

Submission to the Department of Social Protection on Potential New Working Age and Targeted Child Payments



June 2026

Summary of our submission

We welcome the ambition stated in the discussion paper that a core goal of the proposed new payments is a reduction in child poverty. Extensive poverty proofing should be carried out on any reform to the social protection system. Meaningful poverty reduction cannot be achieved without specific measures targeted at one-parent families. However, improving outcomes for some households, must not come at the expense of others and no one should be worse off because of any reform. This will mean rigorous poverty proofing is required, including specific modelling to investigate whether child poverty will be reduced and possible impacts on one-parent families. We have serious concerns about the impact of absorbing the Working Family Payment (WFP) into a new working age payment and how this could negatively affect one-parent families.

To help inform our submission, we completed a survey and focus group with lone parents in our Advocacy Project, and their lived experience is detailed below. It's critical that any changes that are enacted by the Department of Social Protection from this consultation creates positive changes for one-parent families.

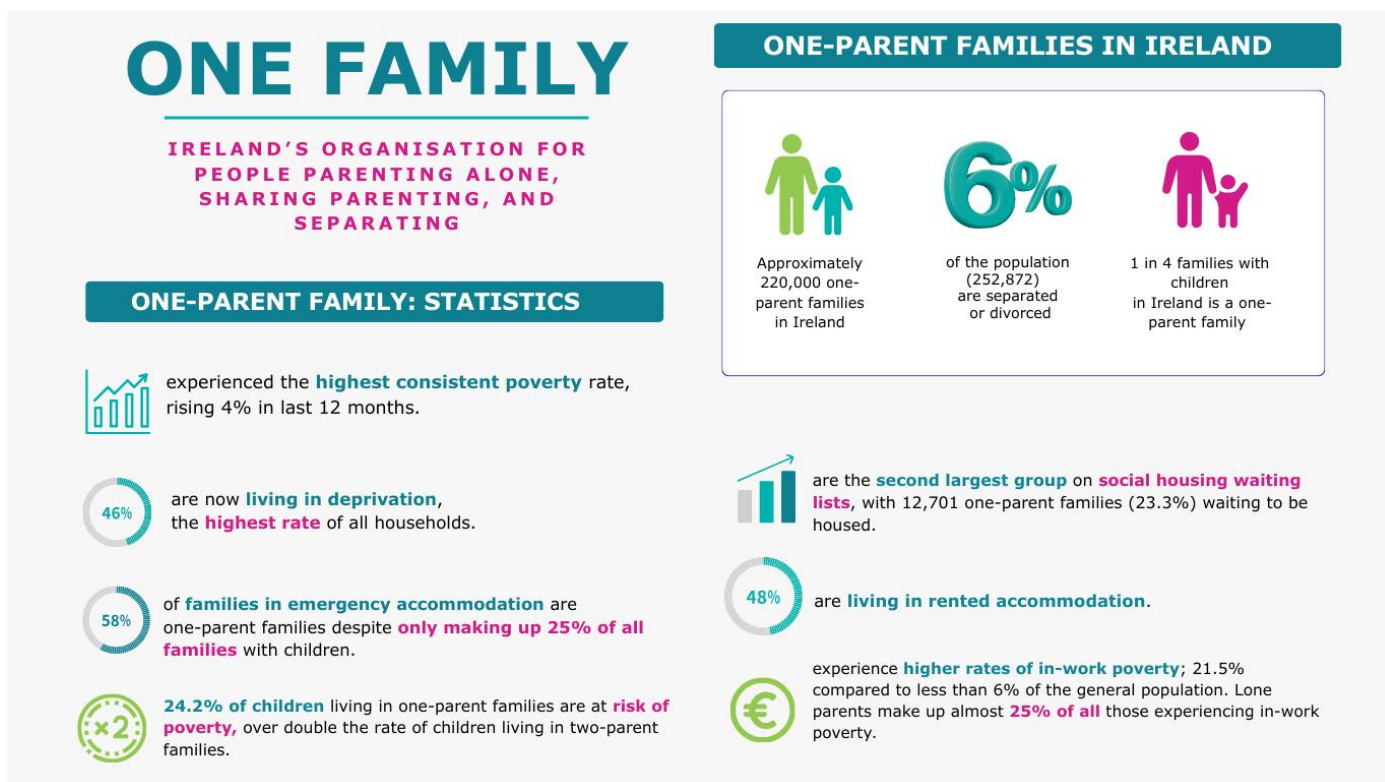
1. About One Family

We [are Ireland's national organisation](#) for people parenting alone, sharing parenting, and separating. We believe in an Ireland where every family and child is respected and cherished equally.

We have been working with one-parent families for nearly years. We provide a range of direct services to parents and children, along with campaigning and advocating for legislative and social change to deliver true equality for all families.

We are founder and chair of the National One Parent Family Alliance (NOPFA). NOPFA was developed as a response to the disproportionately high levels of poverty and homelessness experienced by one-parent families during the pandemic.

2. About One-Parent Families



Lived Experience: Survey with Advocacy Project

We surveyed lone parents in our Advocacy Project in June 2026 to gather their informed views on potential reforms. In total, 61 parents participated in the survey. Many respondents are working, studying, seeking to increase hours, or trying to sustain a family through changes in work and care.

Their experiences describe a social protection system that is currently complicated, lacks transparency and one in which childcare, one-income thresholds, secondary-benefit losses, housing rules and age-based payment changes interact negatively. This creates fear and anxiety for many lone parents. For some lone parents, taking on additional work or progressing in employment is not a pathway out of financial pressure; it can mean the loss of essential supports while caring responsibilities and child-related costs remain unchanged.

Key findings from our survey

Many lone parents are working, but work does not provide financial security for all

Lone parents described being in full-time or part-time employment while still struggling to meet the costs of housing, childcare, healthcare, school costs and daily living on one income. Several lone parents who were not entitled to social protection payments said that their needs were overlooked because their income sat above thresholds, despite having only one income available to support the household. They are then locked out of essential supports.

Childcare is a practical barrier to work, progression and stability

Childcare was the strongest and most consistent issue raised across the responses. Lone parents experienced high costs, inability to obtain places, hours that do not cover work shifts, commuting time or weekends, absence of summer and after-school provision, limited support for childminders, and National Childcare Scheme arrangements that do not match the hours for which lone parents must retain and pay for a place.

Lack of childcare access impacted entering work, changing role in work, studying, accepting promotion, travelling for work, or remaining in a chosen profession. Some lone parents felt that finding a suitable childcare place came down to luck which would not happen with truly public provision of childcare services.

“Childcare in my area is expensive and inflexible, so I feel stuck in my job and unable to take on more responsibility, hours, or roles involving out-of-hours events or travel.”

~Survey respondent

Penalising lone parents for working

Lone parents described fear or direct experience of losing Medical Cards, Working Family Payment, rent or housing-related supports, Fuel Allowance, Back to School Clothing and Footwear Allowance and childcare subsidies when their income increases or circumstances change. Some parents reported that an increase in their working hours or earnings could be lost by reduced social welfare payments, higher rent, loss of secondary benefits, and childcare costs.

Lone parents often felt penalised for working to provide more stability for their family. Some experienced maintenance payments being counted as income, regardless of whether they were paid or not.

One parent says taking up 18.5 hours work would have increased her rent, reduced JST and added childcare costs. Another lost €80 a month after going €7 over the WFP threshold and didn't get the increase in salary anywhere near covering that.

(Stop treating) “...unpaid maintenance as if it were income actually received, and strengthen accountability for maintenance.”

~Survey respondent

Payment changes linked to children's ages misaligned with family life

Children don't stop requiring care when they are aged 7. Lone parents with children at age 7+ described stress, uncertainty, reduced income, difficulty understanding the transition and worry about being required to take work that does not fit around caring responsibilities. Lone parents stressed that children do not stop requiring care or financial support at age 7 or even 14 years old, and some highlighted costs continuing and increasing through secondary school and third-level education.

“Having to change payment when my youngest child turned 7 was very difficult. The law around this should be changed. Being in a one-parent family is very difficult for the parent. I am trying to do the best for my children and having to worry about money on top of everything else is so stressful!”

~Survey respondent

The system is designed around two-parent households

Lone parents highlighted how they must carry paid work, household management and childcare without a second adult to share leave, illness, childcare gaps or costs or financial shocks. A recurring issue was that Parent's Leave and parental leave are attached to parents, not the child, meaning a child in a one-parent family gets 50% less parental leave than a child in a two-parent family.

One lone parent highlighted the difficulty in holding onto a job when a child suddenly becomes ill or is excluded from creche for minor issues, meaning they cannot go to work as they hold all the caring responsibility alone. One lone parent who identifies as an unmarried father also raised exclusion from supports despite providing substantial shared care. Lone parents felt that the quality of their children's life was not being considered, and there is an overfocus on work and an undervaluing of time spent caring for children.

“Equal parental leave for a single parent family as a two-parent family”

~Survey respondent

Administration, lack of clarity, and gaps between systems

Lone parents described difficulty understanding entitlements, delays or gaps during payment changes, repeated reviews, administrative burden, and poor alignment between social protection and housing supports. These issues were heightened where income was variable, work was contract-based, families lived rurally, or there were disability or additional care needs. Some lone parents said the system like it was designed to be complex, to deter people from getting social protection support, as the administrative burden so high.

“Easy to navigate, person centred, dealing with real people about very individualised needs is what we need”

~Survey respondent

3. Should the current Social Protection system be reformed?

The key consideration of this consultation is whether the current social protection system should be changed, if a new targeted child payment, and a new working age payment, should be created. We believe the current social protection system requires substantial change to reduce poverty for one-parent families and support them as they transition in and out of work and relationship/parenting status.

This need for this is clear from the overwhelming and unjustifiable hardship carried by one-parent families. Despite making up one in four families in Ireland, one-parent families feature disproportionately high in every measure of negative living conditions. One-parent families are three times more likely to experience consistent poverty than two-parent families. One-parent families are also four times more likely to experience deprivation than two-parent families.¹

That almost 50% of one-parent families in the State are living in enforced material deprivation shows currently social protection isn't doing an adequate job of protecting them. The legacy of negative changes to the One Parent Family Payment in the Social Welfare and Pensions Act of 2012 along with other punitive cuts has never adequately been fixed. This drives the high rates of poverty, deprivation and in-work poverty for one-parent families. That almost 66% of Working Family Payment (WFP) recipients are one-parent families shows the intended outcome of the 2012 reforms to reduce long-term social protection dependency in one-parent families has not been met.

Without more detail and rigorous modelling of the new changes we cannot determine if they would have a positive or negative impact. However, we have serious concerns about the probable negative impact of replacing WFP with a new working age payment could have on one-parent families.

While the submission suggests each payment should be considered individually, it is proposed that both payments would in some way replace WFP. This means the introduction of one of the new payments without the other would be unlikely to be workable, without some other comparable mechanism being introduced.

4. Important Criteria for Potential Reforms

It's critical that any social protection reform embeds the below principles:

Valuing Care

The system must be more responsive to the caring responsibilities of one-parent families; whether that means supporting lone parents to provide twice as much

¹ Central Statistics Office, (2026).

care as a parent in a two-parent family or acknowledging the unique division of roles in shared-parenting families.

Parents have an important role in building attachment and supporting the child through consistent, responsive care. This role should be acknowledged by the State as an important source of resilience against adversity. Lone parents have half the time and resources available to a two-parent family, so having an equal requirement to work under activation measures directly negatively impacts their ability to provide care for their child/children.²

“I just need childcare to cover working hours plus an hour commute. It seems logical and simple, but I cannot even secure that much.”

~ Survey respondent.

The lack of affordable or accessible childcare was raised repeatedly by lone parents in our survey. Without a public system of childcare, expecting a lone parent to be available for work or training when their child turns seven years old is unrealistic. This forces unnecessary stress and hardship on lone parents, causing the system to fail in its intended aim of reducing child poverty.

Dignity, Human Rights and Public Sector Duty

We previously published research which highlighted the experiences of one-parent families when interacting with government departments, including the Department of Social Protection.³ This research showed discrimination, judgement or lack of dignity, inclusion, privacy and respect were common.

“I changed from JST payment to WFP and my payment is half of what I was getting, circumstances the same. It was and is confusing. Each department is separate and there is no communication between them.”

~Survey respondent

Too often, the default position of the social protection system is mistrust or an assumption that parents will attempt fraudulent claims. A reformed system must act from a base of trust in people and treat them with respect, dignity and understanding, underpinned by the [Public Sector Human Rights and Equality Duty](#). Our guide to using this system in practice is [available online here](#).

² Millar, M and Crosse, R. (2016). *Lone Parents and Activation, What Works and Why: A Review of the International Evidence in the Irish Context*. The UNESCO Child and Family Research Centre, National University of Ireland, Galway. https://www.universityofgalway.ie/media/unescoschildandfamilyresearchcentre/documentspdf/2016_Millar-and-Crosse_lone-Parents-and-Activation-Report_digital.pdf

³ One Family, (2022). *Human Rights, Equality and One-Parent Families*. One Family. https://onefamily.ie/wp-content/uploads/2023/05/Human-Rights-Equality-and-One-Parent-Families-Policy-Paper_final.pdf

Poverty and Gender Proofing

One Family welcomes the ambition stated in the discussion paper that a core goal of the proposed new payments is a reduction in child poverty. Extensive poverty proofing should be carried out on any reform to the social protection system. Meaningful poverty reduction cannot be achieved without specific measures targeted at one-parent families. However, improving outcomes for some households, must not come at the expense of others and no one should be worse off because of any reform. This will mean rigorous poverty proofing is required, including specific modelling to investigate whether child poverty will be reduced and possible impacts on one-parent families.

Women are more likely to experience poverty and deprivation than men; this is driven by the fact that most one-parent families are headed by a mother.⁴ Gender also influences the type and quality of employment opportunities. Gender proofing must be carried out, alongside poverty proofing, to understand the impact any social protection changes may have and mitigate any imbalance in outcome because of gender.

Simple, Flexible and Safeguarded

The current system is characterised by complex rules, confusing interactions between payments, and inflexibility to people's circumstances and needs. Reforms must make the social protection system easier to navigate. This can be done by reducing complex rules and simplifying entitlements. This must be accompanied with person-centred approach which is flexible to a family's changing needs. Indexing any changes in payments to the National Minimum Wage and making sure thresholds are set in line with a Minimum Essential Standard of Living (MESL), as per the research of the Vincentian MESL Research Centre is another critical part of reform.⁵

"I do not know enough about what I am entitled to...I'd be told one amount then another. Changes seem arbitrary and I wish I could see the rate available to me. It seems up to the whim of whomever gets the email."

~Survey respondent

Prevention and Early Intervention

While Prevention and Early Intervention (PEI) approaches are typically on provision of services rather than social transfers, poverty reduction plays a fundamental role in preventing children facing poor outcomes later in life. There is an abundance of international research which shows investing early in

⁴ Central Statistics Office, (2026).

⁵ Thornton, R. O'Carroll, N. McGovern, A. & Boylan, H. (2025). MESL 2025-Report. Vincentian MESL Research Centre. <https://budgeting.ie/wp-content/uploads/2025/11/MESL-2025.pdf>

children's outcomes, yields significant returns in lower social, health and justice costs later on.⁶

The Government's Future Forty Report espouses a long-term strategic approach to planning to build resilience for future generations and ensure a prosperous and equitable society. It references the provision of free secondary education in the late 1960s and the massive expansion and subsidising of tertiary education, as strategic investments which have shaped Ireland for the better. Investment in reducing child poverty today would see massive societal reward in the coming decades and make Ireland more resilient to future shocks.⁷

Social return on investment (SROI) analysis measures and forecasts the downstream benefits of investment in social justice. By using a PEI lens to inform the reform of the social protection system, there can be a greater understanding of the importance of investing in the most vulnerable cohorts. This can feed into the evaluation of outcomes, looking beyond a specific point in time and taking longer-term benefits into account.

Education First

Access to well-paid, secure jobs is a critical anti-poverty tool for one-parent families. Yet, lone parents are not provided with clear pathways to higher education, which can create a reliance on state support and act as a barrier to quality employment.⁸ Lone parents face multiple additional barriers to higher education including a failure to acknowledge the additional care responsibilities they hold, not being provided sufficient financial supports to cover the real cost of education, housing, transport and childcare.

Reforms to the social protection system should move from a "work-activation" approach to lone parents to an "education first" approach. One-parent families should be given adequate financial and educational supports, which adequately reflect the real cost of participation. Access to affordable, quality childcare and secure housing must be made available. Supports must meet the needs of lone parent students, and more flexible learning options be made available. This would address high levels of in-work poverty and create long-term savings for government, along with financial security for families.

Intersectional and Cross-Departmental

The varied make up of one-parent families should be considered in any reform of the social protection system. According to ongoing census figures, parents and children in one-parent families are more likely to have a disability. One-parent

⁶ Prevention and Early Intervention Network, (2014). *The Case for Prevention and Early Intervention*. PEIN. <https://pein.ie/wp-content/uploads/2022/06/edadcaa5-8ecb-4a99-9f05-75f5fa5d5bf4.pdf>

⁷ Department of Finance, (2025). *Future Forty – A Fiscal and Economic Outlook to 2065*. Government of Ireland. https://assets.gov.ie/static/documents/4687e5e7/Future_Forty_-_Full_Online_Version_311025_V2.pdf

⁸ Higher Education Authority, (2022). *National Access Plan 2022-2028*. HEA. <https://hea.ie/policy/access-policy/national-access-plan-2022-2028/>

families are massively over-represented in homelessness and insecure housing. One-parent families who are migrants, refugees or seeking asylum in Ireland face additional challenges when navigating the social protection system. The intersectional nature of parenting alone must be considered when designing any new payments.

“I changed from JST payment to WFP and my payment is half of what I was getting, circumstances the same. It was and is confusing. Each department is separate and there is no communication between them.”

~Survey respondent

Many of the issues raised by members of One Family’s Advocacy Project straddled multiple government agencies. Housing, education, higher education, health, disability, justice, migration and many more challenges interact with social protection and make barriers for one-parent families exiting poverty even more difficult to scale. Reformed payments must take the broader context one-parent families live in into account. Joined up, transparent policies and strategies with other key government departments are essential if the objectives of reducing child poverty and providing greater support to families moving in and out of work. A whole of Government, cross-departmental approach is needed to prevent a rise in inequality and ensure no one is left behind by the proposed changes.

Data Collection and Evaluation

One Family is aware of significant gaps in data of how lone parents interact with the social protection system. Without full comprehensive measuring and monitoring of parents and their outcomes, families will continue to fall through the cracks. Some examples of the data gaps include; lone parents in receipt of Jobseeker’s Allowance (JA), no oversight of which Jobseeker’s Transitional Payment recipients are in work or education and blanket activation of everyone in the same way, insufficient tracking of lone parent participation in education and no measurement or recognition of shared parenting within a system which only recognises parents as lone parents with dependent children or single adults.

“I work full time and am above any threshold for single parent supports. However, 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 Allowance is gone. I am an invisible working-class single parent. Nowhere records data of single parents working full time that don’t claim supports.”

~ Survey respondent.

Alongside data collection, reform of the social protection system should be scaffolded by evaluation. It is vital there are clear, measurable objectives and that the impact of reforms is evaluated on an on-going basis. Evaluations must be independently carried out and should not be a box-ticking exercise; instead,

there must be space for alterations and even fundamental course change, when problems are identified.

5. Targeted Child Payment

We welcome the Department's commitment to retain an age-differentiated rate for children under and over 12 years of age and it is important to maintain this rate different in any new payment. However, it is important to also look at the household income as a whole, not only the direct payments for children. Reform of the current Child Support Payment (CSP) can only be looked at in conjunction with wider reform of social protection payments.

"A higher threshold on income before social welfare supports are reduced - this would allow me to begin to increase my working hours, and job training and experience, without taking a hit on my income. This would provide a pathway to transitioning to a higher earning job."

~Survey respondent

The income threshold for a new targeted child payment should be set in line with Minimum Essential Standards of Living (MESL) and with different thresholds depending on household composition, to capture the specific needs of one-parent families. Changes to the payment should be indexed to the National Minimum Wage and evaluated against MESL. The maximum qualifying age should be kept in line with existing CSP and Working Family Payment (WFP) criteria. This payment should not be classed as taxable income.

"There are additional costs as a single parent, there is no second parent to share the burden of childcare. This is not considered when calculating payments or leave."

~Survey respondent

The Back-to-School Clothing and Footwear Allowance should be available to families in receipt of the new targeted child payment. The Back to Work Family Dividend (BWFD) would also need to be reformed if there was a new targeted child payment. As the targeted child payment would not be linked to a parent's work status, BWFD may similarly need to be adjusted to be responsive to changes in income rather than work status. For example, a dividend payment could start once the income threshold for the child support payment is reached and continue for a defined period of time. However, income as a measure is more likely to fluctuate, meaning recipients could move in and out of eligibility more frequently.

Eligibility criteria which are dependent on the CSP and WFP must be taken into account in any reforms. For example, exits from homelessness happen through two main routes: (i) obtaining a tenancy in the private rental sector with some form of rent subsidy or Housing Assistance Payment or (ii) being allocated a social housing tenancy by a local authority. Eligibility for both is determined by the Social Housing Household Means Policy.

Currently, the Working Family and Child Support Payments are assessable income, while Universal Child Benefit is not. Similarly, WFP is not assessable income for medical card eligibility. The Department of Social Protection must co-ordinate with all departments to ensure access to vital supports are not lost. Even a temporary break in eligibility can have a profound effect on people living in poverty and deprivation.

The current system is not responsive to the reality of family life in Ireland. Social protection payments, such as Child Benefit, are paid to the primary caregiver and there is no mechanism to split the payment between parents. In other jurisdictions, such as Sweden, social transfers for children can be split between two caregivers.⁹ For such division of payments to work, it would be necessary for the State to take a more proactive role in the payment and administration of child maintenance, as is done by the Swedish Social Insurance Agency.

“Support should be either offered to both parents or split between both parents according to how much care each parent provides. If both parents share care 50:50, then split all supports 50:50.”

~Survey respondent

6. Working Age Payment

In order to reduce poverty, every household must be allowed to maximise their income without being penalised. A new working age payment must mean a household’s net income rises when they work more hours and that rates are sufficient to keep pace with the cost of living. Tapering rates, income disregards, work allowances and child-poverty reduction targets should be methodically modelled, looking at the whole household not just the individual social protection recipient.

We welcome the proposals to remove the four in seven work-day rule and the €20 income disregard from the new working age payment. We recommend the threshold for a new working age payment should be set in line with Minimum Essential Standards of Living (MESL), with different thresholds depending on household composition to capture the specific needs of one-parent families. Changes to the payment should be index-linked to the National Minimum Wage and be evaluated against an MESL.

“For single parents to receive the allowances usually afforded to both parents e.g. 52 weeks parental leave.”

~Survey respondent

⁹ European Commission, (2025). *Your Social Security Rights in Sweden*. Publications Office of the European Union. <file:///C:/Users/brenj/Downloads/missoc-ssg-SE-2025-en.pdf>

Issues have arisen within the social protection system when a two-parent family model is assumed. For example, Parents Benefit follows the adult and is paid per parent, meaning a child in a one-parent family gets half the dedicated time with a caregiver in their first year. This is blatantly discriminatory and yet, the Parents Leave Act was introduced in 2019, so this is not a relic of the past.

It is essential that any new working age payment have specific, inclusive approaches for one-parent families. One-parent families must not be disadvantaged by a payment that follows the adult, not the household. Activation measures must make allowances for and actually value the additional care responsibilities in one-parent families.

We have concerns about the effect the introduction of a new working age payment will have on the quality of employment. One possible unintended consequence of the proposed changes is a rise in short-term employment or 'gig-economy' jobs. Women are more likely to be the casualties of such depreciation of employment quality. A rise in short-term, low-paid employment is likely to have a negative impact on the rate of poverty in one-parent families.

“(I need a) Working Family Payment which doesn't penalise me for having better job.”

~Survey respondent

A possible consideration as part of the submission is that a new working age payment will reduce as income increases. We recommend this is applied gradually to avoid cliff-edges. A move towards real-time responsiveness must be balanced with the need for stability and predictability. Frequent fluctuations in weekly payments could create financial uncertainty and stress, making budgeting for essential needs such as food, care responsibilities, transport, and other daily living costs difficult.

The mechanism for the reduction must be transparent and flexible; the social protection system should be responsive to errors and complaints from people. A new working age payment should be equivalent for under 25-year-olds. Income thresholds should be cohesive with local authority thresholds, to ensure households won't lose housing supports. We welcomed the inclusion of Working Family Payment (WFP) as eligibility for the Fuel Allowance. The new working age payment should also be eligible for Fuel Allowance, to ensure WFP recipients are not worse off.

While incentivising and supporting people to take up employment is an important tool in tackling poverty, this is not always the most appropriate response, particularly where childcare is unavailable or unaffordable.¹⁰ Reducing poverty, particularly child poverty, should take precedence over increasing labour market participation. We are concerned that the proposals as they stand do not adequately account for the specific needs of one-parent families.

¹⁰ Millar, M. & Crosse, R. (2016).

7. Protecting One-Parent Families

We have serious concerns about replacing Working Family Payment (WFP) which follows the household, with a working age payment which will follow the individual. The majority of WFP recipients are in one-parent families, so any changes will cause significant impact. Without additional supports to provide a safety net and put them on an even footing with two-parent families, these impacts could harm.

While lone parents are included in the submission guidelines as an area of additional consideration, it's disappointing that neither proposal includes suggested mechanisms for protecting one-parent families or reducing poverty and deprivation for them. If the purpose of the proposals is a reduction in child poverty, one-parent families and their needs should be of primary concern as most poor children in Ireland live in one-parent families.

There is lack of clarity whether the proposed changes to Jobseekers Allowance (JA) will also apply to Jobseekers Transitional Payment (JST). It seems there has been a lack of forethought about one-parent families and they might, yet again, be reduced to being victims of unintended consequences of policy decisions. It would be unacceptable and unworkable to have a two-tier system, in which JA and Working Family Payment (WFP) move toward a modern, simplified, reflexive system and JST recipients suffer because of the incorrect assumption that childcare responsibilities and costs end when a child turns seven.

“I will lose my Working Family Payment when my children reach 7 as I can only claim the transitional payment. It is baffling to me... if anything children get more expensive”

~Survey respondent

With these reforms, the Department has an opportunity to realise a significant reduction in poverty for children in one-parent families; but this can only happen if there are targeted supports put in place. We recommend that new payments recognise the long-term cost of raising a child until they have finished education and provide targeted support for one-parent families.

Such a support could sit alongside the targeted child payment. It could also layer around the working age payment, working with it as a safety net for one-parent families, or it could stand beside the new working age payment and provide one-parent families with the same advantages as the working age payment, with additional supports designed to tackle the main drivers of poverty in this cohort.

Key features of a new Targeted Payment for One-Parent Families:

- Qualification based on household type and income level.
- Ensure parents always see an increase in income when they take on additional work.
- Reduce inconsistency in eligibility for support by removing 7 and 14 year age thresholds in specific lone parent social welfare payments.
- Simplify options for one-parent families.
- Dynamic payment that would taper gradually as income increases.
- No requirement to seek work but supports available to ease transition to work or education.
- Threshold and tapering based on MESL.
- Available until youngest child turns 18, three months after they finish the Leaving Certificate, or the end of the academic year after their 22nd birthday if they are in full-time education.
- Eligible for secondary payments such as the Christmas Bonus, Fuel Allowance, BSCFA, Exceptional Needs Payment, Rent or Mortgage Supplement.
- Child maintenance is disregarded.
- Available to those in education and training.

“The one parent family payment should be accessible until the child is 16. For a single parent the hardest part is the teenage years.”

~Survey respondent

Required Resources

If the aim of the proposed changes is truly to reduce child poverty, there must be additional budget allocation. The 2023 Economic and Social Research Institute and Community Foundation Ireland research proposals to reduce child poverty estimated a cost of €700 million additional investment.¹¹ That research differs from proposals in the Department’s submission. It is not realistic to expect to ensure families currently living in poverty and deprivation are still supported, while also reducing child poverty further, without significant additional cost.

¹¹ Roantree, B. & Doorley, K. (2023). *Poverty, Income Inequality and Living Standards in Ireland: Third Annual Report*. Economic and Social Research Institute and Community Foundation Ireland. <https://www.communityfoundation.ie/wp-content/uploads/CFIESRI-1.pdf>

8. Conclusion & Recommendations

Changes to the social protection system must undergo rigorous testing and modelling before being rolled out. One-parent families are still living with negative outcomes from hasty, untested, short-sighted changes to the social protection system brought about during austerity years.

It is imperative that those vulnerable to loss in income are identified in advance and adaptations are made in response. Once the detail has been finalised and a model has been developed and tested, it should be subject to further stakeholder consultation. If implemented, these reforms should be comprehensive and future proofed. Developing such a system with the aim of reducing child poverty should not be rushed and should be developed with meticulous care and planning.

The submission states that one aim of a targeted child payment is to provide support to more low-income families.¹² Similarly, equalising the rules around the number of days a person works would see the new proposed working age payment become available to more people than Jobseekers Allowance (JA). Making more people eligible for social protection payments and reducing child poverty are compatible objectives, but both require additional resources.

The commitment in the Programme for Government, “Securing Ireland’s Future” to explore a targeted Child Payment and introduce a Working Age Payment is an important and welcome first step towards reforming the current social protection system. The proposals to date are vague and there remains too much unknown about what the possible changes could look like and what the impacts may be for one-parent families.

We urge the Government not to remove Working Family Payment (WFP) without adequate alternative supports in place for one-parent families. Further consultation, once a firm model has been developed and tested, is essential. It is imperative that stakeholders, including one-parent families, are given an opportunity to feedback on the detail of a new system. The proposed changes represent the largest reform of the social protection system since the great recession; it is important not to rush such change in order to get it right.

For too long the social protection system has been blind to the additional caring responsibilities in one-parent families. Child poverty and deprivation will persist if one-parent families are an afterthought or an unintended consequence of a policy geared towards single adults or two-parent families. Treating one-parent families as an anomaly and two-parent families as the norm is outdated and unacceptable. The only way to significantly reduce child poverty is to target one-parent families with specific policies designed to support them, in and out of work, to care for their children.

¹² Department of Social Protection, (2026).

Recommendations

- The current social protection system requires substantial change if it is to meaningfully reduce poverty for one-parent families and the children who belong to them.
- Reforms of the social protection system should be governed by guiding principles. Reforms must value care; promote dignity, human rights and be in line with the Public Sector Duty; be subject to rigorous poverty and gender proofing; be simple, flexible and safeguarded; recognise prevention and early intervention; foster an education-first approach; be intersectional and cross-departmental; and be supported by evaluation and enhanced data collection.
- Retain an age-differentiated rate for children under and over 12 years of age for the targeted child payment.
- The income threshold for a new targeted child payment should be set in line with MESL, with different thresholds depending on household composition to capture the specific needs of one-parent families.
- Changes to the targeted child payment should be indexed to the National Minimum Wage and be evaluated against MESL.
- The maximum qualifying age for the targeted child payment should be kept in line with existing CSP and WFP, which are available up to 18 years old, three months post Leaving Certificate or until the end of the academic year a young person in full-time education turns 22 years old.
- The targeted child payment should not be classed as taxable income.
- The Back-to-School Clothing and Footwear Allowance should be available to families in receipt of the new targeted child payment.
- Eligibility for schemes across government departments that rely on CSP or WFP must be updated in line with any changes, with a guarantee that there will be no break in support.
- Remove the four in seven work-day rule and the €20 income disregard from the new working age payment.
- The threshold for a new working age payment should be set in line with MESL, with different thresholds depending on household composition to capture the specific needs of one-parent families.

- Changes to the working age payment should be indexed to the National Minimum Wage and be evaluated against an MESL.
- Equivalise the new working age payment for under 25-year-olds.
- Make the new working age payment eligible for Fuel Allowance.
- Reducing poverty, particularly child poverty, should take precedence over increasing labour market participation through activation.
- Do not move forward with plans to absorb WFP into a working age payment without creating a safety net to offset the impact on one-parent families.
- Create a new targeted payment for one-parent families available alongside the new targeted child payment and new working age payment to lift one-parent families out of poverty and protect them from being left behind by the proposed reforms.
- It will be very difficult to meaningfully address lone parent's labour market participation and high poverty levels without good quality, accessible childcare including out of school care.

Ends