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Volume 16

Issue 2 *Special Issue on Social Care, Social Policy and Social Justice*, Guest Editors Karen Smith, Anne Marie Shier, Margaret Fingleton and Kevin Murphy

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2016-9

## **“If I even had to buy a packet of tea towels, that’s taking something away from the kids”: The experience of economic austerity for one parent families assisted by the Society of St Vincent de Paul in the Republic of Ireland**

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### **Recommended Citation**

Kerrins, Liz (2016) “If I even had to buy a packet of tea towels, that’s taking something away from the kids”: The experience of economic austerity for one parent families assisted by the Society of St Vincent de Paul in the Republic of Ireland,” *Irish Journal of Applied Social Studies*: Vol. 16: Iss. 2, Article 2.

doi:10.21427/D7TT66

Available at: <https://arrow.tudublin.ie/ijass/vol16/iss2/2>

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**Cover Page Footnote**

The author would like to thank the Society of St Vincent de Paul's Social Justice Team and Social Justice Committee in National Office for the opportunity to write this paper, particularly Caroline Fahey who worked so hard to bring to publication the primary research on which this paper is based.

## **“If I even had to buy a packet of tea towels, that’s taking something away from the kids”: The experience of economic austerity for one-parent families assisted by the Society of St Vincent de Paul in the Republic of Ireland**

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### **Abstract**

This paper is based on a presentation given at the conference Social Care and Social Policy in Ireland: Seeking Social Justice in the Era of Austerity and Beyond, February 16<sup>th</sup> 2015. The presentation communicated the findings of a Society of St Vincent de Paul (SVP) (2014) qualitative research study with low-income lone parents in Ireland, “‘It’s the hardest job in the world’: An exploratory research study with one-parent families being assisted by the Society of St Vincent de Paul’. SVP commissioned the research to better understand the needs and circumstances of the one parent families it was assisting during austerity in ever increasing numbers. The research provided an insight into the experiences of the families at a time of sharp governmental budgetary austerity, from 2008 to 2013.

This paper employs parents’ own accounts of everyday battles to make ends meet, illustrating how cuts to public expenditure added to the financial adversity and material deprivation that they were already experiencing. An impact of austerity was parents’ approach to SVP for assistance with basic needs such as fuel and food. The parents described feelings of stigma and shame at having to seek charitable support.

During austerity the Irish Government also implemented reform to ‘activate’ lone parents in receipt of the One-parent Family Payment (OFP), a means-tested social assistance payment that does not require jobseeking for qualification, into jobseekers payments when their youngest child reaches 7 years of age. Lone parents (primarily mothers) assisted by SVP are the target cohort of the reform. The reform classifies lone parents as adult full-time workers, rather than being designed to take both caring and working roles into account. The explicit policy aim is reducing poverty and deprivation. The research explored the parents’ reactions to reform and their positive motivations about paid employment, but also their desire for pathways to quality employment that allowed them to be good parents.

The paper concludes that cumulative budgetary austerity in Ireland tightened the rubber band of low-income for families whose incomes were already inadequate to meet a minimum standard of living. With its current design, the reform may discourage working lone parents from employment. Public policy recommendations include developing an incomes policy for lone parent families; reforming the jobs market to ensure that employment better families' living standards and is family friendly; and broadening Irish policy to facilitate lone parents in their roles as parents and workers.

### **Keywords**

lone parents; Republic of Ireland; social protection reform; austerity; qualitative research; Society of St. Vincent de Paul; charity

### **Introduction**

In 2014, the Society of St Vincent de Paul (SVP) published a research report based on in-depth interviews with lone parents in Ireland, “‘It’s the hardest job in the world’: An exploratory research study with one parent families being assisted by the Society of St Vincent de Paul.’ Findings from the research were presented at the conference, ‘Social Care and Social Policy in Ireland: Seeking Social Justice in the Era of Austerity and Beyond’, in February 2015. This paper is based on that study, providing an insight into the lives of some of the most economically vulnerable families in the Republic of Ireland at a time when their incomes were being substantially reduced through national budgetary policy.

The parents (N=61) revealed that budgetary austerity from 2008 onwards worsened the material deprivation and social exclusion they were already experiencing. The impact of austerity measures led parents to SVP for assistance with basic necessities. The parents described their feelings at having to seek charitable support: shame, failure, distress, embarrassment.

Parallel to implementing cuts in public expenditure and introducing new household costs, the Irish Government restricted access to the means-tested One-Parent Family Payment (OFP) such that lone parents whose youngest child turns seven years are no longer eligible for the payment. Reducing child poverty using an employment-based approach is the articulated policy goal. The parents interviewed were among the target cohort of the reform. The research explored the parents' motivations and preferences on balancing paid employment and parenting.

The following section briefly locates the research participants in Ireland's social and economic structures and outlines the OFP reform. The austerity measures impacting lone parents are presented to illustrate the scale and depth of the income cuts. After presenting the research methodology, the paper describes the austerity experiences of lone parents assisted by SVP.

The discussion and policy implications sections suggest directions for national governmental policy for low-income one-parent families.

### **Profile and poverty experience of one-parent families in Ireland**

One-quarter (215,315) of all families in Ireland are one-parent families; 186,284 are headed by women. The majority of lone mothers are aged between 35 and 48 years; only 44% are unmarried; and 56% have just one child (SVP, 2014). At the peak number of recipients in 2010, 92,326 households received OFP (Department of Social Protection, 2014).

One-parent families continually experience the highest consistent poverty and deprivation rates of all household types in Ireland. Lone parents' income poverty rate is double that of the Irish population (32% versus 16.3%), and their income poverty and deprivation rate is almost triple the national incidence - 22% for lone parents and 8% for the population (CSO, 2015). That 58.7% (twice the rate of the population) of lone parents are deprived of basic items like heating and food means that families with incomes above the poverty line also experience hardship. The Irish Government's lone parent reform strategy (Department of Social and Family Affairs, 2006) is predicated on lone parents' exceptional poverty risk.

Ireland's period of economic recession and austerity since 2008 has impacted on the incidence of day-to-day hardship for one-parent families. Growing Up in Ireland (GUI) (2012),<sup>i</sup> which examined the recession's impact on the finances of families with children in their early teens, found that 36% of lone parents with 1 or 2 children and 47% with 3 children or more said they experienced 'some or great difficulties in making ends meet', compared with 19-20% of two-parent families. Research (Vincentian Partnership for Social Justice, 2015) indicates that Irish social welfare rates are inadequate to provide a minimum essential standard of living (MESL)<sup>ii</sup> for households with children living on OFP and Jobseekers payments. For families living in private rented accommodation and using childcare services, the Irish national minimum wage is inadequate to meet these costs and allow for a MESL.

However, the relationship between lone parenthood and poverty is complex. The design of Ireland's relative poverty measure influences lone parents' high poverty status. They are single-income households and, with the income norm in income surveys set by two-parent households, they always struggle to meet relative living standards (Lewis et al, 2008 in Murphy, 2014). In addition an analysis of the GUI dataset (Hannan and Halpin, 2014) suggested that a selection effect may be at work, given the extent to which unmarried women entering lone parenthood are already experiencing poverty.

*Lone parents and employment*

The Irish policy focus is on activating lone rather than partnered parents (women) into employment/ increasing their level of employment. However, when the Government first mooted reforming OPF in 2006, the employment rate for female lone parents was 53.2%, comparing favourably with 59% of other female parents (CSO, 2007c in Murphy et al, 2008), although lone parent employment does tend to be part-time and low-intensity.

Lone parents' employment rates can be analysed within the context of women's employment rates more broadly. Women's employment rates in Ireland are lower than men's: 45% of married and cohabiting women were in employment in 2014 compared to 60% of married/cohabiting men (Keane et al, 2014). Women (37%) are more likely to work part-time than men (13%) (CSO, 2012). Therefore, lone parents share employment experiences with partnered women.

Women's employment decisions may not always be their choice. During the recession, a very high level of jobs was lost in the Irish economy. Lone parents' employment rate was reduced to 43% (CSO, 2012). Childcare costs for lone parents in Ireland are the highest in the OECD, and are second-highest for two-parent families (TASC, 2016). Women (29%) are more likely than men (19%) to be in low-pay jobs, partly due to lower hours of work, but also because women work in service and retail sectors (TASC, 2016), impacting on the level of benefits accruing to them from employment.

Additionally, employment decision-making is not purely based on individualistic economic maximisation. Research with lone mothers in Norway (Duncan and Strell, 2004) following a reform process similar to Ireland's, found that mothers made employment decisions relative to the needs of their children and concepts of good motherhood. Not taking 'gendered rationality' into account in policy design was considered a key reason why the reform was not as successful as anticipated in reducing poverty and encouraging mothers' employment.

*Austerity in Ireland for one-parent families*

One-parent families in Ireland experienced constant attrition to their incomes from 2008-2014 due to cuts to social welfare payment levels, increased income and consumption taxes, the introduction of new income levies and household charges, and restrictions on qualification for social assistance and benefit payments (Table 1). Over the austerity period, there were massive cuts to capital social housing spending by local and national governments, and to private rented housing income subsidies, all impacting on housing access and affordability. (Table 1 is illustrative rather than definitive.)

Social impact assessments of national Budgets from 2009 to 2013 (Keane et al, 2014), estimating their distributive impacts on income and social equity, found that all Budgets impacted negatively on one- and two-parent families. Female lone parents lost between 9% and 10% of their incomes. The Irish Government’s own social impact assessment of Budget 2013 (Department of Social Protection, 2013), the year in which the interviews for SVP’s research were conducted, found that one-parent families with employment were the most affected group of all in that Budget, losing 1.4% of average income, while non-earning lone parents lost 1.2%. SVP commissioned the research described in this paper so as to better understand the circumstances and needs of a cohort of lone parents as a result of budgetary actions and outcomes.

**Table 1: Details of austerity applicable to one-parent families, 2008, 2014**

<i>Payment</i>	<i>€ and conditions @ Budget 2008</i>	<i>€ and conditions to end of 2014</i>
<i>Child Benefit</i>	€166 per month per child for 1 <sup>st</sup> and 2 <sup>nd</sup> child €203 per month per child for 3 <sup>rd</sup> and subsequent child (up to 22 years if in full time education)	€130 per month per child for all children 18-21 year olds in full-time education were no longer eligible for the payment
<i>SWA Exceptional Needs (SWA) (Department of Social Protection’s (DSP) discretionary payments)</i>	Total spend = €82m	Total spend = €30m
<i>One-Parent Family Payment</i> Weekly income disregard for paid employment Christmas bonus	€197.80 per week €147.60 per week Additional weeks social welfare payment	€188 per week €90 per week <sup>iii</sup> Christmas bonus abolished 2009
<i>Qualified Child Increase (QCI)(Child addition to social welfare payments)</i>	€24 per week	Increased to €29.80
<i>Family Income Supplement (FIS)</i>		Income limits rose by between 3%-11% depending on number of children

In work-subsidy of working 19 hours per week or more		
<i>Back to Work Family Dividend (BTWFD)</i>		Introduced in Budget 2015. Parents to keep full QCI in year 1 and half QCI in year 2 if they return to work and receive no social welfare payment
<i>Early Childcare Supplement</i>	€1,100 per annum for each child under 6 years of age	<i>Early Childhood Care and Education (ECCE)</i> scheme introduced - 38 weeks free ECCE to children between 3 years 2 months and 4 years 7 months for 3 hours per day, 5 days per week
<i>Back to School Clothing and Footwear Allowance (BTSCFA)</i>	€200 per child 2-11 years €305 per child 12-17 €305 18-22 full-time education	€100.00 age 4 -11 €200.00 age 12 and 22 years.  The means-tested, income limits for lone parent qualification increased
<i>Rent Supplement (via SWA) (income supplement to private tenants working under 30 hours per week and on low incomes)</i>	€6 = minimum monthly contribution towards rent from own resources for single person/lone parent	Minimum monthly contribution from own resources rose = €30 for single person/lone parent  Maximum allowable rents reduced in 2009, 2010, 2012
<i>Tax credits</i>		PAYE, Personal, Lone Parent and Widowed credits fell by average of 10%
<i>PRSI</i>		Maternity Benefit became liable for tax in 2011

		Self-employed PRSI rose from 3 % to 4 %
<i>Medical prescription charges</i>	€1.50 per prescription item (introduced in 2008)	€2.50 per item. €25 ceiling per month per family
<i>Income Levy</i> <i>Health levy</i> <i>Universal Social Charge</i>	1% income levy introduced in 2008	Health levy doubled in 2009 to 4% & 5%  Health & income levies replaced by USC in 2011: 1 -11% based on income. From 2013= 0% if income < €10k
<i>Jobseekers payments</i>	€197.80 per week  Sunday working not assessed as means for OPF & Jobseekers payments	€188 pw  Income from Sunday working now assessed against OPF & Jobseekers Assistance
<i>Cost of Education Allowance</i>	€500 payable with the Back to Education Allowance	Cut to €300, then abolished
<i>Property Change (home owners)</i>	Introduced in 2011	Dependent on property valuation
<i>Fuel Allowance (payable to OFP &amp; long-term unemployed)</i>	€20 per week for 32 weeks	€20 per week for 26 weeks

Sources: Murphy, 2014; Keane et al, 2014; [www.welfare.ie](http://www.welfare.ie); SVP, 2014; Special tabulation of SWA spend 2008 & 2014, DSP, 2015

### **One-Parent Family Payment reform**

From Budget 2012, the Government began restricting eligibility to OFP to people parenting alone whose youngest child is aged less than 7 years. This shift away from supporting lone parents as carers to an employment-based model of welfare has been implemented in other European and OECD welfare states (Knijn *et al*, 2007).

Previously, the means-tested OFP was payable until the youngest child reached 18 years, or 22 years if in full-time education. Qualification was not

predicated on labour market engagement. With the implementation of reforms parents of children above the qualifying age moved from OFP to jobseekers payments or, if working 38 hours per fortnight or more, to claiming the in-work Family Income Supplement (Table 1). The reform is a fundamental change to the qualification basis for social welfare, constructing lone parents as adult workers rather than as parents/ carers.

The reform was announced in 2006 with the publication of the Government discussion document *Supporting Lone Parents* (DSFA, 2006). While the specific objectives of the reform were not explicit, Murphy (2014) suggests that the primary rationale is to move OFP recipients from a pattern of part-time to full-time work.

The reform was in the early stages of implementation in 2013 when the interviews for the SVP study occurred. By July 2015, 63,000 parents were moved from OFP to other payments, although their destinations and outcomes are unclear due to an inadequate official monitoring framework (Murphy, 2014). But it appears that some working lone parents have seen their incomes fall due to the reductions in the earnings disregard, particularly parents working fewer than 20 hours per week (Murphy, 2014; Zappone, 2015). The impact of complex interactions between lone parents' different sources of income is evident in the estimations of income lost to working lone parents (Zappone, 2015).

## **Research methodology**

### *Research purpose*

SVP commissioned this research to better understand the circumstances and needs of lone parents during Ireland's economic recession. One-parent families are one of the main household type assisted by SVP. SVP's annual spend on direct material assistance (cheques, supermarket vouchers, fuel) to households increased from €25m in 2008 to over €42m in 2012.<sup>iv</sup>

SVP Ireland is a member-led, locally-based Christian charity assisting people in need since 1870 through approximately 1,200 branches (called conferences). This assistance is delivered via a 'home visitation' model, managed and delivered by local SVP members (volunteers), of which there are at least 11,000 in Ireland.

### *Method and procedures*

The study adopted a qualitative methodology to generate rich data and privilege the views of the participants (Bryman, 2004). Though not generalisable, this research provides an insight into the lived experience of a cohort of one-parent families in Ireland after five years of austerity.

**Table 2: Methodology**

Method	Participants	Location	N	Tools
In-depth semi-structured one-to-one interviews	Heads of one-parent families	Dublin, Cork, Kerry; Ireland west, south-west and mid-west	61	Information sheet Gatekeepers' guide for SVP members Consent forms Interview guide
Focus Groups	SVP members undertaking home visitation	Dublin, Cork, Kerry; Ireland west, south-west and mid-west	6 (8-10 participants in each)	Discussion Guide Information sheets

The primary research method was semi-structured interviews with parents. A narrative methodology with prompts was adopted. Focus groups were also conducted with SVP members to elicit their understandings of the challenges facing one-parent families in Ireland.

SVP commissioned an independent external social research consultancy to conduct the interviews and produce a draft report. The interviews were conducted in 2013, following five austerity national Budgets. While it was originally planned to conduct 80 parent interviews, saturation was reached at 61.

The sample was sourced through SVP members in their home visitation contact with families. Parents willing to take part in the research were referred to the research consultancy. The terms of reference stated that interviewees were to be ‘persons parenting without the support of a partner or with the support of a partner only from time to time, and being assisted by SVP’.

*Interviewee profile*

Participants’ routes into lone parenthood varied: relationship and marriage breakdown; bereavement; imprisonment; unexpected pregnancy; domestic abuse. Almost all had held employment outside the home, which had ended for a variety of reasons. While all participants had low-incomes, they grew

up in varied economic circumstances. Some had ‘good’ jobs and businesses with steady income and a good standard of living before the recession.

**Table 3: Interviewee profile**

Age	34% were under 30 years; 66% were 31 years +
Gender	89% women; 11% men
Number of children	35% had 1 child; 55% had 2-3 children; 10% had 4 children
Location	66% lived in urban areas; 34% in rural areas

#### *Ethical procedures*

A Research Steering Committee was established comprising SVP members with experience of home visitation, and SVP and external experts in commissioning and conducting social research. The Committee’s role was to advise on and approve the research tools and provide ethical advice to the researchers.

The informed consent of research participants was achieved through information sheets and consent forms for interview participants and information sheets for SVP members. Interviews with parents were conducted in accessible neutral places like community centres and cafes, or, at the request of a parent, in their home.

#### *Data collection and analysis*

The focus groups were audio recorded and notes were taken. All of the interviews were audio-recorded and fully transcribed. Using the narrative approach, researchers asked parents to talk them through their day-to-day lives, their concerns and worries, an evaluation of their experience of SVP’s home visiting, and to give their views on public policy for one-parent families.

On completion of the interviews the research team manually analysed the data thematically based on the research questions. The researchers then examined the text for content and meaning by reading, re-reading, interpreting and comparing texts, assessing both dominant patterns and divergences from those patterns.

### **Research Findings**

#### *The impact of cumulative austerity*

The research revealed the cumulative impact of the myriad of cuts and new costs for the one-parent families. As articulated by one-parent, the cuts:

made it even harder, when life [on social welfare] was hard enough already.

Changes to Child Benefit qualification impacted on already meagre budgets, and caused anger and frustration.

I lost the children’s allowance; I lost my flippin’ children’s allowance, of course, for the 18-year-old; and it was the dearest year, the Leaving Cert, and I really don’t know how they get away with doing that – it drives me cracked.

Year-on-year reductions in Child Benefit represented the difference for children between having basic items, and going without.

Well, when I had her [daughter] last year I was getting €140, now I’m getting €130. I know it doesn’t sound a lot, but that 10 euro would have bought two packs of nappies. It would have fed us for a day .... It would go a long way for your milk bill....I could go down to Dunnes there and fill up the freezer with 10 euros ... that’s not buying junk food.. that’s frozen vegetables, chicken fillets.

The raft of new charges imposed by Government (see Table 1) were also cited as difficult to meet within already-stretched budgets, specifically the Local Property Tax (for home owners) and the prescription charges for medicines.

€1.50 an item? Well, it depends if I’ve only to get one prescription a month then I’m ok. My youngest lad was sick a few weeks ago, and he’d to get three things. And that was €4.50, and I was thinking to myself, what have I in my purse; have I enough to cover that? I was saying to myself, I was lucky to God I had a fiver in my purse... it just covered it.

New social welfare rules reduced the amount of income that could be earned before social welfare payments were reduced. For example, the inclusion of Sunday working in the means test for receipt of social welfare affected one interviewee, who subsequently gave up her part-time cleaning job as it was no longer financially viable for her.

#### *Coping with children’s cyclical expenses*

The parents were coping with the effects of cumulative austerity while also facing regular cyclical expenses. The costs of children’s education, birthdays and Christmas, and religious rites are predictable but substantial. First Communion and Confirmation, important transitions for children, were mentioned by all parents as incurring additional stress and debt. Almost all participants said that they dreaded Christmas.

I would get very stressed and worried about it. It would start ‘round about November. My son’s birthday is on 31<sup>st</sup> December as well, so

there would be the double stress of having to get them presents and just the stress of getting Christmas together, and not really liking Christmas at all.

The costs of their children's education was a source of anxiety, particularly school uniforms, sports gear, school books, trips, voluntary contributions, costs for Transition Year<sup>v</sup>, and the costs of extra-curricular activities. Book rental schemes<sup>vi</sup> buttressed parents' capacity to meet education costs, and they appreciated the understanding shown by schools of their economic circumstances.

[The school has] a book rental scheme and it's 80 euro for the books, and you've to pay 30 then for photocopying and all that .... Last year I paid 80 of it out of my Back to School [Allowance] money, and I paid the other 30 euro at a fiver a week. Yeah... they're [school] very good. They understand. It's not like [a different school]; they'd take every penny out of your pocket.

A parent described how the ongoing, seemingly inconsequential, costs of education are the ones that can be the final economic straw.

I do have days when I feel like I can't manage. Like today, sending [son] out to school. Now he went out to school today with the last four euro I had in my purse. So I have the worry now of how I'm going to get him to school tomorrow. Now I can leave him off the first two classes in Thursday until I collect my allowance, and then send him on Thursday. But how to get him to school tomorrow? And it's something that everybody else would take for granted.

#### *Turning to charitable support*

The research investigated the parents' experiences of being assisted by their local SVP conference. Parents said that making the decision to ask SVP for help was not easy. All parents identified the stigma associated with approaching SVP. They experienced feelings of failure, distress, shame and embarrassment.

It was hard for me when I had to start writing to St. Vincent de Paul. It was, like, my pride. But I had to swallow it. I had to swallow it because I couldn't freeze. When you've kids your pride has to take a fall.

A mother described the route that led her to SVP's door, and the shock of finding herself there.

I didn't think this was in my future. I never thought I would be looking for help from Vincent de Paul. But things didn't work out the way we planned. We broke up. I couldn't work anymore. I was looking after the kids. Your savings run out.

Being assisted in a non-judgemental way was important to a research participant.

They [SVP volunteers] just don't judge you; and even if you're feeling a bit teary or weepy, they sit there and listen to you. They never try to say to you, 'well, maybe you shouldn't do this or maybe you should be doing that'.

SVP does not require people requesting assistance to undergo formal income and expenditure assessments, as happens when applying for statutory income support. This was considered by a parent to be central to combating the stigma and shame associated with seeking and accepting charity.

They [SVP volunteers] understand, there's no.. when they came in I had my dole, and I wanted to show them the proof, and there was none of that. They were, like, 'listen here, we know you are struggling'.

However, there were criticisms of SVP's support. Some people had to wait some time before being visited by an SVP member; others felt embarrassed at having to repeatedly tell their stories to be deemed 'in need' of assistance; and a parent perceived inconsistencies in the assistance people in similar situations receive.

#### *Impact on access to food and accommodation*

Not being able to afford sufficient and nutritious food emerged as a significant experience for the families. The vast majority of parents found managing the weekly food budget trying, particularly towards the end of the week. They told of skipping meals, going hungry, or not being able to afford nutritious food, at least sometimes. They identified that the most nutritious food was the most expensive for them to buy, while the unhealthiest food was filling and inexpensive.

Families adopted strategies to make their food last the week, from doing one big shop when they got their social welfare hoping that there would be enough food left to last until the end of the week, to buying food in instalments to try to control the food budget until the next social welfare payment. A third strategy involved taking their children to their parents' or siblings' homes, knowing that they would be fed there, and receive emotional support.

It's a brilliant help. So that's the day that she'd give me a few little bits to bring home. She wouldn't have money now. I wouldn't expect her to either. I'm sure she's struggling herself as well; but she would, she'd give the kids a fiver on a Friday, say, and she'd do them a bit of dinner. She'd pick one day, Thursday or Friday it normally is; call in after school, and she'd have a dinner there for them, sit down and have a chat. She's brilliant, she's really good - she's great that way.

Keeping warm was a struggle for many families due to the high costs of fuel, reductions in the Fuel Allowance (Table 1), and physical accommodation conditions. At least one-third of parents reported high fuel costs due their homes' inadequate insulation, construction, and maintenance. Ireland experienced record freezing temperatures over the winters of 2009, 2010 and 2011, placing additional pressure on fuel costs.

I sat out in the kitchen, but [during] the cold spell I couldn't light my fire because it was getting a back draft down the chimney, full of smoke.. [Son] has bronchitis and [daughter] has asthma so I'd to get heaters out; and thank God, only for the St. Vincent de Paul helped me out to get the heater, and [during] the very cold spell... that's all we had was those heaters.... Oh my God, the doors we had... there was a big gap. You could see out on the street. I went around the house doing my own little thing, put masking tape around the draft on the window.. the snake thing for the door, hot water bottles for the kids to heat upstairs and the bedrooms.

Finding a family home on the private rental market within the maximum rent limits set down by the Department of Social Protection (DSP) was problematic. SVP members in the focus groups reported cases where lone parents' Rent Supplement applications (see Table 1) were refused by the DSP as the rent being charged by the landlord was beyond the DSP's maximum rent limits. The members observed that accommodation of the size and type required for families with a rent that is within the DSP's rent limits was not available in their locality.

#### *Strategies for stretching the weekly budget*

The research participants displayed well-honed budgeting skills and practiced constant vigilance. They prioritised spending in the following order: food, housing and energy costs, followed by education. Clothes, shoes, extra-curricular activities, home repairs, and family events and celebrations were difficult to meet from their weekly budget.

When you are on such a tight budget you are going to get caught out somewhere. You have to get the groceries in and you have to pay the rent

..... You are going to fall behind somewhere....Even though you need to heat the house, the gas, the leccy (electricity bill) will be a squeeze.

Even the smallest additional household expenditure stretched the household budget:

If I even had to buy a packet of tea towels, that's taking something away from the kids. They're luxuries, imagine, a luxury to buy. There's no bulb in the sitting room because they don't come into my budget, my weekly budget.

Non-core costs, for instance small treats for children, were almost always problematic for the parents.

I found a gold chain.. And we brought it down, you know, to that cash for gold place. I think I got fifty-something euro for it, and we went to the cinema... me and the kids, and they were able to get their popcorn. They had a ball, and I did as well, but it was embarrassing having to do it in front my son. When I think about it I get upset. He shouldn't have to see his mother doing that.

Key responses to inadequate income were borrowing money and not paying household bills in full. At least three-quarters of interviewees were in debt with mortgage/rent and household energy bills. Parents had little access to affordable credit given their low-income and poor credit ratings. Few used Credit Unions as they had historic debt with them, leaving the parents accessing credit from legal and illegal money lenders charging very high interest rates. One parent felt overwhelmed by her debt.

It's like being in quicksand...You want to get out [of debt] but you're going nowhere fast.

While voicing an ambition to be debt-free in the future, some participants believed it unrealistic on their incomes. They found it hard to plan for the medium- or long-term, living from week-to-week.

I hate having that debt hanging around. It's impossible to plan for the future with it, but it's so hard to see beyond it.

#### *Parents' views on One-parent Family Payment reform*

The parents expressed high motivations to participate in employment and training. The public belief that parents were financially better-off and content to remain on social welfare payments rather than participate in paid employment was challenged by a parent.

People are like, 'Oh you're better off on the dole than you are working'. You're not. You're not. And hand on heart, I can't wait to get off social welfare. Just can't wait.

There was widespread enthusiasm for the skills and personal benefits arising from further training and education. One parent had taken a big step in her educational journey, supported by the further and higher educational systems and the DSP's back to education payment.

So I thought when you're not earning you should be learning... so I went back to education and it just completely changed my life. I done a PLC,<sup>vii</sup> which then lead me on into college; and I hope to further that on and get a Masters degree. I love it.

Parents identified poverty and unemployment traps. They particularly feared losing the Rent Supplement and the Medical Card. They understood the positive impact that social housing's income-related rents have on reducing unemployment traps. While current social welfare conditions may allow parents to retain secondary benefits, e.g. the General Practitioner (GP) card, for a period after moving from welfare to work, the interviewees anticipated getting only poorly paid jobs, making employment unsustainable in the longer-term.

Parents wanted to balance their parenting responsibilities and preferences with paid employment. They wished to work at times that matched their children's school hours, and have employment that supported attentive parenting.

I'd like to go back to work now that the kids are in school for longer. So some training or help getting a job would be great. I'd just love to do maybe four or five hours, a few hours every day. But there's not much available. I do still have to be there every afternoon. So if I could get the part-time job during the morning, early afternoon that would be amazing.

The ECCE scheme (Table 1), while welcomed, was deemed totally insufficient to make employment feasible. For parents with good educational levels, inadequate supply, unaffordability and inflexibility in the afterschool care system were cited as the main barrier to employment. Parents living in rural areas cited the dearth of local employment and education and training opportunities, alongside inadequate public transport networks, as employment obstacles.

The parents proposed that any training they undertake be meaningful; it should lead to a role that is in demand in the labour force and is sufficiently remunerated.

I would [think of doing a training course] now that the kids are older. But something that would lead to a job. I’ve done a few courses in the past, but they were just filling in time. Ticking a box for social welfare. I would really like to do something that would get me a good job. ... Any other course just wouldn’t interest me. It just wouldn’t be worth it. Bus ticket, lunch, clothes – it all adds up.

Parents had hopes and ambitions for the future. However, they found the everyday battles with tight household budgets to be energy-sapping. Parents had to live in the present in order to get by.

I still have hope for the future... there is still a bit of ambition there; but...now you just think so much in the short-term...You don’t have the luxury of planning a future because so much effort is put into just getting by.

### **Discussion**

This paper, based on in-depth interviews with lone parents being assisted by the Society of St Vincent de Paul in Ireland, provided an insight into the lives of some of the most economically vulnerable families during Ireland’s great recession.

The parents’ accounts of their lives suggest that when Ireland plunged into economic crisis and national budgetary austerity in 2008, their incomes were already inadequate to meet a minimum standard of living. The cumulative effects of austerity budgets caused, using a metaphor of Ridge and Millar’s (2011), the ‘rubber band’ of low-income to snap and pull families into poverty.<sup>viii</sup>

An impact of austerity was that the families found it even harder to ‘get by’. Parents reported not being able to pay for basic necessities like healthy food; they were in unsustainable debt. While the parents were experts in household budgeting, they simply could not stretch an invisible income. Constant hardship and strategising in the present was having the impact of cutting them off from having ambitions for the future. This impact of poverty is little considered in Irish public policy on intergenerational disadvantage.

Approaching the SVP for material assistance was something that the parents in this study found embarrassing and shameful. Many were in disbelief at the position they found themselves in; getting SVP assistance in Ireland has historically been associated with the poorest in society. SVP became a *de facto* income safety net for people affected by reductions in social welfare payments, including the dramatic reduction in DSP’s Exceptional Needs Payments (Table 1), which is the State’s income safety net.

Lone parents were doubly disadvantaged in Ireland during austerity due to the reform of the One-Parent Family Payment, limiting access to the payment when the youngest child turns seven years of age. By 2015 it was becoming clear that this policy had resulted in reduced in-work income for some parents due to the reduction in income disregards for retaining welfare payments and the complex interactions between parents' various income sources. Ironically, for the most disadvantaged parents, those most likely to have lifelong experiences of poverty, employment may have been disincentivised.

The parents in this study were enthusiastic about seeking employment and undertaking training, and delivered strong messages in this regard. They wanted 'real' training and education opportunities that lead to quality jobs, not training to 'tick a box' with the DSP. They wanted sustainable, local employment that supported a good living standard. They were dubious about their ability to get such jobs given their educational levels and solo parenting responsibilities, particularly given Ireland's inadequate and costly childcare and afterschool infrastructure.

Research participants sought employment that allowed them to balance employment with parenting effectively, a finding that tallies with research on decision-making on work participation by lone mothers in the United Kingdom and Norway. Research finds that mothers, partnered and unpartnered, make employment decisions through the prism of their children's welfare and ideas of good motherhood.

### **Policy Implications**

We must consider the policy measures by which families with children, including one-parent families, can have an income (or bundles of income and services, including housing) that will allow them to access, at least, a minimum essential standard of living. The complex nature of lone parents' income sources— non-means tested and means tested children's statutory payments, discretionary income supports, pay and pensions, tax credits, maintenance – means that increases in one can cause drops in another, which is not a route out of poverty. Policy should aim to loosen that 'elastic band' that keeps one-parent families in Ireland tethered low on the income scale.

Secondly, the Government's reform strategy has focused primarily on OFP income reform as a 'push' factor into high work intensity employment, rather than investing in the supports required by lone parents to facilitate employment participation. Increased public investment in childcare and afterschool care is a must for lone parents to make provision affordable for parents and make work pay, while also securing service quality for children. Training/education opportunities should provide pathways to the workforce.

Thirdly, the OFP reform focused more on the ‘limitations’ of parents than on the sustainability and quality of employment. This may be because of the booming economy in 2006 when reform was first proposed. But Ireland is now experiencing transformations in employment quality. Moving parents (usually lone mothers) from welfare to poorly paid, poor quality work will not only keep them on low-incomes, but it is harmful for children. More attention should be paid to the quality of the labour market for women. Accepting a job should lead to demonstrably better outcomes over time for families.

Lastly, a broader understanding of lone parents’ lives should inform public policy. The concept of ‘gendered rationality’ in decision-making is relevant to policy. Ignoring caring and parenting desires and responsibilities, and classifying lone parents as adult full-time workers, does not equity make. Evaluations of policies in other countries (Chzhen and Bradshaw, 2012) indicate that we can construct lone parents as both workers and parents/carers, and create income and services packages that support them in both roles, while not making them vulnerable to poverty.

### **Acknowledgements**

The author would like to thank the Society of St Vincent de Paul's Social Justice Team in National Office and SVP's Social Justice Committee for the opportunity to write this paper, particularly Caroline Fahey who worked so hard to bring to publication the primary research on which this paper is based.

### **Notes**

- i. The Irish longitudinal survey on children’s lives that repeatedly surveys the parents of 8,568 9-year-old children and 11,100 9-month old infants, commencing in 2008.
- ii. MESL research establishes, based on a consultatively researched social consensus, the costs of a socially acceptable minimum standard of living for everyone (regardless of income source) that meets basic human needs and assesses the extent to which all households have sufficient resources to meet this standard.
- iii. Was to be €60 per week, in line with Jobseekers payments, but following lobbying by NGOs, including SVP, and lone parents, the reduction was halted at €90 per week.
- iv. Source: SVP Annual Reports & Financial Statements, [www.svp.ie](http://www.svp.ie)
- v. The Transition Year (TY) is a one-year programme taken after Junior Cycle and before the two-year Leaving Certificate programme. Participation is optional for schools.
- vi. The Department of Education and Skills provides additional targeted funding to book rental schemes in schools in areas designated as disadvantaged.
- vii. Post Leaving Certificate in Ireland’s further education sector
- viii. The metaphor describes income dynamics over time, where everyone’s income is tethered on an income scale, to which people are attached by a rubber band. The rubber band breaks when stretched too far by income shocks, an outcome they observed in their research with lone parents transitioning from welfare into employment in the UK.

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