gap reduced.

(D) The Department of Social Protection introduced a very positive change in 2024 when the then Minister introduced legislation whereby child maintenance payments would no longer be considered as means when being assessed for core social welfare payments. However, this has not been replicated by other government departments, impacting on eligibility for secondary benefits and services including the Medical Card, the National Childcare Scheme, SUSI grant and Student Assistance Fund, Social Housing income thresholds, differential rent schemes as well as legal aid.

## **2. In your experience, what has worked well in reducing the number of people in Ireland experiencing poverty and social exclusion?**

It is deeply regrettable that the RSI goal to reduce consistent poverty to 2% of the population was not met. Targeted, long-term and adequate supports as well as access to good quality, public services which acts to meet the needs of economically vulnerable populations is the only way to eradicate poverty and social exclusion.

The temporary cost of living measures provided for in the last three budgets did succeed in supporting many households experiencing transient poverty. They also benefited households who did not need any level of state support. These supports were clearly insufficient to help buffer those most in need, particularly when looking at deprivation levels which show that almost half of all lone parent headed households experienced enforced deprivation.

The CSO SILC data also tells us that lone parent families are much more likely to experience energy poverty, food poverty and housing insecurity. They are also more likely to be in arrears on their rent or mortgage, utility bills and other loans/credit than all other household types. Almost 60 per cent of all families experiencing homelessness and living in emergency accommodation are lone parent families with the very vast majority of those headed by women.

The difficulty remains that for economically vulnerable cohorts, poverty and deprivation levels have historically always been much higher when compared to the general population or two-parent households. Many universal, temporary measures do not provide a sufficient level of support to groups including low-income one parent families. These households have in fact been experiencing a cost-of-living crisis throughout their lifetime.

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<sup>3</sup> [https://www.centralbank.ie/docs/default-source/publications/economic-letters/supply-and-demand-determinants-of-inflation-in-ireland.pdf?sfvrsn=6d729c1d\\_12](https://www.centralbank.ie/docs/default-source/publications/economic-letters/supply-and-demand-determinants-of-inflation-in-ireland.pdf?sfvrsn=6d729c1d_12)

There is an urgent need for decision makers to understand that persistent poverty requires a different kind of policy response. If we are ever to see an end to intergenerational poverty, targeted measures that are evidence-based are the only way to reach those in actual need. They are also the only way to ensure that the state response is fair and effective. While this approach may be more difficult to administer, it is undoubtedly much less expensive, more equitable and a much better use of public money.

### **3. In your experience, what has not worked so well, or is challenging in reducing the number of people in Ireland experiencing poverty and social exclusion?**

#### **(A) Failure to benchmark core social welfare payments in line with inflation/MESL.**

The most recent Vincentian MESL Research Centre data tells us that social welfare payments are not at a sufficient level to cover what is needed to experience a minimum essential standard of living. This is an essential basket of goods and services needed to live a dignified life. The data clearly demonstrates that social welfare payments are inadequate and economically vulnerable households in receipt of social welfare will therefore experience greater levels of income poverty, deprivation and social exclusion.

The data tells us that a lone parent headed household whose income comes from social welfare payments and who has two children (one age 7 or older in primary and one age 12 or older in second level) is short by €102 every week if living in an urban area and by €203 a week if they are rurally based.<sup>4</sup> This gap represents almost 50% of an entire payment and must be addressed as a matter of urgency.

The 2024 SILC data revealed that the consistent poverty rate for the general population now stands at 5 per cent. The RSI target was to reach 2% by 2025. The consistent poverty rate for lone parent headed households was more than twice that of the general population at 11 per cent. Higher rates of poverty, deprivation and social exclusion can be explained by the failure of the state to ensure that social welfare payments were kept in line with inflation. As a result, economically vulnerable cohorts lost much of their purchasing power.

While the cost of energy and food did begin to reduce in 2024, costs were still much higher than they were in 2020.<sup>5</sup> Given the increasing unrest in the Middle East, it is forecast that energy and food costs will inevitably be impacted. Indeed, the latest Consumer Price Index data shows that groceries are now 5 per cent higher than they were just 12 months ago.<sup>6</sup>

<sup>4</sup> <https://www.budgeting.ie/publications/budget-2025-1/>

<sup>5</sup> [https://www.cso.ie/en/releasesandpublications/ep/p-yin/ireland2024theyearinnumbers/#:~:text=The%20Consumer%20Price%20Index%20\(CPI,up%20on%20November%202023%20prices.](https://www.cso.ie/en/releasesandpublications/ep/p-yin/ireland2024theyearinnumbers/#:~:text=The%20Consumer%20Price%20Index%20(CPI,up%20on%20November%202023%20prices.)

<sup>6</sup> <https://www.irishexaminer.com/business/economy/arid-41660783.html>

The PUP and EWSS schemes were quickly established by government as a response to income losses experienced by many households during the global pandemic. Payment rates for these schemes were increased by almost 70 per cent on existing working-age payments at that time<sup>7</sup> and households were promised support for as long as was needed. This provided financial support, stability and certainty to thousands of households.

Such schemes are thankfully behind us now. However, the point remains to be addressed. The government were aware at that time that social welfare rates were wholly insufficient. Given all that has unfolded since, it is difficult to reconcile then why payments are still not at a level that provides both income adequacy and financial certainty, particularly to those most economically vulnerable.

Thousands of lone parents who find themselves in very challenging situations need support and certainty also. Certainty signifies solidarity. It communicates that their struggle is understood. Certainty and solidarity is trauma informed policy making. It provides time and space to those who need to consider their options, to find somewhere to live, to rebuild their confidence and look at how they can increase their earning potential, to better secure their family's future. It provides those who have escaped coercive control, abuse and violence the space and time needed to process, to access supports and to begin to heal. Financial support alone is not enough. Certainty and solidarity are equally as important and are too often overlooked in public policy.

### B) Failure to target supports to those most in need.

Universal supports are welcome when looking at measures such as free books in both primary and second level as well as the free hot school meals scheme. We see in other jurisdictions that when only providing free school meals to eligible families, it is easy to spot the children and young people who receive this support and create 'othering' and other negative consequences<sup>8</sup>. This is not something that we should ever tolerate, and these types of universal supports are welcomed.

Providing energy credits to every household, including for those on very high incomes as well as to those with holiday homes or second homes is also a universal support. It allows the state to respond quickly but is hugely expensive. Providing double and triple Child Benefit payments to all families with children irrespective of their income levels is another example where public money has not been well spent and fewer supports were then available to those families most in need.

Lone parent headed households require permanent, targeted resources that provide income adequacy and certainty. There is a need for decision makers to understand that persistent poverty requires a different policy response. One-parent families require:

- Benchmarked, targeted, long term financial state supports including CSP
- Provide an independent statutory system to agree, pay and enforce child maintenance payments if necessary
- Affordable and secure housing

<sup>7</sup>[https://www.citizensinformationboard.ie/downloads/benefits\\_and\\_taxes/benefits\\_and\\_taxes\\_leaflet\\_2020.pdf](https://www.citizensinformationboard.ie/downloads/benefits_and_taxes/benefits_and_taxes_leaflet_2020.pdf)

<sup>8</sup>[https://www.researchgate.net/publication/23542468\\_Universal\\_versus\\_Targeted\\_Benefits\\_The\\_Distributional\\_Effects\\_of\\_Free\\_School\\_Meals](https://www.researchgate.net/publication/23542468_Universal_versus_Targeted_Benefits_The_Distributional_Effects_of_Free_School_Meals)

- Affordable or free childcare and afterschool care (as per the EU Child Guarantee)
- Income disregards to be increased for OFP and JST to begin to restore parity
- Hours threshold for lone parents to be reduced to 15 hours a week for WFP to work towards equity with two-parent families
- Fuel allowance to be made available to all households on WFP to decrease energy poverty
- Greater support and access to education including flexible, remote and part-time education and courses
- Retaining supports if taking up employment or increasing their hours including the medical card, fuel allowance etc.
- Integrated pathways to leave violent and controlling relationships safely when becoming a separated parent
- Remove arbitrary age cliff edges, tapering supports when income thresholds have been reached and identifying and removing poverty traps caused by the social protection system
- Expand and reform the Single Person Child Carer Credit to provide equity to both fathers and mothers, recognising the additional cost of shared parenting
- Other asks will be included in our Pre-Budget Submission to be published in July 2025

#### **4. Does consistent poverty remain the most appropriate primary target for the new social inclusion strategy?**

Yes. Consistent poverty rates tell us how many people not only experience income poverty but also enforced deprivation. These are the households who are most in need. However, it is vital that future targets and commitments are not only aimed at national level rates. To reach those experiencing persistent levels of poverty, economically vulnerable groups such as low-income one-parent families must be targeted and bespoke, equitable and evidence-based responses provided to them. These include realistic pathways to work, making work pay, a recognition of shared parenting, providing for the extra cost of disability, ending the housing and homelessness crises and by providing lone parents greater subsidies or free at the point of use public childcare and afterschool options.

It is also important to consider other poverty measures including At Risk of Poverty after Housing Costs, family homelessness figures as well as deprivation levels, particularly for economically vulnerable cohorts including one-parent families.

#### **5. What is the most appropriate timeframe for the new social inclusion strategy?**

The previous strategy covered five years between 2020 and 2025 and experienced unprecedented times of crisis throughout. However, without a more long-term strategy, it will be impossible to make significant headway. The RSI had input from stakeholders, there as an independent mid-term review and annual reporting. However, this was still not enough to ensure that all commitments were met.

Ongoing stakeholder engagement and the ability for the new strategy to adapt to changing needs/environments is crucial. Evaluation of the RSI policy is also vital, to learn what worked, what did not and why. These learnings should inform the new strategy to ensure it is more responsive, particularly to those most in need and when there are challenges on the horizon or at our door.

## **6. Which groups in society should the new social inclusion strategy put a particular focus on?**

All economically vulnerable cohorts including lone parent headed families must be prioritised in the next iteration of this policy. However, to ensure the next strategy also deals with child poverty, we strongly recommend an integrated focus on the complex structural challenges faced by lone parents, given that these are the families with the poorest children in Ireland.

## **7. Are there any actions you would recommend to improve social inclusion among these specific groups?**

Name and prioritise these groups within the strategy. Provide the resources necessary to improve data collection, analysis, and modelling. Identify the unique challenges and structural barriers that each group may face to understand the universal issues and those that are more individualised. This would give us the ability to design a more bespoke set of targets, goals and commitments and be better placed to meet the actual needs of each group.

Provide good quality public services to address structural barriers and improve health and well-being. For lone parents this means improving access to further and higher education, providing secure and affordable housing close to social support systems and employment opportunities as well as subsidised/free early years and school-age childcare to name but a few.

Reform and simplify the social protection system to one that recognises that we live in a modern, contemporary society that accepts and responds to the fact that some relationships will break down, some parents will separate and divorce and some will choose to parent alone.

The state is doing too little to encourage shared parenting. It almost seems as if shared parenting is actively discouraged if looking at it through the lens of the social protection system. There is very limited support for separated parents in high conflict and their children. Access to civil legal aid is severely restricted by both income limits and waiting times to access legal representation. There are too few out of court services available to separated parents which in and of itself can increase conflict.

Nor does the state operate a child maintenance body or supervised child contact centres. The amount of time parents we work with must spend in and out of the courts is astounding. Much more can and should be done to support sharing parenting which if safe to do so, is by far the very best outcome for child/ren.

The social protection system must be simplified to remove poverty traps, particularly for those who do not fit the more traditional mould. As it stands, a lone parent is expected to be both the breadwinner and the primary carer, a situation that is almost impossible to reconcile without adequate support.

Cross-departmental cooperation must be improved. While core social welfare payments are mainly funded by the Department of Social Protection, secondary benefits are often applied for and provided through other departments for example, the Medical or GP Card, the National Childcare Scheme, Social Housing, HAP/RAS/SL, the SUSI grant and Student Assistance Fund, Legal Aid.

Means testing is also a huge issue. Last year, legislation was passed to ensure that child maintenance would no longer be assessed as means for core social welfare payments, which is hugely welcome. However, other Departments and most Local Authorities have not followed suit and continue to assess child maintenance as means. This means that there are people paying more in differential rents or being denied HAP as they are just over the income threshold to apply for social housing.

Court ordered child maintenance is also assessed as means whether it is being paid or not, which is deeply unfair. These are just some examples to demonstrate that 'the system' is complex, with different sets of rules applying to different payments which have different income thresholds and different disregards in effect. Reform is long overdue.

Social welfare payments must be benchmarked to a minimum standard of living (MESL). As has been seen over the past five years, payments have failed to keep up with inflation and families in receipt of a payment and who have the least disposable income and savings, have experienced a real term cut in income and suffered a significant loss in purchasing power as result.

The next strategy should prioritise those experiencing consistent poverty. However, it must also consider how to begin to address groups who may not be income poor but who are the most vulnerable to deprivation, energy poverty, food poverty and poverty after housing costs.

Targeted measures are essential if poverty targets are to be met. We cannot make progress until it is accepted that policy responses must start to properly address the unique challenges and structural barriers that economically vulnerable groups face.

Synthesising national and international literature/ research around economically vulnerable groups including one-parent families would be a very useful resource for policy makers. This would help identify and contextualise both the universal and the unique issues faced by each group, what structural barriers exist and what policy responses have been found to be effective. This would also help identify any research gaps which should then be carried out.

Missing data: The state does not currently collect data on how many HAP tenants are making 'top-up payments' to their landlords and what they are paying. This means that existing at risk of poverty after housing costs figures will not be accurate and that the figures are likely much worse than already reported. Nor do we have much in the way of

demographic data to see which cohorts require housing support and creating policy responses to address these issues.

All this to say that data collection, that includes everyone and includes smaller cohorts in greater numbers is essential to achieve poverty targets and other goals and commitments set in the next strategy. If such groups are invisible in the data, then so too are they invisible to policy makers. Successful policy solutions should respond not only to the issues but to how the issues can differ in impact depending on the cohort experiencing them.

The next strategy must seek ways to promote social cohesion and address othering; experiencing stigma, shame and discrimination because of family status, for example, must be addressed by the next strategy.

Other ideas include:

- Providing supports that would enable children and young people from lower-income families including one-parent families to be able to participate in after-school activities, clubs and classes, to take up a sport or exercise, learn an instrument, take part in Gaeltacht courses and participate in social, artistic and cultural events with their peers.
- Improve playgrounds and provide much needed teen-spaces in public spaces that allow children and young people to engage in play and to socialise with their peers.
- Invest in youth services, community centres, community cafés, parks, public seating,
- Invest in people, families and communities during good times and bad. Those living on a knife edge are always the first to feel the hit when economic shocks occur.

## **8. Any additional indicators (data sources) we should be aware of?**

EU SILC data, OECD data, ESRI SWITCH data, At risk of poverty after housing costs

## **9. What are the current issues impacting people experiencing poverty and social exclusion?**

For lone parent families, the issues can include:

- Income inadequacy of core social welfare payments
- Low pay, lack of flexible employment and employment precarity
- Housing instability, affordability, overcrowding, poor housing conditions, lack of social and affordable housing and homelessness
- No independent body to facilitate child maintenance payments and enforcement

- Access to higher education
- Lack of affordable, good quality early years and school-age childcare
- Lack of supports for those experiencing coercive control/domestic abuse

### 10. Any other comments?

It is vital that the successor to the Roadmap to Social Inclusion (RSI) is evidence based, acknowledges the cohorts most at risk of poverty, deprivation and social exclusion and that equitable targets and commitments are established specifically for these cohorts.

The plan should be accompanied by an Action Plan that is fully costed and contains timelines. The next strategy must be supported by providing all necessary funding and resources required to meet the agreed goals.

A participatory approach should form the basis of the new strategy and should seek to involve all relevant stakeholders from the grassroots level up. Stakeholders should include civil society organisations, community development groups as well as individuals and families with lived experience of the issues.

It is crucial that the people most impacted by poverty and social exclusion as well as those working with them are not only consulted but are able to participate in identifying the challenges and structural barriers they face, what the local and national responses should be and take part in a comprehensive and ongoing evaluation process.

Other stakeholders would include Local Authorities, relevant government departments and their Ministers, Oireachtas Committee members to ensure the plan is adequately resourced and is meeting its objectives. It is also vital that the Child Poverty and Well-being Office play an important role overseeing this work and in driving cross-departmental collaboration

Investing in improved data collection, research and analysis is also key. For example, the ESRI's SWITCH simulation model is currently unable to provide more nuanced analysis for smaller sub-groups. These are more likely to be the groups most at risk of poverty, deprivation and social exclusion. There are a number of reasons why this is the case.

The SWITCH model is dependent on survey data, much of which is provided by the CSO through their Census and SILC results. The CSO do not currently capture data for a number of underheard cohorts and households including members of the Traveller and Roma communities as well as individuals and families living in emergency accommodation, Women's Refuges, Direct Provision/Reception Centres and other institutions. This means that they are effectively invisible to policy makers.

Another issue is that sample sizes are too small to provide reliable data analysis at a more granular level. This is especially the case for cohorts such as lone parent headed households.

One-parent families are not a homogenous group. Any number of factors influence their income levels such as educational attainment, age, the number of children they have,

whether they are in receipt of adequate and regular child maintenance payments or not and their housing situation to name but a few.

Other aspects which cannot be measured or are more difficult to ascertain could include the type of support system they have, what public services they have access to, whether they are sharing parenting or whether they have experienced coercive control/domestic abuse.

While one-parent families are at least included in the data as a household type, too few one-parent families are surveyed. As a result, the data for this family type cannot be properly aggregated and weighted to take account of all the factors outlined above. The CSO and the ESRI are unable to provide analysis at a more granular level as a result.

An example that demonstrates this issue well relates to the suggestion that the state should introduce a second-tier child benefit scheme. This could potentially be exactly what is needed to help address poverty and social exclusion. However, because of the small sample sizes, it is not possible to predict the impact this payment would have on different family types and what consequences it would have if removing both the Working Family Payment and the Child Support Payment, that are two payments we know are reaching those most in need currently. It is not feasible to bring forward this proposal until modelling is able to look at smaller groups such as one-parent families, to predict which families benefit and which families does not.

## **ENDS**

We thank you for taking the time to read our submission. If you have any questions or require any further information, please do not hesitate to get in touch to arrange a meeting.

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