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## **Supporting One Parent Families During and After the COVID-19 Crisis**

**Joint NGO Submission to the  
Special Committee on COVID-19 Response**

**[September 2020]**

**Supporting One Parent Families During and After the COVID-19 Crisis**  
**Joint NGO Submission to the Special Committee on COVID-19 Response**

**Submission by:**

Barnardos

Children's Rights Alliance

Dress for Success Dublin

FLAC (Free Legal Advice Centres)

Focus Ireland

National Women's Council

One Family

Society of St Vincent de Paul

SPARK (Single Parents Acting for the Rights of our Kids)

Treoir

**14<sup>th</sup> September 2020**

**Contact for further information:**

[tricia.keilthy@svp.ie](mailto:tricia.keilthy@svp.ie)

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## Introduction

As a group of organisations working with children and families and some of the most vulnerable groups in Irish Society, we are making this submission to the Special Committee on COVID-19 Response to ensure the needs of lone parents and their children are central to our country's response to the socio-economic impact of the COVID-19 pandemic.

One parent families are disproportionately impacted by many social issues and unfortunately the consequences of COVID-19 are no different. The necessary restrictions to limit the spread of the virus have added huge additional pressures to one parent families as they navigate the practicalities of self-isolation, increased food and energy bills from being at home more, childcare closures, familial conflict due to access issues and home schooling. With 86% of lone parents being women, the impact of the crisis is also a significant gender equality issue.

The circumstances of one parent families prior to the pandemic have made them particularly vulnerable during this incredibly challenging time. Lone parents were already struggling with the impact of years of cuts to public services and social security.<sup>1</sup> Compared to other households with children, lone parent households are more likely to:

- live in consistent poverty and enforced deprivation;<sup>2</sup>
- be in low paying insecure jobs;<sup>3</sup>
- be working and living below the poverty line;<sup>4</sup>
- experience homelessness and housing insecurity;<sup>5</sup>
- be in debt and have low or no savings;<sup>6</sup>
- be distressed borrowers or have long term mortgage arrears<sup>7</sup>
- be at risk of energy poverty<sup>8</sup> and
- rely on paid childcare.<sup>9</sup>

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<sup>1</sup> Lajoie (2020) Exploring Household Debt in Ireland: The Burden of Non-Mortgage Debt & Opportunities to Support Low-Income Households [https://www.tasc.ie/assets/files/pdf/tasc\\_household\\_debt\\_report-exec\\_summary-web.pdf](https://www.tasc.ie/assets/files/pdf/tasc_household_debt_report-exec_summary-web.pdf)

<sup>2</sup> CSO (2019) Survey of Income and Living Conditions <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2018/>

<sup>3</sup> Society of St Vincent de Paul (2019) Working, Parenting and Struggling <https://www.svp.ie/getattachment/6cd5834e-a8cf-48bf-b14c-82227aa5bc61/Working,-Parenting-and-Struggling-Full-Report.aspx>

<sup>4</sup> Ibid

<sup>5</sup> Loftus (2019) With over a Thousand Lone Parent Families Homeless, are we Repeating the Mistakes of the Past? <https://www.focusireland.ie/with-over-a-thousand-lone-parent-families-homeless-are-we-repeating-the-mistakes-of-our-past/#:~:text=Focus%20Ireland's%20research%20finds%20that,rental%20market%20by%20the%20landlord.>

<sup>6</sup> Lajoie (2020) Exploring Household Debt in Ireland: The Burden of Non-Mortgage Debt & Opportunities to Support Low-Income Households [https://www.tasc.ie/assets/files/pdf/tasc\\_household\\_debt\\_report-exec\\_summary-web.pdf](https://www.tasc.ie/assets/files/pdf/tasc_household_debt_report-exec_summary-web.pdf)

<sup>7</sup> NUI Galway (2019) A Lost Decade- Study on Mortgage Possession Court Lists in Ireland <http://www.nuigalway.ie/media/housinglawrightsandpolicy/files/A-Lost-Decade---Report-on-Mortgage-Possession-Cases-in-Ireland-.pdf>

<sup>8</sup> Society of St Vincent de Paul (2019) Growing up in the Cold: A Policy Briefing on the Nature and Extent of Energy Poverty in Households with Children <https://www.svp.ie/getattachment/2cb10388-e3ca-41ef-9911-a17f252ce09c/Growing-up-in-the-Cold.aspx>

<sup>9</sup> Russell et al (2019) Maternal Employment and the Cost of Childcare in Ireland <https://www.esri.ie/system/files/publications/RS73.pdf>

At the outset of the crisis we collectively engaged with Government Ministers, relevant Departments and Regulators to ensure one parent families were considered in the response to the pandemic. As a result, a number of welcome measures were introduced to mitigate the worst financial and social impacts on lone parents and their children. These measures included the continuation of core family income supports for those who had lost their job or were on reduced hours, the provision of special arrangements for parents no longer in receipt of child maintenance who were also in receipt of a payment from the Department of Social Protection, a moratorium on energy disconnections including extra protections for Pre-Pay customers, the continuation of the school meals programme during the pandemic and holidays and the extension of the Fuel Allowance period.

However, as the economy reopens, we are concerned that gaps in supports still remain and many lone parents will be put at risk of long-term unemployment if schools and childcare services are unable to fully reopen or if parents have to leave work to care for their children if they are required to self-isolate or are ill due to COVID-19.

At this critical juncture, every effort should be made to ensure parents have an adequate income while out of paid work and that their links to the labour market are maintained. This submission includes a number of key measures that can be taken now to prevent a rise in unemployment among lone parents, a deepening of child poverty and gender inequality, and a rise in family homelessness.

## **The Impact of the COVID-19 Pandemic on One Parent Families**

### **Income and employment**

Analysis from the Department of Employment Affairs and Social Protection shows that households impacted by COVID-19 related job losses are more likely to be working in lower paid sectors of the economy, to be living in private rented accommodation, and to have more debt and less savings.<sup>10</sup> The higher propensity for lone parents to be employed in low paid work means that the impact of COVID-19 related job losses has disproportionately fallen on families that are least able to endure a financial hit. Even a very short absence from paid employment or a temporary loss of income can have a detrimental impact on these household's financial circumstances. Therefore, the decision by the Department of Employment Affairs and Social Protection to allow parents to retain their in-work income supports (including Working Family Payment, Jobseekers Transitional Payment, and One Parent Family Payment) and claim the Pandemic Unemployment Payment was critical in ensuring these families were not pushed further into poverty as a result of the pandemic. However, it is now unclear if these arrangements will continue up until the end of March 2021 when the Pandemic Unemployment Payment is due to come to an end. This uncertainty creates additional stress and strain for families who do not have childcare or are worried about school closures in the future. It also hinders their ability to plan and apply/access additional supports, including, for example, a Housing Assistance Payment or Rent Supplement.

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<sup>10</sup> Coates, Corcoran, Corin and Brosú (2020) The Initial Impacts of the COVID-19 Pandemic on Ireland's Labour Market <https://www.gov.ie/en/press-release/97112d-minister-doherty-announces-the-publication-of-a-working-paper-on-the/>

## **Availability of childcare**

Research from the ESRI found that lone parents, particularly those employed part-time or in precarious jobs are less likely to be able to work from home.<sup>11</sup> A relatively high number of essential employees providing vital frontline services in food, retail, health and social care services, have caring responsibilities because they are disproportionately female and/or lone parents.<sup>12</sup> Throughout the pandemic and when schools and childcare services closed, the inability to work from home exacerbated childcare difficulties for these lone parents. The ESRI research also noted that many essential employees work in the lowest earning occupations, which constrains their ability to pay for private sector childcare, and leaves many "heavily reliant" on relatives.<sup>13</sup> However, due to health concerns for older relatives during the pandemic this form of support is no longer available. The limited availability of non-formal and relative childcare is now impacting a larger proportion of parents as much of the economy is re-opening and people are being called back to work.

A survey of 1466 women by the National Women's Council on women's experiences of care during COVID-19 found that lone parents felt particularly under pressure to look after children, provide home-schooling, manage the household, check in on older relatives, and work to financially support their families, all without the usual support networks.<sup>14</sup> Similar findings were reported in a survey of 251 parents carried out by One Family.<sup>15</sup> Under concerns about employment and income 42% of parents said their major concern was childcare followed by loss of income at 25%.

As schools return, social distancing measures can create additional logistical issues for lone parents, for example where schools have staggered school start times or if a return to blended learning is required due to localised outbreaks.

## **Isolation, loneliness, and anxiety**

Balancing paid work with full-time care work, and home-schooling with little or no support or respite has been very challenging for lone parent families. One consequence of 'social distancing' is increased isolation and loneliness for one parent families and separation from a support system to help with the practicalities of family life as well as personal well-being. The isolation already experienced by lone parents living in rural locations has been compounded by travel restrictions and a reduction in their already limited access to public transport. Furthermore, an ongoing worry for lone parents is concern for what will happen to their children if they become ill. A survey conducted by Barnardos found that lone parents and those co-parenting but living apart during COVID-19 were more likely to report feeling down about not seeing friends, to report feeling sad or low and to be more worried about a loved one becoming ill compared to other family types.<sup>16</sup> Similarly, two-thirds of parents who responded to One Family's survey said they had issues in relation to guardianship and who would look after their child if they were to become ill, and 42% reported issues with isolation and loneliness.<sup>17</sup>

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<sup>11</sup> Ibid

<sup>12</sup> Redmond and McGuinness (2020) Essential Employees During the Covid-19 Crisis [https://www.esri.ie/system/files/publications/SUSTAT85\\_0\\_0.pdf](https://www.esri.ie/system/files/publications/SUSTAT85_0_0.pdf)

<sup>13</sup> Ibid

<sup>14</sup> NWC (2020). Women's Experiences of Caring During COVID19. Publication in progress.

<sup>15</sup> One Family (2020) Family Challenges Survey <https://onefamily.ie/family-challenges-summary-slides/>

<sup>16</sup> Barnardos (2020) Covid-19 Impact Survey <https://www.barnardos.ie/policy/the-issues/covid19-impact-survey>

<sup>17</sup> One Family (2020) Family Challenges Survey <https://onefamily.ie/family-challenges-summary-slides/>

Focus Ireland has had 303 contacts in the past 30 days alone from people at risk of or experiencing homelessness where the required intervention was basic social contact, providing a small snapshot of the extensive psychosocial impact of COVID-19 isolation.

The burden placed on lone parents' mental health by home-schooling, caring full time for children, meal preparation, managing the logistical stresses of shopping with children while working or pursuing education from home, all in isolation from key support relationships cannot be overstated.

### **Access to food**

Coping with the lockdown and the additional costs of being home all day has been extremely stressful for those on a low or fixed income. Lone parents living below the poverty line have found it extremely difficult to meet the additional energy, food, and education costs during the crisis. As a result, the issue of food poverty, while always present in Irish society, came to the fore during the COVID-19 crisis and it was reported that one in five people were worried about having enough food during the lockdown.<sup>18</sup> Families who may ordinarily have benefitted from the school meals programme were struggling to keep food in the press while experiencing acute levels of financial strain.<sup>19</sup> The continuation of the school meals scheme during the lockdown and the extension into the summer months was therefore very welcome. However, not all schools were in a position to continue to provide school meals and not all disadvantaged children attend schools that are eligible for the school meals programme.<sup>20</sup>

In addition to this, many families were unable to access food and other essentials during COVID-19 restrictions as a result of supermarket's social distancing measures including, in some cases, a ban on children entering stores. These practices exacerbated food poverty for vulnerable families and led to concerns in relation to child protection and welfare if children were left alone at home, in a car or outside a shop while their parents were in the supermarket. It also caused distress as it was extremely stigmatising for the families affected. Following engagement with the Department of An Taoiseach, guidance was issued to all retailers to ensure a common-sense approach was adopted when facilitating access to supermarkets for families with children, which helped but still has not eliminated the problem.

### **Digital divide**

Children and young people from disadvantaged backgrounds have been greatly affected by school closures and the move to remote learning.<sup>21</sup> Many children and young people have been unable to keep up with their schoolwork because they do not have space or have the right technology for online learning.<sup>22</sup> For children in one parent families and living in overcrowded, unsuitable or unsafe accommodation, the impact of their living conditions on their educational outcomes and wellbeing has been intensified by the pandemic.<sup>23</sup>

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<sup>18</sup> Institute of Food and Health, University College Dublin (2020) The National Covid-19 Food Study [https://www.ucd.ie/foodandhealth/t4media/The%20National%20COVID-19%20Food%20Study\\_REPORT\\_FINAL.pdf](https://www.ucd.ie/foodandhealth/t4media/The%20National%20COVID-19%20Food%20Study_REPORT_FINAL.pdf)

<sup>19</sup> Ibid

<sup>20</sup> Downes, P. 2020 The importance of hot meals in schools InTouch, (Irish National Teachers' Organisation Professional Magazine), January/February 2020, 53 [https://www.dcu.ie/sites/default/files/edc/pdf/202001\\_intouch\\_hungerinschools\\_pdownes\\_1.pdf](https://www.dcu.ie/sites/default/files/edc/pdf/202001_intouch_hungerinschools_pdownes_1.pdf)

<sup>21</sup> Darmody, Smyth and Russel (2020) The Implications of the COVID-19 Pandemic for Policy in Relation to Children and Youth People: A Research Review: [https://www.esri.ie/system/files/publications/SUSTAT94\\_3.pdf](https://www.esri.ie/system/files/publications/SUSTAT94_3.pdf)

<sup>22</sup> Mohan et. al (2020) Learning for all? Second-level education in Ireland during COVID-19 <https://www.esri.ie/publications/learning-for-all-second-level-education-in-ireland-during-covid-19>

<sup>23</sup> Burke and Dempsey (2020) Covid-19 Practice in Primary Schools in Ireland Report [https://www.maynoothuniversity.ie/sites/default/files/assets/document/Covid-19%20Practice%20in%20Primary%20Schools%20Report\\_0.pdf](https://www.maynoothuniversity.ie/sites/default/files/assets/document/Covid-19%20Practice%20in%20Primary%20Schools%20Report_0.pdf)

Access to digital devices emerged as a major issue for children and young people in low income and one parent families during the pandemic. An ESRI research report found that almost half of second-level school leaders reported broadband connectivity and a lack access to ICT devices for students as key issues during the pandemic. Limitations in both broadband and device access were higher for one parent families compared to other family types and this is related to low levels of income in these households. The digital divide was most acute for families in rural areas with lower coverage of high-speed broadband.<sup>24</sup>

While it was welcome that an additional €10 million was made available to support schools with digital infrastructure, many families are still without adequate equipment if a return to blended learning does arise. The challenges of this are particularly severe for families with more than one school-aged child.

### **Energy poverty**

It is estimated that energy poverty – measured as spending 10% or more of a household's disposable income on energy – affects one in six households in Ireland, but the rate for lone parents is 31%.<sup>25</sup> During the winter storms in 2018 we witnessed the increased vulnerability of one parent families to energy disconnections, particularly those with Pre-Pay Meters. We engaged with suppliers and the regulators to ensure sufficient protections were in place for low income customers during the pandemic. As a result, a disconnection moratorium was introduced and emergency Pre-Pay credit for gas customers was extended from €10 to €100. These welcome measures offered families some certainty during the most challenging time of the restrictions. However, the emergency measures ended on the 29<sup>th</sup> of June, and we are concerned that as we emerge from COVID-19 and head into winter a significant proportion of households will be in energy debt that they have no capacity to repay.

### **Child maintenance issues**

In the early stages of the crisis many parents began reporting that maintenance payments (either voluntary or court ordered) had stopped. Almost one-in-five parents who responded to One Family's survey were worried by the loss of child maintenance payments and 42% had concerns about access.<sup>26</sup> Some parents were impacted by this income loss very suddenly and were unclear what they could do as the courts were not hearing child maintenance cases.<sup>27</sup> Following engagement with the Department of Social Protection it was announced that those in receipt of the One Parent Family Payment or Jobseeker's Transition Payment whose maintenance payment for their child was reduced or stopped could be entitled to an increase in support. Parents are asked to write a letter stating they are no longer getting a maintenance payment and send it to their local Intreo Centre. Their payment is then adjusted for a period of up to 12 weeks when it may be reviewed, and their means reassessed. While this has been an effective short-term measure, the experience during the pandemic has underlined the fragility of private arrangements and importance of Ireland moving towards a statutory child maintenance system.

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<sup>24</sup> Mohan et. al (2020) Learning for all? Second-level education in Ireland during COVID-19 <https://www.esri.ie/publications/learning-for-all-second-level-education-in-ireland-during-covid-19>

<sup>25</sup> Society of St Vincent de Paul (2019) Growing up in the Cold: A Policy Briefing on the Nature and Extent of Energy Poverty in Households with Children <https://www.svp.ie/getattachment/2cb10388-e3ca-41ef-9911-a17f252ce09c/Growing-up-in-the-Cold.aspx>

<sup>26</sup> One Family (2020) Family Challenges Survey <https://onefamily.ie/family-challenges-summary-slides/>

<sup>27</sup> RTE news report 19th April 2020 'Child maintenance withheld during pandemic' <https://www.rte.ie/news/2020/0419/1132408-lone-parents-covid-19-payments/>



## Domestic violence

The danger of the rise of domestic abuse in families through the pandemic has been widely recorded in Ireland and globally. Coercive control through financial abuse, including the withholding of maintenance payments has particular impacts on women parenting alone. While it is too early for comprehensive data, there are already many deeply concerning reports of increased violence against women around the world; in some countries reported cases have doubled.<sup>28</sup> Women's Aid have released a supplementary report *'When Home is Not a Safe Place: Domestic Abuse during the COVID-19 Emergency'* highlighting a 43% rise in contacts with the National Freephone Helpline during the COVID-19 crisis.<sup>29</sup> Alongside the increase in numbers, violence against women is taking on new complexity: exposure to COVID-19 is being used as a threat; abusers are exploiting the inability of women to call for help or escape; women and their children risk being thrown out on the street with nowhere to go.<sup>30</sup> The decision by Government to introduce a non-means tested Emergency form of Rent Supplement for women and children fleeing situations of violence was very welcome as it allows families to be sheltered quickly and safely, regardless of their circumstances.<sup>31</sup>

We are aware that abuse and coercive control adapted and continued for those families who have separated due to domestic abuse through the mis-use of changed child access arrangements; and through financial abuse, including the withholding of child maintenance payments. This further demonstrates the need to move with urgency on the development of statutory maintenance processes to ensure that women and their children at risk of abuse and poverty under current arrangements can be safe and secure.

Where low-income victims of domestic violence have attempted to have family law matters resolved in the courts, their access to legal representation is dependent on satisfying a means test and contending with the long wait times in Legal Aid Board law centres. Further, there are strict limits on the level of representation that will be provided, meaning that victims can often be well-represented in the initial stages and then left on their own where there are appeals or multiple hearings. The Legal Aid Board must be resourced to ensure that victims of domestic violence are adequately represented in the courts. The Courts Service must also be resourced adequately to deal with the volume of cases they are handling.

Access to justice can play a major role in restoring social cohesion. There is a need for rapid action to ensure that those who are most at risk and have the least access to legal support, are able to access the forums where their legal issues may be addressed. Access to justice should be positioned alongside provision of access to healthcare, housing, social welfare supports, debt resolution options, and employment support in government responses. The need for this recognition in the context of COVID-19 is even more acute. Failing to do so further embeds inequalities and there is a need to ensure that individuals are not further disadvantaged as a result of COVID-19.

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<sup>28</sup> UN Policy Brief (2020) The impact of COVID-19 on women. <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2020/policy-brief-the-impact-of-covid-19-on-women-en.pdf?la=en&vs=1406>

<sup>29</sup> Women's Aid 2020 'When Home is Not a Safe Place: Domestic Abuse during the Covid-19 Emergency'

<sup>30</sup> UN Policy Brief (2020) The impact of COVID-19 on women. <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2020/policy-brief-the-impact-of-covid-19-on-women-en.pdf?la=en&vs=1406>

<sup>31</sup> Press Release: Safe Ireland Welcomes Prioritisation of Rent Supplement for Survivors of Domestic Abuse <https://www.safeireland.ie/safe-ireland-welcomes-prioritisation-of-rent-supplement-for-survivors-of-domestic-abuse/>

## Ongoing Issues and Concerns

### Availability of childcare including school-aged childcare

There are over 560,000 households with children where all the adults of the family go out to work. Many of these parents will find some solution around childcare needs, but many more will find it impossible to return to their jobs until childcare is fully reopened. We are also concerned about the impact on working lone parents if schools have to close in the future due to localised outbreaks or continue on a part-time basis with blended learning. Plans must be in place now to ensure that working lone parents are not penalised when they are not available to work due to an outbreak affecting their child in either a school, pre-school, or other childcare setting.

While it is estimated that upwards of 90% of childcare services are now reopen,<sup>32</sup> COVID-19 guidelines meant that many are only able to take a reduced number of children. Concerns have also been raised about the impact testing delays will have on services ability to remain open.<sup>33</sup> Where, inevitably, outbreaks arise, these will be disruptive of a parents' ability to attend work. There must be a guarantee that parents in this situation will not be penalized by their employers. Help from grandparents and relatives, who provides childcare to half of Ireland's families in ordinary times, is another impossibility for many as we continue to fight the risk of COVID-19, particularly in relation to older and vulnerable people.

Working parents are also worried about the impact of potential future school closures and what arrangements will be put in place if a family is required to self isolated. Currently, parents can not access enhanced Illness Benefit if their child is displaying symptoms of COVID-19 or awaiting a test, even if they are all required to self isolate. The extension of unpaid leave is welcome but for many low-income families unpaid leave is not an option as they have little or no savings to draw on. For parents caring for children with underlying health conditions that are not able to return to school, they currently have the option of taking unpaid leave and applying for Supplementary Welfare provided they pass a means test.

With gendered patterns of care being replicated during COVID-19, and with women more likely to work in low paid, part time and precarious work, there is a risk that limited availability of childcare will result in more women leaving the labour market, placing more lone parents and their children at risk of poverty and further exacerbating gender inequalities.

### Income loss and changes to entitlement to PUP

We are concerned that legislation explicitly applying the 'genuinely seek work' condition to the Pandemic Unemployment Payment may unfairly penalise parents who are not in a position to return to work because they cannot access childcare. Under the Social Welfare Act a person may be entitled to the Pandemic Unemployment Payment if they *'lost his or her employment as a direct consequence of COVID-19 (including the adverse effects of COVID-19 on the business of his or her employer and the adverse effects of measures required to be taken by his or her employer in order to comply with, or as*

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<sup>32</sup> Press Release: Minister O'Gorman announces increase in the number of early learning and care services which have reopened. <https://www.gov.ie/en/press-release/3882b-minister-ogorman-announces-increase-in-the-number-of-early-learning-and-care-services-which-have-reopened/>

<sup>33</sup> Press Release: Early Childhood Ireland raise concerns that delays in testing will impact sector August 18, 2020 <https://www.earlychildhoodireland.ie/early-childhood-ireland-raise-concerns-delays-testing-will-impact-sector/>

*a consequence of, Government policy to prevent, limit, minimise or slow the spread of infection of COVID-19).'*

While the legislation makes no reference to those unable to work due to lack of childcare, we welcome the commitment by the Minister Humphreys at the Pre-Budget Forum that lone parents will remain entitled to PUP if they have been unable to access childcare, and that her Department would encourage employers to offer flexibility to parents with childcare difficulties. However, we understand there is currently no Departmental Operational Guidelines on this matter. In the absence of formal guidance, parents' risk being ruled unavailable for and not genuinely seeking work because there is no childcare available for their children and their income support would be made conditional on a matter entirely outside their control.

Since statutory redundancy rights under the Redundancy Payments Act have been suspended due to COVID-19, if parents who have been temporarily laid off are forced to seek new employment, they risk losing their redundancy payments.

We have also been contacted by parents who have lost their entitlement to the Working Family Payment because they have been put on temporary shorter hours and no longer meet the hours requirement for the WFP. This is a particular issue for lone parents with children over the age of 14 as they are not eligible for the Jobseekers Transition Payment or the One Parent Family Payment.

## **Risk of homelessness**

We work with vulnerable families, many of whom struggle to keep their home on a low income. Currently, one parent families are overrepresented in family homelessness statistics, with 54% of homeless families currently headed by one parent.<sup>34</sup> Even a temporary loss of income can easily result in homelessness – but that can be avoided by ensuring that sufficient income supports are in place for families, and interventions and housing support are put in place immediately where a family is at risk of losing their tenancy, with the aim being to prevent an eviction into homelessness and entry into emergency accommodation.

Measures such as the moratorium on evictions and rent freezes have had a significant impact as the number of children and adults who are homeless has reduced significantly in the last five months. In the Dublin Region, the number of people becoming newly homeless has dropped by 48% in March/April compared to January/February – demonstrating the important role the eviction ban has played in stemming the tide of homelessness.<sup>35</sup> Focus Ireland research shows that the main pathway into homelessness for families is eviction from a tenancy in the private rented accommodation.<sup>36</sup> This means that particular attention must be paid to the consequences of COVID-19 for those in the rental market, particularly in circumstances where research shows that a high proportion of those made unemployed due to COVID-19 are renting in the private residential sector.<sup>37</sup>

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<sup>34</sup> Department of Housing (2020) July 2020 Homeless Report

[https://www.housing.gov.ie/sites/default/files/publications/files/homeless\\_report\\_-\\_july\\_2020.pdf](https://www.housing.gov.ie/sites/default/files/publications/files/homeless_report_-_july_2020.pdf)

<sup>35</sup> Focus Ireland Latest Homeless Figures [https://www.focusireland.ie/resource-hub/latest-figures-homelessness-ireland/?t=\\$2#Family](https://www.focusireland.ie/resource-hub/latest-figures-homelessness-ireland/?t=$2#Family)

<sup>36</sup> Long, Sheridan, Gambi and Hoey, (2019) Family Homelessness in Dublin: Causes, Housing Histories, and Finding and Home <https://www.focusireland.ie/wp-content/uploads/2019/09/Research-Briefing-No-1-Interactive.pdf>

<sup>37</sup> Presentation by Dr Barra Roantree, ESRI to Focus Ireland and Threshold webinar "Avoiding a Rent Crisis" dated 28 May 2020 [https://www.dropbox.com/s/izebwpvh89r084s/barra\\_focusthreshold\\_slides.pdf](https://www.dropbox.com/s/izebwpvh89r084s/barra_focusthreshold_slides.pdf)

Just over 41% of Housing Assistance Payment (HAP) recipients are lone parents,<sup>38</sup> many of whom are paying unsustainable “top-ups” directly to their landlords to bridge the gap between the HAP limits and market rent, often placing families at risk of homelessness.<sup>39</sup> Research from Threshold and SVP, carried out in 2019, found that 45% of those paying a top-up said that they were struggling with paying utility bills, buying groceries and covering childcare and school costs as a result.<sup>40</sup> This financial pressure is likely to have increased due to COVID-19.

While the legislative protections for those who have experienced a financial loss due to COVID-19 from eviction and rent reviews on the grounds of rent arrears are welcome and will protect that category of tenant from homelessness until January 2021, research from Focus Ireland clearly shows the majority of notices of termination are due to landlords selling their property.<sup>41</sup> Even if a person lost their job due to COVID-19, is in rent arrears and could not be evicted on the specific grounds of rent arrears, they could be evicted on other permissible statutory grounds. This makes the legislative protection, even for those in rent arrears, very weak in practice.

Furthermore, ESRI research shows “in both the rental and mortgage market: “...households in the bottom income quartile have substantially higher housing payments as a share of income relative to higher income households.”<sup>42</sup> This means that low income households are acutely exposed to drops in income which have an immediate knock-on impact on their ability to meet their housing costs. This places many families, particularly lone parent families, at a substantial risk of homelessness if income supports are not maintained.

### **Risk of utility disconnection**

As the group most at risk of energy poverty in Ireland, lone parents are very vulnerable to being disconnected. As we approach the winter months, some energy suppliers have announced energy price increases and the Public Service Obligation levy, which is applied at a flat rate to every customer’s electricity bill, is also due to increase. Increases in energy prices will add extra pressure to already struggling households. While the extension of the Fuel Allowance period was welcome, the allowance is highly means tested and less than half of those in the lowest income decile of households receive it<sup>43</sup> and just 40% of the poorest children reliant on social welfare (receiving a Qualified Child Increase) are living in households in receipt of the Fuel Allowance.<sup>44</sup> Extra protections are needed to prevent disconnections and a rise in energy poverty as a result of COVID-19.

## **Recommendations**

Since 2016, eight reports on one parent families and poverty have been published, including the 2017 Joint Committee on Social Protection Report on the Position of Lone Parents in Ireland. Each of these reports paints a similar picture of children growing up in the grip of poverty.<sup>a</sup> One parent families are

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<sup>38</sup> Irish Government Economic and Evaluation Service (2018) Social Impact Assessment Series: Social Housing Supports <https://igees.gov.ie/wp-content/uploads/2018/10/SIA-Series-Social-Housing-Supports-1.pdf>

<sup>39</sup> Threshold and the Society of St Vincent de Paul (2019) The Housing Assistance Payment: Making the Right Impact <https://www.svp.ie/news-media/news/hap-top-ups-are-putting-families-at-risk-of-homele.aspx>

<sup>40</sup> Ibid

<sup>41</sup> Long, Sheridan, Gambi and Hoey, (2019) Family Homelessness in Dublin: Causes, Housing Histories, and Finding and Home <https://www.focusireland.ie/wp-content/uploads/2019/09/Research-Briefing-No-1-Interactive.pdf>

<sup>42</sup> The Economic and Social Review, Vol. 50, No. 1, Spring 2019, pp. 119-157 “Policy Paper Exploring Affordability in the Irish Housing Market”

<sup>43</sup> ESRI post budget analysis 2020 <https://www.esri.ie/events/esri-post-budget-analysis>

<sup>44</sup> Data provided by the Department of Employment Affairs and Social Protection July 2019

consistently among the worse off in our society, they are disproportionately represented in the homelessness figures and the living standards of one parent families are now amongst the worst in Europe. The latest figures from the CSO show that in 2019 lone parent families had the highest rate of enforced deprivation among all groups in Irish society.<sup>45</sup> Now we fear the pandemic will further exacerbate these issues unless urgent attention is paid to the ways in which policy decisions impact lone parents and their children.

We are calling for the following measures to be implemented as a matter of urgency to address the immediate crisis, however, further investment in delivering crucial social infrastructure and supports – including a public childcare system, affordable housing, and adequate income supports that meet the cost of a Minimum Essential Standard of Living – is needed to effectively address these issues.

### **Prevent long term unemployment and an increase in child poverty**

- Integrate the needs of lone parents and their children into the Government’s economic and labour market recover plan, ensuring that employers and Government prioritise maintaining lone parents’ attachment to the labour market.
- Issue support and guidance to employers so that they can provide employees with the flexibility they need to meet both work and family obligations while the pandemic remains ongoing.
- Issue a circular to all Departmental and Intreo staff to make clear that parents who are otherwise available for and genuinely seeking work will be considered as complying with conditionality where they cannot access childcare, and therefore are entitled to the Pandemic Unemployment Payment.
- Allow parents to access Enhanced Illness Benefit if their child cannot attend school or childcare due to COVID-19 and needs to self-isolate or restrict their movements.
- Continue to allow lone parents to retain their in-work income supports (WFP, JST, OFP, BWFD) and claim the PUP payment for employment related income loss while the pandemic is ongoing.
- Guarantee that parents retain entitlement to the WFP during the pandemic if they have been temporarily placed on a shorter working week by their employer and are no longer meeting the hours requirement for the payment.
- Reduce the WFP weekly hours threshold from 19 hours to 15 hours for lone parents in recognition of the difficulty they face in reaching the threshold alone as two-parent families can reach the requirement between them.

### **Prevent family homelessness**

- Introduce new legislation to protect against evictions or rent reviews for those whose income has been affected by COVID-19 in circumstances where no alternative accommodation is available to them, particularly though not exclusively where localised lockdowns may be put in place, in order to prevent a rise in family homelessness during the public health emergency.
- Continue to promote and provide access to the more flexible form of Rent Supplement.

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<sup>45</sup> CSO (2020) Enforced deprivation <https://www.cso.ie/en/releasesandpublications/ep/p-smdep/surveyonincomeandlivingconditionssilcenforceddeprivation2019/>

## **Prevent utility disconnections and financial hardship**

- Ensure adequate resources are available through the Exceptional Needs Scheme so that families with significant COVID-19 related energy debt are not pushed into energy poverty or additional hardship.
- Suppliers, Government, the Commission for the Regulation of Utilities establish a debt relief mechanism for households in significant energy debt because of COVID-19.

## **Support one parent families' health, safety and well-being**

- Move with urgency to develop a statutory maintenance processes to ensure that lone parents and their children at risk under current arrangements can be safe and secure.
- Prioritise court cases and family support services during the pandemic for separated families in conflict around child access/contact time.
- Review the civil legal aid system with a view to ensuring that one parent families can access legal advice and legal representation in advocating for their family.
- Access to justice be included as a central pillar of post-COVID recovery plans.
- Provide enhanced family support services to vulnerable families who are stressed with parenting alone in difficult circumstances, with home-schooling and the lack of access to appropriate digital and tech hardware and data.

## **Conclusion**

The individual costs of long-term unemployment to parents and children are wide-ranging, and the experience of ongoing financial strain and consistent poverty takes a physical, psychological, and social toll and the effects can be long-lasting. The measures we have outlined in this submission are not an insignificant proportion of Government expenditure, but they will have a huge return on investment. It is estimated that dealing with the consequences of poverty costs the State €4.5 billion every year.<sup>46</sup> Taking proactive steps now will reduce expenditure in future making up for the way's poverty and homelessness damages people's lives.

We do not underestimate the serious challenges that lies ahead as the consequences of the public health crisis continue to unfold but families losing their jobs and homes should not be another tragedy of this pandemic. Above all other families or types of vulnerable people in Ireland, one parent families have a unique combination of extraordinarily high levels of structural barriers to participation in society combined with stressful family lives and high levels of poverty. But all this can be changed with the appropriate supports and preventative measures.

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<sup>46</sup> Collins (2020) The Hidden Cost of Poverty: Estimating the Public Service Cost of Poverty in Ireland. <https://www.svp.ie/getattachment/3b9f910a-4617-4592-abb0-edd0774f56e8/The-Hidden-Cost-of-Poverty-Executive-Summary.aspx>

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<sup>a</sup> Since 2016, the following reports have been published detailing the living standards of one parent families:

- 2019) Working, Parenting and Struggling? An analysis of the employment and living conditions of one parent families in Ireland. A Report by the Society of St Vincent de Paul. Dublin, Ireland.
- (2018) Lone-Parent Incomes and Work Incentives. Budget Perspectives 2019. Paper 1, July 2018. Regan, M., Keane, C., and Walsh, J.R. ESRI.
- (2018) Understanding, negotiating, and navigating the politicisation of evidence-based policy research: the case of Irish research on lone parent labour market activation policy. Millar, M., Crosse, R., Canavan, J. University of Bristol, UK
- (2018) In-Work Benefits: The (in)adequacy of in-work benefits in Irish lone parent labour market activation policy. Millar, M., Gray, J., Et al., Journal of Poverty and Social Justice. Policy Press, University of Bristol, UK.
- (2017) An Independent Review to Identify the Supports and Barriers for Lone Parents in Accessing Higher Education and to Examine Measures to Increase Participation. Delma Byrne and Cliona Murray Maynooth University (Commissioned by DES, DEASP and DCYA).
- (2017) Houses of the Oireachtas Joint Committee on Social Protection Report on the Position of Lone Parents in Ireland.
- (2017) Indecon Independent Review of the Amendments to the One-parent Family Payment since January 2012. Presented to Department of Employment Affairs and Social Protection Prepared by Indecon Research Economists [www.indecon.ie](http://www.indecon.ie)
- (2016) Lone Parents and Activation, What Works and Why: A Review of the International Evidence in the Irish Context. Millar, M and Crosse,R. The UNESCO Child and Family Research Centre, National University of Ireland, Galway.