

TABLE OF CONTENTS

EXECUTIVE SUMMARY.....	i-xiii
-------------------------------	---------------

PART 1

CHAPTER 1	INTRODUCTION.....	1
CHAPTER 2	TRENDS AND PROFILE OF LONE PARENTS.....	8
CHAPTER 3	SOCIAL WELFARE PROVISION FOR LONE PARENTS IN IRELAND	32
CHAPTER 4	SOCIAL WELFARE PROVISION FOR LONE PARENTS IN OTHER COUNTRIES.	42
CHAPTER 5	SERVICES AND SCHEMES ADMINISTERED BY OTHER DEPARTMENTS OF RELEVANCE TO OFP RECIPIENTS	50
CHAPTER 6	ROLE OF ONE-PARENT FAMILY PAYMENT	57
CHAPTER 7	EFFECTIVENESS OF OFP IN MEETING OBJECTIVES.....	64

PART 2

CHAPTER 8	EMPLOYMENT/TRAINING/EDUCATION ISSUES	78
CHAPTER 9	FAMILY STRUCTURES.....	97
CHAPTER 10	MAINTENANCE AND LIABLE RELATIVE PROVISIONS.....	106

PART 3

CHAPTER 11	ADMINISTRATION AND DELIVERY.....	123
-------------------	---	------------

PART 4

CHAPTER 12	CURRENT AND FUTURE CHALLENGES	137
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<u>APPENDICES</u>	140
APPENDIX I	QUALIFYING CONDITIONS FOR OFP	
APPENDIX II	SWA RENT SUPPLEMENT CHANGES IN BUDGET 2000	
APPENDIX III	RESULTS OF SURVEY OF 1,000 NEW OFP AWARDS IN 1999	
APPENDIX IV	ISSUES RAISED IN SUBMISSIONS RECEIVED	
APPENDIX V	FAMILIES RESEARCH PROJECT	
APPENDIX VI	GUIDELINES FOR OFFICERS IN RELATION TO COHABITATION	
APPENDIX VII	WORKING GROUP TO EXAMINE THE ISSUE OF JOINT CUSTODY OF CHILDREN	
APPENDIX VIII	POVERTY PROOFING PROPOSALS CONSIDERED BY THE GROUP	
APPENDIX IX	BIBLIOGRAPHY	
APPENDIX X	REPORT OF THE ESRI LONE PARENT FOCUS GROUPS	

EXECUTIVE SUMMARY

INTRODUCTION (CHAPTER 1)

1. This is a review of the One-Parent Family Payment (OFP) which was introduced in 1997 and is the Department's main income support measure for one-parent families. The Review is one of many being undertaken as part of the Department's Expenditure Review Programme which was put in place as part of the Strategic Management Initiative. The focus of this Review is the extent to which OFP achieves its objectives with due regard being paid to the needs of lone parents and their children. The terms of reference for the Review are set out at section 1.17.

TRENDS AND PROFILE OF LONE PARENTS (CHAPTER 2)

2. Recent years have seen considerable changes in family structures and formation. This chapter outlines these changes using a number of statistical sources including the Labour Force Surveys, Census of Population information and a survey of 1,000 OFP awards undertaken as part of this Review. The main trends are
 - the majority of lone parent families (more than 4 in 5) are headed by women
 - unmarried lone parents tend to be younger and have fewer children than those who are separated
 - lone parents have low levels of educational attainment (almost 47% have only Primary level education)
 - 53.7% of lone parents with at least one child under 15 years were participating in the labour force in 1997 (ILO classification)
 - lone parent families face a greater risk of poverty than most other families
 - the majority of lone parents depend on social welfare as their main or only source of income. Maintenance payments are not a significant source of financial support for lone parents
 - overall approximately 66% of OFP recipients live with their parents; 27% live alone.

SOCIAL WELFARE PROVISION FOR LONE PARENTS IN IRELAND (CHAPTER 3)

3. Up until the 1970s the only group of lone parent families catered for under the social welfare system were widows, with contributory and non-contributory schemes introduced in 1935. Contingencies such as desertion and unmarried motherhood were not catered for until 1970 and 1973 respectively when the Deserted Wife's Allowance and Unmarried Mother's Allowance were introduced. A contributory-based scheme for deserted wives was also introduced in 1973. The schemes were a response to the increasing incidence of marriage breakdown and

unmarried motherhood which had emerged in the late 1960s and were, to a great extent, modelled on the widow's pension schemes. The scheme reflected the ethos at the time which held that women with children worked full time in the home.

4. In 1990 the Lone Parent's Allowance (LPA) was introduced. The new scheme was, for the first time, open to both men and women; lone parents who had separated from their spouses no longer had to prove desertion in order to qualify for a payment. Lone parents with dependent children who had been in receipt of Deserted Wife's Allowance, Widow's Non Contributory Pension and Prisoner's Wife's Allowance were transferred to the new scheme. People in receipt of contributory payments remained on those payments.
5. The LPA was still based to a great extent on the idea of lone parents working full-time in the home. However, a significant change in this regard took place in 1994 when an earnings disregard of £30 per week was introduced into the means test.
6. The OFP introduced in 1997 is largely based on the LPA. The main difference is the inclusion of a standard earnings disregard of £115.38 per week intended to encompass work expenses, including childcare. The scheme also aims to ensure that lone parents can more easily assess the implications of returning to work/training. On the introduction of the new scheme the deserted wife's schemes were closed to new applicants with those receiving payments retaining their entitlements as long as they continue to satisfy the conditions of these schemes.
7. The OFP has two main objectives
 - The relief of hardship where a lone parent has not secured adequate or any maintenance from his/her spouse or the other parent of the child.
 - To support and encourage lone parents to consider employment as an alternative to long term welfare dependency while at the same time supporting them to remain in the home if that is their wish.

In addition, it aims to ensure that

- Lone parents are treated in a fair and equitable manner without regard to gender or the circumstances in which they became lone parents.
 - Lone parents can easily assess the implications of taking up employment or training.
 - Where possible the cost of any support given to lone parents from the other parent of the child/ren is recovered.
8. Annual increases in lone parent expenditure over the last 10 years range from 11% to 22%. Overall expenditure on the OFP was £343 million in 1999 and it is expected to reach £385 million in 2000, equivalent to 7% of total social welfare expenditure.

SOCIAL WELFARE PROVISION FOR LONE PARENTS IN OTHER COUNTRIES (CHAPTER 4)

9. The growth in the number of lone parents is a worldwide phenomenon and social welfare regimes have responded to the needs of this group in different ways depending on how these needs are viewed. Some regimes see the need for support as temporary, i.e. until the person can return to employment, while others are prepared to support lone parents working full-time in the home while at the same time encouraging them to seek employment as a means of improving theirs and their children's standard of living. This chapter sets out the social welfare provisions for lone parents in a number of countries to indicate the different approaches.
10. The UK, Australia and New Zealand support lone parents to stay at home, if that is their wish, while at the same time actively encouraging them to consider employment/training as a way of improving their situation. Both the UK and Australia have very active programmes, New Deal and JET respectively, designed to help lone parents to join the labour market while in New Zealand a lone parent is required to start actively planning his/her future and be available for part-time work from the time the youngest child is seven years of age.
11. In Sweden it is assumed that everyone aims to be in employment and lone parents are no exception. There is no income support scheme aimed specifically at lone parents and while there is a very high percentage of lone parents at work (80%) almost 70% still receive some State support. (It is important to note that much of this support could be in the form of subsidised childcare, paid parental leave etc. and therefore it is not directly comparable with the position in Ireland.)
12. In France lone parents can receive basic income support with a special scheme of support (Allocation de Parent Isole) applying during pregnancy, for the first year after separation and/or until the youngest child is 3 years of age. In the Netherlands income support will be paid until the youngest child reaches 5 years of age. In the USA special lone parent schemes have been abolished with lone parents now eligible to apply for welfare support in the same way as other families and subject to the same conditions, e.g. "workfare", time limits on claiming etc.
13. It is generally agreed that taking up paid employment is the most effective way of lifting a lone parent and his/her children out of poverty. However, the manner in which this is achieved can vary from country to country. In some cases it is assumed that lone parents will work as soon as possible and social welfare supports reflect this attitude. Some, like the USA require a claimant to work or train as a condition of receiving benefits. Others will encourage and assist lone parents to consider employment as an option to improve their circumstances, while at the same time recognising their right to choose to work in the home full-time.

SERVICES AND SCHEMES ADMINISTERED BY OTHER DEPARTMENTS OF RELEVANCE TO OFP RECIPIENTS (CHAPTER 5)

14. The Department of Social, Community and Family Affairs is not the only department interacting with and providing services to lone parents and this chapter sets out a brief outline of the involvement of other departments and agencies. These offer services not necessarily aimed directly at lone parents but are at the same time very relevant to their welfare and development. The Departments involved include

Justice Equality and Law Reform
Health and Children
Tourism, Sport and Recreation
Environment and Local Government
Education and Science
Enterprise, Trade and Employment

15. This Department's local offices can through a closer involvement with lone parents ensure that they are aware of and are assisted in accessing the full range of services available to them from all departments.

ROLE OF ONE-PARENT FAMILY PAYMENT (CHAPTER 6)

16. Issues specifically related to the OFP scheme, i.e. the validity of the scheme, whether the scheme acts as an incentive to become a lone parent and uniform treatment of lone parents under the scheme are outlined in this chapter.

Validity of the OFP Scheme

17. The social welfare system in Ireland is contingency based and in reviewing any of the Department's schemes the question of whether or not the system should cover a particular contingency should be addressed. The OFP's main objectives relate to income support where the parent does not have sufficient means – from maintenance or employment – to provide for his/her family. Chapter 2 outlines that female headed households are at a greater risk of poverty than are male/couple headed households and that the risk of poverty for female lone parents had increased sharply between 1987 and 1994 and remained at this level in 1997. Accordingly, in the absence of a support scheme for all parents, it is considered that a special scheme aimed at lone parents is still justified. The nature of the scheme, which is to provide income support while at the same time encouraging participation in the paid workforce, is also in keeping with the Department's Strategy Statement. That said, there are issues concerning the nature of the scheme, which are addressed later in this report.

OFP as an Incentive to Become a Lone Parent

18. The argument is sometimes heard that the existence of the OFP and related social welfare supports such as rent supplement act as an incentive to become a lone parent, particularly in the younger age groups. However, this argument ignores the change in society's attitude to lone parenthood and also the fact that the growth in the lone parent population in Ireland is a reflection of trends in other Western countries. Such research as is available would not suggest that social welfare supports are a motivating factor in a person deciding to become a lone parent. However, the earnings disregards that are available to OFP recipients mean that many people are remaining on the scheme even when they are in receipt of significant earnings. Accordingly, numbers on the scheme are continuing to grow. In relation to younger lone parents it should be noted that the number of births to young women has not changed appreciably since the introduction of lone parent supports; what has changed is the manner in which these pregnancies are handled with a decline in the numbers marrying or placing their children for adoption.

Uniform Treatment of Lone Parents

19. On the introduction of the OFP in 1997 all lone parents including those who were unmarried, deserted/separated and some widow/ers with children were grouped together under one scheme. While, for example, some public representatives would appear to consider widow/ers as deserving of more favourable treatment, the Group considered that this uniform treatment is valid from an income support point of view. However, other supports, e.g. training and education schemes, must take account of differences which exist within the lone parent population which include, for example, age, work history, number and ages of children and educational standard.

EFFECTIVENESS OF OFP IN MEETING OBJECTIVES (CHAPTER 7)

20. This chapter discusses the effectiveness of the scheme in meeting the objectives identified in Chapter 3. Some of the issues raised are discussed in more detail in later chapters.

Relief of Hardship

21. Due to the time lag in collecting and analysing data it is not yet possible to comment on the effectiveness of the OFP (introduced in 1997) in providing sufficient income to lone parent households. However, from the statistical data which are available it would seem likely that lone parent households continue to be one of the groups in Irish society which experience a high risk of relative income poverty.

Equality of Treatment

22. Since the introduction of the OFP one-parent families, regardless of the cause of their becoming a lone parent, are covered by a unified social assistance payment. This equality of treatment is to be welcomed from the point of view of income support, however as already discussed, issues arise relating to the differing educational, training and other needs of older and younger lone parents and how these can best be addressed within a payment which aims to treat all of those parenting alone equally.

Work Incentives

23. While the structure of the OFP does provide lone parents with an incentive to take up paid employment, it is difficult to assess the direct impact the introduction of the payment has had on the numbers of lone parents 'at work'. In 1995 43.7% of lone mothers with children under 15 years were participating in the labour force (ILO classification) and this had increased to 52% by 1997. Comparable figures for married women in the same position are 39.4% and 48.8% respectively. The increasing number in employment is reflected in an assessment of earnings on the Department's Central Records System which shows that 61% of OFP recipients had earnings in the tax year 98/99. Of those with earnings, 72% had less than £6,000 which suggests a high level of part-time working, which probably suits lone parents, or low paid employment which could reflect the poor educational attainment of many lone parents. Despite the increasing numbers who are working, it is considered by representative groups that there are still significant barriers to lone parents participating in the paid workforce. Two of the principal barriers cited are the lack of affordable childcare and the operation of the means test for Rent Supplement. Changes to address some of the difficulties in relation to the Rent Supplement were announced in Budget 2000 and are set out in the report (Chapter 8).

Information

24. The OFP has succeeded in replacing the more complex earnings disregards on the Lone Parent Allowance with a simpler, more understandable threshold, thus reducing uncertainty on the part of lone parents about the effects of a change in work status. However, complexities do remain not all of which are related to the payment itself. These include the interaction of the tax and social welfare systems, secondary benefits and back to work/education schemes. It is important that the Department continue to work to enhance the level of information available to lone parents. The Family Services Projects, currently being piloted in Cork, Waterford and Finglas, Dublin, will have an important role in this area in the future. The Department (in conjunction with other bodies) has produced an information booklet for one-parent families and keeps the position generally under review.

EMPLOYMENT/TRAINING/EDUCATION ISSUES (CHAPTER 8)

25. Issues which have an impact on a lone parent's decision to participate in employment/training/education are discussed in this chapter in terms of current policy and factors which influence this.

Lone Parents and the Labour Market

26. A number of issues associated with the OFP and the labour market are quite complex. These range, for example, from the effectiveness of the earnings disregards in encouraging lone parents to participate in the paid labour force to questioning the voluntary nature of this participation and considering the introduction of a compulsory work-test or time limit on the payment.

Effect of Disregards

27. Lone parents can earn up to £115.38 per week without this affecting their OFP payment. 50% of earnings between that and £230.76 per week is assessed for the purposes of the means test. As indicated at paragraph 23 above, there has been a significant increase in the percentage of lone parents at work. While it is too early to assess the specific impact of the earnings disregards in encouraging lone parents to take up employment, the Group considered that the present trends were encouraging in this regard and should continue to be monitored.

A Proactive Approach to Employment, Training and Education

28. In the context of this Review the question must be asked if it is appropriate that lone parents in receipt of OFP should continue to have the choice to remain working full-time in the home and only engage in paid employment if that is their wish or, if a specific work test or time limit should apply to the payment. Lone parent support groups, while encouraging lone parents to seek independent lives for themselves, would be strongly opposed to such compulsion as they see the lone parent's primary role as that of parent and feel that the decision to work should be left to the lone parent. The Group noted that the social welfare system also supports 80,000 qualified adults on other payments (excluding those related to old age), not all of whom have dependent children, and it considered that any policy change in relation to lone parents should ideally be consistent with policy toward other people in receipt of social welfare payments. While there is an increasing awareness and acceptance that for a variety of reasons many parents choose to work outside the home, the Group also noted that society is, to some extent, still ambiguous on this point. However, it is also accepted by society in general that the best way out of poverty is through employment and that long-term reliance on a State transfer as a person's main source of income is not ideal for a person of working age and ability. The fact that the OFP will support a lone parent until, in some cases, the youngest child is 22 years of age can create the conditions for such long-term dependency on social welfare and the Group considered that this was not desirable.
29. It was recognised by the Group that developments in relation to compulsory work tests and/or time limits on claiming may be neither practical nor acceptable at this point in time, the former because of the lack of an affordable childcare infrastructure required to support such a development and the latter because of the ambiguous societal attitudes referred to above. Following much debate by the Group, it was agreed that the question of a work test and/or a time limit should be reviewed when the childcare structure is more developed. In the meantime, there

should be a closer engagement with lone parents through the Family Services Projects currently being piloted in three local offices or a more concerted programme along principles similar to the JET/New Deal programmes operating in Australia and the U.K. respectively.

Transitional Payments

30. An OFP recipient with earnings exceeding the upper limit of £230.76 can retain 50% of his/her entitlement for a further 12 months. This measure was intended to cushion the losses over time for an OFP recipient whose income had increased to the point where he/she was about to lose the full entitlement. However, the measure has given rise to unintended outcomes including the fact that people on OFP for relatively short periods can retain entitlement for 12 months. Problems have also been experienced with people on seasonal/contract work who are moving back and forth from transitional payments to full payments. Accordingly, it is proposed that OFP recipients should be in receipt of payment for 12 months before they can qualify for a transitional payment and that recipients should only receive a maximum of 52 weeks transitional payments during the lifetime of their OFP claim.

Community Employment (CE)

31. The position of OFP recipients on CE was discussed in detail in the Report of the Working Group Examining the Treatment of Married, Cohabiting and One-Parent Households under the Tax and Social Welfare Codes (1999). The main issue relating to the participation of OFP recipients on these schemes is the more favourable financial treatment they enjoy over other social welfare recipients. This arises through the operation of the earnings disregards which mean that lone parents retain their OFP while receiving the CE allowance. In other cases the CE allowance is substituted for the regular social welfare payment. The Group does not propose any changes in this regard because of the importance of ensuring that OFP recipients can easily understand the implications of participating in training, the need to recognise the particular difficulties lone parents face in participating in training and the need to ensure uniform treatment of lone parents within the OFP scheme. Changes to CE arrangements introduced in July 1999 restrict its availability to those over 25 years of age with those under that age being directed to more mainstream training. However, if more formal training is to prove as attractive to lone parents, it is considered essential that the elements which have made their participation on CE attractive (part-time, local employment and often with childcare) are incorporated in other training schemes.

Education

32. As outlined in Chapter 2 the standard of education achieved by lone parents is very low with about 50% having no formal education or primary level only. About 60% of younger lone parents, i.e. under 24 years of age have a standard of education which would bring them to the minimum school leaving age but not beyond. While some lone parents leave school when they become pregnant it would appear that, in

many cases, educational disadvantage is well established prior to becoming a lone parent. Poor levels of education have implications for the labour market participation of lone parents and their chances of achieving a level of earnings that would make them independent of the social welfare system in the longer term.

33. OFP recipients are eligible for the Back to Education Allowance (BTEA) but they are not well represented on the scheme with only 636 receiving the payment with most of these attending third level. However, participation on the scheme is restricted to those who are 21 years of age and over and it is argued that this does nothing to keep people in school. By the time many reach 21 years of age they will have lost touch with the educational system and may not be inclined to return to school. While a general extension of the scheme to those under 21 years of age is not appropriate, it is considered that everything possible should be done to assist those under that age to return to/remain in second level education including, where appropriate, access to secondary benefits. Under the BTEA OFP recipients can also participate in the Vocational Training Opportunities (VTOS) run by Vocational Education Committees as well as Post Leaving Certificate (PLC) courses. It is also essential that there is a closer engagement with lone parents at a local level through programmes such as the Family Services Project referred to earlier so that they can be made aware of the various supports which are available to them.

FAMILY STRUCTURES (CHAPTER 9)

34. Two of the main features of the OFP arrangements are that a person must be parenting alone without the support of a partner and have 'main care and charge' of a qualified child in order to qualify for the payment. These two related features impact on two aspects of family structures namely cohabitation and joint custody/parenting of children respectively. Both of these issues are discussed in this chapter.

Cohabitation

35. An OFP recipient who is found to be cohabiting is disqualified from receiving the payment. For social welfare purposes, cohabitation exists where an OFP recipient and another person are living together as husband and wife. The guidelines in relation to cohabitation (Appendix VI) are complex and give some idea of the very wide range of matters that must be taken into account in deciding whether or not a person can be considered to be cohabiting.
36. Anecdotal evidence would suggest that cohabitation amongst OFP recipients is widespread though there is little hard evidence to support this contention. Nevertheless, in 1999 2,983 OFP recipients made claims for additional children while a survey of unmarried awards in 1988 found that 10 years later almost 25% had additional children. While pregnancies amongst lone parents are not necessarily confirmation of cohabitation, they do suggest that some level of cohabitation is taking place.

37. However, control of abuse of the system is not the only issue relevant in this context. The Commission on the Family saw the cohabitation rule as working against the chances of both parents being involved in the care of their children because of the significant financial losses which can be involved where a couple decide to marry or cohabit. There are conflicting policy objectives at work here which it is considered cannot be resolved in the context of a contingency based scheme such as the OFP. Full individualisation of social welfare payments could partly address this situation and while there are commitments in the Partnership for Prosperity and Fairness to advance the individualisation of the social welfare system, it is noted that this is in the context of joint means assessment. In the circumstances, it would appear that cohabitation will remain a significant control issue for the foreseeable future and will have to be addressed accordingly.

Joint Custody/Parenting of Children

38. The question of the OFP and joint custody/parenting is not unrelated to the cohabitation question discussed above. The OFP is intended to assist a lone parent who is bringing up children without the support of a partner or spouse. In order to qualify for payment a lone parent must have main care and charge of at least one qualified child. Therefore, by design, the concept of joint equal custody or parenting cannot be accommodated within a social welfare payment based on this contingency. Clearly where both parents claim joint equal custody/parenting neither can be considered to have main care and charge of a child and therefore neither parent can qualify for OFP.
39. The Group discussed this issue in detail recognising that the Department actively supports joint parenting through the operation of the Family Mediation Service. On balance, the Group did not consider that the income support schemes operated by the Department should be extended to support such arrangements. It was considered that the social welfare system ought not to be expected to support two households for the purposes of joint parenting. The Group examined the possibility of dividing existing child support payments, Child Benefit and Child Dependant Allowances, as a practical way of affording some recognition to such situations but concluded that such an approach would reduce the effectiveness of these payments as support measures and, therefore, decided not to propose such action.

MAINTENANCE AND LIABLE RELATIVE PROVISIONS (CHAPTER 10)

40. The issue of maintenance payments is first and foremost a private matter for the persons concerned, and if they cannot resolve the problem, for the Courts. Social welfare payments act as a safety net for people who have failed to obtain adequate, or indeed, any maintenance. However, those claiming support must satisfy the Department that they have made reasonable efforts to obtain such maintenance.
41. All maintenance received is assessed under the OFP means test; up to £75 per week is disregarded in respect of maintenance paid to cover vouched housing costs. It is

difficult to accurately determine the number of lone parents receiving maintenance with results of various surveys carried out over the years varying from 1% in 1988 to 21% in 1999. As all maintenance received (apart from a maximum of £75 per week paid in respect of housing costs) is assessed under the means test, it is considered that OFP claimants have little or no incentive to pursue maintenance and the other parent has no incentive to pay it. Accordingly, it is proposed that OFP recipients be allowed retain up to 50% of any maintenance received in addition to the existing housing allowance.

42. Where an OFP recipient has failed to secure maintenance the Department can, under Liable Relative provisions, take direct action against the other parent to recover some or all of the cost of OFP awarded to the lone parent. In married cases the obligation to contribute can extend to the total amount of the OFP issued while in unmarried cases the maximum amount which can be sought is £60 per week per child. The latter is based on the maximum that a District Court can award in respect of maintenance for a child. The actual amount to be paid will have regard to the means of the liable relative.
43. The total savings achieved between actual receipts and scheme savings which arose in the course of investigations since the legislation was first enacted in 1990 amount to an estimated £22 million (including £3.2 million in liable relative payments). While this is a not an insignificant amount, the Department has obtained the bulk of the yield at claim stage rather than by maintenance recovery directly from liable relatives subsequently.
44. Other measures proposed by the Group include standardising the treatment of maintenance in means tests across all social welfare schemes and an examination of the Lone Parent's Income Tax Allowance to ensure that those receiving this allowance discharge their maintenance responsibilities.

ADMINISTRATION AND DELIVERY (CHAPTER 11)

45. The OFP is administered by the Pensions Services Office (PSO) in Sligo with the investigation of claims being undertaken locally by social welfare investigators. Chapter 2 outlined the growth in the numbers of one-parent families which has occurred and the way this has been reflected in increased numbers claiming lone parent support payments. This chapter examines efficiency issues relating to the input and output elements of the operation of the OFP scheme. Over the period 1994 – 1999 the number of claims handled each year increased by 27% while the staff numbers increased by 13%. Similarly the client to staff ratio increased by 36.1% over the same period. On average it takes 9.5 weeks (including an average of 6.34 weeks where the case is with local investigators) to put a new claim into payment and this has remained fairly static over the period in question. In addition

to new awards the OFP section in PSO deals with all queries and claims maintenance issues relating to the OFP and is also involved in assessing eligibility of OFP recipients for a variety of other employment/training schemes. It is estimated that some 382,000 separate transactions are undertaken each year.

46. The OFP client base is made up of people in a relatively young age group and as such their means and circumstances can change quite often. Given this scope for changes in circumstances it is considered that from a control perspective there is a need for a significant increase in the number of cases that are reviewed annually. However, it is accepted that this cannot be achieved within the existing administrative arrangements.
47. As part of the new Service Delivery Model being developed by the Department the needs of OFP recipients have been identified as requiring more direct interaction, along the lines discussed in this report. In this context, a decision has been taken in principle to localise the administration of the OFP scheme and a working group has been established to examine the issues involved and the steps required to begin this localisation process as soon as possible. This means that in due course OFP claims will be dealt with at the Social Welfare Local Office which will be of significant benefit to both the OFP client and the Department.

CURRENT AND FUTURE CHALLENGES (CHAPTER 12)

48. This chapter briefly outlines the main issues for consideration at present and in the future.
49. Perhaps the most fundamental change which might be considered in the future relates to the nature of the OFP as a long-term payment. As discussed in the report, the scheme supports a lone parent until, in some cases, his/her youngest child is 22 years of age. Such long-term welfare dependency in respect of a person of working age and ability is open to question and can be argued not to be in the best interests of the lone parent or society in general. The ever increasing cost of the scheme, changing attitudes towards parents working outside the home and the fact that a scheme of this nature is, increasingly, out of step with other EU/international social welfare systems makes it almost inevitable that a more fundamental change to the arrangements, which may introduce some conditionality on claiming, will take place at some stage. The pressure for such changes will increase as the cost of the scheme rises and the infrastructure to support working parents improves. However, in this regard a balance has to be struck between economic and social considerations and personal choice.
50. The Group noted that the National Economical and Social Forum (NESF) has established a Project Team on Lone Parents and that it may be possible and indeed useful to explore further some of the issues considered in this Review in that forum.

Chapter 1

Introduction

Background to the Expenditure Review Programme

- 1.1** The Co-ordinating Group of Secretaries established under the Strategic Management Initiative identified a *“need for a systematic analysis of what is actually being achieved by the £12 billion in Government resources spent annually.”* It recommended that *“agreements between the Department of Finance and individual Departments on delegated authority for programme expenditures (should) provide for a schedule of reviews of expenditure to be carried out during the currency of the agreement, with the aim of ensuring that each programme of expenditure is subject to a thorough review at least once every three years.”*
- 1.2** Arising from this recommendation the Government has approved a programme of reviews the aim of which is to provide
- a systematic analysis of what is actually being achieved by expenditure in each spending programme
 - a basis on which more informed decisions can be made on priorities within and between expenditure programmes.

Structure of the Programme

- 1.3** A Steering Committee chaired by the Secretary-General of the Department of Finance has been established to oversee the Civil Service wide series of Programme Evaluations. A joint Department of Social, Community & Family Affairs/Department of Finance Steering Group has been established to oversee this Department's reviews.
- 1.4** A Working Group chaired at Principal level carries out each review. The working groups include representatives from the policy and executive sections of this Department, the Department of Finance and other Departments and agencies, as appropriate. These working groups report to the Steering Group which is chaired by the Secretary-General of the Department and consists of the working group chairs and other officers at Assistant Secretary, Principal and Assistant Principal level from this Department and the Department of Finance.
- 1.5** The Working Group on the Review of the OFP was established and held its first meeting in August 1999. The Group met on 7 occasions and submitted its final report to the Steering Group in May 2000. The members of the Group were

Anne Vaughan (Chair)	Planning Unit, Department of Social, Community and Family Affairs (DSCFA)
Paul Cunningham	Planning Unit, DSCFA
Dearbháil Nic Giolla Mhicíl ¹	Planning Unit, DSCFA
Benny Swinburne	Pensions Services Office, DSCFA
Joan O'Dowd	Pensions Services Office, DSCFA
Deirdre Nichol	Programme Evaluation Unit, DSCFA
Mary Mc Sharry	Programme Evaluation Unit, DSCFA
Heber Mc Mahon	Family Affairs Unit, DSCFA
Ken Kelly	Regional Director's Office, DSCFA
Fiona Ward	Regional Director's Office, DSCFA
Cormac Carey	Department of Finance
Breda O'Connor	Department of Finance

Background to this Review

1.6 The OFP was introduced in January 1997 for parents who are bringing up children on their own (whether unmarried, separated or widowed). Lone Parent's Allowance, Deserted Wife's Benefit and Allowance and Prisoners Wife's Allowance were discontinued for new claimants from the end of December 1996.

1.7 The OFP scheme on introduction had objectives in the areas of

- income support
- facilitating and encouraging lone parents to consider employment as a realistic alternative to long-term welfare dependency
- achieve equitable treatment of men and women and regardless of circumstances leading to becoming a lone parent
- ensure recipients can easily assess the implications of a change in circumstances
- recover the cost of support from the other parent

The means test which applies in the case of the OFP allows a generous earnings disregard (in comparison to other social welfare schemes) to cover childcare and other employment related expenses. After three years in place it is considered appropriate at this stage to assess the operation of the scheme and the extent to which it is achieving its objectives.

1.8 The number of lone parents is continuing to grow with the proportion of births outside marriage having almost doubled in the last 10 years with unmarried lone parents now accounting for nearly 75% of the 70,000 or so receiving OFP. In the past it had been assumed that lone parents spent a relatively short time, 4 to 5 years, in receipt of OFP and while this is still true for many lone parents evidence is emerging that long-term welfare dependency has become the reality for many of those receiving this payment. Such long-term welfare dependency is not considered ideal from either the point of view of the individual concerned or society as a whole and the role of the OFP in creating or facilitating this outcome must be examined.

¹ Secretary to Group. Succeeded Ann-Marie O'Connor in December 1999.

- 1.9** The growth in numbers claiming also means increasing expenditure on support for lone parents. In 1999 expenditure on OFP was £343 million and is estimated to rise to about £385 million this year. On average expenditure has grown by about 15% each year since 1990. Apart from the operation of the scheme, numbers claiming and rising expenditure there are also issues relating to the position of lone parents in society generally and negative perceptions of one-parent families as a family unit. However, issues of this nature are outside the scope of this Review. Some commentators would suggest that the availability of a scheme such as OFP and the secondary benefits which can be associated with it, e.g. Rent Supplement and Medical Card act as an incentive to become a lone parent, particularly amongst younger mothers, and also acts as an obstacle or disincentive to lone parents to marry or form stable relationships; these issues are explored in this Review.
- 1.10** In a society where marriage breakdown is becoming increasingly common the basis of the scheme, which is to support someone parenting alone without the support of a partner, is perceived by some as acting to exclude one parent from sharing in the parenting of the children of a separated couple. This is because, strictly speaking, the scheme cannot accommodate an equal joint custody/shared parenting agreement and only one OFP can be paid. This very difficult issue was previously examined in the report of the Departmental Review Group on Joint Custody and the Social Welfare Code (1998). This Working Group has been asked to examine the conclusions reached in the report of that Group with a view to progressing the issue, if possible. Chapter 9 considers the conclusions of the 1998 report.
- 1.11** The OFP is a development of the original lone parent schemes introduced in the early 1970s (Deserted Wife's Allowance/Benefit 1970/73 and Unmarried Mother's Allowance 1973) which were a response to the hardship and social exclusion which lone parents experienced at that time. The nature of the schemes has changed down the years, especially in the way they facilitate working in paid employment. However, they are still based, to a great extent, on the model of a stay at home mother with social welfare payments intended to substitute for the absence of a breadwinner. As outlined in Chapter 3 the original lone parent schemes were to a great extent modelled on the Widow's Pension.
- 1.12** Society's views and attitudes have changed dramatically over time. There is a growing awareness and acceptance that parents generally may decide to combine work in the home with paid employment for reasons of choice and/or economic necessity. That said there are still ambiguities and ambivalence in how society (including the Social Welfare system which usually mirrors societal attitudes) treats women with children. For example, Maternity Benefit is paid by the Department for 14 weeks after which time the mother must return to work in order to have an income, while the Income Tax and parts of the Social Welfare System e.g. OFP and the payment of Qualified Adult Allowance support parents and other adults (who may not have dependent children) almost indefinitely if they chose to stay at home. The huge demand for a resolution of the current childcare debate and for family friendly policies generally is evidence of the change in attitudes to mothers working outside the home and, to a great extent, the economic necessities

of modern living. In such circumstances it is considered appropriate to reconsider the nature of the OFP which, in certain circumstances, can support a lone parent until his/her youngest child reaches 22 years, i.e. potentially until the parent reaches pension age.

- 1.13** The core of the argument in this area is whether lone parents require short to medium term support if they opt out of paid employment for a few years when their childcare obligations may be at their most demanding OR whether they should continue to be regarded as parents (mainly mothers) who work in the home full-time with the option to take up employment if they wish. The latter is the basis of the lone parent schemes which have existed to date and in reviewing the OFP the question must be asked if this is still a valid approach. The question must also be asked if the uniform approach to the treatment of lone parents under OFP is the correct one. Lone parents come to avail of the OFP for different reasons and at different stages of their lives and their needs, capabilities and longer term requirements can be very diverse. Should, for example, the OFP be constructed in such a way as to reflect this diversity with different arrangements for different groups of lone parent, i.e. teenagers, newly separated parents, widow/ers etc.?

Focus of the Review

- 1.14** The focus of this Review is the OFP and the extent to which it achieves its objectives with due regard being paid to the needs of lone parents and their children generally and the desire to avoid long term dependency on social welfare. The Review will also examine other areas, such as the position of lone parents vis a vis other social welfare recipients; arrangements where parents share custody/parenting of children; developments in other countries; information and other services available for lone parents; and the mechanisms which are in place to collect maintenance from parents who are liable to contribute towards the support of the lone parent family. The Review also examines control issues associated with the OFP and in particular discusses anecdotal evidence of widespread cohabitation amongst OFP recipients.

Methodology

- 1.15** In order to examine the OFP and assess its role (present and future) the following approaches were taken -

An historical analysis of the scheme based on the *Department's files, Dáil Debates and Parliamentary Questions (PQs)* was carried out. These sources describe the

initial objectives of the scheme as well as the operation of other relevant schemes administered by the Department.

Current Government commitments contained in the *National Anti-Poverty Strategy, Action Programme for the Millennium* and other documents were examined.

Meetings were held with other relevant Government Departments to establish what schemes/facilities they make available to lone parents and their plans in these areas (Chapter 5).

Issues raised in *submissions* received from other interested parties (Lone Parent Support Groups) were taken into consideration. (Appendix IV is a summary of the issues raised.)

The conclusions/recommendations of the following Working Groups were examined

- *The Working Group Examining the Treatment of Married, Cohabiting and One-Parent Families under the Tax and Social Welfare Codes (1999)*
- *Departmental Review Group on Joint Custody and the Social Welfare Codes (1998)*
- *Commission on the Family (1998)*
- *The Expert Working Group on the Integration of Tax and Social Welfare Systems (1996)*
- *Commission on Social Welfare (1986)*
- *Commission on the Status of Women (1972).*

The following statistical sources were used to add a quantitative element to the report and to highlight changes over time

- Department of Social, Community and Family Affairs (*Statistical Information on Social Welfare Services, Survey of 1,000 new OFP awards in 1999, Central Records, statistics compiled by relevant sections within the Department*)
- The Central Statistics Office (*The Census of Population, The Labour Force Survey, Statistical Abstract, Report on Vital Statistics*)
- The ESRI (*The Living in Ireland Survey*).

At the request of the Working Group, the ESRI conducted a series of *Focus Groups* in order to provide a forum for some OFP recipients to express their views. [The ESRI Report is given in full at Appendix X (including methodology).]

Relevant *literature* was reviewed in order to study current thinking and experience on the subject of one-parent families in general. Irish publications (both official and non-official) were of particular interest in this regard. Literature produced in other countries (particularly in the European Union (EU)) was also examined. A detailed bibliography is contained in Appendix IX.

Review Content

- 1.16** Chapter 2 presents statistics relating to the trends and profiles of lone parents in Ireland. Chapter 3 outlines the history of provisions for lone parents under the Social Welfare system, and details on the expenditure associated with the OFP are also presented. Chapter 4 outlines Social Welfare provisions for lone parents in some other countries; Australia, U.K., Sweden, New Zealand, France, The Netherlands and the U.S.A. Chapter 5 provides a summary of the schemes/services administered by other Government Departments which are of relevance to lone parents. Chapter 6 outlines issues relating to the role and function of the OFP scheme. Chapter 7 details the effectiveness of the OFP scheme in meeting its objectives. Chapter 8 examines issues relating to education, training and employment. Chapter 9 outlines issues relating to family structure. Chapter 10 examines the operation of the Maintenance and Liable Relatives provisions associated with the OFP. Chapter 11 details the administration and delivery of the OFP scheme. Chapter 12 presents the current and future challenges associated with the scheme.

Terms of Reference

- 1.17** The terms of reference of the Review are:
- (a) Identify the objectives of the Scheme having regard to (i) the needs of lone parents (ii) their children and (iii) the need to avoid long-term social welfare dependence for this group. In this context lone parents includes all those parenting alone, e.g. unmarried, separated, and widowed.

- (b) Consider the extent to which these objectives remain valid and compatible with the Mission Statement and current strategy of the Department. This will involve a review of the qualifying conditions, treatment of maintenance received and controls. It will also examine the arrangements in the wider context of other social welfare recipients.
- (c) Evaluate the extent to which these objectives have been achieved having due regard to the views of lone parents and the experiences of the Department.
- (d) Establish the level and trend of programme and administration costs.
- (e) Define the outputs associated with the scheme activity and identify the level and trend of these outputs having regard to the future implications of demographic, social and economic changes.
- (f) Comment on how efficiently and effectively the scheme has achieved its objectives.
- (g) Evaluate the degree to which the objectives warrant the allocation of resources on a current and ongoing basis.
- (h) Evaluate the role of the scheme in the wider context and the links with other areas of support for lone parent including employment supports, integrated services, childcare and family mediation.
- (i) Examine the scope for alternative policy and/or organisational approaches to achieving the objectives of the scheme.
- (j) The Review should have regard to the approaches in other countries, e.g. EU, OECD.
- (k) The Review should have regard to analyses in the Irish and international context.
- (l) Any proposals for changes to the scheme should be poverty proofed.

Chapter 2

Trends and Profile of Lone Parents²

² Unless otherwise stated, in this chapter, the term 'Lone Parents' is used to refer to any family where there is only one parent residing with his/her children. This is regardless of the age of the child(ren) and includes unmarried, widowed and separated persons.

Introduction

- 2.1 There are a number of possible definitions of the term ‘lone parent’, with the size and composition of the lone parent population varying according to the definition which is applied. The term includes both men and women of varying ages, of all marital status: unmarried, widowed, separated following marriage, separated following cohabitation and for the purposes of social welfare payments prisoners’ spouses are also included. It also includes lone parents with and without dependent children (i.e. having children of all ages). A useful definition is one articulated by O’Higgins (1987)

“In terms of the primary public concern about lone parent families, a useful definition would require that the parent be non-cohabiting, while the children be below a conventional age of labour market and financial independence (e.g. 16 or 18), with other children included if they were still in full-time education, were financially dependent and had their home residence in the family home”
(McCashin, 1997, p.3).

- 2.2 In pointing out the heterogeneity of lone parent families, it is also important to note the ways in which lone parent families are similar: most are headed by women, which is a key factor to understanding their social and economic position. Another particular characteristic is that they are likely to have low income and therefore to experience a higher risk of poverty (Millar and Bradshaw, 1987, Flanagan, 1996). In the 1997 wave of the Living in Ireland Survey 29.3% of lone parent families were below the 50% relative income poverty line (ESRI, 1999).

- 2.3 There are serious difficulties in trying to study the total lone parent population because of differences in the way various surveys are carried out. In particular, Labour Force Survey (LFS) data differ from the Census of Population data in the following 3 key respects.

- The LFS is based on a large representative sample survey, whereas Census of Population data relate to the *de facto* population
- The LFS utilises an interviewer-administered questionnaire, whereas Census information is self-recorded
- The LFS employs a ‘usual residence’ concept of residence as opposed to people being enumerated according to where they happen to be on Census night (this has led to the LFS estimate of private households exceeding the Census based estimate).

- 2.4 The LFS and the Census of Population define a lone parent family as one parent and one or more of his/her usually resident, never married children. In both cases there is a problem in identifying unmarried parents with children as separate family units where the unmarried parent is residing with his/her own parents. Therefore, it is likely that this category of lone parent is understated in both surveys. In the Census of Population, the temporary absence of one parent on Census night reduces a two-parent unit to a one-parent unit. To the extent that this has occurred

the number of one-parent families is overstated at the expense of two parent family units.

- 2.5** In the Census of Population, and the LFS dependent children are defined as those aged less than 15 years. Thus, children of 15 years and over who are likely to be financially dependent on their parent(s) are not specifically identified in the official statistics. This is not the case in relation to social welfare benefits and allowances which are payable to lone parent families with children up to age 18 years and in some cases 22 years (where the child is in full-time education).
- 2.6** Despite differences in measurements, the trends emerging are similar, i.e. that there has been a marked increase in the extent of lone parenthood and a shift in its composition away from widowhood and towards 'new' forms of lone parenthood, changes which reflect international trends (McCashin, 1993).

Background

Changing Household Structures

- 2.7** There has been considerable changes in family structures and formation in recent years. The general trend has been for the number of single family unit households, including lone parent households to increase, while multi family units have decreased. The ESRI is currently carrying out research in this area as part of the Families Research Programme³. Details of this research (entitled Processes of Family Formation in Ireland) are given in Appendix V.
- 2.8** The 1996 Census of Population figures given in Table 2.1 are a breakdown of the over one million households in Ireland, and indicate that 57% of these households comprised a husband and wife with or without children, just under 3% comprised cohabiting couples with or without children, while 21% of households contained one person and 11% were lone parent households. The proportion of lone parent households has remained reasonably static. Lone parent households represented 11% of all private households in 1971, 10% in 1986 and 11% in 1996. However, the numbers have increased from 81,092 in 1971 to 97,989 in 1986 and to 125,492 in 1996. One-person households have increased from 14% in 1971 to 18% in 1986 and to 21% in 1996 (Census of Population, 1971, 1986 & 1996).

Table 2.1 Number of Private Households Classified by Composition and Size 1986 & 1996

	No. 1996	%	No. 1986	%
Total Private Households	1,123,238		976,304	
One Person	241,838	21.5	180,793	18.5
Husband and Wife*	135,432	12.1	109,590	11.2
Husband and Wife* & other persons	15,305	1.4	14,184	1.4

³ The Families Research Programme has been established under the auspices of the Family Affairs Unit (Department of Social, Community and Family Affairs) to support research in the field of family policy, family services and areas highlighted by the Commission on the Family as being in need of further investigation.

Husband and Wife* with children	428,664	38.2	429,187	43.9
Husband and Wife* with children & other persons	58,399	5.2	62,830	6.4
Cohabiting Couple	17,045	1.5	-	-
Cohabiting Couple & other persons	1,554	0.1	-	-
Cohabiting Couple with children	11,750	1.0	-	-
Cohabiting couple with children & other persons	880	0.1	-	-
Lone Mother with children	88,342	7.9	66,156	6.8
Lone Father with children	17,049	1.5	14,931	1.5
Lone Mother with children & other persons	16,762	1.5	13,876	1.4
Lone Father with children & other persons	3,339	0.3	3,026	0.3
Two family units with or without other persons	6,082	0.5	12,604	1.0
Three or more family units with/without other persons	50	0.0	164	0.0
Non-family households containing related persons	35,852	3.2	40,519	4.1
Non-family households containing no related persons	44,895	4.0	28,444	2.9

Source: Census of Population 1986 & 1996.

'Children' in the table refer to those "of any age" (i.e. all never married children residing with their parents, not all of these will be dependent on their parents).

*The category 'Husband and Wife' in the 1986 Census includes 'couples', i.e. those who were cohabiting.

Cohabitation

2.9 While marriage remains the chosen route for the vast majority of Irish people, for a small, but growing number of persons, cohabitation is emerging as either an alternative to or a precursor to marriage. According to the 1979 Census there were 417 persons, either single or widowed who stated that they were living as couples. The number of persons so recorded in the 1981 Census increased to 819. In the 1986 Census, which categorised 'separated' persons for the first time, 4,916 (single, widowed and separated persons) stated that they were living as couples.

2.10 The 1996 Census was the first census in which information on cohabiting couples was explicitly sought (hence there may be a reporting issue when comparing these figures with previous years). There were 31,229 family units (with and without children) consisting of cohabiting couples in 1996 (Table 2.2). Of these, 18,599 (60%) comprised couples without children. Of the remaining 12,630 family units,

52% had one child, while a further 28% had two children. Cohabiting couples without children accounted for 11% of all childless couples in 1996, while those with children represented 2.5% of all couples with children.

- 2.11** Over three-quarters of cohabiting couples without children were relationships in which both partners were single, while in a further 5% both partners were separated. The corresponding proportions for cohabiting couples with children were 51% and 13% respectively. Furthermore, 43% of women and 55% of men in cohabiting relationships are aged 30 years or over and thus it may indicate that cohabitation is not just a precursor to marriage but a more permanent form of union in many cases (Census 1996, Commission on the Family, p.188).

Table 2.2 Cohabiting Couples with and without children (000s) 1996

No. of children	Total	No children	All children <15	All children 15+	Remainder*
None	18.6	18.6	-	-	-
One	6.6	-	6.0	0.6	-
Two	3.5	-	2.9	0.2	0.4
Three	1.5	-	1.0	0.1	0.4
four +	1.1	-	0.5	0.0	0.5
Total family units**	31.3	18.6	10.4	0.9	1.4
Total children in family units	23.0	-	17.0	1.4	4.7
Average no. of children per family	0.7	-	1.6	1.5	3.4

Source: Census of Population, *Principal Demographic Results*, 1996

*Family units with children both >15 and <15 years of age

** Discrepancies due to rounding occur here

Marriage

- 2.12** For most of the 20th century, Ireland was unique among western countries with its low marriage rate and high fertility rate. In 1974 the marriage rate reached a high of 7.4 per 1,000 people. In later years the marriage rate continued to decline, dropping to 4.3 per 1,000 in 1995 (the lowest in 100 years). Between 1995 and 1998 the marriage rate fluctuated between 4.3 and 4.5 per 1,000 but it rose to 4.9 per 1,000 in 1999. The annual marriage rates over the past 14 years are given in Table 2.3. The average age for brides and grooms has risen from 24 and 25 years respectively in 1977 to 28 and 30 years in 1998.

Table 2.3 Annual Numbers of Marriages 1986-1999

Year	No. of Marriages	Marriage rate per 1000 of population
------	------------------	--------------------------------------

1986	18,573	5.2
1987	18,309	5.2
1988	18,382	5.2
1989	18,174	5.2
1990	17,838	5.1
1991	17,441	4.9
1992	16,636	4.7
1993	16,824	4.7
1994	16,621	4.6
1995	15,604	4.3
1996	16,174*	4.5*
1997	15,631*	4.3*
1998	16,783*	4.5*
1999	18,526*	4.9*

Sources: Statistical Abstract, 1998/99 & Report on Vital Statistics 1995,
Central Statistics Office.

* Provisional Figures

Divorce

- 2.13** The Census of Population shows that there were 4,400 divorced persons in the State in 1986, a figure which more than doubled to 9,800 in 1996. If desertions, annulments and legal and other forms of separation are taken into account, the number of formerly married people rose from 37,200 in 1986 to 87,800 in 1996 in Ireland (Drew, 1999). Divorce legislation was introduced in 1996 following a Referendum in 1995. In the year ending 31st July 1997, 431 divorce applications were received by the Courts (95 were granted⁴). In the year ending 31st July 1999 3,293 divorce applications were received by the Circuit Courts⁵ (2,315 were granted). The Circuit Courts also granted 967 Judicial Separations and 34 Annulments in the year ending 31st July 1999.

Lone Parenthood

- 2.14** Closely related to the changing family structures (as described previously) has been an increase in lone parenthood. McCashin (1993) outlines the various routes into lone parenthood; widowhood, breakdown of marriage and non-marital birth. Another route which can be included is separation following cohabitation. Table 2.4 presents data from the 1989-1997 LFS giving the number of lone parent families. The table indicates that there has been an increase of 47.3% in the number of lone parents (with children under 15 years) in the period 1989-1997 and that the majority of lone parents are women.

⁴ The number of applications refused and the number of cases ongoing account for the difference between the number of applications received and the number granted.

⁵ 1999 figures for the High Court and the Supreme Court are not available as yet but these would account for approximately 40 additional divorce applications.

Table 2.4 Lone Parents⁶ in the Republic of Ireland 1989-1997 (000s)

(a) all lone parents

	Male	Female	All
1989	16.7	86.5	103.3
1990	16.4	85.1	101.5
1991	17.5	91.5	109.0
1992	18.1	90.1	108.2
1993	18.3	89.0	107.3
1994	18.5	92.8	111.3
1995	18.1	97.1	115.2
1996	18.2	100.8	119.0
1997	18.6	109.2	127.8
% change: 1989-97	11.4%	26.2%	23.7%

(b) with dependent children (0-14) only

	Male	Female	All
1989	4.3	35.0	39.5
1990	4.0	33.4	37.4
1991	4.8	36.6	41.4
1992	4.9	39.9	44.6
1993	4.6	41.1	46.0
1994	4.6	42.7	47.2
1995	4.8	45.0	49.8
1996	4.8	48.0	52.8
1997	5.1	53.1	58.2
% change: 1989-97	18.6%	51.7%	47.3%

Source: LFS, 1989-1997.

- 2.15** This increase in the numbers of lone parents (excluding widowed persons) is reflected in the increase in the numbers of lone parents/separated spouses in receipt of social welfare payments, from just over 10,000 in 1979 to approximately 85,000 in 1999 (not all of these have children – footnote 7). As can be seen from Table 2.5, the majority of lone parents in receipt of a Social Welfare payment are in receipt of OFP (70,387) with a declining number now on Deserted Wife's Benefit (13,242)⁷. It is important to note that OFP is paid until the child is 18 years of age or 22 if they are in full-time education.

⁶ Lone parents are defined in the Labour Force Survey as "one parent and one or more of their never married children". Part (a) of the table shows the numbers of all such families (regardless of the age of the children), whereas part (b) shows the number of such families with at least one child under the age of 15.

⁷ Not all recipients of Deserted Wife's Benefit have children. In 1999 7,581 of the total of 13,242 had at least one child. None of those in receipt of Deserted Wife's Allowance have children. The Allowance was replaced by OFP in 1997. Only women over 40 years of age without children were allowed to remain in receipt of the payment.

Table 2.5 Numbers of Recipients of Deserted Wife's Benefit, Deserted Wife's Allowance, Prisoners Wife's Allowance and Lone Parent's Allowance/OFP, 1979-1999

Year	Deserted Wife's Benefit	Deserted Wife's Allow. *	Prisoners Wife's Allow. *	Lone Parent's Allow. **	One- Parent Family Payment ***	Total
1979	2,525	2,856	172	4,574	-	10,127
1980	2,873	2,920	182	5,267	-	11,242
1981	3,124	3,063	142	6,222	-	12,551
1982	3,416	3,282	167	7,592	-	14,457
1983	3,825	3,478	197	8,534	-	16,034
1984	4,403	3,653	256	10,309	-	18,621
1985	5,165	3,965	260	11,530	-	20,920
1986	6,165	4,445	276	12,039	-	22,925
1987	7,302	4,870	262	13,930	-	26,364
1988	8,492	5,125	218	15,062	-	28,897

1989	9,400	5,271	218	16,564	-	31,453
1990	10,462	1,793	225	25,231	-	37,711
1991	11,358	1,895	9	29,184	-	42,446
1992	12,270	1,971	12	32,927	-	47,180
1993	12,949	2,051	9	36,653	-	51,662
1994	13,662	2,095	8	40,700	-	56,465
1995	14,284	2,125	7	45,779	-	62,195
1996	14,738	2,138	8	50,557	-	67,441
1997	14,387	1,960	5	-	58,960	75,312
1998	13,835	1,807	4	-	65,548	81,194
1999	13,242	1,709	4	-	70,387	85,342

Source: Statistical Information on Social Welfare Services, 1999

* Recipients with children transferred to Lone Parent's Allowance in 1990.

** The 1979-1989 figures refer to recipients of Unmarried Mother's Allowance. Lone Parent's Allowance replaced Unmarried Mother's Allowance in November 1990.

*** Lone Parent's Allowance, Deserted Wife's Allowance, Deserted Wife's Benefit and Prisoner's Wife's Allowance were discontinued for new claimants from the end of December 1996. A new unified payment, OFP was introduced in January 1997 for all parents who are bringing up children on their own.

- 2.16** In recent years the average number of new awards to OFP each year is approximately 13,000 with claims being terminated averaging about 7,000. In the circumstances, assuming there is no change in eligibility conditions, the numbers receiving the OFP will continue to rise. However, it is expected that the rate of increase will slow in the coming years.

Reasons for the Growth in the Number of Lone Parents⁸

Growth in Non-marital Births

- 2.17** There has been a dramatic rise in Ireland and in other countries in the number of births outside of marriage (Table 2.6). The EU rate in 1960 was 5.1% of all births, rising to 23.4% in 1995. This masks considerable variation within the EU, from 3.0% in Greece to 53% in Sweden (1996). In Ireland births outside marriage rose from 1.6% in 1960 to 8.5% in 1985 and 24.8% in 1996 (Drew, 1999).
- 2.18** In 1999 30.9% of births were to single mothers (16,461 out of a total of 53,354). Of those, 55.4% were to mothers under the age of 25 years, while 36.9% were born to mothers in the 25 - 34 age bracket. It is important to note that some of these births ("outside marriage") were to cohabiting couples.
- 2.19** It is important to recognise that in the past in Ireland many pre-marital conceptions were followed by marriage, so that by the time the baby was born, the mother was no longer single (Mahon et al, 1998). For women who did not marry, the other alternative was adoption, which was further facilitated by the Adoption Act, 1952. During the 1960s there was an increase in the number of non-marital births and the proportion adopted rose steadily (McCashin, 1996). However, the number of adoptions has declined (Table 2.6) possibly due to the changes which have taken

⁸ Lone parent families resulting from widowhood are not included in this section

place in societal attitudes towards lone parents and the availability of social welfare supports. Among the domestic adoptions which have taken place in the past ten years a growing proportion have been ‘family adoptions’, i.e. adoptions where one of the couple (usually the husband) is not the parent of the child.

Table 2.6 Adoptions and Non-Marital Births in Ireland 1966-1999

Year	Number of Non-marital Births	Rate per 1,000 population	% of all Births	Adoptions
1966	1,436	0.50	2.3	1,178
1967	1,540	0.53	2.5	1,493
1968	1,558	0.53	2.6	1,343
1969	1,642	0.56	2.6	1,225
1970	1,709	0.58	2.7	1,414
1971	1,842	0.62	2.7	1,305
1972	2,005	0.66	2.9	1,291
1973	2,167	0.71	3.2	1,402
1974	2,309	0.74	3.4	1,415
1975	2,515	0.79	3.7	1,443
1976	2,545	0.80	3.8	1,104
1977	2,879	0.88	4.2	1,127
1978	3,003	0.91	4.2	1,223
1979	3,337	0.99	4.6	998
1980	3,723	0.92	5.0	1,115
1981	3,914	1.13	5.4	1,191
1982	4,358	1.25	6.1	1,191
1983	4,552	1.28	6.8	1,184
1984	5,116	1.42	7.9	1,195
1985	5,282	1.49	8.5	882

1986	5,946	1.68	9.7	800
1987	6,347	1.79	10.9	715
1988	6,483	1.82	11.9	649
1989	6,671	1.90	12.8	615
1990	7,667	2.22	14.6	648
1991	8,912	2.53	16.9	590
1992	9,211	2.59	18.0	523
1993	9,826	2.75	19.9	500
1994	10,049	2.80	20.8	424
1995	10,862	3.02	22.2	490 (297)**
1996	12,484*	3.44*	24.8*	405 (243)**
1997	13,892*	3.79*	26.6*	422 (256)**
1998	15,133*	4.08*	27.5*	400 (264)**
1999	16,461*	4.40*	30.9*	N/A

Sources: Statistical Abstract 1998/99, Central Statistics Office
 Reports on Vital Statistics 1995 & 1986
 Adoption Board, 1999

* Provisional Figures () * Family Adoptions

2.20 Another, though not always recognised, response to the possibility of becoming a lone parent is abortion. Abortion is not legal in Ireland, but since the liberalisation of abortion in Britain in the 1968 Abortion Act, Irish women have travelled to England for abortions. Since 1970, 72,000 Irish women (i.e. those providing Irish addresses) have had terminations in England (Irish Medical Times, Vol.30 No.6, February 4th 1996 in Mahon et al, 1998, p. 27). In 1994 the rate of abortions in Britain for women normally resident in Ireland was 5.8 per 1,000 women (in Ireland) aged between 15 and 44. This was quite similar to the abortion rate in the Netherlands (6.0 per 1,000 women aged between 15 and 44) in that year (Mahon et al, 1998, p. 30). The rate of abortions in the Netherlands is the lowest in Europe among countries which have legalised abortion. Currently the majority of single mothers continue with their pregnancies and become lone parents, a very small proportion have their babies adopted while 30% of non-marital conceptions are terminated (Mahon et al, 1998, p.22). Almost 80% of women who have abortions are single (www.irlgov.ie/taoiseach/publication). In 1996, 15.6% of Irish women who had abortions in Britain were aged less than 19 years and 38.2% were aged between 20 and 24 years (www.irlgov.ie/taoiseach/publication).

2.21 Not all births outside marriage result in a person becoming a lone parent in the long term. Flanagan (1996) in a longitudinal study of family structure and deprivation indices among unmarried mothers in Ireland indicated that one in five unmarried mothers had moved into marital relationships by the child's fourth birthday (not necessarily with the father of the child). In addition, analysis of relationship status and living arrangements clearly pointed to the heterogeneity of women who give birth outside of marriage. Children born outside of marriage are born into a diversity of family forms: cohabiting couple households; couples in an on-going steady relationship though living apart; women who are residing within their

extended family unit with or without a partner and women who live alone. Some of these women will be lone parents and others will share parenting with a partner.

- 2.22** Table 2.7 shows the rate of non-marital births as a percentage of all births for each year from 1986 to 1999. In 1986 non-marital births accounted for almost one out every ten births in Ireland. By 1994 the incidence had increased to one in five. In 1999 the incidence had increased further to one non-marital birth out of every 3.2 births in the country.

Table 2.7 Non-Marital Births in Ireland and Unmarried Lone Parent Social Welfare Awards 1986-1999

Year	Number of Non-Marital Births	Rate per 1,000 population	% of all Births	Unmarried Lone Parent Awards	Unmarried LP Awards as % of Non-Marital Births^o
1986	5,946	1.68	9.7	3,693	62.1
1987	6,347	1.79	10.9	4,356	68.6
1988	6,483	1.82	11.9	4,626	71.4
1989	6,671	1.90	12.8	4,885	73.2
1990	7,667	2.22	14.6	5,859	76.4
1991	8,912	2.53	16.9	6,552	73.5
1992	9,211	2.59	18.0	7,229	78.5
1993	9,826	2.75	19.9	7,130	72.6
1994	10,049	2.80	20.8	7,975	79.4
1995	10,862	3.02	22.2	8,293	76.3
1996	12,797	3.53	25.3	9,005	70.4
1997	13,892*	3.79*	26.6*	13,823**	99.5
1998	15,133*	4.08*	27.5*	11,479	75.8
1999	16,461*	4.40*	30.9*	11,297	68.6

* Provisional Figures

** Distorted due to the introduction of the OFP [Note: The figures for new awards in 1997 are distorted due to the introduction of the OFP. The new scheme, with its attendant publicity, led to an upsurge in awards. In addition, some former Lone Parent Allowance recipients were transferred to the new scheme thus inflating the awards figure.]

° The figures are not fully comparable but give a reasonable estimate.

Sources: Statistical Abstract 1998/99 & Report on Vital Statistics 1995, Central Statistics Office

- 2.23** Table 2.7 also shows the number of awards of Lone Parents (Unmarried Parents) Allowance to unmarried parents during the same period (1986–1999). The number of awards for Lone Parents (Unmarried Parent's) Allowance is shown as a percentage of all non-marital births. Not all non-marital births will result in new claims for the OFP – some births will be to persons who are not social welfare recipients, some births will be subsequent births to existing OFP recipients and others will be to women in cohabiting relationships. In addition, not all OFP awards will be in the year of birth.

Marital Breakdown

- 2.24** Over the past 2 decades there has been a marked rise in marital breakdown. The number of separated persons per 1,000 married persons increased from 11.5 in 1981 to 41.4 in 1991 and 59.4 in 1997. In 1997 the number of separated persons (including divorced persons) was equivalent to almost 6% of the number of married persons.
- 2.25** According to the Census of Population, as already set out, there were 4,400 divorced persons in the State in 1986, a figure which more than doubled to 9,800 in 1996. If desertions, annulments and legal and other forms of separation are taken into account, the number of formerly married people in Ireland rose from 37,200 in 1986 to 87,800 in 1996 (Drew, 1999).
- 2.26** In addition to marriage breakdown, lone parent families are formed when cohabiting couples with children separate. In the Department's survey⁹ of 1,000 new OFP awards in 1999, 3% of people described their marital background as cohabiting.

A Profile of Lone Parents

Age / Number of Children

- 2.27** McCashin (1997) identifies three broad categories of lone parents in his study. First, young women, under 24 years with one child who are unmarried. Second, a more diverse category of women in the age span 25-44 who are about one third single and two thirds formerly married, with more varied family sizes. Third, there are widows, almost all of whom are in the 45 and over age category.
- 2.28** This profile of lone parents is reflected in the Department's survey which found that those who were unmarried tended to be younger (with the largest percentage in the 18-24 age category), while the majority of those who were separated were over thirty years of age (Appendix III).

⁹ The results of this study (as presented in Appendix III) are discussed in detail later in this chapter.

- 2.29** In 1988 almost 78% of births to mothers under age 20 were registered as being outside marriage (Table 2.8), this had increased to almost 96% in 1999 (an increase of 18 percentage points). Fahey and Nolan (1999) stated that

"Historically, teenage child-bearing was low in Ireland by European standards. It declined slightly in the early 1980s and has stabilised since then. It is now close to the EU average but is only half the UK level, which has an exceptionally high level of teenage births". (p. 5)

The increase in the proportion of births outside marriage was even more significant in the 20-24 year old age group, rising from 27% in 1988 to 79% in 1999 (an increase of 52 percentage points).

Table 2.8 Births Registered, Classified by Age of Mother at Maternity 1988 & 1999*

Age of Mother	Total Births 1988	Births outside Marriage 1988	% Births outside Marriage 1988	Total Births 1999	Births outside Marriage 1999	% Births outside Marriage 1999
All	54,600	6,483	11.9%	53,354	16,461	30.9%
<20	2,456	1,917	78.1%	3,301	3,165	95.9%
20-24	9,458	2,580	27.3%	7,503	5,949	79.3%
25-29	17,734	1,034	5.8%	13,576	4,032	29.7%
30-34	15,172	511	3.4%	17,614	2,038	11.6%
35-39	7,284	226	3.1%	9,377	952	10.2%
40-44	1,807	50	2.8%	1,638	214	13.1%
45-49	91	1	1.1%	72	9	12.5%
50 and over	0	0	0.0%	1	1	100.0%
Not stated	598	164	27.4%	272	101	37.1%

Source: Vital Statistics 1988, CSO.

* The 1999 figures are provisional.

- 2.30** Table 2.9 highlights the change in the age profile of those in receipt of OFP (formerly Lone Parent's Allowance) over the period 1991 to 1999. In 1991 38% of recipients were under 25 years. The proportion in this age group had dropped to 22.5% by 1999. This perhaps reflects to some extent the growth in numbers of lone parents due to the increasing level of marriage breakdown and divorce (parents in this category tend to be older than unmarried lone parents).

Table 2.9 Recipients of Lone Parent's Allowance and OFP by Status of Parent, Age and Sex 1991 and 1999

Age	Unmarried, Separated, Prisoner's Spouse		Widowed		Total	
			1991			
	Males	Females	Males	Females	Males	Females
Under 25	0.0%	38.0%	0.0%	0.0%	0.0%	38.1%
25-29	0.1%	20.5%	0.0%	0.1%	0.1%	20.6%
30-34	0.3%	12.7%	0.0%	0.2%	0.3%	12.9%
35-39	0.4%	8.8%	0.2%	0.4%	0.7%	9.2%
40-44	0.5%	5.6%	0.4%	0.7%	0.9%	6.3%
45-49	0.2%	3.2%	0.5%	1.1%	0.7%	4.3%
50-54	0.1%	1.1%	0.4%	1.1%	0.6%	2.3%
55+	0.1%	0.6%	0.7%	1.9%	0.8%	2.5%
Total	506 (1.7%)	26,415 (90.5%)	645 (2.2%)	1,618 (5.5%)	1,151 (3.9%)	28,033 (96.1%)
Overall Total	26,921 (92.2%)		2,263 (7.8%)		29,184 (100.0%)	

			1999			
	Males	Females	Males	Females	Males	Females
Under 25	0.1%	22.4%	0.0%	0.0%	0.1%	22.4%
25-29	0.2%	25.4%	0.0%	0.0%	0.1%	25.4%
30-34	0.4%	18.0%	0.0%	0.1%	0.2%	18.1%
35-39	0.5%	12.9%	0.0%	0.2%	0.4%	13.1%
40-44	0.5%	8.3%	0.1%	0.2%	0.6%	8.5%
45-49	0.3%	5.2%	0.1%	0.3%	0.5%	5.4%
50-54	0.1%	2.5%	0.1%	0.4%	0.4%	2.9%
55+	0.2%	0.8%	0.1%	0.6%	0.3%	1.4%
Total	1,646 (2.3%)	67,190 (95.5%)	287 (0.4%)	1,264 (1.8%)	1,933 (2.7%)	68,454 (97.3%)
Overall total	68,836 (98.7%)		1551 (2.2%)		70,387 (100%)	

Source: Department of Social, Community & Family Affairs, Statistical Information on Social Welfare Services.

- 2.31** With regard to the number of children in lone parent families, again the findings in McCashin's (1997) study are reflected in the Department's survey where 95% of unmarried recipients had one child (in respect of whom the claim was being made). Table 2.10 further highlights these trends with over 60% of unmarried/separated recipients claiming for only one child as opposed to just under 50% widowed recipients in 1999.

Table 2.10 Number of Recipients of OFP by Status of Parent and Number of Qualified Children, 1999

Type of recipient	Unmarried, Separated, Prisoner's Spouse	Widowed	Total	% Unmarried, Separated, Prisoner's Spouse	% Widowed	% Total
With 1 child	42,920	774	43,694	62.4%	49.9%	62.1%
With 2 children	16,087	399	16,486	23.4%	25.7%	23.4%
With 3 children	6,194	215	6,409	9.0%	13.9%	9.1%
With 4 children	2,375	83	2,458	3.5%	5.4%	3.5%
With 5 children	818	52	870	1.2%	3.4%	1.3%
With 6 or more children	442	28	470	0.6%	1.8%	0.6%
Total	68,836	1,551	70,387	100%	100%	100%
Total no. of children	109,918	2,977	112,895			

Source: Department of Social, Community and Family Affairs, Statistical Information on Social Welfare Services, 1999.

Duration of OFP Claims

- 2.32** An indication of the length of time lone parents are in receipt of OFP can be estimated from two recent surveys involving a sample (5%) of unmarried claims first made in 1988 (Swinburne, 1999) and a survey undertaken by the Department on a sample of separated claims dating from 1991.
- 2.33** In relation to the unmarried cases it was found that 10 years later 52% were still in payment. Of the numbers who were no longer in payment in 1998 the average duration for those claims was 4.7 years. Taking the entire sample together the average duration for all claims over the 10 year period was 7.5 years, which is considered high and indicates that people are spending significant periods in receipt of the payment.

2.34 Similar results were found with the sample of separated cases where the claim was first made in 1991. In 1999 (8¹⁰ years later) almost 47% of claims were still in payment. Cases that were no longer in payment had an average duration of 3.38 years with an overall average of 5.6 years in payment (over the 8 years) when those still being paid are included.

Education

2.35 Approximately 47% of the lone parent population has either no formal education or primary level only (Table 2.11). This, however, includes people of all ages. Focusing on younger lone parents (aged 15-24), approximately 17% have primary level education and a further 41% have intermediate level (Junior level). Therefore, approximately 58% have a level of education which would bring them to the minimum school leaving age, but not beyond. For lone parents in the 'mixed lifecycle phase' (25-44) the proportion at Intermediate/ Junior Certificate level or lower is 64%. The broad educational profile of all lone parents parallels to a remarkable degree that of the long-term unemployed (McCashin, 1997, p.32). This low level of education is likely to be an obstacle to labour market participation among lone parents.

Table 2.11 Levels of Educational Attainment Amongst Lone Parents (1997)

Educational Levels of Lone Parents	000s	%
Primary Level	59.7	46.7
Lower Secondary	32.0	25.0
Higher Secondary Level	23.3	18.2
Third Level (non-university)	7.5	5.9
Third Level (university)	4.9	3.8
Not stated	0.4	0.3
Total	127.8	100.0

Source: LFS 1997 special tabulation.

Housing Tenure

2.36 According to the 1997 LFS 78% of lone parents over 45 years of age are owner occupiers. This is in contrast to those in the 15-24 age cohort, 74% of whom live in rented accommodation. Of those lone parents in the 25-44 age cohort 52.6% live in rented accommodation and 41.6% are owner occupiers.

2.37 Another factor in relation to housing is the reliance of lone parents and other low income persons on the private rented sector and of the consequent growth in importance of the SWA Rent Supplement system for lone parents (McCashin, 1997). That said, a high proportion of OFP recipients do live at home with their parents (see paragraph 2.52). At the end of December 1999 there were almost 43,000 persons in total in receipt of Rent Supplement of which approximately 20% (8,458) were in receipt of OFP. (Rent Supplement is discussed further in Chapter

¹⁰ Separated cases could not be examined prior to 1991 because up until the introduction of the Lone Parent's Allowance such cases (unless deserted) were not eligible for a Social Welfare payment.

8). With regard to local authority housing, in March 1999 approximately 43% (16,846) of the 'net need' (i.e. on the waiting list) for local authority housing were lone parent families. Of these, 67% had only one child (Department of Environment and Local Government, 1999).

Socio-economic status

- 2.38** Data show that female-headed lone parent households are at greater risk of falling below the 50% relative income line than are male lone parent /couple headed households. During the 1987 to 1997 period the poverty risk remained substantially unchanged for couple households. The risk was consistently higher for couples with children than it was for couples without children in that period. In 1987 lone parent households faced roughly the same risk of poverty as couples with children and there was no difference between male and female lone parents. By 1994 however, the risk had increased sharply for female lone parents who were household heads - from 17.4% in 1987 to 31.7% in 1994 (Callan et al., 1999). In 1997 the risk of poverty for female lone parent households was 29.3%.
- 2.39** In a local study of lone mothers (extended interviews with 53 women undertaken in the Coolock area of Dublin) carried out in 1996 (McCashin, 1996), almost all of the women were in receipt of a weekly social welfare payment (in addition to Child Benefit). The study highlighted the relative income poverty of families dependent on social welfare (more information on this study is provided in Chapter 6). (Nearly all the lone parents who participated in the ESRI Focus Groups reported that they found it difficult to manage on benefits alone and the problem was more acute for those living alone with their children (1.4 approx.)).

Lone Parents and Employment

- 2.40** The proportion of lone parents in the labour force¹¹ must be examined in the wider context of women's labour force participation. One of the most significant changes in the Irish labour force over the past two decades has been the increase in the participation rate of women, particularly married women.
- 2.41** Between 1981 and the early 1990s it was the presence of children rather than marriage which became the crucial factor affecting women's participation. By 1992 women without children had much the same participation rates in the labour force, irrespective of whether they were married or single. In 1990, 23% of lone parents were in the labour force, with 19% in employment (PES). This was almost identical to the labour force participation rate of married women with children at the time (23.6%). The labour force participation rates (PES and ILO) for different

¹¹ The labour force comprises persons employed and unemployed. There are two classifications used to measure the numbers employed and unemployed, namely the ILO and the PES. In the ILO classification persons in employment *are persons who worked in the week before the survey for one hour or more for payment or profit and all persons who had a job but were not at work because of illness, holidays, etc. in the week*. Persons are classified as unemployed if *in the week before the survey they were without work and available for work and had taken specific steps, in the preceding 4 weeks to find work*. The PES classification is based on a single question in which respondents are asked what is their usual situation with regard to employment and given the following response categories: At Work, Unemployed, Student, Engaged on home duties, Retired, Other.

categories of parents in 1995 and 1997 are outlined in Table 2.12. This indicates that the proportion of lone parents in the labour force has increased over the period 1995 to 1997. 53.7% (52%) of lone parents (lone mothers) with at least one child aged under 15 years were participating in the labour force in 1997 (ILO).

Table 2.12 Labour Force Participation Rates and for some categories of Parent, 1995 and 1997

	Labour Force Participation Rate 1995		Labour Force Participation Rate 1997	
	PES	ILO	PES	ILO
Children of any age				
Lone Parents	32.6	32.3	35.0	38.6
Lone Mothers	24.6	30.2	32.0	37.0
Married Women with Children	34.8	40.6	38.3	43.2
At least one child aged under 15				
Lone Parents	38.6	45.7	47.8	53.7
Lone Mothers	34.2	43.7	45.0	52.0
Married Women with Children	39.4	45.9	43.3	48.8

Source: LFS 1995 & 1997.

- 2.42** The employment status of lone parents is closely related to their level of education (which is outlined in the 2.35). In this regard, lone parents seem similar to the long-term unemployed. In 1997, for those with Primary level education, the labour force participation rate was 22% (Table 2.13), with the rate ascending with increasing levels of educational attainment. The rate for third level university graduates was 75.5%.

Table 2.13 Number of Lone Parents with Various Levels of Educational Attainment, Number Participating* in the Labour Market and Participation Rates, 1997.

Educational Attainment	Total	Nos.	Participation
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	number 000s	Participating 000s	Rate %
Primary	59.7	13.2	22.0
Secondary	32.0	14.4	45.0
Leaving Certificate	23.3	12.7	54.2
Third Level (non-university)	7.5	5.3	70.4
Third Level (university)	4.9	3.7	75.4
Not stated	0.4	0.2	0.0
Total	127.8	49.4	38.6

Source: LFS 1997, Special tabulation.

*These figures are based on the ILO classification.

2.43 In the D/SCFA survey of new OFP awards (1999) similar results emerged, with the majority of claimants not in employment at the time of applying for OFP. Approximately, 25% of recipients were in employment when they first claimed OFP. However, data on existing OFP recipients (see Paragraph 7.33) would suggest that the participation rate increases after a period of time on the payment. This was consistent across unmarried and separated claimants. However, where lone parents do enter employment it is often part-time though their skill and educational levels and employment histories may also result in them being in low paid, insecure employment. According to the survey, the average earnings of those in employment were approximately £5,538 per annum (£106.50 per week). Similar results were obtained in an assessment of earnings reported for OFP recipients on the Department's Central Records System for 97/98 and 98/99 (Table 7.4). However, this assessment showed an almost even distribution in the numbers with earnings in each of the earnings brackets <£2,000, £2-4,000 and £4-6,000.

2.44 An important factor in relation to social welfare payments and income from employment is the fact that social welfare payments can be regarded to be a more stable and secure form of income than that from employment despite the amounts of income involved. This stability and security can be "*an important incentive and policies which focus simply on the financial aspects of returning to employment may be misplaced*" (McCashin, 1997, p.46). This in the context of the complex economic and financial decisions made by lone parents, i.e. that factors other than purely monetary ones are taken into consideration when a lone parent is considering taking up employment. This issue of the stability and security of social welfare payments is discussed in Chapter 6 and was also raised at the Lone Parent Focus undertaken by the ESRI for this Review.

Distribution of OFP Recipients

2.45 Table 2.14 shows the number of OFP recipients in each county in the years 1997, 1998 and 1999. The number of OFP recipients has increased in all counties since its introduction in 1997 (representing an overall increase of 19.4%). Dublin and

Galway have had the lowest percentage increases (14.2% and 18.8% respectively) over the period. Other smaller counties have had much greater percentage increases, for example Leitrim (31.7%). Cork had the second highest actual increase (1,246), representing a percentage rise of 21.3%.

Table 2.14 No. of OFP Recipients by County, 1997-1999

County	1997	1998	1999	Actual Change 1997-1999	% Change 1997-1999
Carlow	694	795	912	218	31.4%
Cavan	464	536	597	133	28.7%
Clare	1,109	1,250	1,346	237	21.4%
Cork	5,863	6,611	7,109	1,246	21.3%
Donegal	2,009	2,242	2,470	461	22.9%
Dublin	23,625	25,702	26,983	3,358	14.2%
Galway	2,307	2,581	2,727	420	18.2%
Kerry	1,403	1,579	1,692	289	20.6%
Kildare	1,976	2,239	2,468	492	24.9%
Kilkenny	757	885	963	206	27.2%
Laois	538	646	704	166	30.9%
Leitrim	186	222	245	59	31.7%
Limerick	2,686	2,989	3,285	599	22.3%
Longford	406	483	539	133	32.8%
Louth	1,941	2,160	2,348	407	21.0%
Mayo	1,111	1,218	1,325	214	19.3%
Meath	1,247	1,435	1,540	293	23.5%
Monaghan	574	658	732	158	27.5%
Offaly	740	857	926	186	25.1%
Roscommon	362	397	459	97	26.8%
Sligo	634	731	814	180	28.4%
Tipperary	1,806	1,986	2,164	358	19.8%
Waterford	1,748	1,957	2,108	360	20.6%
Westmeath	937	1,049	1,158	221	23.6%
Wexford	1,929	2,198	2,471	542	28.1%
Wicklow	1,908	2,138	2,289	381	20.0%
Not Stated	-	4	13	13	-
Total	58,960	65,548	70,387	11,418	19.4%

Source: Statistical Information on Social Welfare Services, 1997, 1998, 1999

Results of Survey of New Awards of OFP (1999)

Sex

- 2.46** In 1999 the Department, as part of this Review, carried out a survey of 1,000 new OFP awards (see Appendix III for full details) in order to determine a profile

(widowed OFP recipients were not included in the survey). Not surprisingly the majority of the awards (90%) were to unmarried people. Approximately 98% of the awards were to women but there was a higher proportion of men among the separated people than the unmarried people (10% and 1% respectively)

Age Profile

- 2.47** There was also a significant difference in the age profile of unmarried and separated people awarded OFP. The vast majority (91%), of unmarried lone parents were aged between 17 and 25 years. The corresponding figure for the separated people was only 5%. In total, 83% of people awarded fell into that age group. Of the separated people, 79% were over the age of 32. Only 4% of unmarried people were in that age group.

Number of Dependants

- 2.48** Differences also emerged between unmarried and separated lone parents when the number of child dependants was examined. Only 31% of separated people awarded were claiming for one child as opposed to 95% percent of unmarried people awarded.

Marital Background

- 2.49** 87% of people described themselves as single, 9% as separated, 0.7% as divorced and 3% as cohabiting. Three percent of the unmarried claimants described themselves as cohabiting as did 1% of separated claimants.

Employment Status

- 2.50** 25% of awards were to people in employment earning an average of £106.50 per week. This was consistent across unmarried and separated claimants. Of those in employment 80% were under the age of 24.

Maintenance

- 2.51** Twenty one percent of claimants were receiving maintenance at an average of £28.10 per week. It was in this area that the most significant difference between unmarried and separated claimants emerged. An average of £22.50 per week was paid to 19% of unmarried claimants while 30% of separated claimants received an average maintenance of £61.24 per week.

Other Parent

- 2.52** The other parent was named in 83% of awards – not necessarily on the birth certificate (81% of unmarried and 100% of separated). Of these, 48% were in employment and 15% were social welfare recipients (the status of the remaining 37% is not stated).

Household Status

- 2.53** The household status of claimants varied significantly depending on whether the claimant was unmarried or separated, with 20% of unmarried and 86% of separated people living alone. Seventy two percent of unmarried claimants were living with parents 38% of whom were social welfare recipients. Therefore, 25% of unmarried claimants were living with parents who were social welfare recipients. This is in contrast to 5% of separated claimants living with parents 60% of whom were social welfare recipients, i.e. 3% of separated claimants were living with parents who were social welfare recipients. Of those living with their parents 93% are under 24 years of age. Those claimants living with 'others' accounted for 7.5% of the total (45% of the 'others' were social welfare recipients).

Payment of Rent/Mortgage

- 2.54** 29% were paying rent/mortgages at an average of £63.02 per week. This represented 24% and 78% of unmarried and separated claimants respectively. Separated claimants paid almost £8 per week less than unmarried claimants.

Summary

- 2.55** Recent years have seen considerable changes in family formation and structures. Cohabitation has emerged as a precursor/alternative to marriage, the numbers of divorced persons have increased and the rate of marriage has been in decline but seems to have recovered in recent years. Closely related to these changes has been an increase in the numbers of lone parents. This increase has been reflected in the number of lone parents (unmarried and separated) in receipt of social welfare payments.
- 2.56** One of the main reasons for the rise in the number of lone parents is the dramatic rise in the numbers of births outside of marriage. In this regard Irish statistics are very close to the European average, with approximately one non-marital birth out of every 3.2 births. In the past in Ireland conceptions outside marriage tended to be hidden, with many resulting in marriage before the birth of the baby or adoption. Both these practices have declined, with the majority of single parents now continuing with their pregnancies and becoming lone parents. Not all births outside marriage however, result in long term lone parenthood. Some births outside marriage are to women in cohabiting relationships and other parents move into marriage/cohabiting relationships while the child is still young.
- 2.57** Despite the heterogeneity of lone parent families in terms of age, routes into lone parenthood and numbers of children etc. there are some characteristics which are particularly applicable to lone parent families as follows
- the majority of lone parent families (more than 4 in 5) are headed by women

- unmarried lone parents tend to be younger and have fewer children than those who are separated
- they have low levels of educational attainment (47% have no formal or only Primary level education)
- the percentage of lone parents participating in the labour force is increasing and overall was 38.6% in 1997 (ILO)
- lone parent families face a greater risk of poverty than most other families. This risk increased over the period 1987 to 1994 and remained at this level in 1997.
- the majority of lone parents depend on social welfare as their main or only source of income. Maintenance payments from husbands and fathers are not a significant source of financial support for lone parents
- overall approximately 66% of OFP recipients live with their parents, 27% live alone and 7.5% live with 'others'.

Chapter 3

Social Welfare Provision for Lone Parents in Ireland

Introduction

- 3.1** Up until the early 1970s the only type of lone parent families catered for under the social welfare system were widows, with contributory and non-contributory schemes introduced in 1935. Schemes for other types of lone parent families began to come on stream in 1970 when the first scheme for deserted wives was introduced followed by provision in 1973 for unmarried mothers.
- 3.2** At the outset the assistance schemes reflected the ethos at the time which held that women with children should work full time in the home. Accordingly, only very limited means disregards (£6 per week) were allowed under the means tests that applied to the schemes and any income in excess of the means disregard resulted in a £1 for £1 withdrawal of allowances. Allowances for childcare costs have been taken into account in the means test since 1983. It was not until 1989 that moves were made to include men in schemes of this nature.

Widowed Lone Parents

- 3.3** The Widow's Contributory and Non-Contributory schemes were introduced under the Widow's and Orphan's Act 1935. At that time, widows were required to be 60 years of age or over in order to qualify for a pension, or, if under that age, to have at least one dependent child aged under 14 years or, under 16 years of age if the child was still at school or an invalid.
- 3.4** Qualifying conditions have changed considerably over the years with, amongst other things, the qualifying age eliminated for widows without children and the age at which a child can still be regarded as a dependant raised to take account of current educational conditions/standards.
- 3.5** In 1989 a Widower's Non Contributory Allowance was introduced for widowers with dependent children. In 1994, a Survivor's Contributory Pension (now Widow/er's Contributory Pension) was introduced which, for the first time, allowed widowers, with or without dependent children, and regardless of their financial position to qualify for a pension on being widowed.
- 3.6** At the end of 1999 there were 99,771 people (9,138 with qualified children) in receipt of the Widow/er's Contributory Pension and 17,978 receiving a Non-Contributory Pension. Widows and widowers with dependent children who do not qualify for a contributory pension may, subject to the means test, qualify for the OFP.

Deserted and Separated Lone Parents

- 3.7** The first of the "new" lone parent schemes was introduced in 1970 and took the form of a means tested allowance for deserted wives, Deserted Wife's Allowance (DWA). This scheme was based on the Widow's Non-Contributory pension because it was considered that long-term desertion was analogous to widowhood. However, deserted wives were not equated with widows in any insurance-based scheme. In order to rectify this situation Deserted Wife's Benefit (DWB) was introduced in 1973. On introduction of DWB the then Minister for Social Welfare described the scheme as

“.....a specific benefit in the social insurance system for deserted wives on broadly the same lines as the widows’ contributory pension scheme.”

(Dáil Debate, col. 512, 14 June 1973)

- 3.8** Both DWA and DWB were, to a great extent, based on the schemes for widows which already existed though claimants had to “serve” a qualifying period and prove desertion. Also DWA and DWB were not payable to women under 40 years of age who did not have dependent children. According to the Commission on Social Welfare (1986) this provision was intended *“to ensure that payment would be issued only to mothers and to those likely, because of age and other factors, to find it difficult to obtain employment”* (p. 358). Earnings are dealt with in two ways under the DWB Scheme. There is no earnings limit for persons who claimed the benefit on or before the 31st August 1992. Claims made after that date are subject to earnings limits. A recipient receives full benefit where earnings are less than £10,000 per annum but a reduced rate is payable where earnings are between £10,000 and £14,000 per annum.
- 3.9** In 1974, a means tested scheme, the Prisoner’s Wife’s Allowance was introduced to provide income support for women whose spouse was in custody/serving a prison sentence for longer than 6 months. Numbers in payment averaged about 2,000. This scheme along with another means tested scheme introduced in 1989 to cater for deserted husbands was incorporated into the Lone Parent’s Allowance (LPA) in 1989.
- 3.10** The DWB and DWA schemes were abolished at the end of December 1996 and no new applications were accepted for the schemes after that date. However, those receiving payments under the schemes at that time retain their entitlement as long as they continue to fulfil the qualifying conditions. Former DWB recipients who had lost entitlement because they were under 40 years of age when they no longer had a qualified child in their household were allowed to re-qualify for benefit provided they reached the qualifying age before 31st December 1998. However, this was amended in the Social Welfare Act, 1999 to allow all former DWB recipients return to benefit on reaching the qualifying age provided they continue to satisfy the other qualifying conditions. Similar provisions were included in the Social Welfare Act, 2000 to allow former DWA recipients who had been transferred to Lone Parent’s Allowance in 1990 to re-qualify for DWA when their OFP expires. In relation to the deserted wives schemes it was the view of the Commission on Social Welfare (1986) that
- “ ... the case for income support may be clear-cut, it is not clear that this support should be provided by an insurance scheme. While we are not convinced that desertion can be regarded as an insurable contingency, we recognise that any attempt to make alternative income maintenance provision must take account of the acquired rights and entitlements of those currently in receipt of deserted wife’s benefit.”* (p. 358)
- 3.11** At the end of 1999 there were 13,242 people still receiving Deserted Wife’s Benefit (7,581 with children) and 1,709 receiving the Deserted Wife’s Allowance.

The earnings threshold which was in place (at the time of the introduction of OFP) for Deserted Wife's Benefit was £10,000 – £14,000. The rate at which the OFP earnings disregard was subsequently set is related to this threshold. Separated persons with dependent children who are seeking income support may now apply for the OFP.

Unmarried Mothers

- 3.12** In 1973 a new scheme was introduced to cater for unmarried mothers who decided to keep their child. The impetus for the introduction of such a scheme came from the Report of the Commission on the Status of Women (1972)

“We consider that there should be some financial support available to an unmarried mother who keeps her child, particularly when the child is very young and she cannot resume employment. We recommend, accordingly, that an unmarried mother should be entitled to a social welfare allowance at the same rate and on the same conditions that apply to a deserted wife, for a period of not less than one year after the birth of her child” (P. 153).

- 3.13** It is interesting to note that the Commission envisaged a short/medium term scheme with the unmarried mother returning to employment, probably after a year. The scheme which was introduced contained no such limitation which perhaps reflected society's view at the time which was that mothers of children should work full-time at home. The conditions and means test for the Unmarried Mother's Allowance were based on the Widow's Non-Contributory Pension and the DWA.

Lone Parent's Allowance

- 3.14** The Report of the Commission on Social Welfare (1986) recommended a restructuring of social assistance in terms of the income needs of claimants rather than on the categorical basis. The Commission felt that its proposals for change *“should entitle all one-parent families - regardless of cause of lone parenthood or sex of the parent - to a social assistance payment, where they experience an income need”* (p. 360). While the new general social assistance scheme recommended by the Commission was not proceeded with, a unified social assistance scheme for lone parents with children did result. This scheme was known as the Lone Parent's Allowance (LPA) and it was introduced in 1990.
- 3.15** Lone parents with dependent children who had previously been in receipt of Unmarried Mother's Allowance, DWA, Widow's Non Contributory Pension, and Prisoners Wife's Allowance were transferred to the new allowance. Those without dependent children remained in receipt of the various allowances/pensions. The contributory schemes, DWB and Widow's Contributory Pension remained available for those, with or without children, who could qualify.
- 3.16** In general, the various qualifying conditions which existed under the previous schemes were carried forward to the new allowance but with some modifications. These included

- the scheme was open to both male and female applicants
- lone parents who had separated from their spouse did not have to prove desertion
- the term ‘unmarried mother’ was dropped from social welfare terminology.

3.17 In 1994, an earnings disregard of £30 per week, with 50% of earnings in excess of this amount assessed was introduced to the means test. Allowances for childcare costs had been taken into account in the means-test since 1983.

3.18 This introduction of a significant earnings disregard was the first formal move to encourage and facilitate lone parents to take up employment and arose out of a concern that there was no financial incentive for a lone parent to take up employment.

One-Parent Family Payment (OFP)

3.19 The current scheme was introduced in January 1997. The schemes existing at that time - LPA, DWB, DWA and Prisoner's Wife's Allowance were closed to new applicants. Existing recipients of the schemes continued to be entitled to payment as long as they continued to satisfy the conditions of the schemes.

The general conditions for receiving the OFP require that a claimant

- has the main care and charge of at least one qualified child
- is not cohabiting, i.e. not living with someone as husband and wife
- has earnings of £230.76 per week or less
- satisfies a means test

Means Test

3.20 The means test assesses income, earnings from employment, maintenance payments and any returns from capital or investments.

Earnings

3.21 Claimants can earn up to £115.38 per week and be entitled to the full rate of payment. Half of the earnings between £115.38 and £230.76 per week are counted for the purposes of the means test. Where the earnings of a person in receipt of OFP exceeds the upper earnings limit he/she can retain half the payment for a period of 12 months. However, a lone parent who is earning in excess of £230.76

per week at the time of application cannot qualify for the OFP. The earnings disregard provided under the OFP was seen at the time of introduction as a reasonable compromise between the treatment of means under other social assistance schemes and the limits applying to the DWB scheme from 1992.

Maintenance

- 3.22** Prior to the introduction of OFP there were some inconsistencies in the way maintenance payments were treated when assessing a lone parent's means e.g. maintenance paid in respect of children was not assessed. Under the OFP means test all maintenance paid in respect of a claimant or his/her children is assessed. However, a disregard of up to £75 per week is allowed in respect of contributions received towards the vouched cost of rent/mortgage payments. As a result the assessment of maintenance is more straightforward than it was previously.
- 3.23** On the introduction of the new scheme the requirement for lone parents to make efforts to obtain maintenance from their spouses was extended to unmarried cases. Prior to that, this provision only applied to separated spouses. In the case of separated OFP claimants the 'efforts' requirement is a condition which must be satisfied at the time of application. Unmarried claimants, however, are not required to make efforts to seek maintenance until their claim has been awarded. This is because it is thought to be impracticable to expect an unmarried parent to be able to take the necessary action to secure maintenance in the weeks immediately after her child is born. However, she is advised by the Department when claiming that she will be required to seek maintenance from the other parent and that follow-up action by the Department will commence soon afterwards to examine what efforts have been made.

Capital

- 3.24** On foot of Budget 2000 changes in the assessment of capital will come into effect from October 2000. Under the new arrangements the first £10,000 of savings and investments is disregarded. The next £10,000 is assessed at £1 per week per £1,000, the next £10,000 is assessed at £2 per week per £1,000 and amounts over £30,000 are assessed at £4 per week per £1,000. Capital assessments generally concern widowed and separated applicants. It would be unusual for an unmarried case to have significant capital.

Objectives of the OFP Scheme

- 3.25** The OFP is the latest in a series of schemes, introduced over a period of almost 30 years, which are aimed specifically at lone parents. Social welfare provision for lone parents has changed over the years with each scheme adding to or changing the focus of the support. In the circumstances, in order to establish the objectives of the OFP it is necessary to examine the aims of the original DWA and the Unmarried Mother's Allowance schemes and the manner in which they have evolved over the years.
- 3.26** As outlined earlier, the DWA, introduced in 1970, was the first of the modern day lone parent schemes to be introduced. The scheme was modelled on the Non-

Contributory Widow's Pension. At the time the Minister for Social Welfare said that

"The new social assistance scheme of allowances for deserted wives is designed to deal with one aspect of the problem of deserted wives. Deputies are no doubt aware that this problem has aroused much interest during the past few years and the aspect of it which this Department is attempting to deal with is that of the hardship caused in the long term to the wife and children where the husband has deserted them and has failed to contribute to their maintenance. At present, cases of hardship may be taken care of by the home assistance authorities which can help to meet the immediate needs but it is felt that the long-term situation should be dealt with on a more permanent basis. Under the new scheme of allowances it is proposed broadly to treat deserted wives as if they were widows claiming non-contributory pension" (Dáil Debate, col. 999, 14 July 1970)

- 3.27** The Unmarried Allowance was introduced in 1973 and was intended to be broadly *"on the same lines as the deserted wife's allowance particularly as to rates of payment and means levels."* (Dáil Debate, col. 513, 14 June 1973)
- 3.28** The main difference between the existing OFP and the original Deserted Wife's and Unmarried Mother's schemes is in the means test and the manner in which earnings are treated. However, income maintenance is still the basis of the current arrangements.
- 3.29** Schemes introduced after 1973 were developments and improvements on the original schemes and were designed to address shortcomings in these schemes, which emerged as social policy developed through the 1980s and 1990s. The LPA, introduced in 1990, forms the basis of the current scheme and introduced a number of new features in provision for lone parents. These include equality in the treatment of lone parents in that it was available to both fathers and mothers, and the removal of the need to prove desertion in the case of separated spouses. Introducing the scheme at the time, the Minister for Social Welfare said that

"... it formally recognises that all parents bringing up children on their own face similar problems. The ongoing difficulties being experienced by families in this situation are similar whatever the reasons for them becoming one parent families in the first place. The objective of the social welfare system must be to address the income maintenance needs of these families. It must treat all families in a similar manner whether the parent is a man or woman and regardless of the circumstances which originally gave rise to their lone parenthood."
(Dáil Debate, col.757, 21 March 1990)

- 3.30** In essence the scheme focused on lone parenthood as a contingency requiring social welfare support and made the reason for becoming a lone parent irrelevant in the context of deciding eligibility for a payment.

- 3.31** Changes in the means test for the LPA are outlined in earlier paragraphs. This was the beginning of a formal employment led approach with regard to lone parents which was carried through to the OFP whose main feature is a basic earnings disregard of £115.38 which is designed to encompass all employment expenses and child-care costs. On the introduction of the OFP the Minister for Social Welfare said that

“the replacement of the more complex earnings disregards with a simple, clearly understood threshold will enable lone parents to assess their entitlements, it will reduce the level of uncertainty about the effect of change in work status.”

(Press Release, 31 December 1996)

- 3.32** In addition to supporting the lone parent, legislation also provides for the Department to recover some or all of the cost of supporting the OFP recipient from the other parent of the child/ren. The philosophy underlying these arrangements, known as Liable Relative provisions, is that if lone parents require support through a social welfare payment because of inadequate or maintenance not being paid, then the State is entitled to recover an appropriate amount from liable relatives. This issue is discussed in detail in Chapter 10.

- 3.33** The development of lone parent schemes since 1973 has encompassed a number of different objectives, all of which have been combined in the OFP, introduced in 1997.

The OFP has two main objectives

- The relief of hardship where a lone parent has not secured adequate, or any maintenance from the spouse or the other parent of their children.
- To support and encourage lone parents to consider employment as an alternative to long term welfare dependency while at the same time supporting them to remain in the home if that is their wish.

In addition, it aims to ensure that

- Lone parents are treated in a fair and equitable manner without regard to gender or the circumstances in which they became lone parents.
- Lone parents can easily assess the implications of taking up employment or training.
- Where possible the cost of any support given to lone parents from the other parent of the child/ren is recovered.

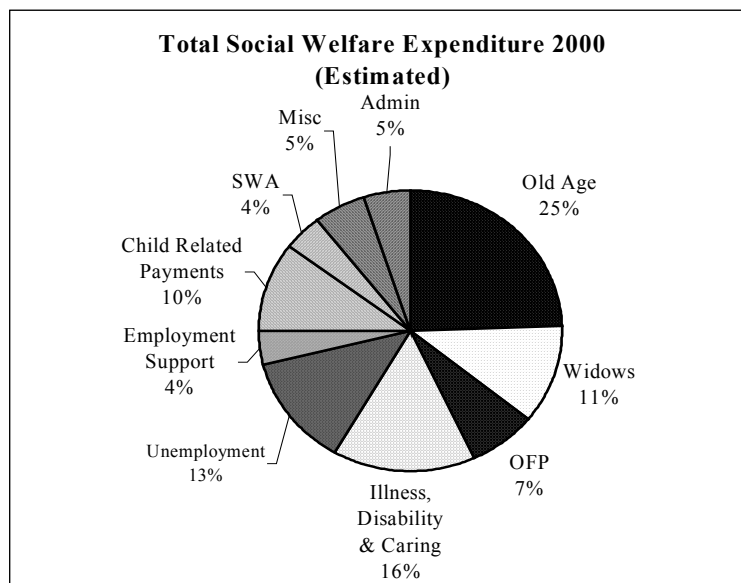
- 3.34** It is considered that these objectives are compatible with the Department’s Mission Statement which is *to promote social well-being through income and other supports which enable people to participate in society in a positive way.*

Secondary Benefits and Other Schemes

- 3.35** Recipients of OFP can, subject to the various qualifying conditions which apply, also qualify for other benefits including Rent Supplement, Medical Card, Back to School Clothing and Footwear Allowance, Family Income Supplement, Fuel Allowance, Child Benefit and Christmas Bonus. It is not possible to estimate the expenditure on OFP recipients availing of these schemes. In addition to these schemes OFP recipients may also avail of the other services offered by the Department, such as the Money Advice and Budgeting Service, and the Household Budgeting Service. The Department also provides grant aid to voluntary groups, which in turn provide support and assistance to lone parents. OFP recipients are also eligible to participate in back to work, training and education programmes such as Community Employment, Back to Work Allowance, VTOS etc. (these and other schemes of relevance to lone parents offered by other Departments are discussed in Chapters 5 and 8).

Expenditure on OFP

- 3.36** Expenditure on the OFP has increased since its introduction in January 1997. Expenditure stood at £267 million in 1997 and reached £343 million in 1999. It is estimated that expenditure will increase to £385 million in 2000. This represents an increase of almost 45% since the start of the scheme. Ongoing increases in expenditure and numbers claiming have been a feature of lone parent schemes for many years. The pie chart illustrates a breakdown of the Department's total expenditure in 2000. In addition to expenditure on the actual OFP scheme, it is estimated that expenditure on SWA in respect of OFP recipients was almost £31 million in 1999.



Source: Statistics Section, Department of Social, Community and Family Affairs, 2000.

- 3.37** Table 3.1 shows expenditure on LPA/OFP from 1990 to 1999 (and an estimate for 2000). The proportion of the Department's expenditure accounted for by these schemes has increased over the years from 3.3% in 1990 to an estimated 7.1% in

2000. It should be noted that the table does not include all the support given to lone parent families with children by the social welfare system. It does not include families with children supported by Deserted Wife's Benefit, Widow's Contributory Pension or the cost of Secondary Benefits and Child Benefit paid to OFP recipients.

Table 3.1 Total LPA and OFP Expenditure 1990 to 2000

Year	Number in Payment	Expenditure (£m)	% Increase Expenditure	% of Total SW Expenditure
1990	25,231	92.4	-	3.3%
1991	29,184	110.5	19%	3.6%
1992	32,927	133.8	21%	3.8%
1993	36,653	151.0	13%	4.2%
1994	40,700	170.5	13%	4.5%
1995	45,779	194.3	14%	4.6%
1996	50,557	218.0	12%	5.0%
1997	58,960	266.1	22%	5.8%
1998	65,548	306.0	15%	6.4%
1999	70,387	342.7	12%	6.9%
2000	75,500*	385.0*	13%*	7.1%*

Source: Statistics Section, Department of Social, Community and Family Affairs, 2000.

* Estimated

Summary

- 3.38** Social Welfare support for lone parents has changed dramatically over the years. Originally (1935) only widowed lone parents were catered for under the social welfare system. However, in 1970 provision was made for deserted wives as it was considered that the situation faced by these women was the same as that faced by widows. In 1973 a scheme for unmarried mothers was introduced in order to support that contingency. In later years additional categories of lone parents (including men) became entitled to claim a social welfare payment.
- 3.39** These early schemes were structured on the basis that women with children should remain in the home full-time and as such the earnings disregard was quite limited. The LPA was introduced in 1990 and provided the basis for the current OFP scheme. The amendment to the LPA in 1994 represented a shift of emphasis towards encouraging and facilitating OFP recipients to take up employment. The scheme introduced equality between fathers and mothers and removed the necessity for separated people to prove desertion. The term 'unmarried mother' was removed from the social welfare code. These measures recognised lone parenthood as a contingency requiring social welfare support regardless of the circumstances leading to becoming a lone parent.

- 3.40** The OFP (introduced in 1997) represents a formal employment led approach with regard to lone parents. It is designed with an earnings disregard which is intended to cover child-care and other employment related expenses and to enable lone parents to more easily assess the implications of taking up employment/training. OFP recipients are also entitled to avail of other benefits such as Rent Supplement (subject to the qualifying conditions).
- 3.41** In addition to supporting lone parents the Department also has powers to recover some or all of the cost of the payments issued from the other parent (this issue is discussed in detail in Chapter 10). In spite of the various expansions and improvements to lone parent schemes over the years their basic function remains the same, i.e. to provide income maintenance to people parenting alone.
- 3.42** Expenditure on OFP has increased significantly each year since its introduction. Although total social welfare expenditure has also been increasing, OFP accounts for an increasing proportion every year. In 1990 expenditure on LPA accounted for 3.3% of total expenditure in that year. It is estimated that expenditure on OFP will account for 7% of the total social welfare expenditure in 2000.

Chapter 4

Social Welfare Provision for Lone Parents in other Countries.

Introduction

- 4.1** The growth in the number of lone parents is a world-wide phenomenon and social welfare regimes have responded to the needs of lone parents in different ways depending on how these needs are perceived in the different countries. Some regimes regard the need for support as temporary, i.e. until the parent can return to employment and others are prepared to support the lone parent to remain in the home full-time while at the same time encouraging them to seek employment as a means of improving their own and their children's standard of living. The following are a number of examples designed to illustrate the different ways in which lone parents are provided for in some other countries.

Australia

- 4.2** State provision for unmarried mothers was introduced in 1973 through the Supporting Mother's Benefit. This became the Supporting Parent's Benefit in

1977 (to accommodate fathers) which in turn was replaced in 1989 by the Sole Parent's Pension. A new scheme, Parenting Payment, was introduced in 1998 and this is available to both lone parents and partnered parents. As at June 1999 there were 382,323 lone parents in receipt of Parenting Payment. The average duration on payment for lone parents is 3.4 years but 23% of lone parents have been on the payment for 5 years or more (www.facs.gov.au). Of the lone parents who go off Parenting Payment, 65% return to an income support payment within 12 months. In order to qualify a claimant must have assets below a certain amount and have a child under 16 years of age. There are also residency qualifications in Australia which must be satisfied.

- 4.3** In addition a claimant must make efforts through the Child Support Agency (CSA) to secure maintenance for themselves and their children. The CSA has been in operation for the past 12 years and since its inception approximately 90% of child support liabilities have been paid. Prior to the establishment of the CSA child support could only be obtained by the parents reaching an agreement or by seeking an order from a Court.

In addition

- less than 30% of parents had court orders for child support
- only 25% of those parents paid or received child support
- Court Orders were for low amounts
- Parents had problems with court access and enforcement
- Social Welfare payments increased to bridge the gap (www.csa.gov.au)

- 4.4** There is no obligation on a lone parent to seek employment. However, Australia has a very active and integrated programme, known as JET (Jobs, Education and Training Program), which is designed to improve the financial position of lone parents and their children and to reduce overall expenditure on lone parent supports. The programme encourages and assists lone parents to take up employment, training or further education. The scheme is operated through a network of advisers based in local offices whose job it is to address any barriers which might exist to a lone parent entering the workforce e.g. lack of education/qualifications, difficulties securing childcare etc. Most effort is focused on three groups

- teenagers, because they are at high risk of long-term welfare dependency
- those in receipt of payments for 12 months and who have school going children
- those whose youngest child is 14 years of age so that they can be prepared for the time when they will lose their entitlements.

- 4.5 Participation rates average 55% for the last two groups with only 26% of teenagers coming forward. In general, the programme is viewed as very successful with up to 60% in employment or further training after completion of a Labour Market Programme. The programme also has “non work” benefits for participants including increased motivation, self esteem and contact with people in similar circumstances (Department of Social Security, Australia, 1997).

United Kingdom (UK)

- 4.6 Provision for lone parents under the UK social welfare system is through Income Support which is available to all low income families. Until recent years lone parents were entitled to extra benefits/premium payments under the Income Support system as well as an enhanced Child Benefit. However, successive governments (Conservative and Labour) have cut back on these extra benefits and lone parents are now treated in the same way as other welfare recipients. The UK adopted a very assertive approach to the issue of child maintenance, through the establishment in 1991 of the Child Support Agency (CSA). (Details of the operation of the CSA are given in Chapter 10.)
- 4.7 The UK has also introduced a scheme along the lines of the JET Programme in Australia known as New Deal for Lone Parents (NDLP). The full national NDLP was implemented in October 1998 having already operated in eight pilot areas from July 1997. As with the JET Programme, the NDLP aims to address barriers preventing a lone parent returning to employment. On announcing NDLP the British Government expressed the view that employment improves family income, gives children a good role model and improves the prospects of both lone parents and their children (Swinburne, 1999, p.37).
- 4.8 The programme is primarily aimed at lone parents in receipt of Income Support whose youngest child is of school age (lone parents whose youngest child is below school age may also volunteer to join NDLP but are not automatically invited). It involves the lone parent being invited to a job centre where a personal adviser will help to develop a plan of action to assist the lone parent to return to employment. Attendance at this interview is now compulsory though participation on the programme remains voluntary though there are indications that this may change. As at the end of November 1999, 112,570 lone parents had attended an initial interview, 89% of those had agreed to participate, 32,710 lone parents had found employment and 8,360 had taken up education or training opportunities (UK Department for Education and Employment, 2000).
- 4.9 In October 1999 a new Working Families Tax Credit (WFTC) came into effect in the UK. The WFTC guarantees all families with dependent children and at least one parent working an income of £200 per week. Families who receive the WFTC will also qualify for the childcare tax credit which pays up to 70% of childcare costs.

Sweden

- 4.10** Provision for lone parents in Sweden is incorporated into a universal system of benefits and services. There are no benefits which specifically target lone parents except Maintenance Support which is paid regularly from the Social Insurance Office and which is reclaimed from the other parent.
- 4.11** Since the 1960s there has been a political majority in Sweden favouring full employment for both men and women regardless of their status. Public attitudes favour labour force participation and both social and labour market policies are aimed at encouraging employment. The children of lone parents are given priority for public childcare in most municipalities. This is designed to enable lone parents to support themselves and their children by wages and also help in the social development of the children.
- 4.12** Despite a high level of employment among lone parents (80%) many still receive public support. In 1985 public transfers of different kinds accounted for 40% of the net income of lone mothers with 70% receiving some kind of public support in 1993 (Duncan & Edwards, 1997, p251).
- 4.13** However, the services and benefits for low income families, in which lone parents are over represented, are no longer assured. There is a move to make Swedish industry more competitive by reducing social spending. Attention is focused on lone parents with some arguing that the kind of assistance they receive should be short-term and not paid to this category of full-time workers. It is argued that full-time workers should be able to earn a sufficiently high wage to support themselves without the need to rely on social assistance payments (Lewis, 1997, p.136).

New Zealand

- 4.14** Support for lone parents in New Zealand takes the form of a means tested payment called Domestic Purposes Benefit (DPB). This benefit is also available to other categories of people including carers and older women (over 50 years of age). As with other countries the lone parent is required to name the absent parent so that the State can recoup the cost of the support given to the lone parent.
- 4.15** Initially a lone parent is not required to work outside the home. However, once the youngest child is 7 years of age a lone parent must attend yearly planning meetings with the Income Support Office and when the child is 14 the parent is required to register with the Employment Service (the Income Support and Employment Services being the one office – WINZ – Work Income New Zealand). The lone parent is also required to be available for part-time work when his/her child is 6/13 years of age. The lone parent is penalised if he/she does not comply with the employment related responsibilities.
- 4.16** At the end of September 1999, there were 103,183 Sole Parent DPB recipients, representing 94% of the total number receiving DPB. Of those in receipt of Sole

Parent DPB only 2.5% were less than 20 years of age and 14.7% began receiving their current benefit when they under 20 years of age. Almost 74% of those in receipt of Sole Parent DPB had been in receipt of the payment for more than 12 months and almost 25% had been in receipt of the benefit for more than 5 years (www.winz.govt.nz).

- 4.17** A short-term payment is also provided for lone parents who do not qualify for Domestic Purposes Benefit. This payment is called Emergency Maintenance Allowance and is intended for lone parents who are working outside the home, but for instance, have to reduce their hours/cease employment during school holidays. This payment is also intended for 16/17 year old lone parents whose parents cannot support them - a reduced rate is payable where the lone parent lives at home.

France

- 4.18** The first benefit created for lone parents (*allocation d'orphelin*) was in 1970 and was intended to provide unsupported single parents with a permanent support to compensate for the other parent's absence. Following two reforms in 1973 and 1975 the allowance was made available to all single parents, regardless of income, who did not receive support from the absent parent. The allowance was reformed again in 1984 to make it available to single parents who did not receive support from the absent parent for two months, i.e. as an advance on maintenance set by a court. The allowance was also renamed to *allocation de soutien familial (ASF)*. The allowance amounts to about 10% of the average industrial wage (SMIC).
- 4.19** There is a second allowance available to lone parents known as *allocation de parent isolé (API)* which dates from 1976. This is a differential and transitory payment which rounds up the income of single parents or pregnant single women to a certain subsistence level (about 53% of SMIC for the parent plus 18% per dependant child). It is available during pregnancy, for the first year after the separation of a couple and/or until the youngest child reaches 3 years of age. API is also available to single fathers but is principally aimed at mothers. The payment benefits 163,000 parents (www.social.gouv.fr). The scheme was intended to allow single parents to stay at home and care for their children until they enter nursery school but it was also seen as a measure to maintain the birth rate.
- 4.20** The French system has not been without its critics and suggestions for reform include eliminating API or diminishing its benefits to the same level as RMI (minimum guaranteed income for social integration) and making it compulsory for recipients to be on a training course or an integration programme.

The Netherlands

- 4.21** Apart from widows there is no piece of legislation specifically aimed at lone parents under the Dutch social welfare system. Lone parents benefit under the General Social Assistance Act (ABW) which was introduced in 1965. This Act was designed to benefit men and women who did not have recourse to other benefits. ABW comprised a collection of various regulations and eligibility criteria tailored to meet the needs of different groups. Lone parents benefit under a particular part of the Act, known as ADW-sec, which was designed for people with limited ties to the labour market and gave them exemption from any obligation to seek employment. ABW was linked to the minimum wage level in 1974 which meant that lone parents could keep about 33% of their earnings in addition to benefits up to a maximum of 25% of the minimum wage (15% for couples).
- 4.22** From the beginning of the 1980s the nature of the Dutch welfare state has been subject to a measure of restructuring. The need for austerity in public expenditure, together with a new emphasis on the citizen's own responsibility began to influence the political climate (Lewis, 1997, p109). In 1996 a New General Social Assistance Act came into force. One of its provisions is that

“...policy must be aimed at preventing a situation whereby a period of care for young children would represent a structural impediment to achieving economic independence, especially for women. This is why the new ABW begins from a position which stresses the importance of the claimant maintaining his or her ties with the labour market and making preparations for future participation during periods when caring tasks are being carried out.”

- 4.23** In practice this means that the obligation to work outside the home also applies to women. However, a parent with children under 5 is exempted from this obligation. Provisions for widows/ers were also reformed and are now means tested and available to the next of kin where there are children under 18 years of age or to childless next of kin if they were born before 1950.

U.S.A

- 4.24** The first provision made for single parents was in the 1935 Social Security Act through the Aid to Dependant Children Programme. The U.S.A. would be generally regarded as a very strong “male breadwinner” regime. However, since the 1960s the country has seen major social changes. By the 1980s almost 17% of families were headed by a single woman. These families represented over half of those regarded as living in poverty.
- 4.25** In the 1980s there was a hardening of attitudes towards lone parent families fuelled by the concept of the underclass theory which held that the emergence of the lone parent family made a very significant contribution to the social ills apparent in the USA over the last 20 to 30 years.
- 4.26** In 1996, the Personal Responsibility and Work Opportunity Act ended entitlement to welfare payments on the grounds of being a lone parent. This Act established the Temporary Assistance for Needy Families (TANF) Programme which ended

the Aid to Families with Dependant Children programme. Lone Parents are now eligible to apply for welfare in the same way as other families – eligibility is based on need rather than status as a lone parent.

4.27 The overall objective of TANF is to promote work, responsibility, and self-sufficiency. The programme has a two fold mission

- to assist families with dependent children to meet transitional financial need, and
- to help these families become self-sufficient

In order to achieve the first, TANF funds may be used to provide time-limited transitional cash assistance to needy families. Most commonly these are single parent families (www.ssa.gov).

4.28 The Personal Responsibility and Work Opportunity Act (1996) sets out general guidelines on welfare. However, individual States have great flexibility to determine the range of benefits and services that they will provide. TANF also gives States the opportunity to

“...design programmes that meet the specific needs of the recipients within their jurisdiction and allows them to develop their own strategies for achieving programme goals, including how to help recipients move into the work force.”
(www.ssa.gov)

Under the new law States are required to move a specific and growing percentage of welfare recipients to work based activity, i.e. they must meet certain work participation rate requirements. States can lose Federal Government Grants if they do not comply.

4.29 The general trend is towards “workfare” programmes. All adults (with few exceptions) receiving assistance are required by law to work or participate in work activities. Recipients who lose eligibility because of employment are entitled to a transitional period of Medicaid benefits. A limit to the amount of time that can be spent in receipt of a welfare payment in a person’s lifetime is also a feature of the system (TANF funds may not be used to provide assistance to any family in excess of 60 months).

4.30 There is also a very heavy emphasis on ensuring that the absent parent contributes to the support of his/her children. The goal of the Child Support Enforcement (CSE) Programme (established in 1975) is to ensure that children are financially supported by both their parents. CSE services are automatically available to families receiving assistance under the TANF programme. Any current child support collected reimburses the State and Federal governments for TANF payments made to the family. Families not in receipt of TANF can also avail of CES services and in such cases child support payments collected are sent to the families. In 1992, 11.5 million families with children had a parent living elsewhere. Of these families, 6.2 million had awards or agreements for child

support. Of the \$17.7 billion owed for child support in 1991, \$5.8 billion was not paid.

4.31 The 1996 Act also established The Child Care Development Fund (CCDF) to assist low income families and those transitioning off welfare to obtain childcare so that they can work or attend training or education. Under this fund States are required to serve families through a single, integrated child care system. Subsidised childcare is available to eligible parents, who earn up to 85% of the State median income, through certificates or contracted programmes (www.ssa.gov).

Summary

4.32 The treatment of lone parents under social security systems in other countries varies considerably. In some cases specific payments are made to cover the contingency of lone parenthood while in others they receive standard social welfare benefits which are available to families requiring income support. The duration of payments can also vary. Some provide support until children reach school going age while others will continue to assist lone parents until their children are no longer dependent.

4.33 It is generally agreed that moving lone parents into paid employment is the most effective way of lifting a lone parent and his/her children out of poverty. However, the manner in which this is achieved varies from country to country. In some cases it is assumed that lone parents will work outside the home as soon as possible and social welfare supports reflect this attitude. Some, like the USA require a claimant to work outside the home or train as a condition for receiving benefits. Others, this country included, will encourage and assist lone parents to consider employment as an option to improve their circumstances, while at the same time recognising their right to choose to work in the home full-time. The extent to which lone parents are employed is also a reflection of the availability of effective childcare systems. Countries with highly developed childcare structures such as Sweden have a very high level of workforce participation amongst lone parents and women in general.

4.34 The approaches in other countries raise the following questions in an Irish context which are addressed in later chapters as indicated

- Whether a lone parent should have to make efforts to obtain maintenance from the other parent in order to qualify any one-parent family social welfare payment (Chapter 10)
- How much emphasis the Government should place on obtaining maintenance payments from the other parent (Chapter 10)
- The merits of introducing a New Deal/JET programme (Chapter 8)
- Childcare issues (Chapter 8)
- Whether OFP should be a short/long term payment (Chapter 8)

- Operation of the means test (Chapter 8)
- Proactive approaches to employment (Chapter 8)

Chapter 5

Services and Schemes Administered by Other Departments of Relevance to OFP Recipients

Introduction

- 5.1** The OFP is one of many supports available to lone parents. As outlined in earlier chapters they also are entitled to participate in other social welfare and employment support schemes administered by this Department. However, DSCFA is not the only department interacting with lone parents. Other departments also offer services, not necessarily aimed directly at lone parents but at the same time very relevant to their welfare and development. As part of this Review a number of meetings were arranged with other relevant departments to try and establish the range of services being offered which might be of assistance to lone parents. The following is a brief factual summary of the discussions, which indicate the areas of interest of these departments. As in policy formulation generally, the challenge is to make progress across all these cross cutting areas and to establish a meaningful way of doing this. It is considered that the current Review is a contribution to this process.

Department of Justice, Equality and Law Reform (D/JELR)

- 5.2** The D/JELR has responsibility for a number of areas which are relevant to the current Review including family law, childcare and international maintenance recovery.

(a) Family Law/Issue of Joint Custody

- 5.3** The D/JELR and the Courts are responsible for matters relating to family law and issues such as joint custody. Following discussion with the D/JELR the main points which emerged were
- there is no legal definition of joint custody
 - courts interpretation of what constitutes 'joint custody' can vary

- custody is normally taken to mean physical care of the child and on that basis the mother usually gets custody
- “joint custody” refers to a broad range of issues and basically means that both parents are jointly involved in the major parenting decisions.

(b) Childcare Programme

- 5.4** The D/JELR’s childcare role includes the development of childcare policy, funding the development of provision and co-ordinating childcare service delivery. The Equal Opportunities Childcare Programme (developed in 1998) is designed to support local communities and employers who are trying to facilitate women and men with childcare while accessing training, education and employment (NAPS, 1998/99). The objectives of the programme are to increase the number of childcare facilities and places to improve the quality of childcare thereby facilitating parents to avail of employment, training and education opportunities. The programme which is being delivered by Area Development Management Ltd. (ADM) via the Partnerships is particularly targeted at parents in disadvantaged areas and those in low pay who cannot afford access to these opportunities due to the lack of affordable good quality childcare. The programme (2000-2006) has been allocated £250 million under the National Development Plan to invest in various childcare initiatives. Both national and local structures are being established to achieve an integrated approach to the future development of childcare which responds to needs at local levels.

(c) Family Friendly Policies

- 5.5** Responsibility for family friendly policies is shared between D/JELR and the Department of Enterprise, Trade and Employment. Almost £4 million has been allocated in the National Development Plan to promote family friendly policies.

(d) International Maintenance Recovery

- 5.6** Ireland, along with over 60 countries is party to the United Nations Convention on the Recovery Abroad of Maintenance. The D/JELR operates recovery of maintenance under these international agreements in the State.
- 5.7** The Central Authority for Maintenance Recovery assists persons in the State who wish to recover maintenance payments from persons residing in any one of the 60 countries world-wide who are party to international agreements. The Central Authority, in co-operation with the central authorities in other countries, provides similar service to persons residing abroad who wish to recover maintenance from persons living in Ireland. Through the Central Maintenance Authority, enforcement of an Irish maintenance order may be sought against a person who is abroad or a maintenance order can be made in a person’s favour in a foreign court. The Central Authority assists by advising on the completion of the necessary

forms, transmitting the application to the Central Authority in the country where the maintenance debtor, i.e. the person who is obliged to pay, resides and by seeking assistance in locating the maintenance order.

- 5.8** There have been 53 incoming applications for maintenance recovery since 1996 and 45 outgoing applications. Ireland is party to special arrangements with the UK. The Maintenance Orders Act, 1974 gives effect to an agreement with the UK for reciprocal recognition and enforcement of maintenance orders.

Department of Health and Children (D/HC)

- 5.9** The National Children's Strategy has been developed in order to "*promote the best interests of children and young people reflecting the provisions of the UN Convention on the rights of the Child*" (www.doh.ie/pressroom). The strategy maps out a direction for the next ten years through a set of realisable goals which will address all aspects of the child and young person. The D/HC is engaged in a number of areas which are generally aimed at the health and welfare of mothers and their children.

(a) Teenage Parenting Support Projects

- 5.10** These comprise three projects aimed at young parents under 20 years. The objective of the projects is to provide the extra support teenagers may need when they become parents, at an early stage so that the number of social admissions to hospitals in the postnatal months will be reduced.
- 5.11** The projects provide a care plan for teenagers from the antenatal stage, with the aim of following it through for a period of 3 to 4 years. It recognises the development needs of young parents, while giving information, advice and counselling on child care and health matters for mother, father and child.
- 5.12** The three projects are based in Dublin, Galway and Limerick. The projects combine the resources of hospitals, community, voluntary and statutory organisations in order to provide necessary information and aid for young parents. The projects are for a period of three years initially. The Project in Dublin is managed by Barnardos and focuses on young parents in the Eastern Health Board area, mainly served by the Coombe Hospital, with the involvement also of the Rotunda Hospital and the National Maternity Hospital. The Galway Project is headed up by the Western Health Board and is based in University College Hospital with links to the community. The Limerick Project is headed up by the Mid-Western Health Board and is based in the community with links to the Regional Maternity Hospital.

(b) SpringBoard Initiative

- 5.13** This programme is not specifically targeted at lone parents. The aims of the projects are
- to prevent children coming into care
 - to prevent children dropping out of school

- to prevent children becoming involved with the law and to prevent re-offending where it has previously occurred
- to enhance the parenting capacity of families involved with the project.

5.14 The Springboard projects are primarily targeting children and families identified by the main statutory services in the areas of health, education and justice. The focus is on children who are most at risk, working with them in an integrated manner, engaging with families and working in collaboration with other agencies involved with the families. This is to be done via family support projects based in areas of deprivation. The main focus of the work with children is on enhancing self-esteem, enabling children to fulfil their potential and addressing anti-social behaviour. Priority is to be given to working with children in the 7-12 age range, where it is felt that a longer term impact can be made, although a smaller number of children in the older 12-15 age group will also be engaged in each area. Each of the projects is to work with between 20-30 of the most “needy” families within the identified community. The majority of families (59%) involved in the projects have only one parent living in the family home. The Child Care Policy Unit in the D/HC is running the programme at a central level.

(c) Community Mothers Scheme

5.15 The Community Mother Programme operates in some health board regions. The programme assists new parents by offering support and guidance in their child’s early days. The children in the scheme are generally under two years of age. An experienced and sympathetic mother, who has been specifically trained for the programme, visits a family and provides advice and information on feeding, early education, health, language and child-minding. An important objective of the programme includes building up the confidence of parents. The programme is well established in the Eastern Regional Health Authority area with programmes also introduced in the North Eastern, Southern, Midland and Western Health Boards. Other related services in this are Family Resource Centres and Neighbourhood Youth Projects. The following are other family support services offered by the D/HC: Family Support Workers, Community Child Care Workers, Parenting Programmes, Pre-School Services and After-School Services.

d) Education

5.16 The Health Promotion Unit has had an input into the Relationships and Sexuality programme which is being implemented in secondary schools (See section below on Department of Education and Science). The Unit also plans to launch a media based educational/information campaign in relation to fertility and pregnancy. The Moving On Project in Dundalk supports young mothers into training, education and employment. The Teenage Health Initiative (established in the Eastern Regional Health Authority) aims to target teenagers at risk of pregnancy through a positive education programme.

Department of Tourism, Sport and Recreation (D/TSR)

5.17 The Integrated Services Projects being carried out by the D/TSR (in association with Area Development Management) aim to develop new procedures to ensure a

more focussed and better co-ordinated response by the statutory authorities to the needs of communities with the greatest levels of disadvantage, as a basis for a model of best practice (Integrated Services Initiative, 1998). Projects are currently underway in 5 areas of Dublin (Fatima Mansions, St. Theresa's Gardens, The Canal Communities Partnership Area, Jobstown and the North East Inner City) and in Togher in Cork. Family Support Services is one of the common themes that emerged as a priority theme for specific action in the target areas. Issues include co-ordinating services for young parents and their families and housing allocation for families, often single young mothers. (The DSCFA pilot Family Services Project (Chapter 6) includes an element of case management for a small number of lone parents and one of those pilot projects is also focused on the Togher area.)

Department of the Environment and Local Government (D/ELG)

- 5.18** This D/ELG has no particular initiatives aimed at lone parents; however this group comprises about 43% of applicants for housing on the waiting list (i.e. the net need) and 67% of these households have only one child. It is understood that Local Authorities will also be involved in the future in paying subsidies for people in the private rental sector. At the end of December 1999 20% of those receiving Rent Supplement under SWA were also in receipt of OFP (Chapter 8). One issue raised by representative groups was the need for local authorities to consider the provision of smaller housing units that would be more appropriate to the smaller size of lone parent families. Guidelines produced by D/ELG in September 1999 advised local authorities of the need to provide a mix of dwellings based primarily on the results of their most recent assessment of needs.

Department of Education and Science (D/ES)

- 5.19** The D/ES is heavily involved in tackling issues such as early school leaving and literacy problems. The Department is committed to solving educational disadvantage at all levels and, in this connection, launched a major programme, "New Deal", which involves a major investment to tackle problems at all levels of education. According to the D/ES 'not finishing school is the most significant indicator of those likely to be caught in cycles of disadvantage' (Department of Education and Science, 1999). The 8-15 Year Old Early School Leavers Initiative established in 1998/99 aims to tackle early school leaving by children of that age group in selected urban and rural areas of disadvantage. In June 1999 the D/ES launched a major Stay in School initiative designed to increase the number of pupils who stay in school to the completion of a Leaving Certificate. Over the next three years £28.4 million will be provided for these activities (Department of Education and Science, 1999). The D/ES also administer training and education schemes which support lone parents and other welfare recipients such as VTOS and Youthreach. (There are issues in relation to the age limits on some of D/ES back to education programmes which are discussed in Chapter 8).

VTOS

- 5.20** VTOS is a second chance education and training programme for adults aged over 21 who are at least six months unemployed. A 10% limit on places reserved for lone parents was removed in September 1998 to allow greater flexibility. A childcare measure was also introduced in 1998. According to 1997 indicators progression rates to employment or further training have increased to 73.3% (NAPS, 1998/99).

YouthReach

- 5.21** The D/ES also operates a YouthReach programme which is aimed at people aged between 15 and 18 years who have left mainstream education without any qualifications. While the programme is not specifically for lone parents some centres do run specific courses adapted to suit the needs of lone parents. A childcare measure was introduced into the programme in 1998. There is one centre in Dublin which has its own crèche and some other centres make special arrangements with local crèches. In addition to this, a person who leaves the programme due to becoming a lone parent may return to the programme (up to the age of 20) in order to complete his/her studies. There are no statistics¹² available at the moment in relation to the numbers of lone parents participating on YouthReach. However, it is estimated that approximately 50 of the 400 participants in Dublin are lone parents.

Relationships and Sexuality Education (RSE)

- 5.22** The RSE programme offered in schools by D/ES aims to

“provide opportunities for children and young people to learn about relationships and sexuality in ways that help them think and act in a moral, caring and responsible way” (www.irlgov.ie/educ/publications).

At Primary School level the programme aims *“to help children learn about their own development and their relationships and friendships with other people.”* The Second level programme builds on this and aims to *“provide young people with information and skills to evaluate critically the wide range of information, options, attitudes and values offered today, in order that they will make positive, responsible choices about themselves and the way they live their lives.”* Parents are invited to help decide how the programme is operated in their child’s school. The RSE programme is operated as part of a wider programme of Social, Personal and Health Education (SPHE) which includes a wide range of topics such as drugs, environmental issues, safety and social responsibility.

Department of Enterprise, Trade and Employment (D/ETE)

- 5.23** The D/ETE does not specifically target lone parents as a key target group for employment services and interventions. However, the D/ETE and FÁS administer

¹² The Department of Education and Science is currently undertaking a survey of YouthReach participants and it is hoped that the results will be available later this year.

training and education schemes such as Community Employment (CE) and mainstream FÁS training for which lone parents may be fully eligible.

- 5.24** The preventative strategy of the National Employment Action Plan came into effect in September 1998. It is targeted at 18-25 year olds approaching 6 months on the Live Register with a view to providing quality supports on the basis of individual needs to help secure a job or other employability support as appropriate (NAPS, 1999).
- 5.25** FÁS provide information on their programmes through a network of 54 full-time local offices and regular clinics in local communities. Vacancies are advertised on Aertel and in local newspapers and on local radio.
- 5.26** The CE is the largest Active Labour Market Programme operated by D/ETE. As at end of May 2000, there were 36,188 participants on the Community Employment (CE) Programme. Of these, 27% were lone parents. At 31st December 1997, 1998 and 1999 lone parents accounted for 22%, 26% and 27% of CE participants respectively. The CE programme was restructured during 1999. One of the changes was to increase the eligibility age to access the programme from 21 to 25. This change came into effect in January 2000 and may effect the numbers of lone parents participating on CE in the future. Younger persons are now encouraged to undertake more mainstream training or further education as a more appropriate option. (The CE programme, particularly with reference to lone parents, is discussed in detail in Chapter 8).
- 5.27** The D/ETE and FÁS have a number of initiatives which they regard as primarily targeting women (NAPS, 1998/99)
- 300 Community Employment Projects (employing 1400 CE workers) have a childcare dimension
 - Childcare training programmes are being run in several partnership areas
 - FÁS provide Return to Work programmes for those who wish to return to the labour market
 - 47% of CE participants are women (Deloitte and Touche, 1998). At the end of May 2000, 27% of CE participants were lone parents.
 - An innovative approach to providing flexible and easily accessible training for women is being piloted through a FÁS/NOW¹³ project in co-operation with locally based community groups.

¹³ New Opportunities for Women

Chapter 6

Role of One-Parent Family Payment

Introduction

6.1 This chapter addresses issues specifically related to the OFP scheme. The issue as to whether or not lone parenthood is a specific contingency requiring social welfare support is examined. The number of one-parent families has continued to increase in recent years. The role (if any) that the existence of the OFP has played in this increase is also examined. The uniform treatment of lone parents is a significant feature of the OFP scheme and the validity of this approach is also discussed in this chapter. The chapter is set out as follows

- Validity of the OFP scheme
- OFP as an incentive to become a Lone Parent
- Uniform treatment of Lone Parents

OFP – Validity of the Scheme

6.2 The social welfare system in Ireland is contingency based¹⁴ and in reviewing any of the Department's schemes the question of whether or not the Social Welfare system should cover a particular contingency must be addressed. The contingencies to be met by the Social Welfare system will inevitably change over time to reflect changing needs and society's changing attitudes. The evolving nature of the Social Welfare system is particularly evident when considering the current OFP.

6.3 There is a bigger question here, of course, as to whether the social welfare system as a whole should continue to be on a contingency basis or whether, for example, it would be possible and indeed desirable to design a "uniform" income replacement (maintenance) system based on social insurance and means tested arrangements. While such an examination would be worthwhile¹⁵ it is outside the scope of this Review which assumes that the broad current support arrangements continue.

6.4 The history of the provision for those parenting alone is set out in Chapter 3. As outlined in that Chapter the system moved from catering for older widows or widows with children to catering for all widows; from including deserted wives to including unmarried mothers and finally to making men who were parenting alone

¹⁴ This means it relates to the occurrence of a particular contingency or event, e.g. unemployment, illness, old age, lone parenthood.

¹⁵ This could perhaps be considered as part of a future expenditure review programme.

eligible for a means tested payment. This type of progression is indicative of society's changing attitudes towards different groups of people parenting alone.

- 6.5** The main objectives of the OFP relate to income support where the parent does not have sufficient means – from employment or maintenance – to provide for his/her family. The long-term nature of the support available dates back to the original schemes which the OFP replaced and reflects society's generally held views from that time that a mother's place was in the home caring for her children. While many people may still hold this view it has become equally acceptable for mothers to return to work outside the home and particularly so as their children get older and attend school. The OFP has significant earnings disregards to facilitate those who wish to work in paid employment but does not place an onus on individuals to seek employment.
- 6.6** The Supreme Court in 1994, in response to a Constitutional challenge¹⁶ to the treatment of married and one-parent families under the tax and social welfare codes, found that the State had the right to discriminate between citizens having regard to the circumstances of those citizens. In particular, the Court recognised that it was more difficult for a single parent to bring up children than it is for two parents and that it was proper for the tax and social welfare codes to recognise this.
- 6.7** The Department's Strategy Statement sets out two specific policy aims which are relevant to the question of supporting the contingency of lone parenthood –

6.3 To ensure that social protection is provided in an employment friendly manner

6.4 To promote policies which protect and support families

Under aim 6.4 the Department will:

(b) prioritise the delivery of appropriate services to those families identified as requiring supports

(g) seek to ensure that income and other supports take account of family structures

(h) through income support and other measures promote reconciliation of work and family responsibilities, in consultation with other departments.

- 6.8** As outlined in Chapter 2 female headed households are at a greater risk of poverty than are male/couple headed households. During the period 1987 to 1994 the poverty risk remained substantially unchanged for couple households but the risk increased sharply for female lone parents. Between 1994 and 1997 the poverty risk for couple households with children rose slightly while that for couple households with no children declined slightly. In that period the risk of poverty for lone parent households remained almost static. Accordingly, in the absence of a support scheme for parents in general (which is part of the general childcare debate) the provision of a special scheme (with specific design features) for those parenting alone is still considered by the Group to be valid given the risk of poverty and other difficulties faced by one-parent families. The nature of the scheme, which is to provide income support while at the same time encouraging participation in the paid workforce, is also in keeping with the Department's Strategy Statement. Issues relating to specific support for lone parents, childcare

¹⁶ MacMathuna Case (1989) I.R. 504, Supreme Court Judgment (No. 105) in May 1994.

structures and employment in the paid workforce are inter linked as discussed in Chapter 8.

OFP as an Incentive to become a Lone Parent

- 6.9** The argument is sometimes made that the growth in the number of lone parents, particularly in the younger age groups, is directly related to the introduction of social welfare support for these people. It is considered by some commentators that the support offered by the OFP and other social welfare schemes e.g. Rent Supplement, available to lone parents encourages young women to become lone parents.
- 6.10** Certainly a large percentage of births outside marriage do result in a claim for OFP as outlined in Chapter 2. However, it is too simplistic for the purposes of this argument to simply relate the take up of the OFP to the level of pregnancies. Society's attitude to lone parenthood is a big factor. Account must also be taken of the situation of the individuals concerned, the nature of any relationships in which they might have been engaged and the circumstances in which they became pregnant. Obviously these are very personal matters and not subjects which individuals might easily be prepared to discuss. (It was, for example, not considered possible to explore these issues in the Focus Groups undertaken as part of this Review.)
- 6.11** There are two pieces of research in this area in an Irish context which might give some indication of the motives and reactions of younger lone parents to their pregnancies. In *Women and Crisis Pregnancy* (Mahon et al 1998), a report for the Department of Health and Children, it was found that women with positive responses to pregnancy were far more likely to be married than women with negative responses. The single group, which is taken to mean single as not being in any relationship, predominates among those women with negative responses to pregnancy (unexpected, a shock, a crisis). Another study, *Lone Mother's in Ireland – A Local Study* (McCashin, 1996), examined the attitudes and motives of a small sample of lone parents in a North Dublin suburb. According to the study *“while the self selected nature and the size of the sample make it statistically unrepresentative, they simultaneously enhance its role as a study that is illustrative of the circumstances of an important subset of lone mothers”*(p. 24). In exploring motives and intentions in relation to their pregnancies, those who responded offered a number of reasons/explanations, none of which included the availability of the social welfare system. Indeed, only a small number intentionally conceived and this was in the context of what they perceived as stable relationships. McCashin also states

“Not one woman even adverted to social welfare issues in recalling the decision that they had made (to keep their child) – two referred to how “hard” it was going to be, but none of the interviews contain references to social welfare which suggest that it was a positive factor or inducement to keep the child.” (p.55)

6.12 A study on Teenage Pregnancy in the U.K by the British Social Exclusion Unit (1999) also discusses this issue. The report states that the suggestion that “*some pregnant teenagers decide to keep their baby so that they can claim Social Welfare payments and housing*” is an unprovable assertion. The report states that it is “*not surprising that researchers have never found any young women who said that benefits were their main motivation although some young people claimed to know of others for whom this was that case*” (p.31). However, a study carried out by the unit found that most of the teenage mothers surveyed had only a vague idea of what benefits they were entitled to when they were pregnant. The report makes the point that benefits and housing should be examined as part of the context in which a pregnant young woman must make decisions about her future. A distinction is drawn between two situations

- a teenager who has a financially and emotionally secure background and sees a clear future for herself through education or work
- a teenager who has grown up in poverty (possibly on benefit) and sees no prospect of a job and expects to continue on benefit one way or the other.

It is concluded that a person in the first situation has something to lose from early parenthood and is unlikely to see life on benefit as the best option whereas a person in the second situation may see being a parent as a better option than the alternatives.

6.13 The Final Report of the Commission on the Family (1998 p.101) also considered concerns expressed about State policies improving the financial situation of lone parents relative to that of couples and that this might be a factor in contributing to the growth in the numbers of lone parents. The Commission considered research from the USA and the UK and concluded that research should be carried out in Ireland in this area.

6.14 As outlined in Chapter 2 (Table 2.6) the number of non-marital births has been increasing steadily since the early 1960s – it had almost doubled by 1970. Adoption was the favoured approach to non-marital births, peaking at 97% of non-marital births in 1967. However, adoptions had fallen to 64.7% of non-marital births by the time the first social welfare “unmarried” scheme was introduced in 1973 and stood at about 2.6% in 1998. Overall the number of non-marital births in 1973 was quite small at, 2,167; however, the above does show a trend to which the social welfare system responded rather than led, i.e. the tendency for lone parents not to place children for adoption was already becoming well established before the introduction of the Unmarried Mothers Allowance.

6.15 The Group noted that the number of teenagers who give birth has not changed appreciably since the social welfare schemes were introduced, a point which is perhaps not always appreciated by the public generally. In 1973 there were 3,048 births to mothers under 20 against 3,165 in 1999. What have changed are the circumstances of these births. The decline in adoptions is dealt with above but coupled with this is a decline in the marriage rate for younger people. In the past the majority of young pregnant women would have married before the birth of their child but this is no longer the case. In 1973 there were 2,995 marriages where

the bride was under 20 years of age against only 192 in 1996. Similarly in 1973 there were 11,701 marriages where the bride was aged 20 – 24 against 3,493 in 1996.

Conclusion

- 6.16** Since the introduction of lone parent supports the number receiving payments has continued to grow. Nevertheless, the research available would suggest that the social welfare system is not a motivating factor in a decision to become pregnant. Though as suggested at 6.12 this assertion is very difficult to prove/disapprove. The growth in the numbers of lone parents has much to do with changing personal attitudes and values and the attitude of society towards one-parent families generally. The growing lone parent population is a reflection of trends that are apparent in other Western countries.
- 6.17** If the social welfare system does have a role, it is in the financial security which the OFP offers to a lone parent. Participants in the ESRI focus groups raised this issue in the context of maintenance payments (Appendix X, section 1.5). This means that, from a financial point of view, a pregnancy is not the crisis it once was. The earnings disregards which the OFP offers means that lone parents, unlike other social welfare recipients, are remaining on the scheme, even when they are in receipt of earnings. The result is that, despite the fact that many lone parents are in employment (Table 7.4, Chapter 7), only a relatively small number are moving off the scheme each year because their earnings exceed the upper earnings limit. Accordingly, while approximately 13/14,000 new awards are made each year these are not balanced by people leaving the scheme and consequently numbers on the scheme continue to grow each year.

Uniform Treatment of Lone Parents

- 6.18** As already discussed in Chapter 3, on the introduction of the OFP in 1997 all lone parents including unmarried people, deserted/separated spouses and some widow/ers with dependent children were grouped together under the one scheme. While all the categories of lone parents have common financial needs (as established by the means test) they are also perceived as very different and the question must be asked if the uniform treatment afforded under OFP is the correct approach.
- 6.19** As outlined in Chapter 3, the OFP is the latest in the development of lone parent schemes which has seen provision for lone parents move from a situation where they were provided for under a number of different schemes (such as Unmarried Mother's Allowance, Deserted Wife's Allowance) to one scheme catering for all. The thinking underlying this development is that the income support needs of lone parents and their children are basically the same and the reason for becoming a lone parent is irrelevant. In effect, the scheme focuses on lone parenthood as a contingency that requires income support and is not judgmental in the way that, for instance, the deserted wives schemes were in that recipients had to prove they were deserted in order to qualify for a payment.

- 6.20** There are 4 main categories of lone parent catered for under the scheme, widowed people with children who do not qualify for Widow(er)'s Contributory Pension, unmarried cases, separated/divorced cases and prisoner's wives.
- 6.21** From an income support point of view the different categories are basically the same in that they all have dependent children and do not have sufficient means of financial support. In the circumstances, it is considered that the uniform treatment, which is a feature of the OFP, is a valid approach and should be maintained. That said, arguments have been put forward by public representatives that widowed persons (with children) should be treated in a different or enhanced way within the social welfare system. The Group considered that if it were decided (but it was not necessarily advocating this) that widow/ers with children should receive additional support then it would probably be necessary to reconsider their position within the OFP arrangements as to do otherwise would only create anomalies within the scheme which would be difficult to justify. In this context, the Group noted the introduction of the Widowed Parent's Grant in Budget 2000, which is a once-off payment of £1,000 on bereavement to all widowed persons with dependent children who have an underlying social welfare entitlement.
- 6.22** However, as a group, lone parents¹⁷ are very diverse and while, as already said, their income support needs may be the same, other responses must be tailored to suit the different types of lone parent which exist. The response could depend, for example, on a number of different factors including amongst other things
- age of the lone parent
 - employment status
 - employment history
 - number and age of children
 - level of education
 - availability of childcare etc.
- 6.23** For instance, in the case of very young lone parents, the objective of supports might be to ensure that they remain in school and complete their education so that when they are ready to take up employment, their prospects and the quality of the work to which they might aspire are much improved. On the other hand, older lone parents may require access to more mainstream training schemes to provide them with the skills they need to re-enter the workforce after a prolonged absence.
- 6.24** One area in which there is a different treatment is where a lone parent no longer has dependent children and loses his/her entitlement to OFP. The options available to lone parents vary depending on their status. For the small numbers who are widow/ers there is the option to transfer to Widow(er)'s Non-Contributory Pension (WNCP) when their OFP has ceased. (This is due to the fact that subject to the qualifying conditions such people would have been in receipt of WCNP rather than OFP had they not had dependent children). In order to qualify for WNC s/he must satisfy a means test that does not have the earnings disregards associated with the OFP. Lone parents who are over 55 years of age can qualify for the Pre-

¹⁷ All lone parents, including widows.

Retirement Allowance. Others depending on their circumstances rely on Unemployment Assistance or Supplementary Welfare Allowance.

- 6.25** The more favourable treatment afforded to widow/ers when their OFP expires has been cited as an anomaly by at least one of the groups which represent lone parents. Traditionally widows have received support by way of a “pension payment” which continues as long as the person does not remarry or cohabit. In the circumstances, a lone parent who is a widow/er can have access to the WNCP as long as he/she satisfies the means test and other conditions. It is worth mentioning that in many countries widow/er’s pension schemes are often tied to the presence of dependent children in the household and/or a qualifying age for receipt of pension and are therefore less generous in scope than in Ireland. The issue of restricting the availability of WNCP has been raised in the past but it was determined that any such restriction would be neither practicable nor desirable. Payments to lone parents, where they exist, are invariably linked to the presence of children in the household and while, in some cases, there is provision made for older women, in general, the manner in which the OFP is constructed is comparable with the practice in other countries in that payment ceases when the parent no longer has a qualified child. In the circumstances, there does not appear to be a case for aligning the treatment of all lone parents with that of widow/ers when entitlement to OFP expires.

Conclusion

- 6.26** The main focus of the OFP is the provision of income support for lone parents. Given that the financial needs of the different categories of lone parents are in this regard the same, the uniform treatment provided under the scheme is considered to be a valid approach. However, other supports, particularly training and education, need to take account of the diversity which exists within the overall lone parent population. The more favoured treatment afforded to widowed people when the OFP expires is seen as an anomaly by some but this is not considered to be a case for expanding this treatment to all lone parents.

Chapter 7

Effectiveness of OFP in Meeting Objectives

Introduction

7.1 Chapter 3 of the report outlines the social welfare provision for lone parents and traces the development of that provision from the 1970s. Lone parent schemes since then have encompassed a number of different objectives, all of which have been combined in the OFP introduced in 1997. As discussed in Chapter 3 the OFP scheme has two main objectives

- The relief of hardship where a lone parent has not secured adequate, or any maintenance from the spouse or the other parent of their children.
- To support and encourage lone parents to consider employment as an alternative to long term welfare dependency while at the same time supporting them to remain in the home if that is their wish.

In addition, it aims to ensure that

- Lone parents are treated in a fair and equitable manner without regard to gender or the circumstances in which they became lone parents.
- Lone parents can easily assess the implications of taking up employment or training.
- Where possible the cost of any support given to lone parents from the other parent of the child/ren is recovered.

Adequate Income Support

7.2 Difficulties arise in assessing the adequacy of the OFP in terms of income support. Data used in assessing the level and risk of poverty in various categories of the population come mainly from work carried out by the Economic and Social Research Institute (ESRI). The data used in the following paragraphs are from the Living in Ireland Survey¹⁸ 1987, 1994 and 1997 (the year in which the OFP was introduced). The following is an outline of the trends in poverty for lone parent families in the periods 1987 to 1994 and 1994 to 1997. While not directly assessing the impact of the OFP in terms of income adequacy they do provide an indication of the problems which OFP should be addressing if lone parents are to be raised above the poverty lines and experience a decreased risk of poverty. The National Anti-Poverty Strategy defines people as living in poverty if

¹⁸ It should be noted that in the categorisation employed in the presentation of the data (Table 7.1 and commentary) a lone parent household is defined as one comprising a household head without a spouse present in the household and with one or more children of the head living in the household. The child may be of any age and there may also be other adults living in the household. In 1997 there were 312 such households in the Living in Ireland survey.

“...their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society.”

Changes in Income Poverty 1987 to 1994 and 1994 to 1997

7.3 Between 1987 and 1994 average household income rose by about 50%. With consumer prices rising by about 21% over the same period, this represents a substantial increase in real terms. The poverty line set at half average income in 1994 is about £63.00 per week for a single person. Alternative lines set at 40% and 60% of the average are approximately £50 and £75 respectively. Compared with 1987, the proportion of persons below the 50% and even more so the 60% line is found to have increased by 1994, though the percentage below the 40% relative line fell or was stable. However, when the depth of poverty (i.e. the extent to which people fall below the poverty line rather than simply counting the numbers) is examined the data show a consistent fall in aggregate poverty between 1987 and 1994.

7.4 In 1997 the 50%¹⁹ relative income poverty line was between £74 and £80 per week for a single person household. The 40% and 60% income poverty lines were between £60 and £64 and £89 and £96 respectively for a single adult. One of the main findings of the ESRI Report Monitoring Poverty Trends (1999) is that

“.....the percentage of persons or households below relative income poverty lines was generally higher and in no case markedly lower in 1997 than in 1994.” (p.25)

Risk and Incidence of Poverty

7.5 The ESRI (1996) found that, in the period 1987 to 1994, the risk of being below the 50% relative poverty line increased for single adult households, the elderly, female headed households and households headed by a person on ‘home-duties’ – working in the home (with a good deal of overlap between these groups). Children face a higher risk of being below the income lines than adults and households with four or more children are at particularly high risk as are lone parent households (p.97).

7.6 In the period 1994 to 1997 the risk of being below the 50% line increased sharply for households comprising one adult. That risk also increased for households comprising two or three or more adults without children and for couples with three or more children. However, it fell for the ‘others with children’ category (comprising either one adult or more commonly 3 or more adults living with children) and was fairly stable for two adults with two or more children (Callan et al, 1999, p.26).

7.7 The second and fourth columns of Table 7.1 show the poverty risk for households of different types in 1987 and in 1994 respectively. The risk of poverty for a

¹⁹ Based on equivalent income averaged over households using 3 equivalence scales.

particular group is the percentage of households in that group that are poor. With regard to lone parents it can be seen that in 1987 lone parent households faced about the same risk of poverty as couples with children, and there was no difference between male and female lone parents. By 1994 however, the risk had increased sharply for female lone parents who were household heads from 17.4% in 1987 to 31.7% in 1997 (Callan et al, 1996, p.19).

- 7.8** The poverty risk for households of different types in 1997 is also shown in Table 7.1. In that year lone parent households faced a significantly higher risk of poverty (29.3%) than almost all other groups (one-person households were the only one facing a higher risk – 32.8%). This represents almost exactly the same risk of poverty for this group as in 1994. The risk of poverty for couples with children increased from 18.6% in 1994 to 19.9% in 1997. Households headed by female lone parents faced a significantly higher risk of poverty (31.6%) in 1997 than their male counterparts (17.1%). In the period 1994-1997 the risk of poverty for male headed lone parent households increased from 11.4% in 1994 to 17.1% in 1997 while that for female headed lone parent households remained stable. However, Nolan (2000) states that the risk of poverty for children of lone parents has decreased from 56.4% in 1994 to 44.4% in 1997 (p.45). (A very restrictive definition is used in determining the risk of child poverty and this contributes to the reason for the different trend in these figures.)

**Table 7.1 Risk and Incidence of Poverty
by Household Type in 1987, 1994 and 1997**

	1987	1994	1997
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	% below 50% line	% of poor households	% below 50% line	% of poor households	% below 50% line	% of poor households
Couple Households						
No children	11.4	8.5	10.6	7.5	11.4	8.8
With children	18.9	66.2	18.6	47.6	19.9	41.6
Male Head						
One person	22.5	9.9	20.7	11.8	21.6	9.5
Lone parent	17.3	1.8	11.4	0.9	17.1	1.3
Other	15.6	3.3	6.3	0.9	8.7	1.2
Female Head						
One person	3.8	2.2	24.4	14.6	41.2	24.3
Lone parent	17.4	7.6	31.7	16.5	31.6	12.7
Other	3.2	0.4	1.0	0.1	10.0	0.6
All Households						
One person	11.9	12.1	22.6	26.5	32.8	33.9
Couple, no children	11.4	8.5	10.6	7.5	11.4	8.8
Couple with children	18.9	66.2	18.6	47.6	19.9	41.6
Lone parent	17.3	9.4	29.0	17.4	29.3	14.0
Other	11.1	3.7	3.8	1.1	9.1	1.7

Source: Nolan, B. Watson, D. (1999), p. 18 and Living in Ireland Survey special tabulation 1999.

- 7.9** The third and the fifth columns of Table 7.1 show the incidence of poverty for each household type in 1987 and 1994. The incidence of poverty sets out the percentage of all those below the poverty line by household composition type. Most poor households are couple households in both periods because this is the most common household type, but with the proportion falling between 1987 and 1994. In 1987 a lone parent headed about one in ten poor households. By 1994 this had increased to about 18%.
- 7.10** The corresponding data for 1997 are in the seventh column of Table 7.1. In 1997 lone parent households represented 14% of all poor households (a decrease of 4 percentage points since 1994). Again, couples with children represent the highest proportion of poor households (41.6%) in 1997. However, this is a smaller proportion than in both 1987 and 1994. Lone parent households headed by females had a significantly higher incidence of poverty than those headed by males in 1997 (12.7% and 1.3% respectively).
- 7.11** Some of the contributory factors to the sharp increase in risk of poverty for female headed households were the reduction in the number of adults, particularly those in paid employment in these households and the increase in the proportion of female heads who were younger, never married or separated and with children under 18, rather than older, widowed with no dependent children. The other key factor accounting for much of the remaining increase in risk is the trend in level of social welfare payments provided to different types of households over the period, whereby greater increases were made to some schemes as recommended by the Commission on Social Welfare (1986). However, NAPS with reference to

McCashin (1996) takes the view and states that “*payment rates for lone parents have increased, the earnings disregards have improved significantly and treatment in relation to and participation on Community Employment Schemes has increased significantly*”. Although greater monetary increases may have been given to the elderly, lone parents have benefited through increased earnings disregards, availability and accessibility of employment schemes and secondary benefits. In addition, OFP recipients (in common with other custodial parents – usually mothers) receive a monthly Child Benefit payment in respect of each of their dependent children, which has increased considerably in recent years. The lower and higher rates of CB have been increased nominally over the last six budgets by 113% and 124% respectively to £42.50 and £56 per month. These amount to real increases of 88% and 98% when account is taken of the CPI over the period.

- 7.12** When income poverty was examined by labour force status, households headed by some one ‘on home duties’ experienced a sharp increase in risk over the period, rising from 35% to over 50% between 1994 and 1997 (most of those in this category are aged 65 or over).
- 7.13** Eurostat (2000) focussed on the multidimensional nature of social exclusion in EU member states (www.europa.eu.int/eurostat). One of the main findings of the report is that at EU level, two particularly exposed groups are single-parent households and unemployed persons. Compared to the rest of the population these groups are over-represented in the low-income population.
- 7.14** According to Eurostat, overall in the EU in 1995²⁰ the proportion of single parent households (the parent is most often a woman) among the low income population was three times higher than in the rest of the population. The proportion of persons living in single-parent households is noticeably higher in the low-income population in Ireland and the United Kingdom (6 and 5 times higher respectively). It is only in Denmark and Italy that this proportion is lower in the low-income population than in the rest of the population. This is illustrated in Table 7.2.

Table 7.2 Socio-demographic characteristics of Single Parent Households, 1995
(Index – rest of population = 100)

Country	Single Parent Household
EU13*	305
Belgium	214
Denmark	(82)
Germany	383

²⁰ Study is based on data from the European Community Household Panel Survey (ECHP) which is based on a sample of 60,500 households. The data analysed in the report are from the 1995 wave of the survey. The ESRI Living in Ireland Survey provides the component of this EU survey for Ireland.

Greece	248
Spain	225
France	199
Ireland	602
Italy	90
Luxembourg	...
The Netherlands	384
Austria	235
Portugal	184
U.K	509

Source: www.europa.eu.int/eurostat

* EU13 average refers to the Twelve EU Member States (in 1994) plus Austria.

.... no information available () small sample size

To read the figures: e.g. for every 100 single parents in the rest of the population (i.e. total – less low income population) at EU level there are 305 in the low-income population.

7.15 UNICEF (2000) states that

“A Child living in a household with either no working adult or only one working adult is clearly more likely to fall below the poverty line than a child in a two-income household” (p. 11)

According to the UNICEF report²¹, children in lone parent families in Ireland (in 1997) had a poverty risk of 46.4% whereas those in other families had a poverty risk of 14.2%. The child poverty rates quoted are based on a poverty line at 50% of the national median income.

7.16 Due to the time lag in collecting and analysing data it is not possible in the context of this report to comment on the effectiveness of the OFP (introduced in January 1997) in providing sufficient income to lone parent households. However, according to the statistical data which are available from 1994 and 1997 lone parent households continue to be one of the groups in Irish society which experience a high risk of relative income poverty. In addition it is expected that the scheme itself would take a period before an effect would be seen. It is important that this situation be monitored in the future as data become available.

Equitable Treatment

7.17 The traditional family of husband, wife and children has been regarded in the past and probably still to some extent continues to be regarded as the ‘normal’ family model in Ireland²². In the past, people who became lone parents via the death of or the desertion by a spouse were generally treated with sympathy whereas lone

²¹ Lone parent households are defined in this instance as households in which there is only one adult and at least one child.

²² The ESRI is currently undertaking a research project on family formation for the Family Affairs Unit of the Department of Social, Community and Family Affairs (details of this project are in Appendix V).

parenthood arising through the fact of being an unmarried mother was treated with an often harsh and unsympathetic attitude. The main options open to women in the past in this situation were emigration, adoption or entering one of the homes which existed for unmarried mothers.

- 7.18** These attitudes were reflected in the types of social welfare supports available to those parenting alone. As already outlined, the first type of lone parent family to have special provision made for them in Ireland were widows - married women whose spouses were deceased. A Widow's Contributory Pension and a Widow's Non-Contributory Pension scheme were both introduced in 1935.
- 7.19** This is the situation which existed until the 1970s in Ireland. In 1970 Deserted Wife's Allowance (DWA) was introduced. In 1972 the Report of the Commission on the Status of Women recommended that financial support should be made available to an unmarried mother who keeps her child. In July 1973 the Unmarried Mother's Allowance was introduced. The conditions of the payment were based on the Widow's Non-Contributory Pension and the Deserted Wife's Allowance. In that year also Deserted Wife's Benefit (DWB) was introduced based on the person's own or the separated spouse's social insurance contribution record.
- 7.20** In 1986, the Report of the Commission on Social Welfare recommended that one-parent families, regardless of the reason for their being a lone parent or the sex of the parent, should be covered by a unified social assistance payment. In 1989 the Department of Social Welfare began the process of introducing a broadly defined allowance for all categories of lone parent. Initially, a Deserted Husband's Allowance and Widower's Non-contributory Pension were introduced for men in 1989. These schemes were means tested and were open only to men with dependent children.
- 7.21** In 1990 the Lone Parent's Allowance was introduced. It brought together all existing means tested schemes for lone parents under the same scheme heading. The categories under the scheme were
- Lone Parent (Unmarried Persons) Allowance
 - Lone Parent (Separated Spouses) Allowance
 - Lone Parent (Widowed Persons) Allowance
 - Lone Parent (Prisoners Spouses) Allowance
- 7.22** Lone parents with dependent children who had previously been in receipt of Unmarried Mother's Allowance, DWA, Widow's Non-Contributory Pension and Prisoner's Wife's Allowance were all addressed under the LPA. The contributory based schemes of Widow's Contributory Pension and DWB remained for women with and without dependent children who satisfied the insurance contribution conditions.
- 7.23** The various conditions for receipt of payment under the previous social assistance schemes for unmarried mothers, deserted wives, widows and prisoners wives were carried forward into the LPA with some modifications. The scheme was open to both men and women. Lone parents who were separated from their spouse did not

have to prove desertion. The term ‘unmarried mother’ was removed from social welfare terminology (Swinburne, 1999).

- 7.24** The introduction of the OFP in 1997 further streamlined the payments available to lone parents by replacing the Lone Parent’s Allowance and Deserted Wife’s Benefit²³. The OFP provides for equitable treatment of all lone parents in that it is available equally to men and women rearing children on their own and also abolished the concept of ‘desertion’ in the Social Welfare code as title to the payment does not depend on the reasons for being a single parent.
- 7.25** In summary, changing societal attitudes have been reflected in provisions in the social welfare system for those parenting alone. Since the introduction of the OFP, one-parent families, regardless of the reason for their becoming a lone parent or the sex of the parent, are covered by a unified social assistance payment. This equality of treatment is to be welcomed from an income support point of view, however, issues arise relating to the differing educational and training needs of older and younger lone parents and how these can best be addressed within a payment which aims to treat all of those parenting alone equally.

Lone Parents and Employment

- 7.26** Government policy on lone parents was traditionally based on providing income support to underpin their primary role as carers within the home. In recent years this perspective has been challenged by a number of factors, some of which are specific to lone parents, others which arise from greater gender awareness and new directions in welfare, social and economic policy generally. These include the increase in the number of lone parents in receipt of social welfare payments; the high risk of poverty associated with being a lone parent and an increased demand for greater access to paid employment among women (Walsh, 1997).
- 7.27** The recent history of Irish social policy with regard to lone parents may be divided into three phases (McCashin, 1997) as follows. Firstly, in the period from the inception of payments in 1973 to the early 1990s, the payment was designed without labour market considerations being taken into account. The Unmarried Mother’s Allowance introduced in 1973 was designed to support unmarried mothers at home. The scheme allowed the exemption or disregard of a limited amount of income (£6) against the means test. Income above the disregard level was assessed on a pound for pound basis. In 1983 allowances for childcare costs were taken into account in the means test.
- 7.28** Secondly in 1994, in response to growing concern about the long term cumulative growth of lone parent social welfare recipients, the means test for the Lone

²³ Recipients of Deserted Wife’s Benefit prior to the introduction of OFP (in 1997) remain in receipt of that payment. Those who became lone parents after this date could apply for OFP. Those in receipt of Deserted Wife’s Allowance and Prisoner’s Wife’s Allowance (with no children) prior to the introduction of OFP also continued to receive those payments.

Parent's Allowance (introduced in 1990) was significantly reformed. This was done with a view to improving the employment incentives faced by lone mothers in receipt of social welfare payments (Budget 1994, Speech by the Minister for Social Welfare, 29/1/94). This reform introduced an earnings disregard of £30 per week in total and assessed only 50% of earnings above the level of the disregard. An explicit allowance in respect of child-care costs was incorporated into the means test.

7.29 Thirdly, in 1997 the OFP was introduced. It provides a weekly payment to a single parent bringing up a child or children on their own. The payment entails a further alteration in the link between social welfare income and income from employment (McCashin, 1997, p.47). A particular feature of the OFP is the means test under which lone parents can earn up to £115.38 per week without affecting their payment, while only half of earnings between £115.38 (£6,000 per annum) and £230.76 (£12,000 per annum) are assessed as means. The purpose of applying such an earnings disregard is to facilitate and support lone parents in making the transition to employment. The levels at which the earnings disregards were set was partly related to the earnings thresholds which were in place at the time for DWB (£10,000 –£14,000). That scheme ceased after the introduction of OFP (except for those already in payment).

7.30 It may still be too early to see how successful the OFP has been in facilitating and supporting lone parents in making the transition to employment. In 1995 there were 115,200 lone parents in Ireland of which 23.6% (27,200) were 'at work' (1995 LFS²⁴). The 1997 LFS indicates that there were a total of 127,800 lone parents in Ireland (with children of all ages). Of these, 109,200 were women while 18,600 are men. The percentage of lone parents (men and women) 'at work' rose to 30% (38,800) in 1997. Comparing those 'at work' with children under 15 years in 1995 and 1997, the LFS data show that there has been a significant increase in the case of lone mothers. Table 7.3 shows the numbers and percentages of lone parents with children, in employment in 1995 and 1997.

**Table 7.3 Lone Parents (with at least one child aged under 15)
at Work, 1995 & 1997**

	Number 1995	Percentage 1995	Number 1997	Percentage 1997
Lone Fathers	2,700	56%	3,100	61%
Lone Mothers	12,500	28%	20,300	38%
All Lone Parents	15,400*	31%	23,400	40%

Source: LFS 1995 & 1997 (most recent available) PES classification

*Mothers and Fathers do not add to this total due to rounding

7.31 In 1995 the percentage of married women with at least one child under 15 years of age 'at work' (PES) stood at almost 38%. In 1997 this figure had increased to

²⁴ The LFS includes children of all ages in its category 'lone parents with children'. Figures here are based on the PES classification.

41%. Although there may be several factors at work, the data indicate that the employment rate of lone mothers is increasing more quickly than that of married mothers.

- 7.32** Included in the 38,800 lone parents in work are approximately 7,060 lone parents participating in Community Employment (1997). This represents just under 18% of the total number of CE places available (40,000). This share has increased from 4% in 1994 to 9% in 1995 and 11.5% in 1996. At the end of May 2000 there were almost 10,000 lone parents participating in CE (27% of all participants). (More detailed information in relation to lone parents' participation on CE schemes is presented in Chapter 8.)
- 7.33** Table 7.4 shows the number of OFP recipients with earnings for the tax years 1997/98 and 1998/99 as recorded on the Department's Central Records system. In the tax year 1997/98 58.8% of OFP recipients had earnings. This had increased to 61% in the year 1998/99, indicating that a significant and growing number of OFP recipients have some earnings. This is consistent with the findings of the 1997 LFS as outlined in the previous paragraphs.
- 7.34** A very high proportion of those OFP recipients with earnings, (44.7% in 97/98 and 44.1% in 98/99) have earnings of less than £6,000 per annum (Table 7.4). This may lead to the assumption that the £6,000 cut-off point for receipt of full rate of OFP leads to recipients limiting their earnings to less than that amount. If this were true one would expect there to be a concentration of people in the £4,000 to £6,000 category and this is not the case. The same is true of the £12,000 cut-off point, a concentration of people in the £10,000 to £12,000 which may have been expected has not materialised. In fact only 3.9% of OFP recipients with earnings (2.4% of all OPF recipients) fell into this category in 1998/99. It should be noted that these figures only give an indication of the position, as not all of those with earnings would be receiving OFP at the time. In order to monitor this, it is considered that regular scans (performance indicators) of the OFP recipients database and the Department's Central Records System are needed to determine the numbers of recipients in employment and the level of earnings being received. Such scans would be useful in monitoring the effectiveness of the earnings disregards but would also help with control activity.

**Table 7.4 Annual Earnings of OFP Recipients
for the Tax Years 1997/98 and 1998/99²⁵**

Earnings (per annum)	No. of Claimants Tax Year 97/98	No. of Claimants Tax Year 98/99	% of Claimants Tax Year 97/98	% of Claimants Tax Year 98/99
No Earnings	28,717	27,572	41.2%	39.0%
Under £2,000	11,643	10,812	16.7%	15.3%
£2,000-£4,000	10,704	10,709	15.4%	15.2%
£4,000-£6,000	8,776	9,590	12.6%	13.6%
£6,000-£8,000	4,339	5,547	6.2%	7.8%
£8,000-£10,000	2,588	2,858	3.7%	4.0%

²⁵ The data in this table should be used as a guide to highlight a trend rather than as absolute figures.

£10,000-£12,000	1,668	1,911	2.4%	2.7%
Over £12,000	1,192	1,673	1.7%	2.4%
Total with earnings	40,910	43,100	58.8%	61.0%
Total	69,627	70,672	100.0%	100.0%

7.35 As already outlined, policy on lone parents has shifted quite significantly in recent years. Reforms which have taken place, particularly the earnings disregard of the OFP, provide a significant improvement in the financial package for lone parents who take up employment. However, it is suggested by representative groups and others that the effects of these changes have been and continue to be lessened on the following counts

- It has been suggested that recipients of Rent Supplement under the Supplementary Welfare Allowance Scheme have a very real disincentive to taking up paid employment (discussed in Chapter 8).
- Research suggests that decisions by lone parents with regard to employment are influenced as much by the *amount* of their combined welfare/work income as the *stability and security* of this income (McCashin, 1997).
- Research has shown that programmes linked closely to the labour market are the most effective in promoting participants' job prospects: general training or direct employment schemes are of themselves unlikely to do so (O'Connell, 1998 in Nolan, 1999, p. 106) (discussed in more detail in Chapter 8.)
- The unavailability and cost of quality childcare currently act as a major barrier to participation by women generally in the paid labour force (O'Connell, 1998 in Nolan, 1999, p.105). Government plans to address this issue are outlined in Chapter 8.

7.36 While it does appear that the introduction of OFP had an impact on the numbers of lone parents in paid employment it is difficult to assess this directly. The structure of the payment does provide an incentive for lone parents to move into employment in that they will experience an increase in income at certain income levels. The LFS shows that the percentage of lone mothers participating in the labour force has been increasing. In the year the OFP (1997) was introduced 52% of lone mothers (with at least 1 child under 15 years) were in the labour force (ILO classification) as were 48.8% of married women (with at least 1 child under 15 years). The Department's own survey showed that 25% of new claimants were in employment. This percentage seems to increase after claimants have been on the scheme for a period of time as, according to the Department's Central Records system approximately 61% of OFP claimants had earnings during the Tax Year 98/99. The numbers of lone parents participating in CE²⁶ also highlights their wish to participate in flexible employment. However barriers remain for lone parents seeking to work in paid employment which are not directly within the scope of the payment to address. Two of the principal barriers (as cited by the representative

²⁶ Lone parents participating on CE schemes are a subset of those in employment and not a separate group of people.

groups) are the qualification criteria²⁷ for Rent Supplement (Chapter 8) and the lack of affordable childcare (Chapter 8).

Availability of Information

- 7.37** Information is currently provided to lone parents by the Department, lone parent groups, Comhairle (formerly NSSB), Centres for the Unemployed and Citizen Information Centres.
- 7.38** The quality of advice provided is important for lone parents making a decision to return to paid work or to take up a job for the first time or to participate in training. While information is provided by the Department directly to lone parents and via lone parent support groups, careful and often complicated calculations are still needed to calculate the value of taking a job outside the home or remaining in a job, and ensuring that all benefits and entitlements and tax allowances have been claimed. In addition, the real weekly costs of childcare, travel to work, clothes for work have to be taken into account. This often involves gathering and assessing information from a number of different Government departments and statutory bodies. The lack of information/difficulty in accessing information was a major issue for participants in the ESRI Focus Groups.
- 7.39** In this regard the Department continues to work with lone parent groups and the Comhairle in providing information in an accessible manner e.g. through the funding of information booklets and leaflets and in providing presentations. For example, in 1999 the Department funded a booklet entitled 'One Parent Families – Information Guide' which was compiled by AIM Family Services, Cherish, Treoir, Gingerbread and the NSSB (now Comhairle). Information is currently provided to lone parents by Information Officers located in Social Welfare Local Offices and by staff in Branch Offices. Social Welfare Inspectors also have an information giving role which they discharge when they visit lone parents in their homes and at office mornings (Inspectors make themselves available at their local offices on one morning a week so that clients can call in and meet them if they so wish).
- 7.40** The Family Services Projects are currently being piloted in three Social Welfare Local Offices (Finglas in Dublin, Waterford and Cork). These projects build on the one-stop shop concept and their overall objective is to provide a high quality information service about the range of supports available to families from State agencies and from the voluntary and community sector with a particular emphasis on the services available locally. Information is available on a range of services including marriage counselling and support services, information about parenting issues, including local childcare services where this information is available and the State Family Mediation Service. Within the pilot projects an enhanced programme of support is being offered to a small group of customers with complex needs, for example, very young lone mothers. It is hoped that additional support involving individual attention and enhanced access to services and supports will enhance the capacity of those in the most difficult family circumstances to improve their personal situations. These pilot projects are subject to ongoing evaluation and it is expected that the final report will be produced later in 2000. The

²⁷ It is important to note that these criteria are applicable to all social welfare recipients (not just those in receipt of OFP).

evaluation will identify the resource and management issues to be addressed in the provision of this family focussed service, assess its effectiveness in meeting the needs of families and its potential to improve local co-ordination of community support for families.

Maintenance and Liable Relative Provisions

- 7.41** The operation of the Maintenance and Liable Relatives Provisions is discussed in detail in Chapter 10. Under the Liable Relative Provisions, the Department is attempting to recover some or all of the OFP paid to a lone parent from the spouse/other parent. At present the number of liable relatives contributing to the maintenance of OFP recipients is quite low. Possible options for increasing the numbers of liable relatives contributing maintenance are also discussed.

Conclusion

- 7.42** In summary, the OFP succeeded in replacing the more complex earning disregards of the Lone Parent's Allowance with a simpler, more understandable threshold, thus reducing uncertainty on the part of lone parents about the effects of a change in work status. However, complexities remain, not all of which are specifically related to the payment itself. These include the interaction of tax and social welfare as well as secondary benefits including the medical card and educational schemes. These complexities mean that there is a huge amount of work associated with an OFP claim (discussed in Chapter 11).
- 7.43** The objectives of the OFP are outlined in Paragraph 7.1. It is difficult in the context of this Review to assess how effective the payment has been in meeting its objective in relation to income support. This is due to the fact that the scheme was only introduced in 1997 and the most recent income poverty data available also dates from 1997; however the position will be monitored as more data become available. At a general level, as outlined, lone parents experience a high risk of poverty.
- 7.44** The OFP is a unified social assistance payment which does not differentiate between claimants on the basis of sex, or the circumstances leading to becoming a lone parent. This equitable treatment of lone parents under the OFP is welcome from an income support point of view but issues relating to differing education/training/employment needs do arise (these are discussed in detail in Chapter 8).
- 7.45** The OFP is designed to facilitate/support lone parents to take up employment/training. As yet it is too early to tell how successful this has been. However, the Department's statistics indicate that 61% of OFP recipients do have earnings. This figure is supported by LFS data which indicate increasing numbers of lone parents participating in the workforce. There are some factors (such as the lack of affordable/accessible childcare) which act as disincentives to lone parents taking up employment.

- 7.46** Information is provided to lone parents from a variety of sources in a very accessible manner. This includes information in relation to OFP, employment/training opportunities and other relevant schemes. Nevertheless, as outlined in 7.38 the lack of information and difficulty accessing information was a major issue for those attending the ESRI Focus Groups. The current pilot Family Services projects have an important role to play in this regard and future policy will be developed in this area on foot of their evaluation, which will be completed later this year.
- 7.47** The effectiveness of the Maintenance and Liable Relatives provisions is discussed in detail in Chapter 10.

Chapter 8

Employment/Training/Education Issues

Introduction

- 8.1** Existing policy in relation to one-parent families is based largely on providing a financial incentive to participate in employment. Whether or not a more proactive approach should be taken and what form this should take are key issues and are addressed in this chapter. Issues which have an impact on a lone parent's decision to participate in employment, education /training are discussed in terms of current policy and factors which influence this. The following issues are dealt with
- Lone Parents and the Labour Market
 - Effect of Disregards

- A Proactive Approach to Employment Training and Education
- Support for Children
- Transitional Payments
- Rent Supplement
- Community Employment
- Education and Lone Parents

Lone Parents and the Labour Market

8.2 As outlined in Chapter 3, policy in relation to lone parents and the labour-force has changed considerably over recent years. Until 1994 policy was based on providing income support to underpin the primary role of lone parents as carers in the home. In recent years policy has moved from a situation where social welfare supports offered no encouragement or support to a lone parent who wished to work outside the home to the current position where employment is encouraged and facilitated. As already indicated one of the objectives of the current scheme is to support and encourage lone parents to consider employment as an alternative to long-term welfare dependency while at the same time supporting them to remain in the home full-time, if that is their wish.

8.3 The main components of this employment support policy are the earnings disregards which mean that a lone parent can earn up to £115.38 per week without loss of payment with income between that and £230.76 assessed at 50%. There are also transitional arrangements in place which allow retention of a portion of a person's payment for 12 months after he/she exceeds the upper earnings limit. The intention of the earnings disregard is to cover employment related expenses, including childcare. It has been argued that not all lone parents incur these costs and that a system of vouched expenses would be more appropriate. However, it is considered that this (which was the arrangement under the Lone Parent's Allowance) would be difficult to administer, complicate the system and make it more difficult for lone parents themselves to assess the impact of returning to employment.

Effect of Disregards

8.4 It would appear that the earnings disregards which allow a lone parent to earn up to £115.38 per week without loss of payment and which are the main component of the pro-employment policy are having an affect; though it must be said that the current economic situation and the growth in atypical employment may also be opening up new employment opportunities more suited to the needs of lone parents. The figures outlined in Chapter 7 and Chapter 2 certainly show that the labour force participation rate of lone parents has improved. According to the LFS in 1995 45.7% (ILO) of lone parents with at least one child under 15 years participating in the labour force against 45.9% (ILO) for married women in the same position. By 1997, 53.7% (ILO) lone parents (with at least one child aged under 15 years) participating in the labour force against 48.8% (ILO) for married women.

8.5 While the earnings disregards have played a role in facilitating lone parents to enter the workforce it has been suggested that they are also having the effect of trapping lone parents in part-time low paid employment (in order to keep their earnings just below the level of the disregards) and encouraging some to give up full-time employment. However, a number of other factors could also be at work here including the fact that part-time employment can suit the needs of parents generally with young children; a lack of childcare and the low standard of education of many lone parents can also restrict the quality of employment available to them. As already outlined, an assessment of earnings data for the income tax year 1997/98 held on the Department's Central Records System shows that of the 69,627 people receiving OFP in September 1999 58.8% had earnings in that year though not necessarily at the same time as receiving OFP in all cases (Table 7.4). Of those with earnings approximately 76% had less than £6,000. Similar results are seen for the year 1998/99 with 61% showing earnings and 72% of these with less than £6,000. If the OFP has the effect of trapping lone parents into part-time low paid employment one would expect those with earnings of less than £6,000 per annum to be concentrated in the category £4-6,000. This is not the case in either of the years examined, which suggests the importance of the other factors outlined earlier in this paragraph. While these results cannot be regarded as definitive, nevertheless, they are considered to be a good indicator of the current position. These figures could also suggest that many OFP recipients may already have an optimal level of workforce involvement, i.e. the best balance between extra income from employment and their needs/preferences in terms of caring for their children in the context of their experience, education, age, childcare availability etc.

8.6 Earnings disregards play an important role in encouraging and supporting lone parents in a decision to take up employment. However, it is not the complete answer and action is required in a number of areas to remove obstacles and disincentives and to improve training. These include the following

- It has been suggested by representative groups and participants in the ESRI Focus Groups that recipients of Rent Supplement under the Supplementary Welfare Allowance have a very real disincentive to taking up paid employment (see section on Rent Supplement below).
- As already stated lone parents generally have a low level of education, half with only primary level or no formal education, which it is felt may trap them in low paid work which is often part-time (Chapter 2). This highlights the importance of education for lone parents and calls into question, for example, the qualifying age limits, which currently stand at 21 years of age, that apply to Back to Education Schemes. It also highlights the need for other initiatives to ensure that younger lone parents remain in education.
- The lack of an affordable childcare system represents a serious obstacle for many lone parents wishing to take up employment. (Government plans to

alleviate this problem are outlined in detail in the section entitled Childcare).

- Research suggests that decisions by lone parents with regard to employment are influenced as much by the *amount* of their combined welfare/work income as *the stability and security* of that income (Mc Cashin 1997). If policy is directed towards moving low skill, low-income women into low paid employment or into schemes without real training or secure childcare, then it may fail (p.63).

8.7 The introduction of the minimum wage legislation in April 2000 raises questions as to what should happen where it comes to the Department's attention that an employer may not be complying with that legislation. Should earnings below the minimum wage be accepted on assumption that the minimum wage is being paid when assessing the rate of OFP to be paid? It is considered that this is a wider issue affecting not just OFP but all means-tested social welfare payments which the Department is currently considering.

Conclusion

8.8 It appears that the earnings disregards in the OFP are having the desired effect in that more OFP recipients are increasingly in employment though figures outlined in Table 7.4 would suggest that much of this is part-time or low paid work. Also, the Department's survey indicates that those in employment are not concentrated in the wage brackets just below the disregard levels but are evenly spread across all income levels. This could suggest that the earnings disregards are not acting to suppress the level of earnings which lone parents will contemplate. It may also indicate that many OFP recipients have reached their optimal level of contact with the labour market to suit their particular circumstances. However, a survey of 250 OFP awards made in 1999 indicated that 59% had higher earnings prior to claiming OFP (this could however also be prior to having a child). Some barriers still remain to OFP recipients participating in full time employment. One of the most significant of these is the present lack of affordable childcare.

A Proactive Approach to Employment, Training and Education

8.9 In the context of this Review the question must be asked if it is appropriate that lone parents in receipt of OFP should continue to have the choice to remain at home full-time (and engage in part-time employment if that is their wish), or if some form of work test should be applied as a qualifying condition when, for instance, children reach school going age or another determined age²⁸. This issue was proposed for examination by the Working Group Examining the Treatment of Married, Cohabiting and One-Parent Families Under the Tax and Social Welfare Codes (1999)

²⁸ Under the Homemakers Scheme, for example, only years spent looking after children up to the age of 12 are disregarded when calculating average PSRI contributions for Pensions purposes.

“.....the nature of the OFP could change to a short/medium term payment which would continue to be paid until the youngest child was, for example, 5 years of age. The lone parent would then change to a more mainstream scheme such as Unemployment Assistance and would be subject to the same conditions in relation to work as other recipients”. (p.166)

The poverty proofing section of that report stated

“While changes to supports for lone parents which provide a route out of poverty are to be welcomed, any proposed changes to lone parents benefits and supports which would increase their poverty risk should not be contemplated.”
(Appendix 10, p.22)

- 8.10** It is understood that lone parent support groups would be strongly opposed to any measures which would make it compulsory for lone parents to be available for and actively seeking employment. However, while these groups are extremely active in encouraging and assisting lone parents to establish independent lives, they see the primary role of a lone parent as a mother/father and are strongly of the view that a decision to take up employment can only be made by the lone parent and at a time of his/her choosing. They also consider that any attempt at introducing compulsion in this regard could be challenged under Article 41.2 of the Constitution which provides that the State shall *“endeavour to ensure that mothers shall not be obliged by economic necessity to engage in labour to the neglect of their duties in the home”*. This, of course, is a debatable or arguable point.
- 8.11** The approach in other countries with regard to lone parents varies considerably and is related, in part, to cultural differences as set out in Chapter 4. For instance, in Sweden all citizens are expected to work outside the home but with comprehensive supports being provided in terms of childcare, paid parental leave etc. In Ireland and the UK a more traditional attitude to mothers as home-workers still prevails, though this is changing with many now engaging in paid work outside the home. There is also an ongoing debate about choice in this regard.
- 8.12** When considering the question of including a work-test as part of the OFP it is also necessary to examine the manner in which the Department treats other “stay at home” adults within the social welfare code. At the end of 1999 the Department was paying over 130,000 Qualified Adult Allowances (QAA) in respect of spouses or partners of social welfare recipients working full-time in the home²⁹. If one discounts the QAAs being paid as part of old age pensions one is left with almost 80,000 qualified adults on various long and short-term schemes, not all of whom have children. These persons (who are mainly women) are viewed as being economically dependent on the main claimant and are not counted on the Live Register. Mangan (2000) in her paper to the Foundation for Fiscal Studies points out that (Irish) society accepts *“that adults who are dependent on the social welfare system may have other adults dependent on them as a charge on the*

²⁹ QAAs can have limited earnings.

welfare system” (p.5). In addition, that paper raises the question as to what justification there is for “*subsidising the choice of a spouse to work exclusively in the home if there are no caring duties involved.*” (p.5). It is considered that any policy changes with regard to lone parents and the labour market should, firstly, aim to improve their life chances; secondly, aim to be consistent with policy towards other parents in receipt of social welfare payments; and, thirdly, be aware of the support which stay at home spouses currently receive under the Taxation code.

- 8.13** The fact that OFP recipients fall into different categories should also be considered in this context. People of different ages, with different levels of education and experience of the workforce will have different needs and, as such, different approaches may be required to encourage them into/back to training/the paid workforce. Different policy interventions at different stages may be more appropriate to suit the clients’ needs.
- 8.14** Any change in current arrangements would also have to be considered in the context of introducing more family friendly policies for parents generally in the paid workforce. It could be thought odd to pursue a work test for OFP recipients while in parallel in the workplace generally trying to facilitate career breaks, part-time, job sharing and term-time arrangements, which apply to both two and one-parent families. However, it should be noted that OFP recipients moving into employment could also avail of these family friendly policies where they are available.
- 8.15** That said, it is accepted by society generally that the best way out of poverty is through employment. The fact that the OFP will provide unconditional financial support to a lone parent (provided the person is not married/cohabiting) until in some cases, the youngest child reaches 22 years of age is seen by many as a flaw in the scheme as it can result in a person reaching their forties and beyond without having undergone any work experience/education/training. In effect, the scheme can create the conditions for lifetime dependency on social welfare and the Group considered that this was not desirable for a person of working age and ability. Viewed from this perspective it is considered that there is an onus on the Department to support OFP recipients in a better, more proactive way.
- 8.16** There are a number of ways in which this issue could be addressed. Some members of the Group considered that the way forward would be to build on the existing features of the scheme through a much closer engagement with lone parents to make them aware of the supports and benefits which are available to help them to join/return to the paid workforce. Other members of the Group were of the view that the passive encouragement to take up employment that is currently a part of the scheme was not sufficient and should be replaced by a compulsory work test or a time limit on OFP entitlement. The latter could be applied at a particular stage in the youngest child’s life (e.g. school going age or age 12). The following are examples of how such programmes operate in some other countries (as set out in Chapter 4)

- France: special lone parent support (API) is paid until a child is three years of age,
- The Netherlands: the work-test which is now a feature of lone parent support does not apply until a child reaches 5 years of age
- New Zealand: support continues until a child is 14 years of age, though lone parents with children aged between 6 and 13 years must be available for part-time work and those whose children are over 14 years must be available for full-time work.

8.17 It is worth mentioning here that the introduction of a work test under the existing system in Ireland would not necessarily mean that lone parents would cease claiming social welfare. This is already evident from the figures set out in Chapter 7 which show that a large percentage (61% in 1998/99) of OFP recipients have earnings. A similar situation exists in Sweden (Chapter 4) where 80% of lone parents are in employment with 70% receiving social welfare support. (It is important to note that much of this support could be in the form of subsidised childcare, paid parental leave etc. and therefore it is not directly comparable with the position in Ireland.)

8.18 It is also recognised by the Group that developments in relation to compulsory work tests or time limits on claiming may be neither practical nor acceptable at this point in time. The childcare infrastructure required to support such a condition is not yet in place. Government plans to address this issue in the near future are outlined in the section following on support of children.

8.19 There are also divided views as to the role parents with young children should play in society. While there is an increasing acceptance that women will work outside the home at some stage in their children's lives, there is also a very strong body of opinion which holds that the choice to work outside the home is a personal matter and that the State should recognise the position of those who chose to stay at home. It is considered that any change in this area towards a compulsory availability for work test would have to be clearly explained in terms of its ultimate objectives and desirability. It is considered that ideally (though not necessarily) there would have to be a certain level of support for such a measure in society generally and lone parents would have to see its long-term merits.

8.20 The Government in its Review of its Action Plan for the Millennium (1999) promised "...to put in place a range of measures to support lone parents and to facilitate lone parents in returning to work in line with the *Employment Action Plan Guidelines*." (p. 16)

8.21 The current Employment Action Plan (EAP) applies to persons on the Live Register, i.e. those in receipt of Unemployment Benefit/Assistance and it is compulsory to take part in the programme. A similar approach in respect of OFP recipients would raise the following questions

- i. specific objective of EAP approach
- ii. compulsory or voluntary participation
- iii. FÁS involvement

- iv. would the current FSP model (Chapter 6) be a better approach for the lone parent in the long term
- v. is there a role for Job Facilitators

- 8.22** For the reasons set out previously, it is considered, at present that the participation of OFP recipients in any such programme should only be on a voluntary basis. However, it is recognised that it may be difficult to achieve a real impact without some form of compulsion; the challenge here for the Department will be to outline the merits of any new arrangements for one-parent families in such a way that makes participation attractive.
- 8.23** The possibility of introducing a New Deal/JET type programme (as described in Chapter 4) operated through the FSP whereby clients are case-managed or another specially designed programme could be considered as a means of ensuring that all OFP recipients are offered the chance to avail of these supports. The FSP is testing this type of approach (in addition to taking claims for OFP in the SWLOs). While the primary focus of these projects is information for families on both State and voluntary services in each area the projects also aim to work more closely with a number of groups, including lone parents to increase their capacity to become self reliant and self directed. The outcome of these pilots will inform further policy reviews in this area. The Department is currently examining the situation in order to develop the most suitable operational model for such a proactive approach in an Irish context.
- 8.24** The Group proposes that a proactive programme of management with OFP recipients in relation to employment, training and education issues should be introduced as soon as possible following discussions within the Department and with other Government agencies as appropriate. The following range of measures could be considered further in this context

- interviews with Job Facilitators /FAS for OFP recipients who are ready for employment and training opportunities
- access to education and training through FAS, BTE and VTOS
- support with childcare
- grant aid to innovative programmes to support lone parents in getting back to work
- an information campaign to ensure that OFP recipients are aware of employment opportunities.

Conclusion

- 8.25** Following much debate within the Group it was agreed that a work test and/or time limit should not be applied at this point in time but that the position should be actively reviewed when access to childcare, training and education opportunities and progression paths to employment are more supportive, basically when the infrastructure would support such a shift in policy. In any event, the position should be re-examined, within, say, a two year period. The Government is committed under the PPF (page 119)

- To meet the diverse needs of parents and children, including key target groups, by supporting the development of childcare services which are accessible and of a high quality
- To enhance the opportunities and to remove the disincentives to participation by parents in economic and social activity through appropriate childcare.

8.26 The Group considered that the current passive approach towards training/work was no longer adequate and that every effort should be made to ensure that lone parents are aware of the education/training and employment supports that are available and that they should be encouraged to avail of them. This requires that a proactive programme possibly along the lines outlined at paragraph 8.24 be set up as soon as possible and it is understood that the Department is currently reviewing the options in this regard.

8.27 In relation to the earnings disregards which currently apply to the scheme it was considered that these are an effective way of encouraging lone parents to participate in employment while at the same time recognising the particular difficulties and expenses they face in participating in the workforce. As such the Group considered that they should remain at current levels. However, the transitional payments that are also a feature of the scheme have given rise to unintended and undesirable outcomes and should be changed as discussed at paragraph 8.35.

Support for Children

8.28 The lack of affordable quality childcare is a major barrier to lone parents wishing to enter/re-enter the paid workforce. This issue was raised several times in submissions received by this Review, the Focus Groups carried out by the ESRI and other research. In his speech launching the Capital and Staffing Grant measures under the Equal Opportunities Childcare Programme, 2000 to 2006 the Minister for Justice, Equality and Law Reform stated that

“Whether a parent decides to enter, or in many cases re-enter the workforce outside the home should be a matter of choice and accessible quality childcare is always a consideration in any such decision. Parents must be able to go to their work outside the home secure in the knowledge that their children are well cared for in a suitable environment.” (www.irlgov.ie/justice)

The following is an outline of the Government’s Plans to address the childcare issue in the near future.

Budget 2000 Provisions

8.29 A major package of initiatives to increase the supply of childcare places is being introduced at a cost of £46.4 million for the full year.

- £35 million has been allocated to the Department of Justice, Equality and Law Reform to

- expand the Equal Opportunities Childcare Programme (£23 million)
 - finance a scheme of small capital grants for childcare providers caring for less than 20 children (£10 million)
 - support local network childcare initiatives (2 million).
- £5 million has been provided to the Department of Education to assist schools to set up and run after-school childcare services.
 - £5 million has been allocated to the Department of Social, Community and Family Affairs to support the provision by community based groups of out-of-school childcare services. (This provision should be particularly beneficial to lone parents.)
 - £1.4 million has been included in the allocation to the Department of Health and Children for the establishment childcare advisory service by the Health Boards.

8.30 In addition to the foregoing increases in funding, Budget 2000 consolidates the taxation measures introduced under the 1999 Budget in relation to childcare as follows

- capital allowances on the construction, refurbishment or extension of premise to be used for childcare purposes
- the exemption from tax of any benefit-in-kind arising from the provision of free or subsidised childcare by employers for their employees.

Child Benefit

8.31 From September 2000 Child Benefit rates will be £42.50 per month for each of the first two children and £56 per month for the third and subsequent children, an increase in the existing rates of £8 and £10 respectively.

National Development Plan

8.32 Childcare is recognised as a priority for investment in the National Development Plan 2000-2006 reflected in the allocation of £250 million to the Department of Justice, Equality and Law Reform. That Department is charged with the implementation of measures arising from the recommendations of the Interdepartmental Committee on Childcare in relation to supporting the provision of childcare in the voluntary, community and private sectors over the next seven years.

Programme for Prosperity and Fairness

8.33 There are 3 relevant childcare commitments in the Programme for Prosperity and Fairness as follows

- **3.2.3** Child Benefit, as a key mechanism to reduce levels of child poverty and to provide child income support, will be substantially increased over the period of this Programme, with a priority focus towards £100 per month for the third and subsequent children.
- **4.3.11** The Government will adopt, before the end of 2000, an equitable strategy to support parents in meeting their childcare needs, for implementation in the period of this Programme. This completion process will address proposals such as those put forward in these negotiations, which included proposals for direct payments per child.
- **4.3.12** Measures to promote greater sharing by men and women of the caring responsibilities carried out within the home for children and dependent family members will be developed.

Conclusion

8.34 The absence of affordable quality childcare is a major barrier to OFP recipients wishing to return to/enter the workforce or training programmes. In some areas Jobs Facilitators have made local childcare arrangements in order to facilitate OFP recipients participation in educational schemes and this has helped in those particular areas. The Government plans outlined above should alleviate the problem in the long term. In the meantime, however, it is considered that childcare will remain a major issue in any activation measures developed for OFP recipients as outlined earlier.

Transitional Payments

8.35 Issues have arisen in the arrangements for transitional payments (TPs) which allow an OFP recipient to retain 50% of his/her entitlement for 12 months after he/she exceeds the upper earnings limit of £230.76 per week. These arrangements were originally intended to ease the transition from social welfare to employment by cushioning the losses in social welfare payments. They were aimed at persons who, perhaps, had been in receipt OFP for sometime and whose earnings had grown over a period and had reached the stage where they were facing the complete loss of the OFP. However, these arrangements have given rise to unintended outcomes including the fact that people in receipt of OFP for relatively short periods can retain entitlement for 12 months if they secure employment which pays in excess of the maximum earnings limit. It could also be a feature on foot of the operation of new flexible work arrangements. Accordingly, it is considered that the arrangements should be changed to apply a qualifying period of 12 months on OFP before a person can receive a TP to ensure that the measure benefits those for whom it was originally intended, i.e. long term recipients moving to employment.

- 8.36** It is also considered that the number of TPs for which a person can apply should be limited. This should be done by allowing each person a maximum of 52 weeks TP on his or her claim. The rationale for this proposal is that where parents are in temporary/intermittent/seasonal work or working on contract, cases arise where earnings exceed £230.76 per week and the person is entitled to the transitional payment. However, when the temporary work ceases or the work contract ends the person can again become eligible for the basic OFP. If the person takes up work again he/she would become entitled to the TP and, depending on their employment pattern, this cycle of full and TP payments could continue indefinitely which was not the original intention.

Conclusion

- 8.37** It is considered that the legislative changes to give effect to the above proposals regarding the unintended effects of TP arrangements should be introduced as soon as possible.

Rent Supplement

- 8.38** It has been suggested that recipients of Rent Supplement under Supplementary Welfare Allowance (SWA) have a very real disincentive to taking up paid employment. The representative groups cite the qualification criteria³⁰ for Rent Supplement as being one of the major barriers for lone parents seeking to work in paid employment. It was also a major issue in the ESRI Focus Groups. At the end of December 1999, there were 8,458 OFP recipients receiving Rent Supplement, i.e. about 20% of the total number of Rent Supplement recipients (and 12% of OFP recipients).
- 8.39** Changes in the way earnings are assessed for Rent Supplement purposes (announced in Budget 2000) which came into affect on 6 April 2000 should make taking up employment a more attractive option for social welfare recipients entering the labour market through any of the Active Labour Market Programmes (ALMPs) available, i.e. BTW, BTWA, Jobs Initiative and Revenue Job Assist.
- BTWA and FIS payments will be disregarded for the purposes of the weekly £250 gross household income limit.
 - The £250 monthly rent/mortgage interest supplement limit is abolished with effect from 6 April 2000 and the supplement will be tapered out over 4 years. 75% of the previous rate entitlement will be paid in Year 1, 50% in Year 2, 25% in Year 3, and 25% in Year 4.
 - A weekly earnings disregard of £25 is introduced from April 2000 for part-time workers.

³⁰ It is important to note that these criteria are applicable to all social welfare recipients (not just those in receipt of OFP).

- The first £25 per week of additional income payable to those participating in approved training courses will no longer be counted as means for Rent Supplement.

- 8.40** The revised arrangements are set out in more detail in Appendix II. However, the changes are not of benefit to those entering employment outside of the ALMPs or to those OFP recipients moving from part-time to full-time employment. However, it is understood that the possibility of allowing further concessions which would cater for this group is being considered.
- 8.41** Under legislation governing SWA some categories are excluded from receiving assistance and people in full-time employment are one of these categories [Social Welfare (Consolidation) Act 1993, Section 173]. However, people who have been unemployed for 12 months or more and who take up employment in certain circumstances, e.g. employment schemes such as BTW and Revenue Job Assist can retain a percentage of their SWA housing supplement for up to four years, provided their gross household income is less than £250 per week. Changes in these arrangements are being considered as outlined above.
- 8.42** OFP recipients in education are entitled to retain their OFP payment whether or not they qualify under the Back to Education Allowance scheme. However, the retention of and/or ability to qualify for secondary benefits such as Rent Supplement is a major issue. People in full-time education are another category excluded from receiving assistance under the SWA scheme [Social Welfare (Consolidation) Act 1993, Section 172 (1)]. However, there are some exceptions to this exclusion, e.g. persons participating in the Back to Education Programme (administered by DSCFA). Participants in this programme may continue to receive their full weekly payment (e.g. OFP) and may retain any secondary benefits, such as Rent Supplement, under the SWA scheme which they may have been receiving prior to participating on the scheme. In order to qualify for the Back to Education Programme claimants must be at least 21 years of age. This poses a problem for younger lone parents wishing to return to full-time education as to do so would mean loss of secondary benefits.
- 8.43** Entitlement to Rent Supplement is determined by the Health Boards. Supplements are normally calculated to ensure that the person after payment of rent has an income equal to the rate of SWA appropriate to their family circumstances less £6. This £6 represents the minimum contribution which recipients are required to pay from their own resources. In addition to the minimum contribution applicants are required to contribute any assessable means in excess of the relevant SWA rate for a household in their circumstances.
- 8.44** The Group noted the Government's decision in principle to implement the main recommendations of the housing report titled 'Administration of Rent and Mortgage Interest Assistance' published in August 1999 on this matter. A new Rent Assistance Scheme will be put in place, operated by the Local Authorities, to serve people who have long term housing needs, including those who currently rely on SWA Rent Supplement on a long term basis.

- 8.45** A Planning Group under the aegis of the Department of the Environment and Local Government is currently consulting with relevant stakeholders including local authorities to prepare detailed proposals for the new scheme. This process is ongoing and it is expected that the Planning Group will complete its report towards the end of the year. It is expected that it will require at least 2 years to implement a new scheme.
- 8.46** The change will help the overall housing situation as it will give the Local Authorities the extra option of private rented accommodation. The local authority will have the means to deal with the various housing issues relating to different groups of people such as single people, people with families and elderly pensioners who currently rely on SWA Rent Supplement. Under the new arrangements, these people's long term housing needs will be assessed by the Local Authorities and they will be offered the most appropriate housing solution to meet their needs.

Conclusion

- 8.47** Changes in the way earnings are assessed for Rent Supplement purposes which came into affect on 6 April 2000 should make taking up employment a more attractive option for social welfare recipients entering the labour market through any of the ALMPs available. However, the changes are not of benefit to those entering employment outside of the ALMPs or to those OFP recipients moving from part-time to full-time employment. However as indicated at 8.40 further changes are being considered.
- 8.48** Unlike people receiving unemployment payments, an OFP recipient in full time education is entitled to retain her/his OFP payment. However, he/she may lose/fail to qualify for secondary benefits such as Rent Supplement.

Community Employment (CE)

- 8.49** There has been a significant increase in the number of schemes designed to encourage and support the transition of welfare recipients to work in recent years. One such scheme is the Community Employment scheme administered by the Department of Enterprise, Trade and Employment.
- 8.50** The position of lone parents on CE was discussed in detail in the Report of the Working Group Examining the Treatment of Married, Co-habiting and One-Parent Households under the Tax and Social Welfare Codes (1999). The participation of lone parents on CE scheme shows the desire of lone parents to take up employment. At the end of May 2000 of the 36,188 participants on CE schemes, 27% of those were lone parents. While this is to be welcomed the progression of lone parents into mainstream employment is a good deal less than for other categories of participants and it is suggested that lone parents view CE as an end in itself.
- 8.51** CE has a number of specific attractions for lone parents; it is part-time and flexible, the place of work is local, there is often onsite childcare. While this is

positive in that lone parents are moving into employment, their progression rates into the open labour market, i.e. the numbers who enter mainstream employment after a period on CE, are less than for all those participating in CE. Participants in the ESRI focus groups (Appendix X, section 2.3) viewed CE schemes as a way of developing confidence and self-esteem rather than as a direct route into paid employment. Table 8.1 provides an estimate of lone parent placement/progression. The table is taken from a 1996 FAS/ESRI follow up survey of participants who completed CE in 1994.

Table 8.1 Lone Parents- Progression Rates from CE, 1994

Status	Lone Parents on CE	All CE Participants
Employed	15%	36%
<i>Of which:</i>		
Full-time	5%	24%
Part-time	10%	10%
Self-employed	0%	2%

Source: Department of Enterprise, Trade and Employment; Policy Unit on Unemployment, Paper to the Working Group Examining the Treatment of Married, Cohabiting and One-Parent Families under the Tax and Social Welfare Codes (4/10/97).

- 8.52** The failure of CE lone parent participants to progress to employment must be assessed in the wider context of the weak labour market status of lone parents and the poor quality of programmes such as CE to compensate for this. The inclusion of lone parents as a target group under the Local Employment Service and the development of the Family Services Project reflect this understanding.
- 8.53** Recent changes³¹ to CE restrict eligibility (from July 1999) to those over 25 years of age with those under that age being directed to more mainstream training (Deloitte & Touche, 1998). However, as already stated CE has a number of attractions for lone parents including convenient locations, flexible hours and, in some schemes, childcare provided. It is essential that other training initiatives take account of these features if they are to prove as attractive for lone parents as CE has proved. Recommendation No. 26 of the Report of the P2000 Working Group on Women's Access to Labour Market Opportunities is that

“....a much broader range of mainstream courses should be available to accommodate people who wish to avail of programmes on a part time basis, since

³¹ Changes to restructure CE were announced in July 1999. These include

- raising the eligibility from 21 to 25 years
- increasing the waiting period for individuals repeating a one-year term from 6 months to 1 year
- reducing the number of places on CE on a phased basis (5 years) to 28,000.

this would particularly help returners to the labour force to enhance their employability and skills.” (page XVI).

8.54 The Department of Enterprise, Trade and Employment have stated that

“The restructuring of the CE programme approved by Government in July 1999 is part of a strategic shift in policy which sees a greater investment in training places, particularly for persons under 25 and long-term unemployed, and also reflects a concern to facilitate lone parents access to mainstream training to a much greater extent than has been done to date.”

8.55 One of the main issues associated with CE and lone parents is the more favourable financial arrangements they have compared to other welfare recipients on the schemes. This is because of the earnings disregards applied to OFP recipients in the OFP means test which means that lone parents are paid a CE allowance in addition to the OFP while other social welfare recipients have their payment substituted by the CE allowance. This issue is discussed at length in the Report of the Working Group Examining the Treatment of Married, Cohabiting and One-Parent Families under the Tax and Social Welfare Codes (1999). That Group in its conclusion recognised the particular problems faced by lone parents in accessing training and employment opportunities and was unable to reach agreement in relation to whether some adjustment was required in the relative treatment of lone parents on CE vis a vis other social welfare recipients.

Conclusion

8.56 Changes to the CE arrangements could make the implications of participating in schemes more difficult to understand and might make the decision for a lone parent to participate in training more complex and less attractive. It would also introduce an element of discrimination between lone parents within the OFP scheme as between those in CE employment and those in mainstream employment. Such a development would conflict with the objectives of the scheme which are to provide uniform treatment for all lone parents on OFP and to enable them to easily assess their entitlements and the implications of changes in their circumstances. Accordingly, changes in the treatment of OFP recipients on CE under the social welfare code are not proposed by this Group.

Education and lone parents

8.57 As outlined in Chapter 2, the standard of education achieved by lone parents is very low with about 50% having no formal education or primary level only. About 58% of younger lone parents, i.e. those under 24 have a standard of education which would bring them to the minimum school leaving age but not beyond. This low level of education could be an obstacle to labour market participation and also dictates the quality of work which lone parents can aspire to making it difficult for

many to achieve a level of earnings which will make them independent of the social welfare system. Access to training and educational schemes is a key issue raised by the representative groups who made submissions on the Review.

- 8.58** Recipients of OFP (who are over 21 years of age and have been on OFP for at least 6 months) are eligible for the Back to Education Allowance (BTEA), which is paid at the same rate as the OFP, and also provides a Cost of Education Allowance at the start of each academic year. Secondary benefits such as Rent Supplement and Medical Card can also be retained. Under the BTEA lone parents can join the Vocational Training Opportunities Scheme (VTOS) run by VECs, undertake Post Leaving Certificate Courses or participate in Second level and Third Level Education. In general, courses must be full-time and lead to a certificate recognised by the Department of Education and Science or approved by the National Council for Vocational Awards e.g. Junior/Leaving Cert or City and Guilds. Third Level courses cover any under-graduate course or, in certain circumstances, post graduate courses. It is important to note that OFP recipients remaining in education do not lose their entitlement to the payment.
- 8.59** Unfortunately, the number of OFP recipients availing of the BTEA is quite small. At the end of December 1999 there were only 636 lone parents in receipt of the allowance and most of these (567) are attending Third Level. The poor take up is disappointing but the fact that most of those who are availing of the scheme are in Third Level would suggest that those in most need of assistance are not availing of the scheme. While it is difficult to be certain why lone parents are not better represented on these schemes the following could be factors
- The eligible age for participation is 21 years of age. Many lone parents are early school-leavers and will be a relatively long time out of the education system by the time they reach this age and may not be inclined to return to study. This issue was raised by young participants in the ESRI focus groups who saw it as a barrier to them completing their education.
 - Courses are not always run to suit the needs of many young mothers, e.g. the majority of VTOS and other courses run until 3.00pm each day whereas primary school children finish school at 2.30pm which means mothers having to leave their course at 2.00pm or earlier to collect them.
 - Lone parents may not be aware of the schemes. The fact that OFP is treated as a “pension type” payment means that lone parents have to date little or no contact with DSCFA local offices. In the circumstances, they have had little interaction with employment support services now available locally in social welfare offices.
 - Increasing numbers of lone parents are actually in employment and may not be interested in improving their standard of education.

8.60 The National Economic and Social Forum (NESF), in its report on early school leavers and youth unemployment (Early School Leavers and Youth Unemployment, No 11 Jan 1997) sets out details which illustrate the extent of early school leaving. The details refer to 1993-95 and show annual averages as follows

- up to 1,000 children did not progress to second level schools
- 3,000 of which 1,970 were boys and 1,030 were girls left second level school with no qualification
- 7,600 (4,900 boys and 2,700 girls) left school having completed Junior Certificate only, of which 2,400 failed to achieve at least five grade Ds in the Junior Certificate
- 2,600 (1,400 boys and 1,200 girls) left school having completed the Junior Certificate and a Vocational Preparatory Training Course only
- approximately 7,000 (4,000 boys and 3,000 girls) did not achieve five passes in the Leaving Certificate examination.

8.61 The rate of drop out of those who left school without junior cycle qualifications has decreased from 7.5% in 1983/84 to 4% in 1994/95. Completion rates for Leaving Certificate have increased from 70% in 1986 to 81% in 1994/95. The National Anti Poverty Strategy set a target for Leaving Certificate completion at 90% for 2000 and 98% by 2007.

8.62 Educational disadvantage is primarily a matter for the Department of Education and Science. That Department launched its New Deal programme in December 1999. New Deal involves £180 million in new spending over the next 3 years and is described as representing

“....the largest concentrated effort to tackle educational disadvantage in our history.” (D/ES, 1999, p.5)

8.63 Given the educational profile of lone parents as outlined in paragraph 8.57, it is probably fair to say that many lone parents come from the cohort of early school leavers. While a pregnancy will be the trigger causing some to leave school it is probably also reasonable to state that educational disadvantage may be well established in many cases before a pregnancy. As lone parents do not generally interact with social welfare local offices or the employment support services which exist there it is not possible for the Department to identify cases of educational

disadvantage. It is considered that there is a need for the Department to interact more closely with lone parents in order to identify and assist with their educational and training needs. The pilot Family Services Projects (Chapter 6) and proposals to localise the administration of OFP (Chapter 11) should facilitate a change in this situation. The objective should be to ensure that teenage parents remain in school or where they have left to try and reintegrate them as soon as possible.

Conclusion

- 8.64** The pilot Family Services Projects which are currently underway in Cork, Waterford and Finglas, Dublin will be important in helping to develop approaches to this problem. As part of the pilot projects it is intended to work more closely with customers with complex needs. Younger lone parents are a particular target for this type of initiative. Also, a decision in principle has been made to localise the administration of OFP. It is hoped that this initiative will bring these lone parents into contact with local offices at an early date so that they can be introduced immediately to the support services which exist there and which can be sourced from there.
- 8.65** One aspect of the BTEA which representative groups complain of is the qualifying age. This is currently set at 21 years of age and it is argued that this does nothing to keep lone parents in school. As already said, by the time they reach 21 years of age many lone parents will have lost touch with the educational system. Loss of OFP for someone in education is not an issue but the retention of and/or ability to qualify for secondary benefits such as Rent Supplement is a major one. While it has been suggested that the BTEA be amended to allow for payment of the allowance from 18 years of age this probably has more to do with the access to secondary benefits which this would allow rather than the allowance paid at the start of the school year. Accordingly, the possibility of allowing access to secondary benefits for and OFP recipient under 21 years of age pursuing a second level course should be considered further. It is considered that this might encourage greater participation in education though as already said a closer involvement with local offices and employment support services is important to ensure that lone parents are assisted to avail of education/training schemes.

Chapter 9

Family Structures

Introduction

- 9.1** Two of the main features of the OFP arrangements are that a person must be parenting alone without the support of a partner and have ‘main care and charge’ of a qualified child in order to qualify for the payment. These requirements have a significant impact on two areas relating to family structures, cohabitation and joint custody of children. Under the terms of the payment a person who is cohabiting (or living with his/her spouse) is not entitled to claim the payment. This provision may act as a disincentive to OFP recipients to form long term relationships and is also a major control issue for the scheme administrators. Similarly, the fact that a person must have ‘main care and charge’ of the child/ren is often regarded as a feature which is a disincentive to the other parent being involved in the child/ren’s upbringing. Both of these issues

- Cohabitation
- Joint Custody/Parenting of children

are discussed in detail in this chapter.

Cohabitation

- 9.2** Social Welfare Legislation states that

“A qualified parent shall not, if and so long as that parent and any person are cohabiting as husband and wife, be entitled to and shall be disqualified from receiving payment of one-parent family payment.”³²

³² Section 160 of the Social Welfare (Consolidation) Act, 1993 as amended by Section 17 of the Social Welfare Act 1996

- 9.3** For social welfare purposes, cohabitation exists where the claimant and another person are living together as husband and wife. As there is no definition in law of cohabitation it must be shown that the relationship between an unmarried couple is the same as that of a husband and wife. Even with married couples the nature of relationships and domestic and financial arrangements can vary considerably. In the circumstances, establishing that a couple is cohabiting is not straightforward and each case must be decided on its merits. The guidelines (Appendix VI) associated with cohabitation are complex and give some idea of the very wide range of matters that must be taken into account in deciding whether or not a lone parent can be considered to be cohabiting. It is likely that general public perceptions of cohabitation are not based on such detail.
- 9.4** Most cases of disallowance because of cohabitation arise when the claimant informs the Department of his/her changed circumstances. In 1999, 1,671 recipients surrendered their books because they were cohabiting with nearly 300 other cases terminated as a result of investigations. In addition, 240 claims were refused at claims stage with 17 claims withdrawn. The investigation work involved in reviewing a claim where there is suspected cohabitation is considerable and there can be serious difficulties in trying to establish and maintain a disallowance decision based on cohabitation, which is recommended as a result of investigation. As indicated in Chapter 11 about 50% of fraud cases referred for decision after investigation actually result in a disallowance.
- 9.5** Claims terminated on grounds of cohabitation in 1999 amounted to nearly 2,000 which represents less than 3% of the number of OFP claims in payment. This would suggest that the incidence of cohabitation is quite small. However, this would be at variance with the more general view which suggests that cohabitation is widespread amongst OFP recipients. The general consensus amongst Social Welfare Inspectors is that cohabitation as it relates to OFP claims is a significant issue, those contacted estimated that it was a factor in 30% to 40% of targeted cases. It is important to note that these guesstimates are, to a great extent, based on targeted reviews and so would be expected to be high. It is considered that the risk of cohabitation is higher where there is more than one child, where the claimant is unmarried and aged between 23 years to 35 years approximately. As already pointed out, not all cases of suspected cohabitation translate into a decision to terminate the payment.
- 9.6** There is little hard evidence to support the contention that cohabitation is widespread. However, while having an additional child is not necessarily proof of cohabitation, the number of OFP recipients who have further children after the initial claim might be an indication of the extent of the problem. In 1999, 2,983 recipients, approximately 4% of the total number receiving OFP, made claims for additional children. This represents approximately 18% of the non-marital births recorded in 1999.
- 9.7** Further indications can be seen in a recent study of a 5% sample of unmarried claims made in 1988 and their position 10 years later (Swinburne, 1999). This showed that at the time of claiming 96% of unmarried claimants had only one child. Ten years later, approximately 52% of the original sample were still in

payment. Of these, 44% had only one child. Those with two and three children had increased from 3% and 0.5% to 32% and 19% respectively.

- 9.8** As already indicated having additional children is not necessarily confirmation of cohabitation. While it is possible that long-term relationships are involved, they could also indicate casual or short-term on/off affairs. Nevertheless, the incidence of claims for additional children and other material referred to earlier would suggest that there could be a significant number of recipients of OFP who are cohabiting. A facility to record and cross check the name of the other parent in all OFP cases would be a useful control measure in this area. It is considered that a computer system should be developed along these lines.
- 9.9** Cohabitation is a control problem for a scheme based on the contingency of lone parenthood and again highlights the need for systematic reviews as outlined in Chapter 11. However, for the reasons outlined at Paragraph 9.3, this issue will be extremely difficult to tackle because of the huge investment of time required to investigate an allegation of cohabitation and the complex nature of the issues involved.
- 9.10** However, control is not the only issue that is relevant in considering cohabitation. In examining the cohabitation rule the Commission on the Family (1998) said that
- “It has been argued that where reasonable prospects of joint parenting and joint responsibility for children exist, the cohabitation rule is a particular obstacle to the promotion of continuity and stability for children in family life. At its worst the rule interferes with the child’s right to be brought up by both parents. It prevents the consolidation of relationships between a child’s father and mother and militates against reconciliation where relationships might be re-established.”*
(p. 118)
- 9.11** The Commission also stressed the financial security that OFP offers to lone parents. The Report of the Working Group Examining the Treatment of Married, Cohabiting and One-Parent Families under the Tax and Social Welfare Codes (1999) outlines the financial losses which can result when a lone parent decides to marry or cohabit. At the time these ranged from about £32 per week, where both of the couple are in receipt of social welfare, to about £98 per week where both are in employment. In the circumstances, lone parents are often reluctant to declare cohabitation. To do this would mean that they would lose out financially, forgo the independence that the OFP gives them in their own right and face into a relationship, which may or may not last, with someone with no legal responsibility to support them or their children and where there may or may not be financial support. Participants in the ESRI focus groups discussed the security of state transfers and also the sense of ownership that they felt of their OFP payment (Appendix X, section 1.5).
- 9.12** These are conflicting policy objectives which cannot be resolved in the context of a contingency based scheme such as the OFP. On the one hand, Government policy is to encourage joint parenting while on the other the OFP requires that a lone parent is bringing up his/her child/ren without the support of a partner.

Conclusion

- 9.13** The Group considered that this issue can only be resolved through a system that makes the status of couples or individuals irrelevant in the context of the support they receive from the social welfare system. This requires firstly, that the system is individualised and secondly, that the social welfare system moves away from the concept of contingency based support. In theory, this would mean individuals being assessed for payment and paid in their own right without recourse to the means of their partner. A move away from contingency based schemes would, in theory, mean having a standard insurance and assistance scheme for all social welfare recipients. This, as already stated, is outside the scope of this Review.
- 9.14** One of the objectives of the Programme for Prosperity and Fairness (PPF) is to develop proposals to progress the individualisation of social welfare payments in the context of the continuation of joint assessment of means. In this regard working groups will be established under the Programme (page 80)
- to produce proposals to progress the implementation of administrative individualisation within the Social Welfare System
 - to produce proposals for the development of a fully inclusive social insurance model which would facilitate combining work and family responsibilities in the context of changing working and social patterns.
- 9.15** It is envisaged that developments in the area of individualisation generally will be on foot of the views of these two working groups. Given that the intention under the PPF is that individualisation will develop in the context of joint assessment of means, it is considered that cohabitation will remain a significant control issue for the OFP. This requires that, at the very least, in all cases where an OFP recipient claims for an additional child that the claim is fully investigated to see if there is cohabitation involved. The need for a regular and systematic review of all claims to confirm continuing eligibility is dealt with in Chapter 11.
- 9.16** As cohabitation is not a disqualifying condition (with the exception of OFP and Widow(er)s Pension), as a control issue it is not of major concern for other Social Welfare schemes except in the context of establishing the means of the cohabiting partner and in deciding the appropriate rate payable. For Unemployment Assistance purposes, it is relevant in the context referred to above. Contact was made with a number of Local Offices regarding this issue and generally it is not considered to be a major issue. Claimants who declare that they are cohabiting, are treated as if they were married. Any queries that Local Office staff have regarding undeclared cohabitation are referred to Inspectors for investigation. Where claimants declare cohabitation, they can be identified from the Live Register Statistics.

Joint Custody /Parenting of Children

Working Group on Joint Custody

9.17 In May 1997 a departmental Working Group was set up to examine the issue of joint custody and how it is handled within the Social Welfare payments system³³. The setting up of this group was a response to criticisms that the operation of the social welfare system represented a denial by the State of fathers' rights in relation to their children where a relationship between a couple breaks down. The case had been put to the Department that the social welfare payments structure should be changed to reflect the equal status of both parents in such situations. It was stated during the planning for the introduction of the OFP that joint custody would not be addressed via the new payment but that the issue would be examined. It is fair to say there is now some level of expectation among interested groups that the Department will respond to the issues being raised and possibly bring forward proposals.

9.18 The following are the conclusions of the Working Group on Joint Custody

- it would be difficult to strike a reasonable balance between acknowledging the role of both parents and ensuring that the integrity of the OFP scheme was not compromised and additional administrative overheads and expenditure did not result.
- as an immediate measure where both parents are in receipt of social welfare, the Working group recommended that CDA payments should be split between them.
- the rules governing the payment of Child Benefit should not be changed, i.e. the mother should continue to have priority and there should be no splitting of the payment as this would limit its effectiveness.
- The introduction of a joint custody payment should be considered in the longer term.

Current Considerations

9.19 Payment of OFP is based on the contingency of a person parenting alone without the support of a partner³⁴. In order to qualify for the payment a person must,

³³ The Working Group produced their report in 1998. Appendix VII is a copy of the minutes of the Group's meeting with Lone Parent organisations held on 15 October 1997.

³⁴ This does not necessarily mean without any support from the other parent, as indicated in various sections of this report.

amongst other things, have “main care and charge” of at least one qualified child. OFP can only be paid to one person in respect of the same child.

- 9.20** In cases of joint custody the OFP is paid to the person who is deemed to have main care and charge of the child, i.e. for more than half the week. Where there is more than one child in a family and each parent has main care and charge of at least one child then both can receive the OFP. Where there is a joint equal custody arrangement in place, i.e. the child/ren spend equal amounts of time with the father and mother, neither parent can receive the OFP as no one person can be considered to have the main care and charge of the child/ren.
- 9.21** Other child support payments (CB and CDA with other payments) follow the same pattern in that only one payment can be made in respect of a child, though in the case of some payments where one of a couple is employed, a half rate CDA only is payable. However, the joint equal custody situation outlined at Paragraph 9.29 would not be an issue in this case. This is because the basis of the CDA payment is the normal residency of a child whereas the OFP requires that a person have main care and charge of a child.
- 9.22** The current system has been criticised as it is felt by some that it fails to recognise that both parents (whether living together or not) have equal rights and obligations in so far as the children are concerned. Some regard the OFP as actively discouraging the involvement of both parents in the care of children because the basis of the existing scheme is to support someone parenting alone.
- 9.23** Men’s support groups would contend that they should have access to the OFP and other child support payments where they have secured joint custody. They also consider that the existing system encourages family division. While not necessarily disagreeing with the notion of social welfare recognising the other parent in joint custody cases women’s groups would contend that it should not be at the expense of the mother. The Department met representatives from various organisations in connection with the work of the original Working Group on Joint Custody. The minutes of this meeting, which set out the views of the various groups and the complexity of the issues, are attached at Appendix VII.
- 9.24** There is no definition in legislation of joint custody. However, the Family Mediation Service (operating under the aegis of the Department) is trying to foster the notion of shared parenting rather than custody of children. The basis of the OFP would seem to run contrary to this idea.
- 9.25** The issue of guardianship is important in this context. Guardianship of children involves the duty to have regard for the child’s welfare, e.g. about education and religion, etc., whereas custody is largely the right to physical care and control (Comhairle Citizen’s Information Database (www.cidb.ie)). Parents who have guardianship cannot lose it. A married couple has joint guardianship rights in respect of their children and if they separate they each retain guardianship regardless of custody arrangements. If the parents are not married to each other the mother is the guardian but the father may apply to the court for guardianship

rights. However, in January 1998 a provision of the Children Act (1997) came into force which allows for the father who is not married to the mother to be appointed as a guardian (by means of a statutory declaration) without going to court, if the mother agrees and the parents have agreed on custody and access (www.cidb.ie).

- 9.26** It is not clear what the Department can achieve in these cases. If the objective is to afford recognition to both parents in a joint custody/parenting arrangement then the proposal to split CDA payments where both parents are social welfare recipients (as put forward by the Working Group on Joint Custody) could be a move in that direction. However, it is considered that splitting CDA payments could cause financial uncertainty for parents. In addition, parents currently in receipt of the full CDA payment may feel the recognition is being achieved at their expense while those not currently in receipt of the payment may feel it does not go far enough.
- 9.27** Between DWB and OFP there are about 24,000 separated cases involving children. Liable Relative action would suggest that in 45% of cases the other parent is also a social welfare recipient. That is not to suggest that these are all joint custody cases but it does show that quite a significant number of people would be affected by the proposal. The numbers involved would be significantly higher if the concept of joint custody/parenting was also employed in the context of unmarried cases.
- 9.28** The option of splitting CB in cases of joint equal custody was also considered by the Group. However, it was considered that splitting CB would limit the effectiveness of the payment despite the fact that the present Government has committed to increasing CB in its Programme for Government. It is understood that splitting CB is not a contentious issue in cases involving the Department's Family Mediation Service. In general, it is understood that couples appear happy to continue with the status quo. There are also administrative and technical issues for the Department in paying split CB to two parents in respect of the same child. There is also the point that, while the monthly CB payment makes a (reasonable) contribution to items of expenditure required for children, paying half of the payment to each of the parents significantly erodes the value of the payment - an argument that could also be put forward in relation to splitting the CDAs.
- 9.29** Finally, if CB were split for equal joint custody cases, it is considered that the same facility would have to be extended to all families in receipt of CB. The Group did not consider this to be desirable in the light of the evidence that CB is currently spent on children, which suggests that the current arrangements work well.
- 9.30** Another approach could be to pay a CDA to both parents involved in Joint Equal Custody arrangements - call it a Joint Custody Allowance. This could cost approximately £17 million per annum based on 11,000 cases involving 2 children each (average DWB recipient has two children). The advantage of this approach would be that it would recognise the role of the second parent, who is also receiving social welfare, without adversely affecting the payment of the OFP recipient. On the face of it this would only serve to recognise the position where both parents are SW recipients. In addition such a move would raise a major equity issue vis a vis other social welfare recipients. For example, if parents are a

couple (married or cohabiting) and one parent is in receipt of Unemployment Benefit and the other is in receipt of Disability Benefit it is considered that support of the child is split and thus a split CDA is paid. Similarly, in the case of a couple where one parent is in receipt of a social welfare payment and the other parent has earnings (and is out of the range for a QAA to be payable) a half rate CDA is paid. The social welfare system generally recognises “one CDA per child” as the norm. Therefore, paying 2 CDAs to separated couples would be unfair to married/cohabiting couples and would also act as a disincentive to parents living together as a family. It should be noted however, that there is a Lone Parent’s Allowance available under the Income Tax System, which is allowed as long as the child/ren spend some of the tax year living with the parent (it is understood that this may be as little as one night).

9.31 The approaches outlined in the previous paragraphs, though not without problems, would give limited recognition to the role of the second parent. If the Department was to go further and actively facilitate joint custody/shared parenting arrangements then more concerted action would be required on a number of fronts which might involve the use of a new payment and the existing UA system as follows

- a new payment would be required which would probably take the form of a pro-rata OFP to reflect the time each parent spent minding children
- days not covered by OFP would have to be catered for through UA or part-time work
- availability for work rules which apply under UA would need to be relaxed
- liable relative provisions would have to be changed
- Rent Supplement would need to be examined so that suitable accommodation for children was available in both households.

Needless to say, such a system could prove very costly in the long run as well as being administratively complex. The actual number of cases coming to attention at present is limited but there is the potential for significant growth.

9.32 On examination however, the use of UA as a vehicle to cater for joint custody does not present a practical solution. In order to qualify for an unemployment payment, it is a statutory condition that claimants must be available for, and genuinely seeking full-time employment. This test must be satisfied at both the start and for the duration of a claim. In this context, a claimant who is caring for children, even on a part-time basis and who would not be available for employment for that time, would be unlikely to qualify for payment in the first instance.

9.33 If the availability and genuinely seeking work (GSW) requirements were waived for these claimants, it would not be unreasonable to assume that other categories of claimants would then seek special treatment for their particular circumstances. For example those in the educational sector who are required to seek alternative employment during school holidays or casual workers who still are required to seek full-time employment.

- 9.34** The size and composition of the Live Register has been the focus of attention in recent years, given the number of unfilled job vacancies in the economy. In these circumstances, it would be difficult to allow a particular category of claimant qualify for an unemployment payment, without having to satisfy statutory conditions.
- 9.35** From what we know of the practice in other countries it would be unusual for a social welfare system to provide support to two households along the lines suggested in previous paragraphs. When the UK paid lone parent premiums in cases involving joint custody, an administrative decision as to who should receive the lone parent premium was made. A similar approach is taken in New Zealand.

Conclusion

- 9.36** The issues relating to joint custody are not all that dissimilar to those relating to cohabitation. As already discussed, the basis of the OFP is to support the contingency of a mother/father who has main care and charge of a qualified child/ren and is parenting alone without the support of a spouse or partner. On the one hand, the scheme cannot countenance cohabitation and, on the other, it cannot accommodate the concept of joint equal custody or joint equal parenting. Clearly where parents claim joint equal custody then neither can be considered to have main and charge of the child/ren and cannot therefore receive the payment.
- 9.37** The Group discussed this issue in detail recognising that the Department actively supports joint parenting through the operation of the Family Mediation Service. On balance, the Group did not consider that the income support schemes operated by the Department should be extended to support such arrangements. It was considered that the social welfare system ought not to be expected to support two households for the purposes of joint parenting. Both parents can, qualify for the lone parent's income tax allowance where they are both paying income tax.
- 9.38** Having considered a range of options the Group was unable to come up with a system for dealing with joint equal custody/parenting which it considered did not compromise the basis of the OFP payment or the CB arrangements and which did not lead to unjustifiable additional expenditure. The Group was aware that this will not be acceptable to some lobby groups and expects that the issue will have to be re-examined in the future. It may be that developments in relation to larger questions of contingency based arrangements and individualisation may provide mechanisms for addressing this issue; however at this stage the Group was unable to devise a solution.

Chapter 10

Maintenance and Liable Relative Provisions

Background

- 10.1** Social welfare provisions for one-parent families are based on the principle that maintenance support is primarily the responsibility of the persons concerned³⁵. Resolution of this issue is either through personal agreement or – if they cannot resolve the problem themselves - through formal mediation or (most commonly) through the courts under Family Law. The means-tested OFP is intended to act as a safety net for separated or unmarried lone parents who have not obtained adequate, or any, maintenance for themselves and/or their children. Those in claiming OFP must satisfy the DSCFA that they have made – and continue to make - reasonable efforts to obtain such maintenance for themselves and/or their children.
- 10.2** This principle is manifested in the “efforts to obtain maintenance” conditions for OFP (and for its predecessors, DWB/A and LPA). The efforts condition is applied as a matter of routine for all new applicants. This is the main way in which maintenance issues are resolved for One-parent Family Support. It should be noted that the efforts condition is about maintenance solely, and is not concerned with child custody arrangements per se, except insofar as any such arrangements affect underlying qualification for OFP (Chapter 9 – Joint Custody).
- 10.3** In parallel with the efforts condition, the “Liability to Maintain Family” provisions of the Social Welfare code state clearly that a person shall be liable to maintain his/her spouse and child(ren). These provisions then allow the Department to obtain a contribution from the other parents (known as “liable relatives”) towards the cost of social welfare supports provided to their spouses/partners and children. These Liable Relative provisions were introduced in 1990 for the purposes of ensuring that, where a claimant has no success in securing maintenance, in individual cases the Department can recover some or all of the social welfare payments issued to OFP recipient concerned. In effect, the Department can step in as a result of the other spouse/parent not living up to their maintenance obligations, if that results in the lone parent family depending on OFP for income support.
- 10.4** A more recent development of relevance to maintenance is the expansion of the State’s Family Mediation Service. This system, established by the Department of

³⁵ The Social Welfare Act of 1989, which contained the original Liability to Maintain Family provisions, amended the then Family Law (Maintenance of Spouses and Children) Act, 1976 to require judges not to take account of potential social welfare entitlements for lone parent families in deciding on the level of maintenance to be ordered. This was an attempt to ensure that lone parent families would be adequately maintained by the other spouses concerned without having to recourse to social welfare support. (There was some evidence that court maintenance orders were being set at reduced levels because the separated/deserted lone parent family had social welfare eligibility). It is not clear, however, that this provision was applied subsequently by Family Courts to any extent in practice.

Justice, Equality and Law Reform, was transferred to the DSCFA with effect from 1 January 1998. This service provides free structured mediation for couples who wish to negotiate maintenance and child access agreements in a non-confrontational way. Its success in individual cases depends on mutual willingness by both partners to participate. The service is being expanded from its initial Dublin-only base, and is currently available in 10 locations around the country.

Social Welfare Legislative Background

10.5 Part III of the Social Welfare Act 1989 (as amended by Part IX of the Social Welfare Act 1993) imposed an obligation on spouses to maintain each other and their children and on parents to maintain their children. The Act also imposed a liability on the spouses or partners of certain social welfare recipients to contribute to the Department towards payments of LPA and Deserted Wife's Allowance/Benefit (amended to cover OFP from 1997). The legislation was commenced on 29th November 1990.

10.6 At the time the then Minister for Social Welfare said that *“too many spouses are just walking away from their responsibilities towards their families and leaving it to the taxpayer – through the State – to pick up the burden”* (Dáil debate col. 2493 7th March 1989).

10.7 The “efforts condition” is set out in Article 6 of the Regulations (SI 426 of 1996) made under powers provided for in the Social Welfare Acts dealing with the OFP. This Article requires that a person

“makes and continues to make appropriate efforts, in the particular circumstances, to obtain maintenance from a liable relative.”

Adequate maintenance is defined in these Regulations as being equivalent to the rate of OFP appropriate for that lone parent family, i.e. someone being “adequately maintained” would not be eligible for OFP on means grounds.

Maintenance

10.8 It is difficult to assess the number of claimants who are receiving maintenance from the other parent, as accurate figures are not available. However, a number of surveys have examined this issue over the years with results differing widely but indicating an increase over time. A survey of unmarried claims in payment at December 1990 (O’Grady, 1991) found that maintenance was paid in only 3% of cases. In Swinburne (1999), which examined a sample of unmarried claims from 1988 and 1998, maintenance was being paid in 1% and 13% of cases respectively. A more recent survey of 1,000 new claims carried out by DSCFA in 1999 in the context of this Review showed 21% of claimants said they were receiving maintenance. The incidence of maintenance being paid could be expected to be higher in “married” cases and this is confirmed in this latest survey with 30% of married people declaring maintenance against 19% in unmarried cases (where only child maintenance is involved). However, it is estimated that only 12% of Family Court Maintenance Orders are honoured regularly (Combat Poverty Agency – The

Financial Consequences of Marital Breakdown). In the UK only 20% of lone parents were receiving maintenance, a figure which remained fairly static from 1990, despite the extensive activities of the Child Support Agency. While it is difficult to draw any definite conclusions from the above it is probably reasonable to state that the overall number of claimants who say they are receiving maintenance is relatively low but that the situation appears to have improved in recent years. More (and regular) surveys are needed in order to monitor this situation in the future.

- 10.9** The obligation in both Family and Social Welfare law on a parent to pay maintenance varies according to the type of case involved. Where a married couple separates or divorces the requirement on the “liable relative” to maintain extends to the other spouse and the children of the marriage. In unmarried cases the obligation only extends to maintaining the child(ren) of the relationship only, not the partner. In the case of separated couples the liable relative can be asked to pay up to the amount of OFP being paid, whereas in an unmarried case the liability extends to maintaining the children only. In the latter situation, the Department can request up to £60 per week (equating to the upper limits applicable under District Court Rules).
- 10.10** Some lone parent support groups consider that this demand is excessive given that the Child Dependant Allowance (CDA) portion of the OFP amounts to £15.20 per week. However, the Department’s position is that the OFP is a composite payment supporting not only the child but also the parent who is caring for the child. Accordingly, the level of support for the child goes beyond the CDA payment and the Department is therefore justified in seeking, where appropriate, a higher repayment than the CDA. The Group agreed with this approach and suggests that the £60 limit per child should continue to apply for the time being (see also discussion on “Enhanced Liable Relative Action”). These levels should be adjusted as appropriate in the future, in line with any change in District Court limits.
- 10.11** In assessing a claimant’s eligibility to receive OFP, all maintenance is counted as part of the means test. The only allowance made is where the maintenance is paid in respect of rent or mortgage costs whereby up to £75 per week of maintenance paid in respect of vouched housing costs can be disregarded under the means test. This disregard was introduced in 1997. The level of this disregard should be kept under review, but it is considered that the proposal to allow OFP recipients to retain 50% of any maintenance received (see below) could improve the financial situation of OFP recipients.

Lump-sum settlements

- 10.12** Settlements reached as part of divorce/separation agreements involving lump sum payments are not regarded as satisfying the obligation to maintain spouses and

children. The rationale behind this provision is that any benefit deriving from a lump sum can only be short-term with the prospect of the lone parent having to resort to OFP at some stage for ongoing income needs.

- 10.13** That said, it is considered unfair that a liable relative does not get recognition for lump sum payments or other arrangements, e.g. ceding the family home to a spouse, agreed in the Family Law Courts or through the Department's Family Mediation Service. It is obviously important that spouses/parents be encouraged to contribute towards the maintenance of the other party and their children and this should involve recognising the different ways in which this can be agreed. However, it would be difficult to accept the concept of a lump sum payment representing a full and final settlement of a person's maintenance obligations because, as already said, of the possibility of the other party turning to social welfare payments for support at some stage.
- 10.14** On balance, it is considered that where a lump sum or other similar arrangement is agreed that it should be regarded as a contribution towards a liable relative's obligations to the Department in respect of the social welfare payments issued to the other partner. In this context, issues such as the family home, payment of a lump sum, school fees and holidays were discussed. It is considered that payment of a lump sum by the liable relative should be recognised as a contribution to the maintenance of the children. This could take the form of the value of the contribution being averaged out over a number of years and set against the contribution assessed against the liable relative. In relation to the other arrangements such as the family home, school fees etc. it was considered that it would be extremely difficult to assess their value and therefore offset them against the liable relative's obligations. Clearly, liable relatives only have a liability in the first instance if their family is dependent on OFP for income support. Overall, therefore, with the exception of lump-sum cash payments (which are assessable as capital for OFP means purposes), the Review proposes that non-cash maintenance settlements should be ignored in determining subsequent liable relative contribution levels.

Efforts to seek maintenance at new claim stage

- 10.15** In separated cases, OFP claimants are required at the time of claiming to show that they are making/have made reasonable efforts to secure maintenance from their spouse. The award of OFP is dependent on the Department being satisfied that these efforts are appropriate in the particular circumstances. This is considered to be a reasonable requirement, given that the couple has to be separated for at least three months before the lone parent is entitled to claim OFP. This should allow some period for maintenance negotiation before the need for income support becomes necessary.
- 10.16** In unmarried cases the award of OFP does not depend on the condition to make reasonable efforts to secure maintenance being satisfied at the time of claiming. The period after the birth of a child can be a difficult time for a mother, and it is felt that it would be impractical to expect an unmarried parent to be able to take the necessary action to secure maintenance in the weeks immediately after her child is born, even though she is entitled to receive OFP. However, she is alerted when

claiming that she will be required to seek maintenance from the other parent and that follow-up action by the Department will commence soon afterwards to examine what efforts have been made. It is proposed that the current maintenance efforts requirements for unmarried claimants continue as is, i.e. applicable after award in put in payment.

10.17 As stated already, the Department requires evidence that the separated OFP claimant is making appropriate efforts to seek maintenance, before a claim is put into payment. Involvement by the couple in structured mediation involving negotiations about the financial support of them and their children will be accepted as satisfying the efforts condition. Alternatively, a claimant could also be asked to provide evidence that he/she has issued a maintenance summons in the District Court. Where the address of the other spouse is not known, claimants/recipients can be asked to provide evidence that they have tried to establish their whereabouts. This could involve the person being asked to contact the Gardaí or the UK Department of Social Services, if the spouse/parent was thought to be in the UK. Failure to satisfy the efforts conditions would result in the claim for OFP being rejected.

10.18 The Regulations also require OFP clients to make ongoing efforts to seek adequate maintenance. This is intended to facilitate moves by the parties concerned towards resolution of maintenance provision without the need for further reliance on OFP support for the family concerned.

10.19 At least 2,400 of the existing OFP client group are on reduced payments as a result of the level of maintenance being received (this figure could be higher, as the OFP database does not always indicate the precise source of means in reduced rate cases). This is equivalent to a saving of £2.7m per annum in OFP due to maintenance received directly by the clients concerned. This is an integral part of the overall maintenance recovery programme. In the case of a separated claimant an OFP claim is only put into payment when the claimant is deemed to have satisfied the efforts condition (as stated earlier the efforts condition is not applied to unmarried claimants until after the claim is put in to payment), but not necessarily where such efforts have been successful in obtaining adequate, or indeed any, maintenance. Clearly, where the spouse has not been able to secure maintenance payments from the liable relative, it is usually an indication that the Department will also have difficulties in getting the liable relative to make a contribution. In assessing the current performance and future potential yield from Liable Relative action, it should be borne in mind that the Department's action to get contributions is aimed at a liable relatives target group that has already resisted making maintenance payments to their spouses and children, even under threat of court sanctions.

Retention of a portion of maintenance

10.20 Some voluntary groups consider that the assessment of all maintenance received by lone parents in determining their eligibility to receive OFP is a disincentive to lone parents, particularly those who are not married, to pursue the other parent for maintenance. They feel that if the lone parent was allowed retain a portion of any payments received they might be more prepared to name the other parent and/or

take stronger action to secure maintenance. It is worth mentioning here that the other parent is named in almost 80% of cases (Swinburne, 1999). A survey of 100 new claims (1999) found that the father was named on the Birth Certificate in 65% of cases. The view of the Commission on the Family (1998) is that

“There should be a stronger link between social welfare policy and the legal maintenance system. There should be more co-ordination in the policy approach adopted in the two systems in relation to securing maintenance for families. Lone Parents are legally obliged to attempt to obtain maintenance but now that the maintenance offsets the One-Parent Family Payment, there is no clear incentive for fathers/parents to top up the family’s social welfare income. The systems should be co-ordinated and mechanisms developed to ensure that partners have an incentive to pay maintenance.” (p. 115)

10.21 As already outlined one of the objectives of the OFP scheme is to provide income support for a lone parent who has not secured adequate or any maintenance from their spouse/other parent of their children. In such circumstances, it would be difficult to envisage a situation where the payment of maintenance was not reflected in the level of social welfare support received by a lone parent. However, it is accepted that the current arrangements may act as a disincentive for the other party to contribute towards the maintenance of a lone parent because the lone parent will receive no benefit as such, unless paid in respect of housing, it will merely reduce the rate of OFP paid. This was one of the issues raised at the SERI focus groups (Appendix X) and participants felt that current arrangements are unfair to them. In the circumstances, it is considered that some incentive should be provided to encourage the payment of maintenance and that this should involve the lone parent being allowed retain some of the maintenance received.

10.22 The Group examined two ways of achieving this

- a flat weekly “disregard”
- allowing the OFP recipient retain 50% of any maintenance received.

It was considered that the former would place an artificial ceiling on the level of maintenance received, with parents possibly restricting their contributions to ensure they remained within the specified limit. This would not be in the interests of the lone parent or the Department. At the same time it is considered important that the lone parent derive a significant benefit from any maintenance secured if a real incentive is to be provided. Accordingly, it is considered that allowing 50% disregard would be the best approach. This would mean that maintenance paid would be reflected in the rate of payment, while at the same allowing lone parents retain a portion of anything received. This would apply in addition to the existing housing disregard, which stands at £75 per week. It would cost an estimated £1.3 million in a full year to extend this concession to those currently on reduced payments because of maintenance received. However, if the measure was successful in encouraging the payment of maintenance in more cases it could reduce the overall cost of the scheme in the long term by reducing the number of maximum rate OFPs awarded.

Operation of Liable Relative Provisions

- 10.23** The Maintenance Recovery Unit (MRU) which is based in the Pensions Services Office in Sligo operates the Liable Relative Provisions. At present 7 staff are assigned to this work. The work involves determining the level of contribution which a liable relative will be required to pay, pursuing those who fail to co-operate and monitoring and reviewing those who are making contributions. Approximately, 15,000 new OFP awards are made each year, which means an equivalent potential number of new cases for the Unit to assess each year.

Assessing the Ability of a Liable Relative to Contribute

- 10.24** Until recently the assessment of a liable relative's ability to pay was done on an administrative basis. However, Regulations were introduced in May 1999 (SI 138/99) which had the effect of formalising the assessment procedure with a Deciding Officer making the decision and allowing liable relatives the right of appeal to the Social Welfare Appeals Office.
- 10.25** In assessing the liable relative's ability to pay, the usual criteria and allowances used to determine means are applied and in addition, the liable relative is allowed
- up to £3,900 p.a. in respect of housing costs
 - the equivalent of the personal rate plus £15 per week for him/herself
 - a dependent child allowance for any of his/her children resident with the liable relative
 - mortgage/rent payments made to a financial institution in respect of the family home provided it is still occupied by the spouse.
- 10.26** The main issue, which arises from this assessment regime, is the position of second families. In general, the Department only makes allowance for the children of a liable relative in a second relationship, i.e. those children whom the liable relative is legally obliged to maintain. Similarly, no allowance is made for the partner in a cohabiting relationship. The rationale behind this is that the liable relative should only be able to claim allowance for a legally dependent spouse/child(ren). The Group considered that this situation should remain unchanged.
- 10.27** The assessment procedure can be a long drawn out process because of the resistance that can be met in securing the co-operation of the liable relative. The fact that an OFP is in payment indicates that the recipient has been unsuccessful in securing maintenance from the liable relative or that the maintenance secured is not sufficient to live on. There are provisions in the legislation for attachment of earnings orders etc. but these have not been used to date, though 3 cases have been submitted for legal action.

Yield to date

- 10.28** The following sets out the number of cases examined and the amount of money that has been recovered from liable relatives since the provisions came into force in 1990. The obligation to maintain in unmarried cases only came into force with

the introduction of the OFP in 1997 so the action in that area has been quite limited to date.

(a) Separated Cases

- 10.29** Since the provisions of the 1989 Act came into force some 28,387 cases have been examined to determine the liability of a spouse to make contributions to the Department. The results to the end of December 1999 are summarised in Table 10.1.

Table 10.1 Results of Examination of Liable Relatives (Separated Cases)

Examined		Employed		Results	
No Trace	6,497 (23%)				
On SW	12,153 (43%)				
Employed	9,737 (34%)	Unable to pay	1,341		
		Enquiries ongoing	1,221		
		Awaiting action	5,741		
		Order issued	1,434	Paying	537
				Not paying	702
				Circumstances changed	195
	28,387		9,737		1,434

Source: Pension Services Office, 2000.

These figures are cumulative since the provision of the 1989 Act came into force

(b) Unmarried Cases

- 10.30** In addition there are 52,625 cases where the OFP recipient is not married. A pilot project on these cases was started in 1998 with 1,680 cases reviewed to the end of December 1999 with the following results

No trace 216 (13%)

On SW 299 (18%)

Employed 1,165 (69%)

Paying 36 (2%)

(c) Total Recouped from Liable Relatives

- 10.31** A total of £3,188,788 has been contributed to the Department since the scheme commenced at the end of 1990 until the end of December 1999. The average contribution is £30 per week and the target for receipts in 2000 is £650,000.

(d) Scheme Savings

- 10.32** In addition to direct receipts from liable relatives the operation of the provisions has also resulted in scheme savings of over £1.7 million to the end of December 1999 (Table 10.2). These have arisen where payments have been reduced,

withdrawn or terminated arising from the uncovering of new facts in the course of the liable relative investigation.

Table 10.2 Scheme Savings due to receipts from Liable Relatives

	Withdrawn/ Terminated	Saving	Reduced	Saving
Separated /Divorced	115	£1,275,900	37	£101,859
Unmarried	22	£212,595	155	£149,988
Total	137	£1,488,495	192	£251,847

(e) scheme savings from application of efforts condition

- 10.33** As stated previously, it is estimated that the yield from reduced payments resulting from maintenance means is some £2.7 million per annum.

(f) Overall maintenance recovery to date (1991 – 1999)

- 10.34** Maintenance recovery to date may be broken down as follows

Direct contribution yield	£3.2m
Savings as a result of MR action	£1.7 m
Reduced OFP rates due to “efforts”	£18.0 m (estimate)
Total (9 years)	£22.9 m

Resource Issues

- 10.35** Liable relative action has been concentrated on dealing with cases where the liable relative is employed/self employed, i.e. those who are more likely to be able to make a contribution to the Department. Little action has been possible where the liable relative is a welfare recipient or his/her whereabouts are not known.
- 10.36** While it is extremely difficult to estimate the potential yield from Liable Relative provisions there is no doubt that there is scope for increased contributions. It is estimated that there are savings of up to £8 million per annum which could be achieved from the cases which have already been investigated, with further significant yield in addition if all cases could be dealt with promptly at new OFP claim stage. However, this would require the addition and/or redeployment to this work of significant additional staff resources. There is an opportunity cost in assigning staff to maintenance recovery work. Because of overall constraints on staffing numbers, the Department has to choose between the relative merits of assigning staff to claim processing or to control work such as maintenance recovery. Within the control work category, the savings generated by the deployment of staff is related to the type of control work. Assessment and collection of a liable relative’s contribution can be a slow process especially where the liable relative is reluctant to co-operate. The amount of savings generated by staff in maintenance recovery work is much more modest than that achieved from other activity to control abuse and fraud. The allocation of resources, within the existing resource constraints has, accordingly favoured activities producing the best returns on the effort employed. It is recognised, however, that the liable

relatives who are abdicating their responsibilities to their spouses and/or children are being facilitated in doing so under these arrangements and more needs to be done to ensure they face up to their responsibilities.

- 10.37** Overall, the Group considers that the current Liable Relative arrangements are not satisfactory in that the legislative provisions are not given full effect on the ground. The Group considers that the activity in this area should be expanded in a reasonable and sensitive way, within the overall resources available to the Department. The results should be kept under constant review with a view to further expansion of activity in this and other areas of abuse on a cost effective basis according to policy on staffing issues.

Enhanced liable relative action

- 10.38** The fact remains that payment of OFP implies that liable relatives have resisted paying adequate maintenance through direct negotiation, mediation or court action by their partners/spouses. The scope for the Department to succeed needs to be seen in this light. To date there has been very little public debate in relation to the operation of the Liable Relatives provisions. However, this situation may change if enhanced action is taken in this area.

- 10.39** A number of options for enhanced action are viable. These would be subject to resource re-allocation to the Maintenance Recovery programme (with the opportunity costs of other claim control savings foregone, referred to earlier).

- More court actions on recovery, using the quite extensive powers available under the current legislation. This is labour-intensive, but would indicate willingness to “take on” the more resistant liable relatives. This might encourage greater compliance with maintenance obligations generally.
- Introduce arrangements for the Department to make enforceable interim assessments where the liable relative refuses to co-operate with the assessment procedure etc. While this might help focus the attention of the liable relative more on the issue, it is unlikely to be any more productive in resistant cases, and would still require court action to enforce in effect. Such preliminary assessments, based on estimates of income, would undoubtedly be higher than the actual yield subsequently, leading to possible unrealistic targets or expectations of contribution levels due.
- Devolve Attachment of Earnings actions to administrative Deciding Officer level rather than through the courts (this would require legislative change). This would have the definite merits of producing results, but might still require court sanctions to be effective in more resistant cases, or where the employer resists. There would be certain safeguards in such an approach, given that the independent Appeals Office process is available to aggrieved liable relatives.
- Introduce nominal deductions from low-income liable relatives, or those on social welfare support themselves (currently absolved from liable relative contribution). Such nominal deductions (say £2-£5 per week) would clearly establish liability from the start. (This could operate on similar lines to

current overpayment deduction procedures). However, it would have to be done in the context of a much more active and effective recovery from liable relatives at higher income levels as well. This would avert accusations that the system was concentrating on those liable relatives within the direct reach of the Department only, rather than pursuing liable relatives in a better financial position to contribute.

- Raise the threshold from unmarried OFP maintenance liability to cover the whole OFP payment rate (i.e. equate it to the separated OFP situation). The upper level for unmarried OFP maintenance is set at the District Court rates for child maintenance (max £60 per week). However, this means that, unlike the situation with separated lone parent families, the taxpayer is required to fund a significant portion of the OFP rate without potential for full contribution offset, even though the mothers concerned are only in receipt of OFP in the first instance because they have a child. This would apply to Liable Relative action initiated by the Department directly. If the unmarried OFP client sought a court affiliation order herself, then the normal Family Law limits would apply (and the percentage disregards discussed above might also apply to her OFP means assessment to provide an incentive).
- Require the unmarried OFP applicant to name the father of the child at claim stage. This is the situation for unmarried parents seeking income support in the UK and some other countries. The purpose of such provisions would be to facilitate liable relative action by the Department subsequently, and/or increase the chance of successful maintenance efforts by the lone parent him/herself. However, a number of interest groups have raised concerns about any move to compulsory identification of fathers. They are concerned that this could act as a strong disincentive to fathers to make themselves known, thereby jeopardising informal maintenance, access and care arrangements that might develop, to the social benefit of both parents and the child. As it is, the father is identified either on the birth certificate of the child or at OFP claim stage in some 80% of cases. On balance the Group considered that there was no particular advantage in requiring unmarried OFP applicants to name the father of their child as a condition of claiming, but that this should be reconsidered at a later stage as experience grows of the application of the “efforts” condition, and liable relative action, in unmarried cases.
- Provide even more significant support for mediation services nationwide to accelerate the availability of this service. Provide it for both separated and unmarried couples, to reduce court actions, which are confrontational rather than conciliatory. Mediation is also more likely to achieve adequate maintenance arrangements without need for OFP support at all. [It should remain optional: the success of the mediation system depends on co-operation by both parties, which would be diminished if the process was made compulsory in individual cases for OFP purposes.]

10.40 For the moment it is considered that the emphasis should remain on trying to make the existing system work as well as possible, though at a higher level than at present. However, the position in relation to the above enhancement options should be kept

under review and might be more relevant and necessary in the future if increased activity under the existing structures still proves less than fully effective.

Maintenance and Other Schemes

- 10.41** The treatment of maintenance received by a claimant is not consistent across social welfare schemes. As already set out, the OFP treats all maintenance received as means with disregards allowed for vouched housing costs. However, in the case of Unemployment Assistance (UA) maintenance paid in respect of children is not counted as means. This was the system used under the Lone Parent's Allowance Scheme but it was discontinued on the introduction of the OFP because it was considered too difficult to control. Almost all maintenance declared was attributed to children and consequently had no effect on the rate of payment awarded to a claimant.
- 10.42** The assessment of maintenance for the Department's other schemes differs from the assessment in OFP cases. In all schemes, the full cash value of maintenance paid in respect of a claimant is assessable as means. However, as already indicated the assessment differs from OFP in the treatment of maintenance paid in respect of children which is not assessed as means.
- 10.43** In Unemployment Assistance cases, where a dependent child on reaching 18 years, claims UA then if maintenance payments continue to be made, they are assessed in full. Also where a person is living apart from his/her spouse/partner and in addition to or instead of maintenance payments
- (i) the spouse/partner is paying the mortgage/rent directly to the lending institution/landlord, or
 - (ii) the spouse/partner, in keeping with the terms of a court order or a legal agreement with the person, pays a specific amount to the person to fund mortgage repayments/rent, or
 - (iii) the person, in keeping with an oral agreement between the parties, can produce documentary proof of regular mortgage/rent payments.
- The value of such payments is assessed at £6.00 per week, however, where there is no breakdown of the maintenance paid between claimant and dependent children, it is assessable in full.
- 10.44** There are suggestions that the different manner in which means are treated under other schemes makes some claimants reluctant to transfer to OFP. There are 870 UA and 396 UB claimants who are single and in receipt of Child Dependant Allowances. It is likely that at least some of these people should instead be claiming the OFP. It is important that the social welfare system should be consistent in the way it treats issues such as maintenance. Accordingly, it is considered in principle that the system employed under the OFP, with proposed amendments, should be applied to all social welfare schemes.

Sensitivity in potential violence situations

- 10.45** The Department realises that the issues of maintenance and liable relatives are quite sensitive areas and that in some cases the two people concerned may want nothing to do with each other. In cases where there is actual evidence that the liable relative has been violent, the OFP recipient would not normally be required to make efforts to seek maintenance. Case by case assessment is the way to identify such circumstances. There is a balance to be struck between the safety and well being of the lone parent family, and the obligation of the liable relative to maintain his/her child.

Lone Parents and Income Tax

- 10.46** Lone Parents may receive an additional income tax allowance, which is the equivalent of another personal allowance. Unlike social welfare payments, where a person must have main care and charge of a child in order to qualify, it is sufficient for income tax purposes that the child reside for part of the tax year with the claimant (it is understood that this can be as little as one night). Accordingly, both parents can receive the allowance at the same time. It is understood that about 48,000 lone parents claim the allowance including about 10,000 widow/ers. Many of those receiving the lone parent's income tax allowance will be OFP recipients who are in employment. However, it is possible that there may be some receiving the allowance who are liable relatives who are not discharging their responsibilities in relation to maintenance under the Act. The Group considers that the granting of the lone parent's tax allowance to non-OFP recipients should be contingent on obligations in relation to maintenance being satisfied. This matter should be examined in detail by the Department of Finance to determine whether there is scope to align DSCFA action in this area with that of the Revenue Commissioners.

Position in the United Kingdom

- 10.47** In 1993 the UK adopted a very assertive attitude towards the question of maintenance for children with the introduction of the Child Support Agency. The Child Support Agency was established following the publication of a White Paper in 1990 "Children Come First" which found that the existing system, which was operated through the Courts, was failing to provide adequately for children and that the percentage of lone parents on Income Support receiving maintenance had fallen from 50% in 1979 to 23% in 1989. The essence of the change was to move from a legal system dealing with child maintenance on a case by case, discretionary basis to an administrative one which assesses all maintenance according to the same criteria, with the aim of achieving higher levels of maintenance.
- 10.48** The Agency incorporated into its staff the cadre of Liable Relative Officers based in DSS regional offices around the UK. Some 5,000 staff worked in CSA following its establishment. On a comparable basis, proportionate to the pool of one-parent families receiving state income support, it is estimated that the Irish

Maintenance Recovery operation would require some 250 staff on this function solely.

10.49 The Agency used a complicated formula, which was subject to criticism, to determine the appropriate level of maintenance to be paid. It was perceived that the Agency went after “soft” targets, i.e. parents already paying maintenance, the formula was unfair to second families, it did not take proper account of the absent parent’s circumstances and the claims against some people should be precluded by previous court settlements. There was also criticism that the Agency was just trying to cause absent parents to pay money that was formerly paid by the social security system. On the other hand, it was argued that the Agency was trying to provide lone parents with a secure income which would enable them to take up, employment without losing another part of their income, i.e. Income Support (Operation of Child Support Act, House of Commons Social security Committee, 1993).

10.50 The UK Government published a White Paper (Children’s Rights and Parent’s Responsibilities) in 1999 outlining changes in the way the CSA will operate. It is expected that the new system will be operational from end of 2001 and will include the following

- The complicated formula will be replaced by a standard percentage of his/her net income which the absent parent must pay - 15% for one child, 20% for two children and 25% for three or more children. Lower rates will apply (on a sliding scale) where the absent parent has children living with them, where income is less than £200 per week, £100 per week or on benefit.
- Recipients of Income Support will be allowed retain £10 per week of any maintenance received
- Those receiving Family Credit (being replaced by a new tax credit) will be allowed retain any maintenance received
- Failure to co-operate with CSA will be a criminal offence.

10.51 The new system proposed for the UK does have its attractions in that it is very simple and would make it very easy for the DSCFA and the liable relative to determine their liability. However, as outlined in previous sections the system applied in Ireland has not been tested to any great extent as evidenced by the small numbers contributing and the low financial returns from the scheme since its introduction. While the proposed UK system is much simpler than that which applies here our system does not have the complexity and difficulties of the one which the UK is proposing to replace. Whether a similar system to that proposed for the UK should be applied in Ireland is an issue worthy of examination in the future. However, it is considered that the present system in Ireland needs to be more thoroughly tried and tested before such a change should be considered.

- 10.52** Clearly, the UK Child Support Agency, and similar authorities in some other countries, has focused national debate on the income support and maintenance issues for lone parents, in a way which has not occurred to similar extent in Ireland. The Irish social welfare maintenance recovery system is very distinct from Family Law provisions and procedures, and is operated as a part of social welfare OFP claim processing.
- 10.53** Undoubtedly, the creation of a separate administrative entity or authority with responsibility for the operation of the Liability to Maintain Family provisions would raise the public visibility of this process considerably. However, as indicated it is considered that the current system has not yet been tested to any great extent.

Conclusions

- 10.54** The Social Welfare legislative provisions governing the payment of maintenance and liable relatives provisions should be adequate to ensure that the absent parent makes a reasonable contribution to the support of the parent receiving OFP. However, the reality is that the number of people contributing towards the maintenance of OFP recipients, whether on a voluntary basis, through the actions of the recipient under Family Law or those of the Department through Liable Relative Provisions, is relatively small when compared to the numbers receiving the OFP. The operation of Family Law is clearly outside the control of the Department. However, its role in ensuring that absent parents contribute towards the maintenance of OFP recipients and/or their children is an issue that requires examination. However, this is not a matter for this Review or indeed, this Department. With Exchequer support for lone parents through OFP expected to reach almost £386.3 million in the year 2000 this is likely to become an increasingly important issue. It is worth noting that it was the failure of the Courts system in the UK to deliver adequate maintenance for lone parents that gave rise to the establishment of the Child Support Agency (Child Support Reform, Statement by UK Secretary of State for Social Security July 99).
- 10.55** There are extensive powers available under the Liable Relative Provisions to recover some or all of the OFP paid to a lone parent. The total savings achieved between actual receipts and scheme savings which arose in the course of investigations since the legislation was first enacted in 1990 amount to an estimated £22 million. While this is a not insignificant amount, the Department has obtained the bulk of the yield at claim stage rather than by maintenance recovery directly from liable relatives subsequently. While it would not compare with the scale of OFP expenditure over this period, it is not realistic to expect that any system of maintenance recovery – however proactive – could hope to offset that cost to any significant extent. Clearly there is scope for significant additional yield if more staff resources were re-deployed to this work. This would be cost-effective, although there would be even more significant opportunity costs in terms of other control savings foregone in that event.

- 10.56** As already said the issue of maintenance payments is first and foremost a private matter for the persons concerned, and if they cannot resolve the problem, for the Courts through Family Law Provisions. The Department is attempting, through Liable Relative Provisions to, effectively, collect maintenance that is not being enforced through Family Law. Some would feel that this is outside the remit of the Department though a contrary view would be that the Department should take the lead role in recovering maintenance and relieve claimants of their obligations in this regard. Many of the focus group participants felt that the State should take on the role of pursuing the absent parent (Appendix X, section 1.5). On balance it is considered that the Department should continue with the existing system, as it has not been properly tested yet. The Group considered that subject to resource constraints, liable relative activity should be increased. This would clearly signal that both parents have a financial responsibility for their child(ren) and that the State should not be required to meet this where the parents have the resources.
- 10.57** It is considered that there is plenty of scope to improve on the performance in this area. However, apart from the resource issue, it would require social acceptance generally to the use of the extensive range of powers which are available under the current legislation to enforce the Liable Relative provisions. While the operation of the Liable Relative provisions has attracted little attention or controversy to date, this may be more to do with the comparatively low level at which it operates at present. A concerted campaign to increase the level of contributions received could dramatically change that situation.
- 10.58** There is also a good case to be made for giving OFP claimants/recipients an incentive to pursue maintenance by allowing them to retain a percentage of anything received. It is proposed that they be allowed retain at least 50% of any maintenance received in addition to existing disregards for housing costs. It would cost an estimated £1.3 million in a full year to extend this concession to those currently on reduced payments because of maintenance received. However, if the measure was successful in encouraging the payment of maintenance in more cases it would have a positive impact on the income of OFP recipients and could also reduce expenditure on OFP in the long term by reducing the number of maximum rate OFPs awarded. The parent contributing maintenance should also receive credit/recognition for the value of any cash lump sum payments paid to the OFP recipient. However, the Department could not accept these as full and final settlement of the obligation to maintain former spouses and children where income support needs persist. The treatment of maintenance received should also be standardised across all Social Welfare schemes using the OFP system, including suggested amendments.
- 10.59** The Group considered that the granting of the Lone Parents Tax Allowance to liable relatives should be contingent on obligations in relation to maintenance being satisfied. This matter should be examined in detail by the Department of Finance to determine whether there is scope to align DSCFA action in this area with that of the Revenue Commissioners.

- 10.60** A number of options exist for enhanced recovery action. However, there are extensive powers already available which could be operated to greater extent than at present. On balance, the Group considered that this should be done for a future period before deciding on invocation of additional actions or legislative change. The option of the establishment of a specialist authority to deal with liable relative action has attractions in terms of providing greater public prominence and focused action in this area, and would be a useful way of indicating greater policy emphasis on this issue. The Group considered that the Department should continue to enhance its internal operation of the existing arrangements before considering further changes.

Chapter 11

Administration and Delivery

Introduction

- 11.1** Under the terms of reference of the OFP Review (and expenditure reviews generally) it is necessary to examine the administration of the scheme including the volume of business involved, the resources deployed and the standard of service afforded to the customer. Control issues are also an important element of administration that require examination. This chapter addresses these areas which

all relate to the input and output elements (i.e. efficiency) of the operations of the scheme.

- 11.2** As outlined in Chapter 2 there has been a dramatic growth in the number of lone parents over the last 10 years and this is reflected in the numbers in receipt of OFP. Allied to the growth in numbers has been an increase in the complexity of scheme administration as a result of the changes in provisions for lone parents with multiple means tests to be dealt with and the inclusion of OFP recipients as an eligible category for labour market and educational programmes.
- 11.3** In the absence of appropriate data, it has not been possible to attribute administrative costs to the scheme. As part of the Department's commitment to the Generic Model for an enhanced financial system for Government Departments and Offices, recommended by the Financial Management Group under SMI, the Department will be undertaking a review of the financial and non-financial data which will provide the basis for performance evaluation in the coming months. This will, in time, allow administrative costs to be attributed across schemes.

Background to the organisation of the OFP Section and processing of claims

- 11.4** The handling of the workload for OFP involves input from a number of areas within the Department. This work includes the processing of new claims, maintenance work on existing claims and control work to counter abuse of the OFP scheme.
- 11.5** At present, in the case of new claims for OFP, completed application forms are sent (by the claimant) to the OFP section of the Department. (Qualifying conditions for receipt of OFP are set out in Appendix I). This section registers the claim on the PENLIVE computer system and sends an acknowledgement to the claimant. The claim is then sent to a Social Welfare Inspector (SWI) in the particular area who carries out an investigation into the claimant's entitlement to OFP. However, as will be seen later in this chapter, a percentage of claims from unmarried lone parents is "desk assessed" i.e. decided without reference to a SWI. When the investigation is completed, the file on the case is returned to the OFP section where the claim is examined and a Deciding Officer awards or rejects the claim or, in some cases, seeks further information. Where a claim is awarded, the file is passed to the Payments area within the OFP section where payment is initiated and any arrears due are calculated. 92% of OFP claimants are paid by a book of Personalised Payable Orders which contains vouchers that may be cashed each week in a designated Post Office. The balance of 8% of OFP recipients are paid by Electronic Information Transfer (EIT) via their Social Welfare card (a swipe card system). This service has been available since 1996 and makes it possible for OFP recipients to avail of the Household Budgeting Scheme offered by the Department. The Electronic Fund Transfer (EFT) method of payment has recently been made available to OFP recipients.
- 11.6** Ongoing maintenance of an OFP claim is required after the initial award is made and the claim is put in payment. Different areas of the OFP Section (Decisions, Payments or Correspondence) will be involved depending on the nature of the

transactions which arise from time to time. Further investigations may also be required by SWIs, particularly where control issues are involved.

- 11.7** The OFP Section of the Department, (comprising Registry, Decisions, Payment and Correspondence areas) has been organised in this format since October 1998. Prior to October 1998 all PSO schemes were organised on a functionalised basis whereby all claims (OFP, Pensions etc) were registered in a single registry section and all payments were issued through a single payments section. Each scheme did, however, have its own Decisions Section and this is the area where it is possible to compare performance over time. Accordingly, this chapter will examine efficiency measures for the OFP Decisions area for a five-year period from 1994 to 1999. Other issues relating to the service delivery of the OFP will also be examined. While there is no specific section in this chapter on the work of SWIs in the Regions they do play a very important role in the processing, maintenance and control of OFP claims.

Efficiency in the OFP Decisions Area

- 11.8** Efficiency measures are concerned with improving productivity and are chiefly an assessment of outputs. This means achieving the maximum output from a given set of inputs, or a minimum level of inputs for a given level of outputs. The following paragraphs examine the staffing resources assigned to the OFP Decisions Section relative to the volume of claims handled and the overall number of claims to be maintained. Performance in terms of the time taken to decide claims is also examined relative to the business targets.
- 11.9** It will be seen that, not surprisingly, there has been very significant growth in the volume of claims being handled and maintained. Staff resources have also increased, though not by as much as the claim load. Nevertheless, there has not been any marked deterioration in claim processing times. This points to a significant increase in productivity. All statistics used are taken from the PENLIVE computer system that records data on OFP cases.
- 11.10** For the reasons discussed above the statistics outlined in the following tables relate only to the Decisions area of the OFP section of the Department which deals with the unmarried, separated and prisoner's spouse categories of OFP. OFP Widow/er's claims are dealt with in a separate section which also deals with all other schemes relating to Widow/er's and Orphans.

Staff Resources Relative to Volume of Claims Handled

- 11.11** The Decisions Section deals with all cases requiring a decision from a Deciding Officer. This not only involves new claims but also includes cases where payments are reduced or increased, claims rejected, suspended, terminated or withdrawn. Table 11.1 outlines the number of claims handled relative to the number of staff in the OFP Decisions area for the years 1994 to 1999. These claims relate to DWA, DWB, LPA and OFP for these years.

Table 11.1 Number of Claims Handled Relative to Number of Staff in OFP Decisions 1994-1999

	1994	1995	1996	1997*	1998	1999
No. of Claims	20,738	21,431	21,814	39,827	27,249	26,348
% Increase	-	3%	2%	83%	- 32%	- 3%
Cumulative % Increase		3%	5%	92%	31%	27%
Staff No	39	39	39	44	44	44
Claim to Staff ratio	532:1	550:1	559:1	905:1	619:1	599:1
% Change	-	3%	2%	62%	- 32%	- 3%
Cumulative % Increase		3%	5%	70%	16%	13%

Source: DSCFA Statistics, 2000.

* Distorted due to the introduction of the OFP [Note: The figures for claims handled in 1997 are distorted due to the introduction of the OFP. The new scheme, with its attendant publicity, led to an upsurge in claims. In addition, some former Lone Parent Allowance recipients were transferred to the new scheme thus inflating the claims handled figure.]

The increase in claims handled in the 5-year period is 27%. The cumulative increase in the claim to staff ratio is 13%. This is an indication of improved productivity.

Staff Resources Relative to the overall number of claims being Paid/Maintained

- 11.12** Table 11.2 outlines the changes in the number of deserted, separated and unmarried lone parents being paid/maintained relative to the number of staff in the Decisions area of the OFP scheme for the years 1994 to 1999. The table illustrates that the OFP client base has increased by 53.5% in the 5-year period from 1994 to 1999. While staff numbers have increased by 12.8% (from 39 to 44), the client to staff ratio has increased by 36.1%. Given the younger age profile of lone parents and the resultant high level of maintenance of the client base that is required, this table is probably the most accurate indicator of the increase in productivity.

Table 11.2 Numbers being paid/maintained Relative to Numbers of Staff in OFP Decisions 1994-1999

Scheme	1994	1995	1996	1997	1998	1999
Unmarried	29,987	33,824	37,506	42,386	48,505	52,625
Separated	8,714	10,177	11,268	14,622	15,277	16,127

Deserted	15,757	16,409	16,876	16,347	15,642	14,951
Prisoner's Spouses	119	94	98	62	83	83
TOTAL	54,577	60,504	65,748	73,417	79,507	83,786
% Change	-	10.9%	8.8%	11.7%	8.3%	5.4%
Cumulative % Change 1994 – 1999	-	10.9%	20.5%	34.5%	45.7%	53.5%
Staff Numbers	39	39	39	44	44	44
Client:Staff Ratio	1,399:1	1,551:1	1,686:1	1,668:1	1,807:1	1,904:1
% Change	-	10.9%	8.8%	- 1%	8.3%	5.4%
Cumulative % change 1994 – 1999	-	10.9%	20.5%	19.2%	29.2%	36.1%

Source: DSCFA Statistics, 2000.

Time Spent Processing new claims to OFP

- 11.13** The average number of weeks taken to award new claims from 1994 to 1999 is outlined in Table 11.3. The 1995 figure shows an improved performance over the 1994 figure. The disimprovement in 1996 and 1997 reflects (i) the impact of the preparation for the introduction of OFP in January 1997 and (ii) the increased claim load following introduction. The disimprovement in 1999 reflects a combination of factors that resulted in increased backlogs during the year – the increasing amount of staff time involved in the maintenance of existing OFP claims, the loss of expertise and experience due to staff turnover and unavoidable staff absences.

Table 11.3 Average Number of Weeks to Award New Claims 1994-1999

	1994	1995	1996	1997	1998	1999
DWA/B	14.08	12.47	12.85	-	-	-
Unmarried	7.11	6.86	6.88	8.56	6.96	8.58
Separated	11.34	10.21	11.30	11.76	9.26	12.13
Weighted Average *	8.99	8.41	8.73	9.42	7.60	9.47

Source: DSCFA Statistics, 1999.

* Weighted average is based on the number of awards for each category (DWA/B, Unmarried, Separated) for each particular year.

Based on a sample of cases examined it is estimated that on average a claim file for an unmarried claimant and one for a separated claimant are with the SWI for 5.66 weeks and 7.25 weeks respectively. This yields a weighted average of 6.34 weeks with the SWI.

- 11.14** While awaiting an award of OFP approximately 36% of claimants have recourse to SWA while more are in receipt of other payments such as UA (26%), Maternity Benefit (17%), UB (5%) and DB (3%) (DSCFA survey of 1,000 new OFP awards).

Performance Targets

- 11.15** The current performance targets set for OFP and actual performance from 1997 to 1999 are outlined in Table 11.4. These figures show that while performance targets were exceeded in 1998, this level of performance was not sustained in 1999.

Table 11.4 OFP Performance Targets

OFP Category	Standard	1997	1998	1999
Unmarried	65% within 8 weeks	61%	69%	54%
Separated	65% within 12 weeks	56%	68%	53%

Customer Surveys

- 11.16** The Customer Service Unit of the Department carried out customer surveys of unmarried and separated Lone Parent Allowance (now OFP) recipients in December 1995 and May 1996. Table 11.5 highlights some of the results relating to service delivery.

Table 11.5 Customer Surveys

	Unmarried	Separated
Satisfaction with the level of Service Provided	Satisfied: 88% Dissatisfied: 12%	Satisfied: 84% Dissatisfied: 16%
Was Claim dealt with efficiently?	Satisfied: 75% Dissatisfied: 25%	Satisfied: 73% Dissatisfied: 27%
Were staff – Helpful Knowledgeable Willing to listen	Yes: 84% Yes: 77% Yes: 78%	Yes: 93% Yes: 81% Yes: 89%

- 11.17** An MRBI poll on customer service to Social Welfare recipients which was published in November 1996 bears out the generally high level of satisfaction indicated in the Department's customer surveys. The MRBI poll showed that 79% of those surveyed were satisfied with the level of service on the LPA (now OFP) scheme. However, participants in the ESRI Focus Groups did cite dissatisfaction with the level of service received.

One-Parent Family Payment - Claim Maintenance

- 11.18** A major element of the OFP section work relates to maintenance of existing cases. Recipients of OFP are in a younger age bracket than other long-term scheme claimants and are more likely to move in and out of employment, education or training on a regular basis. Likewise, movement in or out of cohabitation relationships would also affect their OFP payment.

- 11.19** Due to the rapidly increasing numbers of OFP claims in payment and the variety of schemes available to OFP recipients, the average weekly receipt of claim maintenance cases has increased from 318 in 1991 to 1,000 in 1999 – an increase of 211%. In 1998 and 1999, the total number of claim reviews handled exceed 52,000 for each year. A considerable number of claim maintenance cases involve revised decisions or authorisations to participate on educational or training schemes. Approximately 95% of claim maintenance cases involve work on the paper file.

- 11.20** The term claim maintenance covers the following work on claims in payment

- increases in means (e.g. employment, Community Employment Scheme, maintenance, capital – all of which would involve earnings disregards, housing disregards or transitional payments)
- decreases in means (stopping work or Community Employment Scheme, maintenance payments ceasing)
- having an additional child, child leaving household, child over 18 years of age, etc.
- processing Fuel Allowance applications
- terminating claims
- restoring claims to payment
- monitoring dependent children over 18 who are in full-time education
- initiating follow-up investigations on claims as necessary
- address and Post Office changes
- lost books.

Other Work

- 11.21** In addition to new claims processing and claim maintenance, staff handle a variety of other work as set out below.

(i) Other Schemes Open to One-Parent Families

- 11.22** A significant amount of staff time is spent in assessing the eligibility of lone parents to participate on the following schemes

Scheme Type	Numbers Participating (April, 2000)
Community Employment (CE)	10,000
Third Level Allowance (TLA)	567
Second Level Allowance (SLA)	69
Vocational Training (VTOS)	338

Eligibility for Jobstart, Part-Time Job Option and Revenue Job Assist is also assessed.

- 11.23** Responsibility lies with OFP Section to process and monitor applications from lone parents for TLA, SLA and VTOS. This involves adjusting rates, secondary benefits, issuing Cost of Education Allowance and authorising payment of TLA abroad (EFT has only recently become available to OFP recipients). This process is reversed when these claimants have completed their educational programme. This block of work coincides with the influx of Fuel Allowance applications during the period September to December each year.
- 11.24** Back to Work Enterprise Allowance for self-employed lone parents is administered through the OFP scheme. This involves adjustments of rates and manual monitoring of the payment for 12 months at which point the claimant transfers to a reduced rate via the Back to Work scheme.

(ii) Public Service Ombudsman Queries

- 11.25** The OFP area deals with approximately 80 - 100 written and phone queries from the Ombudsman's Office per year. The issues raised by the Ombudsman vary in type and complexity. Issues include late claims, administrative procedures and interpretation of legislation.

(iii) PQs and Representations

- 11.26** On average, 200 PQs are put down in relation to OFP each year. In addition, approximately 180 representations are received each year in relation to the scheme.

(iv) General Correspondence

- 11.27** Direct representations (from claimants) to the Department in relation to OFP average approximately 10,000 per annum.

(v) Appeals

- 11.28** The number of appeals received by the Social Welfare Appeals Office (SWAO) in respect of OFP for the five-year period 1994 to 1999 are detailed in Table 11.6.

Table 11.6 Number of SWAO Appeals Received in Respect of OFP 1994-1999

1994	1995	1996	1997	1998	1999
395	475	491	571	578	597
	+ 20%	+ 3%	+ 16%	+ 1%	+ 3%

- 11.29** Appeals in respect of OFP represented 4% of all appeals received in the Social Welfare Appeals Office in 1999 (597 out of 15,342). A total of 581 and 456 appeals were processed by the SWAO in 1998 and 1999, respectively (there is a discrepancy between the number of appeals received and the number processed as Appeals would not necessarily be processed in the year they are received.). Table 11.7 shows the outcome of these appeals.

Table 11.7 Outcome of OFP Appeals in 1998 & 1999

Result	1998	1999
Allowed	137 (23%)	90 (20%)
Partly Allowed	17 (3%)	11 (2%)
Revised DO Decision	167 (29%)	177 (39%)
Disallowed	218 (38%)	134 (29%)
Withdrawn	42 (7%)	40 (9%)
Cancelled	0	4 (1%)
Total	581	456

Telephone Queries

- 11.30** OFP recipients are more likely to contact the Department by telephone rather than by letter. A phone bank designed to cater for telephone calls to the OFP section has been in existence since 1997. Initially, a total of 5 staff operated the phone bank but this was increased to 8 in 1999.

- 11.31** Telephone calls to the OFP phone bank average 700 to 800 per day. On Thursdays – the day OFP is payable in Post Offices – the number of calls averages between 1,000 and 1,200. A survey of abandoned calls carried out in November 1999 indicated an average of 77 abandoned calls per day. The call rate of 700 - 800 per day to the OFP phone bank is comparable to the level of calls dealt with by the Disability Benefit Telephone Enquiry Section, a short-term scheme, which deals with approximately 650 calls per day.
- 11.32** A survey of calls received in 1999 indicated that duration of phone calls to the phone bank was as follows

Less than 2 minutes:	55%
2 to 5 Minutes:	33%
5 to 10 Minutes:	11%
Over 10 minutes:	1%

Overall Volume of Business Transacted by OFP Section

- 11.33** Table 11.8 gives an indication of the significant amount of individual work transactions that are carried out in a year in connection with the OFP. The table covers new claims and also the maintenance and review work that is carried out on the existing client-base. Figures are based on 1999 statistics. The figures quoted in the table may, in some instances, relate to the same claim e.g. the registration, investigation, decision, telephone, correspondence and payment work may all relate to one particular claim but they are all individual and separate work transactions.

Table 11.8 Number of OFP Work Transactions in 1999

Type of Work Transaction	Transactions - Number per year
Registry of new claims	17,755
Decisions on new claims (awarded, rejected, stopped or withdrawn)	17,376
Claim Maintenance	52,389
Payments Work	34,496
Investigations by Regional Inspectors (new claims and Reviews)	32,407
Control Work (all sections)	7,000
Correspondence	11,000
Phone calls (Phone Bank only)	210,000
TOTAL	382,423

Overtime

- 11.34** The level of overtime worked in the Decisions area of the OFP section in the period 1994 to 1999 is outlined in Table 11.9. The higher overtime hours worked in 1996 and 1997 reflect the major review of existing LPA cases that had to be carried out prior to the introduction of the OFP. This level of overtime represents a cumulative increase of 144% over the period 1994 to 1999. While this is a significant increase in overtime worked, it should be borne in mind that an increase from 2,762 to 6,742 hours worked in a year is only equivalent in time to an increase from 1.5 to 3.7 members of staff.

Table 11.9 Overtime Hours Worked in OFP Decisions Area, 1994-1999

Year	1994	1995	1996	1997	1998	1999
Overtime Hours	2,762	3,367	8,921	8,113	5,421	6,742

Desk Assessment

- 11.35** All OFP applications are at present sent to the Pension Services Office in Sligo though small numbers are currently being taken at local offices in Cork, Waterford and Finglas as part of the Family Services Pilot Projects being run in those offices. In general all OFP claims from separated people are sent for investigation by SWIs prior to a decision on eligibility being made. Unmarried cases account for about 75% of all new claims received and about 20% of these are not sent for an initial investigation but are decided on a desk assessment basis.
- 11.36** Desk assessment of unmarried OFP claims was set up as a pilot project to assess the value of different approaches to the investigation of claims and to see if it would be possible to select claims for investigation using risk assessment techniques. Apart from the more efficient targeting of investigative resources such a system also has advantages for the client as it means a much improved turnaround time for claims.
- 11.37** The Deciding Officer involved in desk assessment has the exclusive use of a phone and VDU and is not involved in any other duties within the area. As such, this Deciding Officer is well resourced in comparison to other staff in the OFP Decisions area. The decision is based on information on the application form, supporting documents, information on the Department's Infosys, ISTS and PENLIVE computer systems about other Social Welfare claims and Health Board payments, telephone contact with Community Welfare Officers (CWOs) and Social Welfare Local Offices (SWLOs). If the Deciding Officer is in any doubt about the claimant's eligibility, the claim is referred for investigation before payment.

- 11.38** For the purposes of the project all desk assessed cases are referred to a SWI for review immediately after the payment is issued though, if the system was in general use only selected cases would be investigated immediately. Cases would be selected for investigation on the basis of the perceived risk of fraud using risk assessment techniques with the balance being dealt with under the normal review system. A recent study of 322 cases that had been desk assessed and then reviewed shows that 74% of cases had no change in circumstances. Of the 84 cases which did have a change in circumstances, 9 claimants qualified for an increase. The 26% with changes are broken down as follows

Change of address but conditions still satisfied	0.5%
Maintenance in payment	14.0%
Increase in earnings	6.0%
Additional child	0.5%
Terminations:	
Cohabitation	2.0%
Whereabouts not known	2.0%
Married, Left State, Child not resident	1.0%

- 11.39** Although there are 26% of cases with changes it is considered that 11.5% of these are significant. Given that the unmarried claimant is not obliged to seek maintenance until after their payment is awarded, the 14% with maintenance would have been uncovered through normal administrative practices currently in place for all unmarried claimants. Change of addresses as found in 0.5% of cases did not reveal any other changes in circumstances.

- 11.40** Given that the average processing time for desk assessed claims is 2 – 3 weeks it is considered that this project should continue at its present level for the time being. The operation of desk assessment does, however, need to be reviewed to see if it should be extended further. However, significant changes in the administration of the scheme are planned (section 11.49) and it is considered that this review should take place in that context.

Control

- 11.41** As outlined in previous sections, all OFP claims from separated claimants are fully investigated at claim stage by SWIs. 80% of OFP claims from unmarried claimants are fully investigated at claim stage. 20% of OFP unmarried claims are desk assessed and all of these are referred to a SWI after a decision is made.
- 11.42** Following award, OFP claims are reviewed when the claimant, a SWI or any other source informs the Department that there is a change in the means and/or the circumstances of the claimant. Over 5,400 OFP claims were reviewed in 1999 yielding savings of £35 million³⁶.

³⁶ DSCFA Control Division Report, 1999.

- 11.43** In addition to the normal day to day work of reviewing and adjusting claims carried out by the OFP Section there is also a dedicated External Control Unit in the PSO which undertakes control work in respect of a number of schemes, including the OFP. This Unit aims to detect fraud in the scheme and it works closely with the OFP Section and SWIs who play an important role in bringing cases of fraud to attention and also by supporting the External Control Unit in investigating cases and by participating in special control projects. The latter can involve targeted reviews of particular areas or categories of OFP recipient. The type of measures used to detect fraud include
- Examination of the General Register Office's marriage tape
 - Mailshot questionnaires to selected categories of claimant (where there may be a greater risk of fraud)
 - Encashment pattern analysis
 - Liaison with UK Department of Social Security
 - Special reviews of cases not recently reviewed or considered high risk
 - Follow up on anonymous reports
 - Special projects instigated by the Regions.
- 11.44** The type of fraud uncovered can involve a variety of offences but the main categories include cohabitation, failure to notify marriage, undisclosed means and cases where claimants are not residing in the State.
- 11.45** Since 1996, 50 OFP cases have been referred to the Chief State Solicitor's Office for prosecution. To date 17 cases have been heard. Of these, 1 was struck out, 5 were adjourned to monitor repayments and the remaining 11 cases were proven. In the cases where fraud has been proved, sentences handed down include fines, community service and the Probation Act.
- 11.46** With the significant decrease in the Live Register, Regional Managers are increasingly able to focus resources available for investigation on other Social Welfare schemes such as OFP. It should be noted that the number of lone parents in some areas now exceeds the Live Register. In 1999 the External Control Unit, in co-operation with local inspectors and the OFP Section, dealt with in excess of 1,500 cases of suspected fraud and as a result terminated or reduced the payment in over 50% of these cases. The increased number of cases being referred to the External Control Unit has caused some difficulty for the area.
- 11.47** Unlike long-term pension type payments the OFP client base comprises a much younger age group and, as a result, means and circumstances can change quite often and this can sometimes result in the statutory conditions for receipt of OFP no longer being satisfied. One indication of this is the number of cases, which require attention each year (52,000). Another indication is the number and nature of cases which are with SWIs for attention. Of the 4,217 cases with Inspectors on 30 March 2000, 1,344 (32%) are new claims, 2,717 (64%) are reviews and the remaining 4% are other enquiries. Accordingly, it is important that claims are reviewed in a systematic way every few years to ensure that changes in circumstances are detected and recorded.

- 11.48** Given the scope for changes in circumstances as outlined above, the Group considers that there is a need for a significant increase in the number of cases that are reviewed annually. However, for a variety of reasons, this cannot be achieved within the existing administrative arrangements. The Department accepts this and it is actively exploring an appropriate solution (see below).

Proposed Changes in the Administration of OFP

- 11.49** In principle, a decision has been taken to localise the administration of the OFP scheme. As can be seen from the level of business being transacted, OFP recipients are in frequent contact with the Department. In the context of the new Service Delivery Model being developed by the Department, it is considered that the needs of OFP recipients have been identified insofar as ongoing contact with the Department is concerned can more readily be met at a local level, as in the case of, e.g. unemployed people. Consequently it is envisaged that the administration of the scheme will be transferred to Social Welfare Local Offices. A Working Group has been established to explore the steps that can be taken now to begin the localisation process as soon as possible.

- 11.50** There are advantages for lone parents in having a greater SWLO involvement in the processing of OFP claims as follows

- a reduction in the processing time is an obvious benefit for both the customer and the Department
- OFP recipients can have their queries dealt with locally rather than having to contact the PSO by post or telephone about their claim
- it will facilitate easier contact with lone parents to deal with any queries relating to the claim, e.g. if OFP claimant does not include all relevant information with her/his application
- it will bring lone parents into closer contact with the support services available at local offices and will facilitate a closer engagement with them in order to assist and encourage them to consider training/education/employment as an option (Chapter 8).
- From the Department's point of view it will entail a more effective use of staff resources and closer control on payments.

Conclusion

- 11.51** All indicators show that productivity has improved significantly over the last 5 years. Staffing has increased by 12.8% against an increase of 27% in the number of new claims handled. There has been an increase of 36% in the ratio of clients to staff. The volume of existing OFP claims that require maintenance, etc has increased by 211% in the period 1991 to 1999. Despite the increased level of business being transacted, the increasingly complex nature of the scheme and the younger age profile of the client base the overall turnaround time for claims has remained relatively steady though there was some deterioration in the case of unmarried claimants.
- 11.52** Given the profile of the client group and the scope for frequent changes in circumstances the Group considers that there is a need for a significant increase in the number of cases that are reviewed annually. However, for a variety of reasons, this cannot be achieved within the existing administrative arrangements. The Department accepts this and it is actively exploring an appropriate solution in the context of the administrative changes outlined at paragraph 11.49.

Chapter 12

Current and Future Challenges

Introduction

- 12.1** This review of OFP aimed to examine a wide range of very complex issues. The complexity derives from the nature of the scheme and the fact that the development of income supports in this area over the years relate very closely to society's changing attitudes and views. Support for one-parent families is a sensitive and sometimes an emotive issue and the Group had to be cognisant of this in undertaking this review. In addition to the objectives of OFP, the review raises fundamental issues around, for example, the contingency nature of the social welfare system, individualisation of payments, attitudes to working outside the home and joint parenting – all huge issues in their own right.
- 12.2** The Group agreed that in a social welfare system that is based largely on support being provided to meet needs arising from particular contingencies, the OFP, which is dedicated to providing income support for one parent families including those who are unmarried, separated and widow/ers with children who do not

qualify for contributory pensions, is still justified. The Group did, however, recognise that other responses such as training would need to be tailored to meet the needs of lone parents with due regard being paid to age, employment history, education etc. and that overall a pro-active approach, especially in the employment and training areas, needs to be taken to address the needs of OFP recipients, especially in the longer term. In this regard, the Group welcomes the decision in principle to localise the administration of the OFP, which would, in due course, facilitate a greater positive engagement with this client group.

The Future

- 12.3** This Review has focussed mainly on the OFP and the extent to which it has achieved its objectives since it was introduced in 1997. There is a need for ongoing monitoring of the arrangements and, in this context, the various surveys undertaken as part of the Review should be updated regularly to determine what changes, if any, have taken place in the circumstances of the individuals concerned. This would be a useful way of monitoring the performance of the scheme on an ongoing basis and informing the policy development process generally.
- 12.4** Perhaps the most fundamental change which might be considered in the future relates to the nature of the OFP as a long-term payment. As discussed in this report, the scheme supports a lone parent until, in some cases, his/her youngest child is 22 years of age. Such long-term welfare dependency in respect of a person of working age and ability is not considered to be in the interests of the lone parent or society in general. The ever increasing cost of the scheme, changing attitudes towards parents working outside the home and the fact that a scheme of this nature is, increasingly, out of step with other EU/international social welfare systems makes it almost inevitable that a more fundamental change to the arrangements which may introduce some conditionality on claiming will take place at some stage. The pressure for such changes will increase as the cost of the scheme rises and the infrastructure to support working parents improves. However, in this regard a balance has to be struck between economic and social considerations and personal choice.
- 12.5** It is not considered sufficient just to put in place the infrastructure to support parents at work. Of equal importance is the need to address the poor standard of educational/training attainment of many lone parents. This is a major issue for lone parents as many do not have the requisite education, training or skills to command a level of earnings which would make them independent of the social welfare system in the longer term.
- 12.6** The increasing cost of the scheme and the numbers involved may also be a factor in the way maintenance payments and liable relative provisions are regarded in the future. The Review has pointed out the low level of maintenance paid/recovered

from the other parent and changes are proposed to offer incentives to lone parents to try and encourage them to seek/secure maintenance. The lone parent focus groups indicate that maintenance is not well regarded by them because of its unreliability and because it reinforced dependency on someone with whom the lone parent may not wish to have contact; they favour State transfers because they are viewed as more secure and dependable. Ultimately the future of the maintenance recovery programme will depend on the extent to which the State and society in general is prepared to accept a situation where the parents of children will not take financial responsibility for their care and maintenance. In many countries the State has taken a lead role in this area with varying degrees of success. Increasing costs may at some stage result in pressure for a similar approach here.

- 12.7** The Review found extreme difficulty in arriving at “solutions” to issues around cohabitation, custody of children and formation of new relationships. The basic problem is the nature of the social welfare system itself which supports particular contingencies and which makes assumptions in relation to sharing of resources where couples live together in cohabiting or married relationships. In its present format the system cannot adequately respond to issues of this nature. Disincentives in the system to form relationships can only be resolved in a context where the status of individuals is not relevant to the support received, assumptions in relation to sharing of resources/dependency do not apply and/or support is focussed on the presence of children. This would suggest an individualised system focussed on income support rather than contingency, possibly allied to a system of universal child support. These issues, which are outside the scope of this Review, are to some extent being addressed in other fora (e.g. PPF groups). However, much work remains to be done in this area and this will probably always be the case (given the historical evidence) as support schemes try to respond to society’s ever changing views, attitudes and requirements.

Next Steps

- 12.8** The proposals made in this Review in relation to the administration and operation of the scheme will be pursued by the scheme managers. The proposals in relation to policy issues will be considered in a Budgetary/legislative context.
- 12.9** On both the operational and policy sides, there is, however, a need to build on the work in this report in a cross cutting way across all relevant Departments/agencies. The focus of this Review was the OFP and related arrangements. A comprehensive cross cutting approach in any area of policy is usually challenging and can often prove difficult in practice. In this context, it is noted that the National Economic and Social Forum (NESF) has set up a Project Team on Lone Parents.³⁷ Given the broad base of this Forum, it may find it possible and indeed useful to explore further some of the issues dealt with in this Review in whatever way is considered most appropriate. The Department welcomes and fully supports this initiative.

³⁷ The Department of Social, Community and Family Affairs is represented on this project team.

APPENDICES

APPENDIX I

QUALIFYING CONDITIONS FOR OFP

If a person is unmarried, widowed, a prisoner's spouse, separated, divorced or his/her marriage has been annulled and he/she is no longer living with his/her spouse, he/she is eligible to apply.

Qualification Conditions

A claimant will qualify if he/she

- has the main care and charge of at least one child and that child is living with him/her
- is not cohabiting, that is, living with someone as husband and wife
- has earnings of £230.76 or less per week
- satisfies a means test.

The following conditions also apply

If a claimant is separated/divorced, he/she must

- have been separated for at least 3 months
- have made 'appropriate efforts' to get maintenance from his/her spouse.

If a claimant is unmarried, he/she will

- be required to seek maintenance from the other parent of his/her child.

If a claimant's spouse is in prison, he/she must

- have been sentenced to prison for a term of at least 6 months, or
- have been in custody for at least 6 months without being sentenced.

Means Test

A claimant's means are any income he/she may have or property (except his/her home) or an asset that could bring in money or provide him/her with an income.

The main items that count as means are

- income from employment or self-employment
- other cash income (for example an occupational pension)
- the value of any savings and investments he/she may have and the value of any property he/she has (but not his/her own home)
- maintenance payments including maintenance paid to or in respect of a dependent child.

INCOME FROM EMPLOYMENT OR SELF-EMPLOYMENT

Assessment of Earnings

If a claimant has earnings, income from employment or self-employment is assessed as follows

- First £115.38 of weekly earnings is completely disregarded. (This disregard is designed to make allowances for employment related expenses such as childminding and travel.)
- Half of the remainder of his/her earnings up to £230.76 per week is assessed as his/her means from employment/self-employment.

Example

A lone parent with one child earning £150 with no other income

Gross Weekly Earnings	£150.00
less Weekly Disregard of	<u>£115.38</u>
	£ 34.62

Divided by 2 = £ 17.31 Weekly Means

OFP Payable £76.70 per week

Note: If a claimant is applying for the first time and his/her weekly earnings are more than £230.76, he/she will not be entitled to OFP.

However, if a claimant is awarded a One-Parent Family Payment and his/her earnings later exceed £230.76 per week, his/her payment will not be stopped immediately. He/she will be paid half of his/her One-Parent Family Payment for one year from the date his/her earnings increased. Payment then stops completely.

Assessment of Savings & Investments

A formula is used to work out means from any savings and investments and capital a claimant may have.

The following items are added together and then the formula is applied to work out a claimant's means

- cash value of investments and property (except his/her home)
- money in a savings account
- cash-in-hand.

Formula (From October 2000)

The first £10,000 of savings and investments is disregarded. The next £10,000 is assessed at £1 per week per £1,000, the next £10,000 is assessed at £2 per week per £1,000 and amounts over £30,000 are assessed at £4 per week per £1,000.

Example

A lone parent with 3 dependent children has savings of £17,000 and no other income.

Amount of Savings: £17,000 less first £10,000 Disregarded is £7,000
Balance of £7,000 @ £1 per £1000 is £7.00 per week

One-Parent Family Payment Payable £117.10 per week

Assessment of Maintenance Payments

Any maintenance a claimant receives for himself/herself and/or his/her children, whether voluntary or paid because of a court order, is taken into account in the means test.

However, his/her housing costs (i.e. rent or mortgage repayments) may be disregarded up to a maximum of £75 per week. Anything over this is counted as means.

Housing costs over £75 per week paid by his/her spouse or the other parent of his/her child on his/her behalf are also assessed.

Evidence of housing costs must be provided such as rent receipts/book or a statement of mortgage payments.

Example

A lone parent with one child receiving total weekly maintenance of £90 per week paying mortgage of £40 per week.

Total Weekly Maintenance	£90.00
less Weekly Mortgage (as verified by lending agency)	£40.00
Gives weekly means of	£50.00

One-Parent Family Payment Payable £44.70 per week

Efforts to Seek Maintenance

Separated/Divorced Lone Parent

If a claimant is separated or divorced from his/her spouse, he/she is obliged to make efforts to obtain maintenance from his/her spouse, as follows, before a decision on entitlement can be made:

Spouse working and current address known

If the spouse is working and a claimant has not succeeded in obtaining maintenance from him/her, he/she should

- provide proof that he/she and his/her spouse are involved in structured mediation which includes negotiations about the financial support of himself/herself and his/her dependent children
- OR approach the Local District Court Clerk with a view to taking out a maintenance summons and attach a copy of the maintenance summons to the claim form or give a copy to the Social Welfare Inspector when he/she calls to interview the claimant.

This procedure would also apply if the Department considers that a spouse is in a position to increase a voluntary maintenance payment.

Whereabouts of spouse unknown

If a claimant does not know the whereabouts of his/her spouse, he/she may be required to provide evidence that he/she have tried to trace his/her spouse, e.g. proof that he/she had reported him/her missing to the Gardai.

If a claimant thinks that his/her spouse is resident in another country, he/she may be requested to ask the Department of Social Security (in the case of the UK) to help trace his/her spouse with a view to serving a maintenance summons, or to initiate proceedings through the Central Authority (the Department of Justice, Equality and Law Reform) designated in the Maintenance Act 1994, which covers reciprocal maintenance action in EU and a number of other countries.

Unmarried Lone Parent

The efforts condition is not a qualifying condition for new unmarried applicants. If a claimant is unmarried, he/she is not required to make efforts to seek maintenance from the other parent of his/her child in order to qualify for OFP. This applies to new claims received after 1 May 1997, and is applied after the payment is awarded.

When payment of OFP is awarded, the claimant will be notified that he/she is required to make efforts to seek maintenance from the other parent of his/her child and to inform the Department of the outcome of these efforts.

If a claimant has not already succeeded in obtaining maintenance from the other parent, following the award of the payment of the OFP, he/she will be asked by the Department to

- name the other parent of the child (if he/she is not already named), **and** state his/her date of birth, address and current employment if known
- contact the other parent and ask him/her to pay maintenance in respect of the child
- forward a copy of the maintenance summons to the Department, (if he/she has already obtained a maintenance summons).

or alternatively

Provide proof that he/she and the other parent are involved in structured mediation, which includes negotiations about the financial support of the dependent child/children.

Progress on these efforts will be monitored by the Department.

If such maintenance efforts are not successful, and if a claimant has not already obtained or sought a maintenance summons, the Department may require him/her to approach the Local District Court Clerk with a view to taking out a maintenance summons.

If a claimant does not make such efforts as are reasonably required by the Department to seek maintenance, he/she must explain to the Department why he/she is not doing so.

Where a claimant does not co-operate in making efforts to seek maintenance when it would be feasible and reasonable to do so, he/she may be disqualified from receiving One-Parent Family Payment.

Rate of One-Parent Family Payment

Payment is made up of a personal rate for the claimant and an extra £15.20 for each child dependant. A claimant's personal rate will depend on his/her means.

How payment is made:

One-Parent Family Payment is paid by a book of payable orders which can be cashed weekly at a chosen Post Office or by Electronic Information Transfer (EIT) using a Social Services Card each week at a chosen Post Office.

Household Budget Scheme:

The Household Budget Scheme is available to One-Parent Family Payment recipients who are being paid by EIT.

This scheme is a free service operated by An Post and gives people an easy-pay option for household bills, for example Gas or ESB bills.

How long payment lasts:

One-Parent Family Payment is payable for as long as a claimant continues to satisfy the qualifying conditions. The payment stops, however, if a claimant marries or lives with someone as husband and wife or if he/she no longer has dependent children.

However, if a claimant is awarded a One-Parent Family Payment and his/her earnings later exceed £230.76 per week, his/her payment will not be stopped immediately. The claimant will be paid half of his/her One-Parent Family Payment for one year from the date his/her earnings increased. Payment then stops completely.

When and how to apply

If a claimant is	He/she should apply
Widowed	Within 3 months of his/her spouse's death
Unmarried	Within 3 months of the birth of his/her child
Separated/Divorced	Within 6 months of the date he/she separated from his/her spouse. However, he/she must be separated 3 months before he/she is eligible to apply

A Prisoner's Spouse Within 3 months of becoming eligible

If a claimant's spouse is in prison, he/she becomes eligible to apply when his/her spouse

- has been in custody for at least 6 months without being charged
- OR
- starts his/her sentence, which must be for at least 6 months.

A claimant should apply within 3 months of becoming eligible.

Application forms are available from local Social Welfare Offices, Post Offices or from:

One-Parent Family Section,
Department of Social, Community and Family Affairs,
Pension Services Office,
College Road,
Sligo.

Telephone : Sligo 071-69800 Ex 3376 OR Dublin 01-7043376

Completed application forms, together with the relevant certificates, should be returned to that address.

Further details are outlined in information booklet SW82.

APPENDIX II

SWA Rent Supplement Changes in Budget 2000

1. Employment Schemes from 1 April 2000

In Budget 2000 changes were made in the conditions for retention of rent/mortgage interest supplement for participants on Active Labour Market Programmes.

- (a) BTWA and FIS payments will be disregarded for the purposes of the weekly £250 gross household income limit.
- (b) the £250 monthly rent/mortgage interest supplement limit is abolished with effect from 1 April 2000 and the supplement will be tapered out over 4 years. 75% of the previous rate entitlement will be paid in Year 1, 50% in Year 2, 25% in Year 3, and 25% in Year 4.

The BTW scheme for an employee is only of 3 years duration but under this Budget change a person can have retention of rent supplement for a total of 4 years. This 4 years can be made up linked periods spent on CE, BTW, other employment schemes or in the 4th year by full employment e.g. if a person is moving to BTW after retaining rent supplement for 1 year on CE then they can have the retention for the remaining 3 years on BTW or Revenue Job Assist whichever is applicable. They will start on the % related to the specific year e.g. 50% if it is a 2nd year and 25% if its a 3rd or 4th year.

A person will retain a % of the actual rate of rent supplement in payment on the day they move to BTW and it is a % of that same amount they retain in each of the subsequent 3 years.

EXAMPLE A

Rent supplement in payment = £500 p/m (i.e. payable while on OFP)

75% of £500 in year 1	£375
50% of £500 in year 2	£250
25% of £500 in year 3	£125
25% of £500 in year 4	£125

2. Part-time Workers

A weekly earnings disregard of £25 is introduced from April 2000 for part-time workers. This disregard will apply to the net gain from employment.

3. Training Allowance

The first £25 per week of additional income payable to those participating in approved training courses will no longer be counted as means for rent supplement assessment. In addition, allowances paid for expenses incurred while undertaking training courses (e.g. travel and lunch allowances) are also disregarded. **Note :** This is **not** in addition to the £25 FAS Training Bonus introduced in April 1999. It is either one or the other.

4. Jobs Initiative

There are **new arrangements** also for the retention of Secondary Benefits by participants of Jobs Initiative who move to Back To Work and or Revenue Job Assist.

Prior to this there was no automatic right of retention to secondary benefits when a person joined the Jobs Initiative Scheme. The reason for this was that the jobs provided under the scheme are full time and participants are paid standard wages for the work undertaken.

However, a person who is on the Jobs Initiative scheme and is in receipt of a social welfare payment such as Family Income Supplement (FIS) or in the case of a lone parent who was in receipt of a Lone Parent allowance or One Parent Family Payment could still apply for allowances, such as the Back to School Clothing and Footwear Allowance and the Fuel Allowance.

A participant who is in receipt of FIS can apply for the Back to School Clothing and Footwear allowance and the payment from FIS is disregarded but the normal income limit applies.

Appendix III

Results of Survey of 1,000 New OFP Awards in 1999

A random sample of 1,000 claims awarded in 1999 was selected from the Department's client database. The information was exported into an ACCESS database and the relevant information, was extracted. The data were then collated into the following tables.

OPFP New claims

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
Number	1000	903	92	5

Age Bands

Age Group	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
14 to 16	6	5	1	0
17 to 19	113	112	1	0
20 to 22	662	658	4	0
23 to 25	52	52	0	0
26 to 28	34	30	4	0
29 to 31	23	12	9	2
32 to 34	35	15	19	1
35 to 40	44	13	30	1
41 to 50	29	6	22	1
Over 50	2	0	2	0

The 19 to 22 year old category accounts for 73% of the survey.

Sex

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
Female	981	893	83	5
Male	19	10	9	0

Number of Children

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
1 Child	889	860	29	0
2 Children	67	33	31	3
3 Children	27	6	20	1
4 Children	11	1	9	1
> 5 Children	6	3	3	0

Marital Background

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
Single	872	870	2	0
Separated	89	4	82	3
Divorced	7	0	7	0
Prisoner's Spouse	2	0	0	2
Cohabiting	30	29	1	0

Employment Status

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
Employed	253	229	23	1
Range	£0 to £262.50	£0 to £262.50	£20 to £216.30	N/A
Average	£106.50	£106.76	£106.85	N/A

Maintenance Status

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
Being Paid Maintenance	205	176	28	1
Range	£5.00 to £152.95	£5.00 to £125.00	£17.90 to £110.00	N/A
Average	£28.10	£22.50	£61.24	N/A

Rent/Mortgage Details

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
Rent/ Mortgage	289	214	72	3
Range	£6.00 to £250.00	£6.00 to £190.00	£6.00 to £250.00	N/A

Average	£63.02	£64.99	£57.28	N/A
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Other Parent

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
Named	831	734	92	5
Employed	431	396	35	0
Welfare Recipient	149	122	27	0

A small amount of double counting occurs where the other parent is both employed and is receiving a social welfare payment. This happens in 9 cases.

Household Details

	Total Lone Parents	Unmarried	Separated	Prisoners Spouse
Living Alone	267	183	79	5
With Parents	658	653	5	0
Parents on SW	253	250	3	0
With Others	75	67	8	0
Others on SW	34	30	4	0

Appendix IV

Issues Raised in Submissions Received

ISSUES RAISED³⁸	OPEN³⁹	Cherish⁴⁰	PARC⁴¹	Treoir⁴²
Childcare	X		X	X
Child Benefit	X		X	
Secondary Benefits				
Medical Card	X		X	X
Rent Supplement	X		X	X
Fuel Allowance		X		
Co-habitation				
Individualisation of Social Welfare Payments to overcome disincentives to forming relationships	X		X	X
Provision of Information:				
Payment & implications of work (tax etc.)	X			X
Labour Market, Education & Training				
Access to and availability of training courses	X			X
Family Friendly Policies	X		X	X
Voluntary entry to workforce / no work test	X	X		X
Minimum Hourly Wage				X
Minimum age for VTOS and other schemes to be reduced		X	X	X
CE Schemes		X		X
Support for student mothers				X
Rate of Payment				
Should be increased	X	X	X	
Introduce gradual loss or some form of pension for older lone parents			X	
Maintenance Payments		X		X
Making Efforts Requirements		X		X
Housing (Public & Private)			X	
3 month limit for applications to be more flexible		X		X
Counselling/Mediation			X	X
Lone Parents at greatest risk of poverty	X	X	X	
Annual Income Assessment vs. Weekly Assessment		X		
Means Test		X	X	
Efficiency of Payment				X
Research into Lone Parents Required			X	
Interdepartmental Action			X	
Policy should be influenced by need rather than				

³⁸ A submission was also received from Irish Widower's and Deserted Husbands Association which suggested abolition of the OFP scheme

³⁹ Groups affiliated to OPEN (One Parent Exchange & Network) represent all types of Lone Parents.

⁴⁰ Cherish - An Association of Single Parent Families

⁴¹ PARC is Parents Alone Resource Centre.

⁴² Treoir comments from the perspective of unmarried parents only

cost to the exchequer			X	
Resource Allocation justified				X
Poverty proofing of conclusions/recommendations		X		X

Appendix V

Families Research Project

ESRI Research into changing Family Structures in Ireland

Title: **Processes of Family Formation in Ireland**

Researcher: **The Economic and Social Research Institute**

Rationale Behind Research

Recent decades have seen a number of changes in the patterns of family formation in Ireland. Principal among these changes has been the increase in non-marital childbearing and cohabitation, the formation of new family types through marriage breakdown, and the decline in family size. However, while individual topics have received some attention there has been little systematic research on general patterns of family formation in Ireland and their evolution. The purpose of this research is to address this gap by means of detailed analysis of existing datasets. It has three main objectives

- i) to identify and describe the major patterns of family formation in Ireland in the period 1987-1997, focusing particularly on family types which are of major concern from a social welfare point of view (such as one-parent families) and large two-parent families) but with a view also to the general trends in family formation within which they have developed;
- ii) to explore existing data sets from a family studies point of view
- iii) to draw out the implications of the findings for public policy, focusing especially on the implications for family income support in the social welfare system.

Output from the research project will consist of an extensive report on the findings including general profiles of patterns of family formation in Ireland, the policy implications of the findings and on data requirements for future research in the area.

The report will give particular attention to a description and analysis of the following major paths to family formation, how they have changed since 1987 and how their occurrence varies by social group

- Marriage followed by child-bearing, with special attention to the formation of large families
- non-marital child-bearing followed by marriage or long-term cohabitation
- non-marital one-parent families
- one-parent families arising from marital separation.

The Department of Social, Community and Family Affairs is fully committed to publishing and making findings from the research projects funded under the Families Research Programme as widely available as possible.

Appendix VI

Guidelines for Officers in relation to Cohabitation

Table of Contents

GENERAL

Points of Note

Five criteria for assessing cohabitation.

Co-Residence

Household Relationship

(a) Finances shared.

(b) Duties shared.

Stability

Social

Sexual

SUMMARY

The question of whether a couple is cohabiting as husband and wife affects entitlement under the Social Welfare Acts in a number of ways:

- A person may be entitled to an increase for a qualified adult for a person who is not a spouse, provided the couple are cohabiting.
- A disqualification applies in various schemes where there is cohabitation.
- Means are calculated similarly for a cohabiting couple as for a married couple.
- In Unemployment Assistance, Disability allowance and Pre-retirement allowance cases a limitation is applied to payment rates where the person with whom the claimant is cohabiting is also in receipt of certain Social Welfare payments.

For Social Welfare purposes, cohabitation exists where the claimant and another person are living together as husband and wife.

As there is no other definition in law of what constitutes cohabitation, the relationship between the man and the woman must be shown to be the same as that of a husband and wife. As relationships and domestic and financial arrangements between husbands and wives vary considerably each individual case must be considered on its own particular facts.

Points of Note

The following general points should be borne in mind when examining the various aspects of a particular case.

In establishing entitlement to an increase in respect of a partner, the onus is on the claimant to produce satisfactory evidence to indicate that cohabitation exists. In the other contexts listed above, where an entitlement may be limited or withdrawn, the onus is on the Department to satisfy the Deciding Officer that cohabitation exists.

1. No **single** criterion can necessarily support a decision that a couple are living together as husband and wife. It is essential to have as much information as possible on all the criteria before arriving at a decision.

2. **Evidence**, or the lack of it, in any criterion may not necessarily be conclusive.

3. A **Voluntary admission** of living together as husband and wife is accepted as sufficient evidence where the person makes the admission in the knowledge that his/her own entitlement will be adversely affected by it. Such admission should be obtained in writing, as far as possible in his/her own words, and the statement should be read over to him/her before being signed.

Where such a signed statement is not received, both parties should be interviewed if possible. The second party should also be interviewed where his or her claim to benefit or assistance may be affected, and/or where his or her means are being taken

into consideration.

Five criteria for assessing cohabitation

The elements may be subdivided as follows:

LIVING TOGETHER as husband and wife:

1. CO-RESIDENCE
2. HOUSEHOLD RELATIONSHIP: FINANCES SHARED
DUTIES SHARED

Living together AS HUSBAND AND WIFE:

3. STABILITY
4. SOCIAL
5. SEXUAL

Co-Residence

The first question to examine is whether they reside in a single residential unit.

Is the accommodation a single flat, apartment, caravan or other dwelling place?

If it is a house, is it officially a single household unit? Do the local housing rules permit it to be subdivided into more than one unit?

What type of accommodation is available and how is it shared?

Is the ESB, telephone, etc. covered by a single or separate accounts?

Do either maintain (or live in) another home, or use another address? If so, which place is the effective residence?

(Even if one or both of the couple own or rent alternative accommodation they may still be regarded as living together as husband and wife, particularly where the alternative accommodation is seldom used. Evidence should therefore be obtained in such cases on the ownership/tenancy of the shared accommodation, the ownership of furniture etc.)

(Note - a married couple may also live apart for significant periods of time because of work abroad or elsewhere in Ireland, or because of providing care for relatives, but the marriage relationship remains intact. All the circumstances of each case need to be taken into consideration where similar factors affect a permanent but unmarried relationship.)

Household Relationship

The fact that the couple reside in a common residence is insufficient by itself to

determine that they are living together as husband and wife. There also needs to be consideration as to whether they constitute a single household:

(a) Finances shared

Evidence of a common household fund is an indication of living together as husband and wife. Joint bank accounts used for household expenses would be strong evidence of such a relationship.

The following questions should be considered:

Who owns the property? Was it purchased jointly, and/or is it registered in joint names?

Are both parties named as mortgage holders?

If it is rented property, is it rented in joint names?

Is one party supported by the other?

Is there a pooling of financial resources?

Who pays the household expenses (rent, gas, electricity)?

Where one of the parties claims to be a subtenant or lodger but the amount paid is not realistic, comment should be made as to the average local rate for a lodger to pay for what he/she is receiving by way of accommodation, meals etc.

The absence of a common fund, however, is in itself not conclusive evidence that the couple are not living together as husband and wife, as financial arrangements vary frequently in marriages. An evaluation will be made by the deciding officer as to whether the financial arrangement mirrors a householder- tenant or lodger, a householder- housekeeper, or a husband- wife relationship.

(b) Duties shared

Where household duties such as those listed below, are done by one partner for the other, or by both for each other, in the same way in which husbands and wives ordinarily perform such tasks then that is further evidence that the couple are living together as husband and wife.

Do the couple share any of the following -

1. Providing meals and shopping.

2. Cleaning and laundry.
3. Caring for each other and members of the household during illness.
4. Decorating, gardening, washing up.
5. Caring for the children. Do they share baby-sitting responsibilities?

Stability

Marriage is entered into as a stable relationship and therefore in deciding whether a couple is living together as husband and wife regard should be had to the stability of their relationship.

This may be reflected either in the duration of the relationship, or in the level of commitment to one another.

A couple who have decided to share together for a temporary period only (e.g. an unmarried couple where one party lives elsewhere and is only on holiday in Ireland) is not therefore cohabiting as husband and wife, and one could not claim an increase for the other as a qualified adult.

- Is there a financial commitment to a joint mortgage, joint bank accounts, etc.?
- Is there a commitment to raise (their) children together?
- Do the couple have plans to marry?
- What were the circumstances in which they took up residence together?
Have they moved from house to house together?
- How long have they been residing together?

It must be remembered that it is not only the motive which caused the parties to live together which is important but the facts and circumstances which apply after they have done so.

Social

If a couple is acting socially or representing themselves to others as husband and wife such evidence should be included where it is known.

Do the couple socialise together?

Does the man act as father or the woman act as mother to their/each other's children?

Are they known locally as a couple or as man and wife?

Have they any plans to marry or would they marry if they were free to do so?

Did they represent themselves as a couple in applying for tenancy/mortgage?

Do they use a common surname?

Do they take holidays together?

Sexual

Where a couple have a child or children of their union, there is a strong presumption that they are living together as husband and wife.

Proof of sexual relations is not an essential element of cohabitation between a man and a woman. However, if such relations are admitted this is strong evidence of cohabitation.

SUMMARY

It is not necessary that all the above five elements be present before cohabitation is established but some of the elements must be established. It would be necessary to establish co-residence - that the couple actually or normally reside at the same address - and that some of the other elements are also present.

The questions above are illustrative of the type of questions which may be useful in different situations in trying to determine whether cohabitation exists.

APPENDIX VII

WORKING GROUP TO EXAMINE THE ISSUE OF JOINT CUSTODY OF CHILDREN

Minutes of meeting of the Working Group and Lone Parent Organisations

15th October 1997, Aras Mhic Dhiarmada, Store Street, Dublin

The Department of Social, Community and Family Affairs Working Group met with representatives of the following organisations

Cherish
OPEN
PARC
Gingerbread
Ballycragh Lone Parents
Tallaght Unmarried Fathers
Tallaght Separated Fathers
Parental Equality
Men's Network and Resource Centre
Irish Widowers and Deserted Husbands Association
TREOIR

Background

1. The Dept. acknowledged that joint custody exists in society and there was an acceptance by the Dept. that the social welfare system needs to address it in some way. It was explained that a Working Group had been established within the Dept. to examine joint custody which is a difficult and sensitive issue.
2. The Dept. also pointed out that social welfare policy on the issue could not develop in a vacuum - there were broader legal and societal issues. The report of the Commission on the Family due later in the year was likely to be relevant. The meeting was part of an ongoing dialogue with interest groups on various issues and the views/concerns raised at the meeting could inform the work of the Department's Group.
3. The meeting noted the point made at the outset by Mr. Tony Lowth of the Irish Widowers and Deserted Husbands Association that as far as he was concerned this was the first meeting to which the organisation had been invited by the Dept. and that this was clear evidence of discrimination against the organisation. Mr. Lowth was highly critical of the Dept. and stated that he was using the meeting to voice his protest in the strongest possible terms.

Views of Groups

4. Each of the Groups introduced themselves and gave their views on the issues of Joint Custody and the social welfare code.
Points raised were as follows :

TREOIR

- Joint Custody arrangements were likely to become more commonplace,
- There is a need for individualised social welfare payments,

- Child Dependant Allowances (CDAs) and Child Benefit (CB) should be shared equally in joint equal custody cases.

Irish Widowers and Deserted Husbands Association

- Joint custody should be the norm,
- There should be equality of treatment through equal payments for men,
- Housing costs need to be addressed,
- Means-testing should cease,
- "Care and control" of children sometimes needs to be decided on by an outside authority,
- Where one parent has partial care of the child he/she should receive some level of financial assistance (overnight allowances or similar),
- The abolition of Deserted Wife's Benefit was unfair and a retrograde step.

Parental Equality (The issues raised by the representatives of Parental Equality are listed together below)

- Supported the concept of shared parenting
- It is inequitable that the One-Parent Family Payment (OFP) is not available to both parents in joint custody cases,
- The way the social welfare system operates is creating further conflict between parents,
- The fact that payment of Child Benefit is vested in the mother is problematic and relegates men to a secondary role,
- Mothers are being granted sole custody of children and even for fathers who are in employment, the expenses that are involved in seeing the children (e.g. travel costs) can be significant. Financial reasons should not prevent a father from seeing his children,
- There is automatic discrimination against men, and the social welfare system should not contribute towards such discrimination.

In addition Parental Equality disputed the point made at the outset by the Dept. that there was ongoing dialogue with interest groups as they considered that this was the first opportunity they had to discuss the issue with the Dept.

The injustice against fathers in the present system is manifest,

- The system encourages division; it creates an incentive to divide the family unit which is to the detriment of the child's welfare,
- There is a cultural and legal dimension to the problem as well as a social welfare one and although the Dept. could only deal with the social welfare dimension, there was a duty on this Dept. to highlight the issue among other Departments.

Men's Network and Resource Centre

The Group presented three questions for answer by the Dept. A written reply is to be provided.

Tallaght Separated Fathers

- Joint custody should be automatic,
- There is discrimination between those in receipt of social welfare payments and those who are financially better off, in terms of access to and treatment by the legal system,
- Each parent should have access to suitable social welfare payments.

Tallaght Unmarried Fathers

- The word 'custody' is totally inappropriate regarding children and should not be used,
- There is a lack of financial support for fathers who are caring for their children (and the availability for work condition is a major stumbling block for those parents trying to mind children and in receipt of Unemployment Assistance),
- Men are seeking recognition for their role as lone parents.

Ballycragh Lone Parents

- While men should have financial support this should not be at the expense of women parenting alone.
- *Gingerbread*
- Equality is important, but both parents have expenses, and payments should not be made to the father at the expense of the mother,
- There will be difficulties in attempting to split payments and assessing expenses of both parents,
- Will any splitting of payments apply to SWA payments also?

PARC

- Felt that there was a myth that women were treated better in court than men and that this needed to be dispelled,
- Enquired as to the definition of joint custody to be used by the Dept. and the basis for any definition,
- Individualised social welfare payments would alleviate the problem,
- There are valid reasons why Child Benefit is paid to the mother and to split an already small payment would not be feasible,
- Tampering with SWA payments could increase the poverty traps which already exist for lone parents,
- A more broadly-based inter-Departmental Group should be set up to examine the issue.

OPEN

- The individualisation of payments might alleviate some of the problems,
- The need for an interdepartmental Group to examine the issue was raised and it was suggested that submissions be invited from the interest groups,
- The primary concern in the whole issue should be the welfare of the child,
- There could be an incentive for non-custodial parents to seek custody if split payments are available and so there would be a need for clear guidelines.

CHERISH

- Drew attention to the development of policy in relation to lone parents since the 1970s.
- There is a hierarchy of single parents, with unmarried parents at the bottom of the list, being the target for the media etc.
- Welfare of the child is paramount
- Support for individualised payments but joint custody was not a major issue for Cherish.

DSCFA Response

5. In response to the various queries raised by the groups, the Dept. pointed out that there was no definition of 'Joint Custody'. Which parent has 'main care and charge of the child' is decided by the Deciding Officer based on all the information available.

6. The Dept. also pointed out that there were no proposals to put to the Groups and that at the end of the day, it might not prove possible to do anything in a social welfare context. For example, even though it was designed to cater for the contingency of lone parenthood, it was accepted that OFP could not handle joint custody cases properly which raised questions as to whether it was the appropriate payment through which the issue should be addressed in the first place.

7. Before broadening the discussion, the Dept. felt that it was necessary to sort out its own thoughts on the issue of joint custody. However, a meeting with the Dept. of Justice, Equality and Law Reform had taken place and further meetings were planned.

8. The Dept. pointed out that the number of joint custody payments at present coming to light via claims is small although the number would be expected to rise. With regard to social welfare payments it was felt that ideally these should be neutral in effect, i.e. not force people into any particular course of action. In addition, the ideal situation would be for the parties involved to come to their own arrangements e.g. through mediation.

9. The Dept. stressed that in attempting to address the issue with regard to separated people care must be taken not to discriminate against married/cohabiting couples.

Child Benefit

10. With regard to a query on Child Benefit, it was confirmed that in joint custody cases, Child Benefit is paid to the parent with whom the child is 'normally resident', i.e. over 50% of the time. Where there is equal periods of residency with both parents, payment is made to the mother.

Liable Relatives

11. In response to a specific query as to why the Dept. had not used existing powers to prosecute liable relatives, the Dept. referred to a combination of policy and resource reasons.

Commission on the Family

12. The Dept. indicated that the report of the Commission on the Family was likely to be available before the end of the year. It was not known if or how the work of the Commission would continue after the publication of the report.

Conclusion

13. The Dept. thanked the Groups for their comments, all of which will inform the deliberations of the Group examining the issue of Joint Custody and the Social Welfare Code. The work of this Group will also feed into the Working Group examining the treatment of married and co-habiting and one-parent households under the Tax and Social Welfare codes.

14. The Dept. undertook to send a note of the points raised to the Minister, Dermot Ahern T.D.

Action Points

1) The Dept. to circulate a summary note of the meeting to all present.

- 2) The Dept. to inform the Minister of the discussion that took place and the points made.
- 3) Number of cases of Joint Custody to be determined, if possible, and furnished to Parental Equality.
- 4) Questions presented by the Men's Network and Resource Centre of Ireland to be answered in writing.
- 5) Dept. to consider how best to progress the issue in the light of the discussion.

APPENDIX VIII

Poverty Proofing Proposals considered by the Group

1. INTRODUCTION

Following the Government decision of 23rd July 1999, in line with a Partnership 2000 commitment to the strengthening of administrative procedures for equality proofing in the context of the National Anti-Poverty Strategy (NAPS), it is now a requirement that *significant* policy proposals show clearly the impact of the proposals on groups in poverty or at risk of falling into poverty. The terms of reference outlined Chapter 1 require that any proposals emerging from the Review of the One-Parent Family Payment should be poverty proofed.

Poverty is defined in the NAPS as follows:

"People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources, people may be excluded and marginalised from participating in activities which are considered the norm for other people in society.

2. PROPOSALS

(a) Maintenance

In assessing a lone parent's means for the purposes of qualifying for OFP 50% of any maintenance being received from the other parent will be disregarded. This is in addition to the existing disregard of £75 per week allowed against vouched housing costs. Liable Relatives should also be allowed credit for any lump sums paid to the lone parent when their liability to contribute towards the cost of OFP is being assessed (Chapter 10).

What is the primary objective of this policy/programme/expenditure proposal?

The aim of the proposal is to try and increase the number of lone parents who are receiving maintenance from the other parent by offering the lone parent an incentive to seek maintenance and encouraging the other parent to pay maintenance. Currently all maintenance received, apart from up £75 per week paid for vouched housing costs, is assessed for the purposes of the means test. It is considered that this offers an OFP recipient little incentive to seek maintenance or for the other parent to pay maintenance because, at the end of the day, the lone parent sees little or no benefit from these payments as they only serve to reduce the rate of OFP being paid.

Does it ...

i) help to prevent people falling into poverty?

Lone parents have been identified as a group with a high poverty risk. At present lone parents can have income from 3 sources – social welfare payments, employment and maintenance payments. The estimated numbers receiving maintenance, outlined in Chapter 10, varies considerably ranging from as low as 1% to a maximum of about 20%. Clearly there is the potential to increase that part of a lone parent's income derived from maintenance. If the measure proved successful it would result in an increase in income for lone parents. Lone parents who are not currently experiencing poverty but who are in danger of falling into poverty maybe prevented from doing so to the extent that the proposal aims to, at the very least, prevent a worsening of their situation.

ii) reduce the level (in terms of numbers and depth) of poverty?

The proposal has the potential to increase the overall income of lone parents thus reducing the numbers in poverty and/or the depth of poverty experienced.

iii) ameliorate the effects of poverty?

As described, the proposal could ameliorate the effects of poverty by increasing the overall income of lone parents

iv) have no effect on poverty?

The proposal could have an effect on poverty, as described above.

v) increase poverty?

If the numbers receiving maintenance increased then obviously the disposable income of second parents would decrease. However, maintenance paid is allowable against income tax which should reduce the impact for the second parent. Second parents who are themselves social welfare recipients are not, under social welfare legislation, required to contribute towards the maintenance of the lone parent. There are also safeguards in place through means test used in the liable relative assessment to protect the position of the lower paid

vi) contribute to the achievement of the NAPS targets?

Yes, it could contribute towards the achievement of the global target of reducing the numbers of those who are consistently poor. It will also contribute towards ensuring an adequate income for lone parents.

vii) address inequalities which might lead to poverty?

This proposal would help to ensure that both parents remained involved in the maintenance and care of their children. OFP recipients are mainly women and there is evidence that women can experience inequality that leads to poverty. This proposal would address, in part, some of the inequality experienced by women social welfare recipients.

viii) as proposed, reach the target groups?

Lone parents and their children are the main group at poverty risk who would be targeted by this proposal.

What is the Rationale and Basis of Assessment (data/information) behind each of these replies?

Information on levels of poverty and groups at risk of poverty has been informed by *Sharing in Progress: National Anti-Poverty Strategy* document and published

work on poverty by the ESRI and the Combat Poverty Agency, e.g. *Poverty in the 1990s, Monitoring Poverty Trends, Women and Poverty*, in addition to information and statistics available to the Department of Social, Community and Family Affairs,

If the proposal has the effect of increasing the level of poverty, what options might be identified to ameliorate this effect?

The proposal will not increase poverty (see v above)

If the proposal has no effect on the level of poverty, what options might be identified to produce a positive effect?

Not applicable – the proposal should have a positive effect on poverty reduction.

(b) Information and Training

The report proposes a number of measures which are designed to bring lone parents into closer contact with the Department's local offices so that they can be made more aware of the various educational and training initiatives which are available to them. This is to be achieved through changes in the administration of the scheme which would envisage local offices playing a more significant role in the processing of OFP claims. The Family Services Project is to be expanded, or a similar programme introduced, which would envisage all OFP recipients being interviewed to offer them assistance to access educational, training schemes or employment. Improvements in secondary benefits for lone parents aged 18 to 20 years who continue/return to second level education are also suggested.

What is the primary objective of this policy/programme/expenditure proposal?

The objectives of these proposals are ;

- to ensure that OFP recipients are not excluded from reasonable opportunities to participate in educational/training programmes or employment through a lack of information regarding the schemes and supports which are available to them
- to encourage and, where possible, to offer practical assistance to OFP recipients to help them to avail of these opportunities.

Does it ...

i) help to prevent people falling into poverty?

Yes, as high levels of education and training are a prerequisite for participation in a modern knowledge-based society improved education and training levels would assist in improving social participation and employment opportunities. To the extent that this initiative may be aimed at people already in poverty, it will have a

limited effect on **preventing** people falling into poverty. However, it may, for instance, facilitate/encourage re-training/upskilling which would allow people to enter/re-enter the labour market thus preventing poverty.

ii) reduce the level (in terms of numbers and depth) of poverty?

An improvement in education/training would have a significant impact on the employment opportunities of OFP recipients resulting in reductions in both numbers and depth of poverty.

iii) ameliorate the effects of poverty?

As described above the proposal could ameliorate the effects of poverty by increasing the numbers in employment and the quality of work and wage levels to which OFP recipients can aspire.

iv) have no effect on poverty?

The proposal could have an effect on poverty as it has the potential to reduce the numbers in poverty

v) increase poverty?

No. The proposal aims to improve the education and training of OFP recipients thus improving their chances of securing a level of earnings which would reduce their risk of poverty and which would facilitate independence from the social welfare system.

vi) contribute to the achievement of NAPS targets?

Yes, it is in keeping with objectives under the themes of educational disadvantage and unemployment.

vii) address inequalities which might lead to poverty?

The proposal aims to address the educational and training needs of OFP recipients and to make support services available at local offices more readily accessible to them.

What is the Rationale and Basis of Assessment (data/information) behind each of these replies?

The analysis of poverty risk, educational standards and poor interaction with local office support services outlined in Chapters 2 and 8.

If the proposal has the effect of increasing the level of poverty, what options might be identified to ameliorate this effect?

This proposal will not increase poverty (see v above)

If the proposal has no effect on the level of poverty, what options might be identified to produce a positive effect?

Not applicable – this proposal should have a positive effect on poverty

Other Proposals

The report signals possible fundamental changes to the nature of the OFP which could result in it changing from a long-term open-ended scheme to one where qualifying conditions in relation to employment and/or a time limit on receipt of payment might be introduced. The Group concluded that the infrastructure necessary for such a scheme, e.g. childcare, was not yet in place. Consequently it could not be proceeded with at this time and the implications are not fully examined. In the circumstances, the poverty proofing comments of the Report of the Working Group Examining the Treatment of Married, Cohabiting and One-Parent Families under the Tax and Social Welfare Code which also examined this issue still apply. That Group suggested (p. 22) that any proposals in this regard should be comprehensively poverty proofed, including consultation with lone parent and anti-poverty groups and organisations, before further development and implementation.

Appendix IX

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APPENDIX X

**The Experience of those
Claiming the One-Parent
Family Payment:**

A Qualitative Study

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&

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**Report commissioned by the Department of Social,
Community and Family Affairs**

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INTRODUCTION 2

METHODOLOGY	3
1. LONE PARENTS INTERACTION WITH THE BENEFIT SYSTEM	5
1.1 ACCESSING THE ONE PARENT FAMILY PAYMENT AND OTHER STATE BENEFITS ..	5
1.2 INTERACTIONS WITH GOVERNMENT OFFICIALS AND SERVICE PROVIDERS	6
1.3 ACCESS TO HOUSING	10
<i>Living in Parental Home</i>	<i>10</i>
<i>Private Rented Sector and Claiming Rent Supplement</i>	<i>11</i>
<i>Local Authority Housing</i>	<i>13</i>
<i>Home Ownership</i>	<i>14</i>
<i>Competition for Housing</i>	<i>14</i>
1.4 ADEQUACY OF BENEFITS	144
1.5 MAINTENANCE	18
2. LONE PARENTS AND OPPORTUNITY STRUCTURES.....	20
2.1 ACCESSING THE LABOUR MARKET: THE PROBLEM OF CHILDCARE	21
2.2 THE IMPACT OF PAID WORK ON RENT SUPPLEMENT AND OTHER SECONDARY BENEFITS	22
2.3 THE IMPACT OF COMMUNITY EMPLOYMENT SCHEMES.....	23
2.4 THE IMPACT OF AGE LIMITS ON ACCESS TO GOVERNMENT PROGRAMMES	25
2.5 WORK AS THE ROUTE OUT OF DEPENDENCY ON OFP	25
3. PERSONAL AND SOCIAL CONTEXT OF LONE PARENTHOOD IN IRELAND TODAY.....	27
3.1 STIGMA AND STEREOTYPING	28
3.2 SOCIAL SUPPORT AND SOCIAL ISOLATION	29
3. 3 SOCIAL LIFE	31
3. 4 FORMING NEW RELATIONSHIPS.....	32
4. CONCLUSIONS /RECOMMENDATIONS	34

Introduction

One of the most significant changes in family structure in Ireland in recent decades has been the increase in lone parent families. Eurostat figures suggest that the number

of lone parents in Ireland doubled between 1983 and 1996, and that this group now represents 13 per cent of families with dependent children. There has also been a change in the routes into lone parenthood. While the proportion of lone parent families resulting from the death of one partner is declining, the proportion of lone parent families formed through marriage breakdown and non-marital births has increased. These changes in family structure have significant implications for social welfare spending and for developing social policy that is attuned to the specific circumstances of lone parents. In the context of a departmental review of the One-Parent Family Payment (OFP) the Department of Social, Community and Family Affairs (DSCFA) commissioned a study to gather the views of lone parents on a range of issues including available government supports, and, in particular, the OFP. The objectives of the study may be summarised as follows:

- To explore lone parents' experience of claiming government benefits and their views on the adequacy of that support and the delivery of services
- To explore lone parents' experiences of accessing employment, education and training and to consider how this has been shaped by the welfare system and other social policies (e.g. childcare)
- To examine lone parent's preferences and future plans regarding employment, training and education.
- To discover whether those entering lone parenthood through different routes (marital breakdown, non-marital childbirth, death of a partner) and from diverse social starting points have a different set of opportunities, needs and barriers
- To examine the involvement of the absent parent in the upbringing of the child(ren), and to elicit participants' views on the role the state should play in regulating financial support from absent parents.
- To examine the additional sources of support available to lone parents.
- To explore lone parents' hopes and plans for future family (e.g. forming new relationships) and their opinions on how these plans are helped or hindered by social welfare arrangements.

Methodology

Given the nature of the information required and the relatively short time period available for data collection, the DSCFA and the research consultants agreed on a focus group research strategy. Focus groups provide an opportunity to explore the variety and richness of people's experiences, something that is not always possible using purely quantitative methods of analysis. In particular, group discussion allows the researcher to access areas and topics that are difficult to reach with more structured approaches. Furthermore, the group dynamic generated in a focus group can facilitate the articulation of views that otherwise might remain unexpressed. In designing the research strategy the researchers were guided by a number of objectives:

- To explicate the differences in perceptions and experience of lone parents at different stages over the lifecycle.
- To identify levels of need and capabilities at different stages over the life cycle
- To identify perception, experiences, needs and access to opportunities in different spatial locations

- to explicate in so far as possible the class and gender dimensions of the lone parenthood experience.

To this end eight focus groups were convened, four in a major urban centre and four in a Midlands town. (In the interests of confidentiality we have refrained from identifying the locations in the report). Two focus groups were conducted with young women under twenty years of age, two with young women between the ages of 21 and 40 years, three with women over 40 years of age⁴³, and one focus group was composed of lone fathers. The DSCFA supplied the researchers with confidential lists of names and addresses of lone parents in the target areas. Participants were contacted by letter and invited to attend a focus group discussion. The contact letters were administered by the survey unit at the ESRI. The response rate was relatively low so that in total 287 letters had to be sent, in order to gain 89 positive responses. In addition, the researchers contacted potential participants by telephone to encourage their attendance. In all, 71 lone parents participated across the eight focus groups. The payment of travel expenses to participants was a key incentive, as was the availability of childcare services while the focus group was in session. On average, each focus group lasted about two hours. The focus groups were facilitated by both researchers, and the discussions were tape recorded and later transcribed. This yielded over two hundred pages of data, which were then analysed and written up by the researchers. It is worth noting that in each group without exception, participants were extremely positive and appreciative about being afforded the opportunity to raise issues of concern to them. Many said that no one had ever asked their opinion before. There is a case to be made for re-establishing a Lone Parent's forum (or fora) which might be convened from time to time to advise Department officials (and indeed other government funded service providers) on the lone parents' perspective.⁴⁴

Those attending the focus groups had entered lone parenthood through a variety of routes: some through marriage breakdown, others through a non-marital birth and for a small minority through the death of a partner. The participants also differed in age, sex, geographic location and age/number of children. These differences affected the context in which lone parenthood occurred, and meant that the participants had come to the benefit system from different places, bringing with them a diverse range of previous experiences and divergent set of resources and constraints.

One research issue which proved difficult to cover within the focus groups was that of participants' routes into lone parenthood and the decision-making process involved. Due to the highly personal nature of the experience of marriage breakdown or an unplanned pregnancy the researchers felt that it was inappropriate to broach this subject directly with any individual in the group setting. Instead we raised the topic of participants' current relationship with the father of the child(ren) and this sometimes

⁴³ The extra focus group conducted among this age category was due to the higher than average response rate among this group in one area.

⁴⁴ In the context of its Customer Services Initiative, the DoSCFA ran two Lone Parent Customer Panels in Sligo and Limerick, which were discontinued in 1999 due to low participation. Our experience in setting up these focus groups suggests that considerable effort is needed to facilitate lone parents participation because of the transport, childcare, and resource constraints that this group face.

led to discussions of marriage breakdown or of the nature of the relationship prior to the birth of the child. Some information on the circumstances of becoming a lone parent also arose spontaneously from discussions about family life and children's experiences. Men and women who had experienced a marriage breakdown were more willing to discuss this issue and some shared highly personal accounts of violence and abandonment with the other group members. Very few of the younger women (under 20) revealed information on the circumstances of their pregnancy and perhaps feared disapproval of their behaviour in a way that the survivors of abusive or alcoholic marriages did not. Because the issues of relationship breakdown and pregnancy decisions could not be raised in a systematic way in the focus groups we have not written up the limited information in the transcripts. It is the researchers' view that information of this type is best collected in the context of an in-depth one-to-one interview (see McCashin, 1996).

In this report we focus on the key emergent themes from the focus group discussions, while also drawing attention to the specificity of the experiences of different categories of lone parents. The report is divided into three thematic sections:

- Lone parents interaction with the benefit system including the OFP, housing, and welfare payments administered by the health boards.
- The opportunity structure for lone parents in terms of access to the workplace, training and educational courses.
- The social and personal context of lone parenthood in Ireland today.

1. Lone Parents Interaction with the Benefit System

1.1 Accessing the One Parent Family Payment and Other State Benefits

The central component of government support for lone parents is the One Parent Family Payment (OFP) and it was on this topic that the focus groups began. In general respondents reported waiting between six weeks to six months for their initial claim for OFP to be processed. It should be noted, however, that the timing of claims varied considerably between respondents. For some of the older participants, the initial claim had been made many years before, while for others the experience was much more recent. In a number of exceptional cases, applications remained unprocessed for a longer period. One lone mother reported 'battling for about three years', while a number of lone fathers recounted long drawn out custody proceedings which affected their claims. During the interim period lone parents relied on supplementary welfare allowance or on help from other family members. Although the participants mentioned that the benefit was back-dated, it was felt that this waiting period set up a cycle of debt that it was difficult to break out of:

My application was six weeks and you had to go to the clinic and you got £90 or say £95 to rear them [7 children] until your claim came through. It's not only that it's people that have to pay for a house and general payments, that all falls by the wayside while you're trying to keep yourself, you know. (Lone mother over 40 years).

Many of the women and men reported a lack of information about their entitlements. A number of lone father's attributed their lack of knowledge to the fact that they were cut-off from informal information networks, which they saw as the preserve of women. Two participants in the midlands town thought that access to information was poorer outside of urban centres. In one case this was attributed to the lack of support services for lone parents. However, the issue of lack of information was brought up in all the focus groups in the midlands town *and* in the urban centre:

No one tells you anything. You go to people and they tell you you're not entitled to anything and you go to other people and you're going around in circles for weeks. (Lone mother under 20 years, urban centre)

I was told I could claim social welfare lone parents but they never got into the nitty gritty of it, little small benefits like the back to school allowance. They never told me. I found out after three years. I didn't know about certain things you could go to the relieving officer over. Same thing, just kept in the dark. (Lone father, urban centre)

This lack of information continued once people were in the system and extended to questions about how benefits were affected by changes in status or circumstances. A number of respondents reported considerable delays in OFP when addresses changed or books were lost, which led to financial hardship. Some of older participants felt that they were not sufficiently informed when they made decisions about moving from the deserted wives benefit to OFP, and were not fully aware of the consequences of this decision.

A minority of the participants, however, found the application process relatively straightforward and had ready access to information. Others thought that there had been an improvement in access to information over time. Of all the government benefits received, the medical card appeared to have been the easiest to access, however there were complaints about the introduction of an annual review of entitlement.

1.2 Interactions with Government Officials and Service Providers

Participants reported that interactions with officials often began from the premise that they (the clients) were trying to cheat the system. This perception was widespread and in the view of lone parents lead to poor treatment of clients by staff and the undermining of any feeling of entitlement among claimants. While some participants recognised that the system needed to be policed to prevent fraud, it was felt that staff should acknowledge that the majority of claimants are genuine cases who have an entitlement to benefits:

But I feel they're very reluctant to say, not everyone goes in there is about to rip off the social welfare system. Not everybody that walks in there, I'm sure, there could be 80%, could be 25% whatever. But they have to understand that not everybody that walks into the [] Health Board Clinic, walks into the lone parent's office is ripping off the system. (Lone mother 20-40 years, urban centre)

Significantly, many of the participants have internalised a sense of themselves as second class citizens, a status which they believe is reinforced by the general attitude of those who provide services. The lack of a sense of entitlement or rights was reflected in participants' descriptions of claiming benefit. The experience was likened to begging for individual generosity 'out of people's own pockets' rather than making a legitimate claim:

It was a man who assessed me and I found his basic premise was one of distrust. Of, you are having them on. You really feel like a beggar. Small, and certainly you wouldn't want to feel much pride. (Lone father, urban centre).

The sense of being treated with suspicion was exacerbated by the intrusive nature of assessments/home visits by social welfare inspectors and community welfare officers. Participants recounted stories of inspectors/officers searching through bathrooms, bedrooms, wardrobes and even laundry.⁴⁵

He searched through all the bedrooms in my house, he searched the shower. Looking to see if there was any fella's clothes or deodorant. (Lone mother under 20 years, urban centre)

They found clothes in my place belonging to my daughter....and said it looks like you have a woman living here. I told them they belong to my 14 year old daughter. (Lone father, urban centre).

The level of scrutiny involved appeared to vary with the respondents age and their social background. The youngest group reported the most intrusive behaviour. A number of the younger women reported feeling intimidated and uncomfortable about being asked questions by a man about their personal relationships. As one young woman described it 'The fella comes out and asks you who the father is an' all, you have to make yourself out to be a slut to get your money.' The members of this group felt that the process would be less intimidating if the home visits were conducted by women. Although other groups did not generally report such stringent investigation, the home visits by welfare officers were still a source of distress and humiliation for some:

I suppose they have to do that but I did find that a problem. I mean they come to my home and they look at everything. I sort of felt intimidated. One time I hadn't got one of my bank books and you feel they think you're trying to pull a fast one.' (Lone mother 20-40 years, midland town)

⁴⁵ While the comments quoted below arose within discussions about claiming the OFP, which is the responsibility of social welfare inspectors, the participants may also have been referring to visits by community welfare officers who have responsibility for following up reports of cohabitation and checking the accommodation of those receiving rent supplement.

The perception that as lone parents they were cheating the system and 'scrounging' off the state along with other negative attitudes, led to a heightened sense of stigma when claiming benefits. The strength of this feeling was most pronounced when it came to claiming allowances from the health boards or 'clinics' as most of the clients referred to them, but it also emerged in relation to claims for OFP and in dealing with staff at post offices when collecting the payment. One lone mother reported making a long journey from a distant suburb into the city centre rather than facing the staff in her local post office.

Yeah, they make you feel totally stripped of your dignity. Especially with things like the Back to School Allowance that just doesn't come in the post to you, you have to actually go and sit in the Clinic with a big crowd of people and you're means tested. (Lone mother over 40 years, urban centre)

Queuing in the PO] Its horrible, it belittles you, it makes you feel awful, it makes you feel like a real beggar. (Lone mother 20-40 years, urban centre)

The stigma involved in making claims has consequences for the take-up of benefits. A number of the participants reported that they did not claim certain benefits because of the shame and intrusion involved. Indeed, some went so far as to argue that this was a deliberate strategy on the part of the Department to reduce the number of claims. Participants in a number of different focus groups suggested that this stigma could be reduced if claims were more automated. For example, it was suggested that the Back to School Allowance should be issued automatically to those on the OFP with school-age children. Others suggested lodging the OFP directly into a bank account, which would eliminate the need to queue every week at the post office. The option of receiving the OFP via Electronic Fund Transfer has in fact been introduced very recently (May 2000) by the Department. Due to its recent introduction none of the focus groups participants had yet availed of this service or knew of its existence. The comments of lone parents suggest that with proper information, the take-up of this option will be significant.

While members of *all* eight focus groups found some aspects of the experience of claiming benefits humiliating, it was interesting that the lone fathers attributed their experience to the fact that they were male, while some of the younger group (under 20 years) felt that they were badly treated because they were young. A number of the younger women felt that they were not taken seriously or 'fobbed off'. As one young woman put it 'They walk all over you if you're young'. Some of the group dealt with this by getting an advocate to help with their case: local councillors, a TD, a nurse, and an employer were all mentioned in this respect. The men felt that because they were such a small minority there was a lack of sensitivity among staff to their circumstances. Furthermore, they believed that there was a pervasive attitude that as men they should be able to cope and continue to be a breadwinner for the family:

There is an insensitivity to the actual reality of having to raise two small children, even though you might be dealing with a woman who has had children. There is some blockage in their thinking. Here comes a man, why can't you cope? (Lone father, urban centre)

I found it torturous trying to get the allowance dealing with the officers. They always assume that you are o.k. that you should go out and fend for yourself. When a man applies for his benefits [the question is] 'why is your wife leaving?' I don't see why I should have to tell them. Why have you got the children, why, why, why? (Lone father, urban centre).

The feelings of stigma and humiliation were heightened by a lack of privacy when interacting with officials. This applied equally to the social welfare offices, health board clinics and the post office:

Also, it's so embarrassing when you go in to see them because you know everyone behind you can hear what you're saying. You don't want your business broadcast. There might be people behind you that you know in the Exchange. And then they shout your question to the person behind them, you know, their co-workers. (Lone mother over 40 years, midlands town)

A number of the participants both male and female felt that layout of the Health Board and Social Welfare Offices should be altered to provide clients with greater privacy. The introduction of swipe-cards as an alternative to the OFP book is another strategy to increase privacy.⁴⁶ Participants in the lone fathers' group were the only ones to mention these cards, which suggests that there is a lack of knowledge about this option among claimants. The comments on confidentiality raised in the focus groups suggest that a sizable number of lone parents would opt for the swipe-card if they were aware of its existence. Those who had a swipe-card felt it was an improvement because it was more discrete:

I think that was a great thing. It is much handier because you were standing in the queue on the Thursday and you have this big book. It says it [lone parent] on the book and you are trying to keep your little bit of business to yourself and everybody in the post office knows. So with a little card you just take it out. (Lone father, urban centre)

A further organisational feature that creates difficulty when claiming OFP and other benefits is the lack of continuity in staffing and a lack of co-ordination of services. Lone parents felt that they had to explain their story over and over again to different people, which they found distressing:

Its hard enough to go through what you went through. To go in and have to explain this over and over again. You go from pillar to post when dealing with Social Welfare. You deal with one person, but then you go down again and its another person and another person. (Lone Father, urban centre).

The Child Benefit is being dealt with in Donegal, the Lone Parent is in Sligo something else is somewhere else and if you have to ring for something during the day, I don't have a phone so I have to buy a call card and use a phone box and while I'm waiting for the relevant person I'm watching my units go and I'm down to two units before I get to tell my story. In fairness to the girl I asked her to phone me back and she did. (Lone mother over 40, midlands town)

⁴⁶ Smart-cards (or Electronic Information Transfer) were made available to all OFP claimants in October 1996 and are used by 8% of this group.

The participants suggested a number of practical solutions to these problems, such as the introduction of a free-phone service, and staff (re)training. A couple of participants felt that having the office in Sligo was remote and impersonal and believed that there should be a local office or drop-in centre where claimants could discuss OFP claims in privacy. The recently announced initiative to issue all citizens with a national identity number has the potential to address some of these problems.⁴⁷ Data will be shared cross departmentally so that information for the processing of claims will only have to be given once. Furthermore, the new system is designed to allow people to conduct transactions electronically with the State from a variety of locations.⁴⁸ While in general the attitudes expressed about the experience of claiming OFP and other state benefits were negative, there were some instances where staff were reported to have been very helpful:

I must have been very lucky ...the chap in the Labour, he actually said to me 'would you not be better goin' on Deserted Wives?' but I said 'I'm not deserted I'm separated' like, I was stupid. But he said I was still entitled to it, he was very good. He told me where to go, sorted everything out, when I should sign-on the next time and all that. Within six weeks I had had the inspector out with me and he couldn't understand how I had survived on so little. It was like winning the Lotto, all of a sudden you're not buying the very cheapest of everything. So I found them very helpful. I was very lucky.
(Lone mother over 40 years, urban centre)

1.3 Access to Housing

The focus groups revealed a variety of situations in relation to housing. Most lone parents fitted into a four fold classification: living in parents' home (or the home of another family member); living in private rented accommodation, living in local authority rented accommodation or living in their own privately-owned property. (In one or two cases it was evident that the lone parent was in fact cohabiting with a partner, but these cases seemed to be very much in the minority - see section 3.4 below). These four sets of living arrangements led to somewhat different sets of housing issues and problems. While we have identified four distinct categories, many of the participants had lived in a variety of different settings in the past and many of those living with parents or in the private rented sector were hoping to move into alternative accommodation in the future.

Living in Parental Home

All but four of the 16 lone mothers aged under 20 years were living in the home of their parents, a number of the women in the 20 to 40 age group and even one of the over 40 group were also in this situation. None of the lone fathers were currently in this situation, although one man reported that he and his children had lived with an aunt for eight years while waiting for council housing. Some of the financial and non-financial advantages of living with other families are discussed below, the most important being access to wider resources and emotional and practical support (such as childcare). However this living arrangement was not without its difficulty, a

⁴⁷ The REACH initiative has developed the use of the Personal Public Services Number (PPS No.) as the common customer identifier across the Public Service, and the development of the Public Services Card as the citizen's key to his/her own personal data.

⁴⁸ Irish Times, June 19, 2000

number of mothers recounted that it led to tensions within the family and conflicts over child rearing:

I'm living back with my mother.that's been a nightmare, because I've been away for 8 years like, and moving back's been a nightmareand living under her rules and all. I just want to get out you know. (lone mother 20-40 years, urban centre).

There were also practical problems in terms of space, over-crowding, and a young child disturbing other family members.

Not everyone can live at home. My parents have raised their own family, they're not waking up in the middle of the night with my child....It was my mistake not my brothers and sisters, they have school to go to, now he does get up in the middle of the night and whatever, he wakes them all up. (lone mother under 20 years, midlands town).

However, perhaps the main problem with this living arrangement was that it enforced a continuing financial and emotional dependency on parents. Some of the young women in this position were under the misapprehension that their parents' income was assessed as part of the means test and that their OFP allowance had been reduced accordingly. Although unfounded this perception reinforced the feeling of dependency on parents.

My father's been self-employed for years and he's earned his money. When they came to the house I had nothing but still *he* was being means tested. It's not up to him to look after me, okay fair enough until you're 18, but not at 26 years of age. I don't think it's fair for him to be means tested. (lone mother, midlands town)

This prolonged dependency blocked the transition into adulthood, and prevented the establishment of the lone parent and child as a family unit in their own right. As one lone mother put it 'I think it enforces the integrity of the family unit to have your own space. If you're living at home with your parents, and I did it for years, they still treat you like a child.' Therefore, despite the support that they were getting from parents and other family members, many of the women in this position longed for a place of their own. When asked where they hoped to be in five years time, many listed having their own home among their priorities.

Some of the lone mothers in this category were on the waiting list for council housing, others had been told that they could not put their name on the list because they were too young (under 18). The women adversely affected in this way felt they were put at a disadvantage because part of their waiting period would not be counted.

Private Rented Sector and Claiming Rent Supplement

Like those living in the parental home many of those living in private rented accommodation were unhappy with their housing situation and hoped to get into another housing sector. The main concerns raised by respondents in this type of housing were unaffordable rents (even with the rent supplement), problems finding

suitable accommodation, lack of security of tenure and problems claiming the rent supplement. One of the major concerns in the latter category was the unemployment trap caused by the pound for pound reduction in rent supplement for any earned income, a policy which was seen as out of touch with the realities of the Irish rental property market today. This issue will be addressed in greater detail in section 2.1 on work opportunities below.

A number of the tenants described lengthy and difficult searches for a suitable place to rent that was affordable and would meet with the health board's approval. From the lone parents' accounts, it appeared that the welfare officers' decision was based primarily on minimising the costs, rather than establishing the suitability of the accommodation for a lone parent with young child(ren).

And then I had found 3 places, and because I needed help with the deposit, he [welfare officer] kept saying 'No that's not suitable, that's not suitable.' I got a one bedroomed apartment and I told him it was a two bedroomed, I told him that the rent wasn't as much as it was, and he still gave me aggro about actually paying it. (lone mother 20–40 years, urban centre)

A minority of the group reported that their search for a home was made more difficult because some landlords were reluctant to take tenants in receipt of rent supplement or tenants with young children:

There can be a lot of delayed payments, so people [landlords] obviously don't want to take that. A lot of places won't take people on rent allowance, especially if there's a child, its too much hassle in it. (lone mother, under 20 years, midlands town).

Rent levels were a problem for claimants in both the urban centre and the Midlands town, and lone parents struggled to meet housing costs even with the rent supplement. Tenants also had problems raising a deposit, as only a portion of the total deposit was provided by the health board. Some participants reported getting into debt to raise the deposit, which put added pressure on an already strained financial situation.

In addition to the high costs of private rented accommodation, lone parents were also worried about the lack of security of tenure in this sector. Tenants had no protection against unaffordable increases in rent. As one mother explained 'I pay an astronomical rent, £575 a month. The girl who owns the apartment can just turn around and raise the rent.' Insecurity of tenure was further aggravated by the contingency of the rent supplement itself. Participants felt there was considerable uncertainty about the granting of the allowance, and that once granted it could be arbitrarily removed. One lone mother recounted that she hadn't unpacked her boxes for a month after moving into her flat because she felt so unsure about receiving the rent supplement. Those claiming the rent supplement also encountered the types of problems described when claiming other payments administered by the Health Boards such as suspicion, scrutiny and humiliation. Consequently, they frequently felt that they had to 'beg' for the allowance:

I heard about the Health Board rent allowance, but the attitude, it was so disabling. It came through eventually but the scrutiny of it was so continuous and the attitude causing the scrutiny...the attitude was why can't you sort this yourself. (lone father)

Local Authority Housing

The participants of the focus groups reported being on the waiting list for council housing for very long periods. In the urban centre lone parents reported being on the waiting list up to ten years before being given a house, others were still on the list after six years. In the Midlands town the waiting period appeared to be shorter: four years was the longest spell reported. Many of the lone parents felt that their waiting period might be shortened by badgering officials about their claim or enlisting the services of local councillors or others. However, there was only limited evidence that this strategy was successful.

To get local authority housing participants reported that they would have to go to extreme measures, such as living in a hostel, but none were prepared to do this because of the possible effect on their children. Others had been explicitly told the only way they would qualify for housing was by having another child or a child of another sex. Only one lone parent, however, mentioned that this had influenced her decision to become pregnant.

As mentioned above those outside the urban centre appeared to have a better chance of obtaining local authority housing. However there were concerns about the quality of the housing (e.g. dampness) and about the nature of the housing estates in both areas. The lone parents were acutely aware that life on a local authority estate could further compound their existing marginality by exposing their children to an environment in which drug cultures flourish. A recently completed national study of life on local authority estates concluded that it is extremely difficult for local authority residents to maintain a decent quality of life (Fahey 1999). These difficulties prompted some parents to seek private sector housing despite the lack of subsidy:

There's not a shortage of houses it's just some of the areas are impossible to live in. (Lone mother, over 40 years, midlands town)

My area is gone to the stage that my two youngest, one is fourteen and the other is sixteen, I am practically holding a bat twenty-four hours a day 'cause there's drugs and everything in the area. No matter where they go, even if it's only to the shop, I'm standing at the end of the road to make sure they come back up. You're constantly on watch. (Lone mother, over 40 years, midlands town)

In the urban centre there was the additional problem that the local authority houses offered may be a considerable distance from the current residence, support network and children's schools. As Fahey et al (1999) point out, the proximity of social support networks are positively correlated with improved quality of life. Movement away from such networks has a negative impact on quality of life.

Home Ownership

A significant number of lone parents who had previously been married owned their own homes. While this was a situation that other lone parents aspired to, several of those in this position had difficulty meeting their mortgage repayments

I have a mortgage and arrears of £800..... I've been down to the court three times over my house in the past 14 years. (lone parent, midlands town).

It is also worth noting that lone parents who had their own homes but had lost them as a result of their marriage breakdown were particularly dissatisfied with their current housing situation.

Competition for Housing

In four of the focus groups the discussion of housing led spontaneously to the topic of asylum seekers and refugees. A number of lone parents felt that refugees were given preferential treatment in relation to housing and that their chances of obtaining social housing had deteriorated as a result of the increase in asylum seekers:

Respondent: I went from number 600 on the list to number 2600

Interviewer: And you think that's the result of the number of refugees?

Respondent: A direct result, they told me it was the result, ... now I would much prefer that someone who was homeless with 3 kids and came from another country, I would prefer that they had the home,.....but as an Irish citizen, to have 2000 people ahead of me in the X area that does stick (lone mother, 20-40 years, urban centre)

Some of the comments in the discussion were racist in content and the benefit entitlements of asylum seekers were often exaggerated. Others were sympathetic to the needs of asylum seekers and argued that they would not begrudge this group if their own housing needs were treated equally. Still others suggested that asylum seekers should be accommodated in the private rented sector while lone parents should retain their position on the list for local authority housing. Many of the lone parents in the urban centre felt there was an urgent need to increase the social housing stock to reduce the long waiting lists and to reduce competition between deprived groups.

1.4 Adequacy of Benefits

In this section we focus on the financial circumstances of those claiming the OFP and their efforts to budget and make ends meet. Obviously, paid employment is one of the main strategies that the participants pursue to increase their income in both the short and long term. The issue of earnings and their impact on benefits is considered in section 2.1 of the report. Here we focus on income received from state transfers of different sorts. Nearly all of the lone parents reported that they found it very difficult to get by on benefits alone. Many found that their allowance disappeared quickly and that they were already owing before the end of the week:

You do get your book on a Thursday but that's gone by the time you pay your mother or whatever you do- your bills, nappies, everything, then the next week you're owing. Well, I don't know about everyone else but I know I owe nearly half it again by the time I get to the next week. (Lone mother under 20 years, urban centre)

You know you're paying your rent that gets stopped every week out of your money so I come out with £81, then I buy the electricity tokens, I buy a tenner worth of them a week so that's down to £70. Then there's the coal man I've one fire to heat the whole house but it only heats one room and the water. I mean you're left with less than £70 and that's just gone. You've nothing in your pocket by Saturday morning. (Lone mother over 40 years, 4 children, urban centre).

As these comments suggest, parents found it difficult to pay for even the basic necessities: food, heating, housing, nappies, and children's clothes. The measure of poverty used in the Irish National Anti Poverty Strategy (NAPS) counts experiences such as going without a substantial meal, going without heating, falling into arrears or debt, as indicating basic deprivation (Callan et al. 1994, 1999). Many of the participants in the focus groups suffered deprivation of this sort:

Some days you'd get up and literally I wouldn't have a penny, and I'm like what am I going to do, how am I going to feed the kids today. And if the baby sees porridge one more time, she's going to scream (Lone mother 20-40 years, urban centre)

I used to live in a house that only had coal, so when you lit the fire you couldn't just turn it off, you had to leave it on. And it used to be that I'd wait for 3 o'clock to come because I knew I had two buckets of coal and what that two buckets of coal would get me, and it didn't matter how cold it was, and it was freezing. (Lone mother 20-40 years, urban centre)

Participants also reported many instances of secondary deprivation such as being unable to afford a holiday, a night out, a telephone, a car or even bus and train fares. These are items that have become the norm for other households in society and add to the feeling of relative deprivation. Indeed a number of the lone parents felt that their position had fallen relative to other sectors in society who were perceived to be benefiting from the economic boom. In particular, they had developed a sense of grievance in relation to asylum seekers whom they perceived to be gaining more from the welfare system than themselves.

While participants at all stages of the life cycle and in different housing situations reported difficulty in making ends meet on benefits, there did appear to be differences based on the composition of the household. Accounts of basic deprivation were more common among lone parents living alone with their children and the difficulties described were more acute. As one parent living with her parents said 'I feel very guilty sittin' here because I feel I'm very lucky because I had a son 18 years ago and I lived at home with my parents. I can't really relate to some of these stories.' However, in a number of cases the parents of the lone parents were themselves dependent on welfare and therefore living 'at home' did not confer access to extra resources.

Differences also emerged along the lines of children's ages. Many lone parents reported that financial difficulties increased as their children got older. The costs of

raising school-age children and teenagers was believed to be greater because of the amount they ate and because they were subject to peer pressure to 'fit in' - to wear the 'right' clothes and to have what other children of their age had. Other parents mentioned that the cost of education also increased with age.

'My two son's are no different than anybody else's, it's like keeping up with the Jones', they want the Adidas and Nike like everybody else.' (Lone mother over 40 years, midlands town)

I don't think that's taken into consideration. Teenagers eat like horses. They don't think of that in the allowance. (Lone mother over 40 years)

Respondents with older children felt strongly that the allowances should be adjusted to better reflect the costs of providing for growing children. Indeed the amount set for child dependents was a major source of discontent as it was seen to represent the Department's assessment of the costs of a child:

Yeah, it's only £15 per child and that wouldn't feed them. (Lone mother over 40 years, urban centre)

A child is only worth 13.50 per week. (Lone father, urban centre)

Similar criticisms were made about the level of the Child Benefit, which was seen as a wholly unrealistic assessment of the cost of children. These comments suggest that the existing age tapers in the system are inadequate.

You would like to know who decides that £34 a month per child is all- what is a child supposed to eat and drink? My children have to come home and eat because they can't afford to eat in college. Somebody must realise that that just isn't enough it should be £100 per child per month. (Lone mother over 40 years, midlands town)

The allocation of resources within the household suggested that the needs of the children were given a higher priority than those of parents.⁴⁹ As one mother put it 'Your children become your priority. You become a non-entity.' The parents did not want their children to lose out and felt very guilty about being unable to provide a decent standard of living and choices for their children. Some also felt angry that the social welfare system did not allow them to provide for their children:

My main worry is that they're not getting the right food. I feel I can't give them what they need. Its three years since I had a chop in the house. You go through an awful lot of depression and guilt, I can't replace their father, I can't even afford to send them on school trips and they do be embarrassed. (lone mother, over 40 years, urban centre)

I can't understand who sets the Allowances for lone parents. Somebody's up there with their pen and they wouldn't have an idea how I live, how my children live, the choices I can't give my children and the ongoing effect of my children. (lone mother over 40 years, urban centre)

⁴⁹ A similar pattern was found by McCashin in his study of lone mothers (1996).

It was evident that many lone parents rarely spent money on themselves and a social life was often one of the first things sacrificed (other factors that influence participants access to a social life will be discussed in Section 3 below). Other areas of personal spending, such as expenditure on clothes, were also cut. Comments such as the following were typical:

I actually went to the stage where I bought nothing for myself. As [other participant] said ‘ you wouldn’t even buy yourself a pair of tights.’ (lone mother, over 40)

The descriptions of budgeting strategies and spending patterns suggest that lone parents live on extremely tight budgets in which every penny must be accounted for. In these circumstances, there is little opportunity to save. Most of the parents found it difficult to cope if some unexpected expense cropped up:

‘Something has to go short, something goes you know every week there is something needed for one child or another. If that’s the case, you just have to leave something short, you have to leave your fridge short. Its as simple as that.’ (lone father, urban centre)

In these circumstances the participants often had to turn to formal or informal sources for help. Many relied on other family members for loans, particularly younger women. Mothers were frequently mentioned as a source of financial support. This finding is supported by poverty studies which have shown that financial aid is frequently channelled through mother/daughter relationships (Graham 1992: 221). However, fathers, sisters, and brothers were also mentioned as important sources of financial or material support when things got tight (the issue of access to emotional and non-financial support are returned to in Section 3 below). However this informal lending was not without its problems as the recipients were not in a position to reciprocate and some mentioned that it caused tensions in the family. Another informal source of help which was mentioned only by those living in the Midlands town was an informal credit facility available from local shops. The women felt, however, that this important source of credit was threatened by the disappearance of local retail units and their replacement by large department stores.

More ‘formal’ sources of assistance included credit unions, applying for an exceptional needs payment through the health board and in a minority of cases resorting to money lenders. The older women especially reported that the local credit union was a lifeline. In contrast to dealings with other officials, the women felt that there was a relationship of trust with the credit union, and that staff did not pry into their business. A minority of lone parents mentioned having a bank account and one or two reported getting bank loans but they could not admit to the lender that this was for day to day expenditure.

Despite the perceived inadequacy of benefits and indignities of the social welfare system the OFP was seen as valuable because it provided a reliable, secure and

independent source of income, which the lone parent had complete control over. A significant number of the separated lone parents reported coming from abusive marriages and/or relationships in which the ex-partner was an alcoholic (drug addiction and gambling were also mentioned but much less frequently). In such situations the access to and control of household resources within marriage are likely to have been constrained and studies of this topic have reported that freedom from this constraint means that some lone parents may feel 'better off poorer' (Graham, 1987). The relative security and reliability of the OFP compared to money from a partner or ex-partner was particularly pertinent in relation to discussion of maintenance, to which we now turn.

1.5 Maintenance

Very few of the lone mothers and none of the lone fathers who attended the group discussions were receiving any sort of maintenance. One of the main problems raised about maintenance as a source of income, was its unreliability:

Sure, what's the point of tryin' to get maintenance- you get it one week you won't get it the next and there's your bills goin' straight up. (lone mother over 40 years, midlands town)

There's no security in relying on someone you can't rely on. (lone mother under 20 years, urban centre)

Because of this uncertainty most of the participants said that given the choice of benefit or the same amount in maintenance, they would chose the more dependable state transfer, even though it was noted that receiving maintenance was less stigmatising than claiming benefits. Research on lone mothers in Britain also found this preference for state transfers, because they were more regular and reliable than income from the father (Graham, 1987). Others felt that the OFP was preferable to maintenance because it allowed greater independence in two senses. First, there was a greater sense of ownership over income from state transfers. As one women who had previously relied wholly on maintenance said 'It was only actually when I got the book that I got money for me.' Secondly, maintenance was seen by some as allowing the ex-partner to retain some control over the recipient or the children.

Respondent A: You're playing with children. He'll give you money if *he* sees the kids.

Respondent B: This is it they'll say 'I'm givin' ya money so shut up'. (Lone mothers over 40 years, midlands town)

The issue of maintenance legitimising the ex-partner's access to the children appeared to be most problematic in cases where there has been no legal settlement in relation to custody or access. This was most common among the never-married group, which encompassed all the lone mothers aged under 20. In these cases the women themselves decided on the father's access and felt that if the father paid maintenance this would undermine their ability to control access and to protect their children (as they saw it):

If he's keeping you with money then he can see the kid whenever he likes.....

They just think 'cause they hand you a tenner like, they say that they can come and see their child when it suits them. Like 'if I want to knock on your door at twelve o'clock at night I will'.

(lone mothers under 20 years, urban centre).

So while political attention has focused on how the welfare system may discourage active parenting by one partner (usually the father) this was seen by some recipients as a benefit, while maintenance was seen as encouraging unwanted involvement by an ex-partner.

In general there was a feeling that the absent parent should take some financial responsibility for the child/children but there were complaints about the way this was enforced and about the deduction of the total value of any maintenance from the OFP. While the DSCFA voiced the opinion that the issue of maintenance should be a private matter to be sorted out between the individuals involved, a significant number of the lone parents felt that the state should intervene in this process. It was believed that the State should take on the role of pursuing errant fathers rather than the mother and that money should be stopped from their wages or benefits. This view was most prevalent among younger lone mothers where there appeared to have been no pre-existing sharing of resources between partners, and in some cases only very short-lived relationships.

When I told my ex he had to pay maintenance he didn't care. He just laughed at me. If it was a Government body, something with a bit of authority he might take heed. They never did anything.
(lone mother 20-40 years, midlands town)

'We're stuck with all the financial and emotional responsibilities and they can just do what they like. And if we want maintenance from them we have to go and get it rather than them being stung with a letter saying that it comes out of your pay-cheque every week. Too much falls back on the mother.'
(lone mother under 20 years, urban centre)

Deducting maintenance straight from earning or benefits was also seen as a way of ensuring the payment was more regular and of avoiding contact with an ex-partner:

I get £10 a month for each child. That's what it's been for nine years. That money is just for the children, not for me, we were quite specific about that at the time, so it doesn't affect my amount of money. If I want it increased from £10 I have to go to court and explain why. The onus is on me to swear an affidavit as to why I need more than £10 a month for the children! I have to swear then what my income is and what my out goings are, and why should I do that? I'm nine years separated, why should he know my business? (lone mother over 40 years, urban centre).

It was also considered unfair that the value of any maintenance received was deducted from the one parent family payment. Some of the participants had gone through costly, stressful and time-consuming legal proceedings to apply for maintenance at the Departments request and yet there was no individual return for all this 'trouble'. It was felt that under the current system there was no incentive for the absent parent to pay, and no incentive for them to be honest. They assess that they would be better off financially, if the maintenance was not declared or if the partner just bought items for the child and made irregular 'gifts' of money.

Well I get maintenance- £40 a week – but its not much good to me cause it gets taken straight out. I'd be just as well off if he didn't give me a penny, maybe bought her some clothes now or then, or even if he said he wasn't paying anything, you know what I mean, we'd be better off. (lone mother under 20 years, urban centre)

Some felt this income should be treated in the same way as earned income in that there should be an *income disregard* of £115 rather than an earnings disregard. Others suggested that they should be allowed to keep a certain percentage of the maintenance. One lone mother anticipated the Department's proposal of a 50% disregard 'Even if it was pro rata, say if you were getting £50 a week from him, they could take £25 and you'd still be better off. You shouldn't be worse off.' Another solution suggested, was that the money should be put into a separate account for the child.

Even if the Department made them, not give you money, but put it into an account for the kids when they're older that would be all right. A solicitor told me that if I had gone for maintenance there would've been £64,000 in my daughter's account by the time she was eighteen, and that's a lot. £64,000 could be used for college. It's a great start. (Lone mother 20-40 years, midlands town)

These comments would seem to endorse the DSCFA's proposal that lone parents should be allowed to keep a percentage of the maintenance received. None of the lone parents mentioned the fact that £75 of maintenance per week could be disregarded against vouched housing costs, which raises a question about the level of knowledge and access to information on this entitlement. The responses of the focus group participants also provide support for the DSCFA taking a more active role in pursuing the absent parent for maintenance and for collecting such payments. However this is conditional on removing some responsibility for pursuing claims from the lone parent. The current system where lone parents are pushed into court cases (without adequate support) is very unpopular, so more government activity of this nature is not supported.

2. Lone Parents and opportunity structures

Lone parents are constantly pulled in different directions. To better themselves and the lives of their children they feel strongly that they must get back into education or work and off dependency on the social welfare system. At the same time, their commitment to their children remains the overarching responsibility and precludes them from pursuing some of the opportunities that may arise. In their descriptions of their everyday lives the idea of being embattled or trapped was constantly reiterated:

The whole thing about being on the social welfare, and the housing list and the whole lot, its become a nightmare at this stage, it really has. I mean as we've all said, you try to get back to work and you can't, there's something else stopping you. You try to do something else and you can't do that either because there something else stopping you, or else they're going to take this. It's a catch 22. You're damned if you try and you're damned if you don't. I mean they call you lazy if you don't try and they call you stupid because you can't organise your life and your budget. What are you supposed to do? (Lone mother 20-40 years, urban centre)

2.1 Accessing the Labour Market: the problem of childcare

The opportunity to work in a stimulating environment in the company of other adults was highly valued by all participants. They subscribed strongly to the view that work confers status, self esteem and offers a route toward self-reliance and independence:

I find with the few hours work I feel better about things now. I'm paying into tax or the stamp so I feel entitled to it now. At one time I wasn't like that, I felt like a thief nearly. That's the way I was then, but since I started paying in I feel better. [lone mother 20-40 years, midlands town]

However, the reality of work for the participants frequently fell far short of their aspirations. Low educational attainment meant that most only had access to jobs at the lower levels of the service sector, doing work that is unskilled, repetitive and monotonous. Furthermore, many barriers militate against accessing the workplace. For younger mothers (under twenty and in the twenty to forty age group) the main barriers to them in returning to work or further education is the non availability of affordable childcare. Those who had been most successful in accessing job opportunities or further education were those who had been able to rely on childcare provided by a member of the immediate family, usually the child's grandmother. But while the availability of this kind of informal childcare had opened opportunities for the lone parent, there was a general sense that it was unfair to depend on family members in this way. Their return to work was predicated on the uncomfortable fact that they could only afford to do so by paying their mothers' considerably less for child care than a professional child minder or crèche:

It should be that we can pay, we can be self sufficient, we can leave our house without saying 'here, mother'. It's a whole guilt thing as well, you know your mother is a lot older than you, [lone mother 20-40 years, urban centre]

I'm nearly 27 years of age. My parents don't need another child living at home and a baby. They're into retirement now and they want their life back I'm sure, but I can't afford to pay rent and pay my mother to mind the baby when I am working, [Lone mother 20-40 years, midlands town].

The reliance on the grandmother to take care of the child frequently lead to tensions in the relationships, particularly when there are three generations living under one roof, an issue already alluded to above:

Because she's [the grandmother] is doing you a favour, she can always throw it back at you. (lone mother 20-40 years, urban centre)

On the other hand, young mothers who are estranged from their families or cannot draw on the resources of family members were most isolated, and perceived themselves to have almost no opportunity to move off the OFP and back into education or the workforce. There was a general perception that the childcare

facilities available were too limited and too expensive, and there was a reluctance to consider facilities such as those provided by the Health Boards. The latter were perceived to be oriented toward people with severe social problems such as drug use, and therefore, were deemed to be unsuitable for participants' needs. Lone parents trying to pursue their education appeared particularly disadvantaged when it came to childcare. As one young woman argued, this group have all the extra costs of a worker, such as childcare and travel expenses, but do not have the extra income from earnings. Lone parents in this position were highly dependent on family support and one young woman whose mother had fallen ill, was paying nearly 80% of her income for childminding in order to do her Leaving certificate.

Apart from the cost of day time childcare, the demands made by a young child or children were perceived as a major stumbling block for those considering a return to education and to the workforce. For those who had recommenced their studies, finding time to study was difficult having exhausted family support for the childminding during the day. Younger women with young families, in particular, tended to see their options as very limited. They strongly believed that their child (ren) had lost one parent already and that the demands of a full time job, including commuting times, would effectively cut the child off from the sole remaining parent. Full-time work outside of the home, therefore, was not seen as a viable option for those with young children. This view was strongly endorsed by male lone parents who also felt that in the absence of the other parent, their primary responsibility was to their children. As one lone father commented:

Part-time work is the only way really. Children have lost their mother already. I had to give up my work, and I reoriented my work to do it slightly part-time just to keep the hand in. But the reality is that if you fight for your children, you are going to try and do the best for them. And that is not to leave them with someone else during the day, and just see them at night or in the morning. You couldn't do that after them losing their mother. (lone father, urban centre)

As the children grow older, many lone parents identify an even greater need to be present in a supervisory and emotionally supportive role for their children. Those with teenage children were acutely aware that it is during these years that children's vulnerabilities arising out of separation or past domestic violence become more apparent. They expressed the view that while the government seemed intent on getting them out of home and into the workforce, the teenage years were often a stressful time. Teenagers presented new challenges which meant that their parenting skills were in even greater demand:

We've already got problems with drugs and teenagers--it's rampant. Parents cannot be at home and at work at the same time. When you do work and get home there's always friends and people in the house. You don't know what they've been up to. (lone mother over 40 years, midlands town)

It's easier when they are little. When they get older they're trying out cigarettes and things. You need to be at home when you have teenagers. The child is trying to find it's way as well, you know, they're turning into adults. (lone mother over 40 years, midlands town)

2.2 The impact of paid work on rent supplement and other secondary benefits

An additional complicating factor for those mothers in receipt of rent supplement was the impact of the reduction or loss of that allowance when they returned to work or to full-time education. Given the serious shortage of decent social housing both in the urban centre and in the Midlands town, many of the participants were paying rent for apartments in the private sector (see section 1. 3 above). The Rent Supplement therefore, was crucial to maintaining an adequate quality of life. It is clear that the prospect of foregoing the rent supplement is a very significant disincentive to work, and in the view of these lone parents made the idea of returning to full-time work unsustainable (see review Chapter 8):

I've always had good jobs. I wanted to get back sooner so I could keep up my skills. I don't think I could actually cope with the new technology now. I work part-time but I feel very angry about being officially kept down. The [] Health Board ties up what you earn with the rent allowance. You're out working and trying to get a bit of self confidence back but for every pound you earn they take that away from the rent allowance. The think is they are taking that from your gross pay not after taxes. Every week I go to the collect the payment I just feel Post Office Rage. I just thing 'who are these people who think I can live on this?' (lone mother over 40 years, urban centre)

The loss of the medical card also acted as a disincentive to employment for some. The medical card was highly valued because of the sense of security it conferred:

I do find though that it's a disadvantage working. When you're working you're entitled to very little. You get the benefit, but you're only allowed £115 and after that you lose the medical card....Of course it is a worry. It is the security to know you can go to the doctor then without having to have £22 in your hand if one of your kids are sick or even yourself because you just couldn't have it otherwise. (lone parent, over 40 years, midlands town).

In 1998 the Department of Health and Children recommended that lone parents should retain the medical card for 3 years following their entry into employment, provided that they were in receipt of OFP for at least 12 months (This measure was approved by Health Boards in the same year). However the lone parents in the focus groups were not aware of this change and therefore this perceived loss was still informing employment decisions. This problem again highlights the importance of accessible, up-to-date information for claimants.

2.3 The impact of Community Employment Schemes

Community Employment Schemes were very positively evaluated by the majority of participants. The schemes were seen to be flexible in that the hours were structured around the time constraints on young mothers with school going children or in some cases childcare was provided directly. The three year provision (for those over 35 years) was also praised as this provided people with continuity and the chance to develop a range of different skills. The programme offers people an opportunity to undergo training and in some cases, to receive some certification. Women who had been out of the workforce for some time, in particular, saw the schemes as a way of developing confidence and self esteem. In that sense, the schemes were viewed largely as *self-development programmes rather than as a direct route into the paid work force*. Most of the participants, and in particular, those in the older age bracket had not made a successful transition from such a scheme to a proper job, and those

who were still on schemes were not optimistic about their long term chances of moving off welfare:

Now I did the CE scheme for three years and I worked in administration in [name of company] and they were lovely people. After my three years they asked me to stay on for another six months, and I loved it. It was a bit of independence but because I wasn't on the CE scheme any more my rent went up to £56 a week and I couldn't afford it. I was actually only better off by £3 a week. It was costing me money to be out there all the time. There's no incentive there like, you're victimised. It's a catch 22 situation. Its one step forward and two steps back. (lone mother over 40 years, urban centre)

The schemes are in high demand and participants spoke of having to put their names down in several places, and often waiting up to two years to get a placement. Outside of the urban centre, these schemes are limited in terms of availability and seem to offer a much narrower range of skills development:

Doing dribs and drabs of courses is no good. All the good courses are in [next town]. But to get there in time you would need to be on the 7:15 am bus, and with a baby that means getting up at 5:30 am. And you wouldn't be back in the evening until the 5:30 bus. Where would you get the money to put a child in a creche for those hours? (lone mother under 20 years, midlands town)

The social worker told me there was a job in community welfare that I might be interested in. They made a big deal about giving me the job because they thought I couldn't read and write and I said 'Excuse me, I'm doing a course on how to read and write'. There's nothing wrong with my head its not that I'm not intelligent but they fob you off with any job because they think this one knows nothing. I said to the women 'I'm looking to go back to school because I need an education'. They interviewed me and I got a letter back about three weeks later and they said they had a bit of work for me up there but it was from 9 to 5 but me son finishes school at three. The wage was only £65 a week, £15 would be stopped for minding [child's name] and £10 for my uniform. I would have ended up with £40 for a forty hour week. This is what the government talk about back to work. She said 'sure, won't you be getting out of the house.' They nearly try to convince you they're doing you a favour. I said to her 'Would I be taught to use computers?' and she said 'No you'd be washing the delph and shown how to cook.' (lone mother over 40 years, midlands town)

Apart from time spent on social employment schemes, participants in general, had very low levels of work experience. The majority had left school early without formal qualifications. A minority were completing or had completed second level education/post leaving certificate courses. The latter were from more middle class backgrounds, and have been able to draw on family members to provide moral and financial support at crucial points in their lives. Those who were combining their payment with working up to 20 hours a week or to a ceiling of £115, tended to be doing low grade service sector work. Essentially, they would constitute *the working poor*, working at or below the minimum wage. A minority of participants admitted to topping up their income with work in the informal economy, for example, house cleaning, child minding, shop work. They believed that they had an entitlement to the marginal extra income they earned in this way, as it simply allowed them to make ends meet. Otherwise, they would be constantly in debt, paying off last week's expenses with next week's payment:

Most women are looking for something that pays cash into your hand. To be honest with you that's what most of my friends are doing. They'd get kitchen work, its very basic but its the only way to survive. I used to do child minding. I can't do it at the moment because of the new baby but I miss it alright. (Lone mother over 40 years, urban centre)

2.4 The impact of age limits on access to government programmes

For young mothers under twenty a second major barrier to accessing educational or State employment schemes was the age limits on courses and schemes.⁵⁰ They were adamant that to pursue one's education required personal determination as there was very little incentive or support offered by the system. They felt strongly that the opportunities that do exist are discriminatory in that they target people in older age brackets. Furthermore, they suggest that the current delivery of services is out of touch with the realities of lone parents lives.

Its ridiculous that the VTOS is over twenty-one, because when are you going to carry on? You usually just keep going [with your education] to get it over with. You want to get out and earn some money and take care of your child. (Lone mother under 20 years, urban centre)

I tried all that [training/education opportunities] when I had the baby and they told me I was too young. I'd have to wait. I wanted to do a secretarial course. It doesn't give you a lot of confidence when you're told you're too young. You just feel like giving up and sitting on your hole cause that's what they think you're going to do anyway. You shouldn't have to be 21 or 25 or anything. Most people are having babies when they're 18. No one gets married these days and has a little happy home. Its not the way it is now, (Lone mother under 20 years, urban centre)

2.5 Work as the route out of dependency on OFP

Several of the younger mothers said that having the baby had had a positive effect on their lives in that it had provided them with the motivation to make something of themselves in the interests of their child's future. However, they perceive great difficulty in moving out of dependence on one parent family payment and into further education or work. While most expressed an interest in getting back into some form of education or training, only a small number of respondents in this age group were actively involved in furthering their education. Those who were in full-time education found it a struggle to make the payments to a crèche on a weekly basis. Those who relied on their mothers to look after their child, felt guilty about the dependency.

The experience of the men was somewhat different. Most of them had been involved in marriages that had subsequently broken down. As married men with families they had taken on the breadwinner role. Therefore, they all had a track record in the labour market. They came to lone parenthood rather later in life than the women, and with a work history. Most had given up work or switched to part-time work on becoming a full time parent but had every hope and expectation that they would return to full-time work in due course. Indeed, some had already successfully made that transition:

I worked for 18 years and then I gave up to look after the kids. When the kids got bigger I went back to [local] Tech and got back into what is going on the outside. And I got a job out of that....a good job... that I have been in for the last two years. (lone father, urban centre)

⁵⁰ OFP recipients aged under 21 in full-time education retain the full OFP but unlike those on the Back to Education Allowance, they do not retain secondary benefits (see Chapter 8 of the Department's Review).

There was a general agreement that work would provide the route out of dependency on the one parent family payment. In this sense, the men rated their chances of moving off from dependency much higher than did the women:

I am sure there is no one here who would not like a full-time job. A good week's wages. And know that our children are being provided for in the meantime. Like I said I can't wait for my children to be sixteen and all this social welfare is finished off my back. Its like a hump on my back. I'll end up with a hump on my back with the pressure. (lone father, urban centre)

In contrast, women, particularly those in the older age bracket, were acutely aware that FÁS Training programmes and Community Employment Schemes would not necessarily act as transitional mechanisms to the work force. They were aware of the disadvantage of not having had a formal education or credentials, and as a result, they found it difficult to project themselves beyond simply surviving from day to day:

I think we all get panic attacks when we think even six months down the line. (lone mother over 40 years, midlands town)

I start to cringe when I think what will happen to us so I don't think too far ahead. Live life one day at a time and I think that's the best policy. (lone mother over 40 years, midlands town).

Nevertheless, a common theme across all the focus groups was *the rejection of a welfare culture*. All the participants subscribed to the view that living on benefit was necessary given their present circumstances, but dependency on social welfare was not part of their long-term plans for themselves or their children. All the participants at all stages of the lifecycle acknowledged that the experience of becoming a lone parent had been a testing one. The majority felt that they had risen to the challenge, and that this demonstrated their capacity to make a better life for themselves. Women in the older categories, particularly those who had had access to work experience or training programmes, had developed a stronger sense of their own potential and ability. Indeed, the mere fact of surviving and raising children was seen by some participants as an achievement in itself and a mark of their self worth.

You actually live on a piece of elastic that stretches so much that one day if it snaps you are gone. Fortunately we're made of stronger stuff. (Lone mother over 40 years, midlands town).

Participants valued independence more highly than having a home of their own or a new relationship. They generally acknowledged that the route to independence was through participation in the labour force. As one mother working part-time explained:

I feel very independent and I just want to remain independent. I don't want to have to rely on other people too much. My son is 18 years old and he's serving his time to be an electrician. I feel I'm coming up all the time and I just want to keep on coming up. I don't want to have to come back down again, (Lone mother, over 40 years, urban centre).

Raising a child(ren) alone is disruptive of the parent's life in a number of crucial ways. Formal education is often abandoned, training programmes are uncompleted and plans to return to work are frequently thwarted by the lack of adequate childcare. Contingency becomes a dominant motif of the lone parent's everyday life. Participants in the discussion groups strongly subscribed to the view that having a job

would restore an element of control over their lives. This contrasted with the present feeling of *not being in control*, but rather, being subject to the controls exercised by the DSCFA and other government services. They were acutely aware that access to a decent job is predicated on acquiring appropriate marketable skills, and so they emphasise the importance of education to their children:

Whatever they want is achievable if they work at it but they say ‘mammy, you didn’t do it’ so you just tell them to concentrate on their school work and that the opportunities are there if they put in the work, (Lone mother over 40 years, midlands town).

But for themselves, education and how to acquire marketable skills later in life proves to be the major stumbling block. This is where Community Employment Schemes have much to offer, although they are not a complete solution since they vary in terms of the range of skills offered and quality of credentials conferred. A more systematic training programme without age barriers leading to recognised qualifications (in child minding, computer skills, assistant teaching, for example) would go some way toward meeting the needs of lone parents. Given the extra pressure on parents raising children alone, work opportunities need to be based on accessibility and flexibility. Most lone parents rely on public transport and therefore face extra difficulties getting to work and getting children to school or childcare. Most also feel that they should be there for their children when they come home from school and later when they enter the teenage years. Flexible working hours in locations that are easily accessed would go some way toward addressing these concerns.

3. Personal and Social Context of Lone Parenthood in Ireland Today

The lone parent lives his or her life in a personal and social context. At a personal level, their self identities are very much bound up with their status as lone parents and hence, they must learn to deal with problems of stigma and stereotyping with which they are confronted on a daily basis. At a social level, they engage with family, friends and neighbours who provide emotional and instrumental support as well as acting as a bulwark against social isolation. Indeed, the experiences of lone parents in the current study closely mirror the findings of a recent study of residents on local authority housing estates, a significant proportion of whom are lone parents. That study found ‘that there was a very real tension between, on the one hand, the negatives of living in an area marked by dereliction and substance abuse problems, and, on the other hand, the positives derived from being enmeshed in intense familial and neighbourhood networks’. (Corcoran 1999: 140). However, it is not always possible to avoid social isolation particularly if you are labelled as deviant, by family members and/or friends for breaking up a family. A key theme that emerged from our study is that lone parents put their children first, and this means that many of their own needs—particularly in terms of their own quality of life -- remain unmet. For example, they find it difficult to find the resources necessary to have an active social life. For many, particularly those with young children, their world narrows to the privacy of their own household, a place which is itself marked by privation. As a result, there is only limited motivation and limited opportunity for forming new relationships. These issues are dealt with in more detail below.

3.1 Stigma and Stereotyping

Despite all the changes in Irish society-- an increase in the non-marital birth rate and the introduction of divorce-- the participants in the study felt there was still considerable stigma attached to parenting alone in Ireland today. It was not so much that individuals had suffered personal prejudice or abuse, but rather, that they perceived themselves to be categorised in a particular way by virtue of their lone parenthood. As was pointed out earlier, those who provide services were often accused of treating lone parents as second class citizens. Participants in the group discussions also complained about the image of lone parents reproduced in the media as someone who is 'ripping off the system'. While all the participants knew of people who had been dishonest in making their claims for the allowance, they were concerned to distance themselves from such behaviour. But nevertheless, they were strongly aggrieved that they had to live with the consequences of this stereotype gaining currency in the media and among the general public:

You only have to listen to the phone show [Adrian Kennedy show]. To hear the way people talk about it. These young ones they drive a blue micra [car] and have lots of clothes and are living with their fella. (lone mother 20-40 years, urban centre)

The difficulty is that when people develop a stereotype about lone parents, that becomes the dominant frame of reference through which to interpret any lone parent they may encounter:

I was out one night and my friend introduced me to someone and told him I 'd just had a baby a few weeks ago and he turned around to me and said, 'oh, so you're just another statistic'. He said it straight out and what could I say. I nearly collapsed. (lone mother 20-40 years, midlands town)

The stereotypical image which younger women (under 20) complained about was that of 'the slut who sits at home all day doing nothing.' They also commented on the fact that they had lost friends because their friends' parents didn't want their daughters to socialise with the lone parent as they might 'get a bad name'.

All the participants emphatically rejected the commonly held stereotype that they were having children in order to get a house:

This business of having a second child to get a house is the biggest load of rubbish I've ever heard. That second child of mine never slept for a whole year, she'd sleep for half an hour in the afternoon, from the time she came out of hospital, she'd be down at 11:30 at night and she'd be wide awake at 3:30 am and I would have to sit up with her all night long...and how they have the neck to turn around and say they have second kids to get more money...more money, Please! It wouldn't even buy you a jumbo size pack of nappies. (lone mother 20-40 years, urban centre)

Many participants also felt that a counter stereotype also existed. On the one hand, people have an image of the lone parent as someone who accumulates goods and services by exploiting the various agencies of the state. On the other hand, since the lone parent is a welfare recipient there is an expectation that he or she shouldn't have access to facilities and resources that are widely available to tax paying members of the general community. In other words, the lone parent is supposed to fit the stereotype of the undeserving poor:

We're not supposed to have anything. I was coming downtown one day and I saw this girl who worked at the Labour Exchange and honest to God she asked me, 'what are you doing driving a car?' You should be walking. You're not supposed to have a vehicle when you are on the lone parent's. (lone mother over 40 years, midlands town)

You feel as if people think, 'I'm paying for her child.' (Lone mother 20-40 years, midlands town)

A major concern for parents of school going children, particularly those at second-level was the possible impact on their well being of being labelled as children from 'dysfunctional families'. Several parents recounted stories of how their children had been either openly or subtly labelled by teachers simply because they came from a one parent family. They were particularly concerned that parental status should not be used as an excuse by teachers to dissuade their children from having high aspirations for their own futures. All participants, across all age groups were adamant that they wanted the best for their children, and most seemed prepared to fight for that. Some, however, felt that the strain was too much and that the situation was to some extent irretrievable:

I think the worst part for me is that the children are probably lost, financially I mean as well as psychologically. They're like children with lost dreams. Then again, they are making their own way but you do feel you're not doing the best for them, you'd like them to have more. (lone mother over 40 years, urban centre)

3.2 Social Support and Social Isolation

The discussions of child-care, making ends meet and access to information on the benefit system have already highlighted the importance of social support for lone parents. Commonly used definitions of social support identify three dimensions: instrumental support, informational support and emotional support (Oakley, 1992: 29). All three types of support are thought to be crucial for individuals well-being and in protecting against the effect of stressful life events. However certain life events can diminish social support when it is most needed. This was true for many of the lone parents, who had not only lost the support of their partner but also that of their partner's family. In some cases marriage breakdown and lone parenthood had also led to a deterioration in relations with the lone parent's own family and to reduced contact with friends. Some of the younger women for example, felt that they had little in common with others their age who did not have children and that this had led to a loss of contact. As one young mother aged under 20 described this process 'you have to become more mature. You lose your friends and all.' Older women also experienced a shrinkage of social contacts, those who are separated from their husbands sensed a discomfort on the part of neighbours who distanced themselves from them:

We are all separated women and even your neighbours don't want to know you. Especially if their husbands are living with them. (Lone mother over 40, midlands town)

You're not allowed to mix, you're a loose woman. You know you're a threat. (Lone mother over 40 years, midlands town].

Experiences such as these led to a gradual process of social segregation in friendship networks, so that many of the lone mothers reported that most of their friends were also lone parents:

My friends have changed.... Six years on my friends are mostly single parents. My old friends are going out in couples and don't invite me. After a while you meet other people who have kids and who are in the same situation and we'll get in the car and go out and spend the day together..... I don't think the change was done purposefully it just happened. (lone mother 20-40 years, midlands town).

Therefore while in some cases networks shrank in others they just changed in character. The advantage of these new networks was that others in the same situation were more understanding and supportive. Contact with other lone parents was also especially important for informational support regarding the benefit system. The disadvantage was that lone parents could become almost ghettoised. As one woman joked 'I call the street that I live on 'Matriarchal Street'' because most of those on the street were lone mothers or single women.

In the majority of cases the close family members, particularly female family members such as mothers, sisters and grandmothers, were the most important source of both emotional and instrumental support. Family were by far the most frequent source of childcare and financial support. A few of the participants mentioned that friends babysat occasionally but support from families was more regular and ongoing. However, for a minority of lone mothers (mainly confined to the older groups), family had not been supportive and this resulted in a strong sense of isolation. In some cases family relationships broke down at the same time as the marriage, because other family members felt that they should have stayed in the marriage for the sake of the children:

Mine [family] believed I should have tried harder with my marriage but I tried it for 16 years and you can't keep putting up with being slapped or being locked out because you weren't home exactly at the time you said you'd be home at. I lived like that for 16 years and I'm not going to do it any longer. I made a tough decision and the children had to suffer. That's why I fell out with them because they didn't think I'd tried hard enough. (Lone mother, over 40, urban centre)

In other cases the withdrawal of family support had been more gradual, with initial support falling away in the longer term. This lack of familial support was thought to be harmful for the children as well as the lone parent, since they have to cope with the loss of a parent and a wider family network. This point was made poignantly by one parent reflecting on typical family occasions 'You notice it at Communion or something, when all the families are there. All their friends' families are there and you really have no one.'

The absence of family support and wider friendship networks was particularly noticeable among the lone fathers. This appears to reflect a wider difference in the social networks and patterns of sociability among men and women (Russell, 1999). In general, men do not have the same access to emotional support as women, are not as well connected to neighbourhood networks as women and give and receive less support from other kin members (Willmott, 1987). Therefore men are less likely to have these supportive networks to draw on when they are in need, for example when they become lone parents:

I was told [by family] you'd be grand, nothing to worry about we'll look after you but jaysus six months later they didn't want to know me. The door was shut. (lone father, urban centre)

The men felt that an important mechanism for the dissemination of information about allowances and entitlements was the informal social networks among women. Since men by virtue of their sex tend to be excluded from these networks, they felt it left them more socially isolated. Furthermore, they found that the idea of a father parenting alone was so out of the norm, that people tended to perceive them as deviant to some degree:

I found neighbours fell out of conversation with me. I said nothing, I did nothing different than I had in the previous ten years. They just took on an attitude that there must be something that seriously went wrong there. (lone father, urban centre)

I found that you are slightly not a normal family...so people are a bit shy of even being associated with you, you are a little bit dodgy. You are outside. (lone father, urban centre)

One of the most difficult challenges associated with being a lone parent is the sense of isolation or being alone. This was a view expressed in all of the groups, although to varying degrees. While embeddedness in a strong family network acts as a bulwark against social isolation, even those with such support found that parenting alone was a lonely experience. For the lone parent there is the constant realisation that ultimately they alone are responsible for the well-being of their family:

The worst thing about being a lone parent is the solitude. Being a lone parent is being alone. Every decision that I make for the kids is mine. I get great support from my family. But at the end of the day, it's me who decides...the buck absolutely stops with me. (lone mother, over 40 years, urban centre)

The worst thing about being a lone parent, I suppose it's just feeling very isolated. Basically being very, very isolated. I feel it anyway. There's nobody really there that can I mean, take the time to come around and sit down. I mean you'll always have your kids and the kids are great but sometimes there's just nothing. I need my own head space. (lone mother 20-40 years, urban centre).

The variation in access to social support among lone parents is likely to have important implications for their psychological and financial well-being. This is exacerbated by the system of government support, which as a number of lone parents articulated, enforced reliance on other family members (for childcare and material support) and assumed that this sort of support is available.

3.3 Social Life

A key theme which emerged in the focus groups was the extent to which the lone parents' own life is put on hold while they seek to make a decent life for their children. Their own needs come bottom of the list in negotiating the day to day exigencies of running a household and caring for their children. As was mentioned earlier in the report, they prioritise the needs of their children, which often means that they must go without. The lone parent becomes totally focused on acquiring sufficient financial and material resources to provide for their children, often to the detriment of their own mental health:

I went to a counsellor and the first things she said to me was 'who comes first?' and of course I said 'the kids'. And you know what she said? She said, 'no, if you don't look after yourself, you can't look after your kids.' It was great that somebody was actually interested in how I am. Sure I was talking about the kids at 90 miles an hour and she said 'What about you?' and I was thinking, 'God, somebody wants to know about me? You see you have turned into wallpaper or something.' (lone mother over 40 years, midlands town)

Most of the participants were able to count the number of times in the past six months that they were out socially. The expenses of going out for a few drinks added to the difficulty and cost of finding someone to mind the children makes it virtually impossible for them to enjoy a regular social life. The younger participants, in particular, were aware how much their lives had narrowed due to the constraints imposed by virtue of their lone motherhood. One 18 year old in the midlands town employed a saying often used by her parents in describing their lives to describe her own: 'from the bed to the fire, and the fire to the bed'. She said that the highlight of her life now, just as it had been for her mother, was the day of the month on which the Child Benefit was paid. At the same time, most of the women made a concerted effort to have occasional nights out as they felt this was important for their own mental health:

Once a week I get out, like the 'Joy' isn't it? Once a week we get out. Cinderella, we have to be in by twelve. (Lone mother 20-40 years, urban centre)

If you take more than one night you pay for it because someone doesn't get paid and you can't do that. You can only take one night and some weeks you don't get it because you sit down and you tally up everything and when I write it on paper it looks good but its totally different when I try and do it. (Lone mother over 40 years, Midlands town).

I was out about three months ago. it was a friend's birthday and my granny came over and she slept in the kids bedroom. And it was great, yeah, I was out for about three hours, I didn't know myself. I didn't know what had hit me. I'd though I'd won the lotto. (Lone mother 20-40 years, urban centre).

3. 4 Forming New Relationships

Relatively few of the lone parents in each of the age groups were currently in relationships. The idea that the benefit system acted as a barrier to forming a new relationship received some support. When asked whether the benefit system discouraged them getting involved with someone else, one lone father replied 'It does because they don't want you living with anyone. Its interfering with your own private life.' Others mentioned that they were wary of bringing anyone back to their home even for one night because they were afraid someone would report them to the Department/welfare officer. Still others felt that the benefit system discouraged new relationships because it enforced economic dependence on a new partner. For many of the divorced or separated women, their independence was hard won and would not be easily relinquished. Therefore a serious relationship would not be contemplated until they were no longer dependent on welfare.

I would not get into another relationship until I'm self sufficient (Lone Mother 20-40 years, separated).

It was felt that this system was also unfair because it made the new partner economically responsible for children that were not his own.

I'm in a relationship now but if anything ever did develop, you know if I got married, your Lone Parents is gone. I don't think that should happen because she's not his child. I don't think it should be all taken off you. (Lone mother 20-40 years, outside Dublin)

However the benefit system was not the only or even primary reason that many lone parents were reluctant to get involved in a new relationship. In many cases children were the main barrier to forming new relationships. Many participants expressed concern about the effect of introducing a new partner into the household would have on their children. This underlines the point already made that the children's needs are invariably placed before those of parents.

I think you have to sit down and think when you have a child. You have to think is this the person for me? It makes the decision more complicated (lone mother, 20-40 years, midlands town)

One lone father had resolved this issue by postponing marriage to a new partner until the children are 'grown up and gone'. Lone parents also had to face the awkward issue of whether or not a new partner should take on a parental role and how far they should be involved with the child:

I'm in a new relationship now and W's great with [child], but the other day my nephews asked in front of W, 'is W, [child] daddy?' I couldn't answer them and she was going around saying 'Daddy, Daddy'. (Lone mother 20-40 years, midlands town)

Others felt that having children prevented them from getting involved in a new relationship because it restricted their chances of meeting new people and because potential partners were reluctant to take on someone else's children.

Its very hard to get into a relationship, because you are so tied into your home. Nobody wants to know you. If you have kids and that, they don't want to know. (Lone father, urban centre)

Having come from broken marriages, some felt that they were not emotionally ready to take on a new relationship:

You don't want to get into that, you are hurt enough as it is. You are so busy looking after your own. You wouldn't have the trust anyway. (lone father, urban centre).

However, despite the complications and barriers a significant number of participants felt that they would like to form a new relationship in the future, to have companionship and someone with whom to share the ups and downs of parenting. None of the lone parents had plans for more children in the short term, and many could not foresee having any more children at all. Given that all but a handful of the unmarried lone mothers only had one child, and if this 'no more children' attitude is retained, the average family size of lone parent families will remain very low. Those who would like to have another child in the future were adamant that this would only happen in the context of a secure relationship.

The issue of whether many lone parents were breaking the cohabitation rule is obviously of concern to the DSCFA.. While a number of the lone parents reported knowing of other people who were claiming OFP and living with a partner only one of the focus group participants said that she was living with her boyfriend. It is possible that some of the other participants were unwilling to disclose this

information in the focus group setting, despite reassurances of confidentiality. A disclosure of this kind may also have been discouraged by negative comments from other group members about those who cheated the system in this way (there appeared to be more acceptance of the practice of not declaring earned income). However, a number of factors suggest to us that very few of the participants were cohabiting. Firstly, a significant proportion of the younger participants were living with their parents and therefore could only really cohabit if their partner had a house. Secondly, very few of the unmarried group maintained any relationship with the father of the child. Thirdly, a low percentage of all groups said they were in new relationships even though there was no social or benefit sanction against this admission. Because our participants were effectively a self selected group, we cannot generalise from these findings and there is a possibility that cohabiting is more widespread than this particular study suggests.

4. Conclusions /Recommendations

Given that one of the primary aims of this research was to give voice to the views and experiences of lone parents, our conclusions will concentrate on the suggestions for change that arose within the focus groups from the parents themselves.

Many of the concerns that the lone parents raised about the delivery of benefits and services are issues that are currently under consideration by the DSFCA. The participants recommendations concerning OFP and other cash transfers centre around increasing the efficiency and sensitivity of service delivery and improving the relationship between client and provider. Comments concerning other state services such as housing and transport focused on improved provision. The suggestions raised included:

- Greater automation and co-ordination of benefit claims. This was seen as having a number of advantages, including speeding up claims, avoiding repetition and reducing the more stigmatising forms of interaction with government agencies (for example queuing in health board clinics).
- Improved contact with staff administering the OFP. The suggested mechanism to achieve this goal varied from a free-phone line (with an increased number of operators) to more locally based offices/one-stop shops. The latter option is currently being piloted as part of the Family Services Project (section 5.45 of Review). The introduction of this practice nation-wide would meet some of the participants concerns in this area.

- Provision of information/advisory packages including information about social welfare rules and regulations, information on housing, training, employment schemes and other relevant services for families.
- Staff (re)training to increase the sensitivity of service providers to the needs and problems of lone parents and to reduce the sense of stigma attached to claiming benefits.
- Greater privacy in interactions between claimants and officials.
- Improved supply of social housing and the removal of age restrictions on joining the local authority waiting list.
- Improvement in the quality and supply of public transport especially outside the city.

The actual level of benefits was also an issue of concern to lone parents as the discussion on section 1.4 above suggested. There were calls to increase the levels of nearly all the benefits available to lone parents including the OFP, the Back to School Allowance, Child Benefits the fuel allowance and the rent supplement to better reflect the costs of living. Participants felt that recent increases had not kept up with inflation and fell well short of the improvements in earnings that others in society were enjoying. However, a minority of the lone parents said that an improvement in services (particularly childcare) would be of more value than an increase in weekly payment. More specific recommendations concerning the adequacy of benefits included:

- Increased age tapers in both OFP and Child Benefit to better reflect the higher costs associated with older children
- Removal of the regional differentials in clothing allowances, since it was argued that clothes were actually more expensive outside the city

The views of lone parents about possible changes to the system of maintenance have been outlined in considerable detail in section 1.5. In summary participants supported-

- Greater State involvement in the pursuit and collection of maintenance payments, and an attendant removal of responsibility from lone parent.
- Formalising and regularising maintenance by deducting such payments directly from benefit payments or pay-cheques.
- Changing the system of maintenance so that lone parents and their children benefit from the receipt of maintenance payments thereby changing the incentive structure.

A key objective of the DSCFA is to encourage recipients to move off the one parent family payment and become independent of the welfare system. This is an aspiration widely shared by the lone parents in the discussion groups. A number of recommendations to facilitate this transition were clearly identified by participants in the discussions :

- The provision of adequate child care services and/or a child care allowance so that lone parents do not have to rely solely on informal sources of child care
- The removal of age barriers on access to return to learning programmes and community employment schemes
- The enhancement of existing community employment schemes and training schemes to deliver appropriate skills leading to a credential that can be utilised in the labour market. In this regard, participants identified skills training in child minding, computer technology and teaching assistantship as being particular apposite for lone parents.
- The development of an employment policy that attempts to match the needs of lone parents in terms of their parenting commitments with flexible and accessible opportunities in the labour market.
- The retention of a rent supplement for people who are returning to full time education or entering into the labour market until such a time as they have achieved an adequate income to meet their needs. This could be done on a sliding scale basis.
- The retention of a medical card for lone parents in full-time education until such time as they have achieved an adequate income to meet their needs.
- The provision of support services in the form of career planning and life management skills.

In terms of the social and personal context of lone parenthood, participants felt that a number of issues need to be addressed to improve the quality of life and status of lone parents and their children:

- The need to challenge the stereotypical image of the lone parent that has gained currency among the general public and elements of the media.
- The need to acknowledge the existence of lone fathers and positively affirm the primary parenting role they have in relation to their children.
- The need to support lone parents and their children across the life cycle through the provision of appropriate counselling services on an on-going basis.

- The provision of non-cash extras such as occasional travel vouchers to enhance the quality of life of lone parents and their children.
- The provision of a forum or fora around the country to enable lone parents to channel their views to the DSFCA on an ongoing basis.

The research suggests that the experience of lone parenthood differ across the life cycle. While there is a strong argument for universalising services, for example, the removal of age barriers on access to training programmes, information/advisory packages ought to be targeted at different constituencies within the lone parent population. For example, the crucial component of a package for the younger age group would include information/advice on educational options whereas for older groups the emphasis should be on skills acquisition and confidence building. This approach has considerable scope for improving the existing relationship between the DSCFA and its client base. The Department's role as an advocate of the rights of lone parents is somewhat obscured by the distrust that frequently underlies the relationship between the lone parent and local service providers. Information/advisory packages allied to a system of mentoring would positively impact on the lone parent, providing him/her with a more optimistic outlook on their future.

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