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# **Executive Summary**

# Lone Parents and Homelessness in Ireland

**Experiences and Interactions**with Public Services





Challenging homelessness. Changing lives.





#### **Dedication**

This report is dedicated to the memory of Focus Ireland's beloved founder and Life President, Sr. Stanislaus Kennedy. Her study of homelessness among women in Dublin in the 1980s led to the establishment of Focus Ireland. She was a true visionary, and her fierce advocacy for social justice has inspired generations of staff, volunteers, supporters, and researchers alike. Sr Stan's legacy will live on in every service we deliver, every life we touch, and every positive change we help bring about.

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#### **Foreword**

In 1994, Focus Ireland published the first analysis of the experiences of homeless families.<sup>1</sup> The report highlighted that of the almost 400 households placed in B&Bs in 1992 a little over half were female lone parents with their children. Although trends have changed over the decades since, the systemic barriers that lone parents, and in particular single mothers, in Ireland face have persisted.

The literature illustrates a throughline running from the foundation of the State to the present day that speaks to the intersecting and multiple ways in which the State has discriminated against and marginalised single mothers. Unmarried mothers were deliberately excluded from state payments in the early years of the State, for religious and moral reasons, leaving these women to grapple with extreme poverty, social isolation, and the stigma of being unmarried and a mother. It wasn't until 1973² that the first social welfare payment acknowledging that women were raising families alone was introduced in the Unmarried Mothers Allowance, and 1987 until the State finally equalised the rights of all children before the law and ended the use of illegitimate to describe children born outside of marriage.<sup>3</sup> Only in the mid-1990s did the welfare code stop distinguishing between lone mothers on the basis of whether they were widows, 'deserted wives' or unmarried. While so much has changed in Ireland in the intervening decades, the legacy of these policy choices continues to echo in the lived experiences of lone parents in this country today – with lone parents consistently and significantly overrepresented among homeless families.

Focus Ireland, along with our partners in the Involve project, commissioned this important piece of research in order to gain further insight into the complexity of being a lone parent at risk of or experiencing homelessness in Ireland today. The voices and lived experiences of these parents and their interactions with a variety of state services are foregrounded in this report and offer a wealth of qualitative data that clearly signposts the way to improve how these services can improve to deliver better outcomes for these parents and their children.

The report highlights the fact that although many progressive policies have been implemented in recent years to alleviate child poverty, reduce childcare costs, improve access to education and training, these policies are rarely, if ever, designed with an informed understanding of the needs of lone parents. As a result, policies and services, fail to address the very particular set of barriers that lone parents face.

The report highlights that, while this failure to address the challenges faced by lone parents is found across across a range of our social services, it has particularly harmful results in the housing and homeless sector – with lone parents more likely to experience homelessness and to experience it for longer than two parent families.

The author notes the "policy vacuum relating to lone parents and homelessness", despite the fact that the number of families in emergency accommodation has increased from 1,120

<sup>1</sup> Moore, J, (1994) B&Bs in Focus: the use of Bed and Breakfasts to accommodate homeless adults in Dublin. Focus Ireland. https://www.focusireland.ie/wp-content/uploads/2021/09/Moore-1994-BB-in-Focus\_The-Use-of-BBs-for-Homeless-Adults-in-Dublin.pdf

<sup>2</sup> Social Welfare Act, 1973 https://www.irishstatutebook.ie/eli/1973/act/10/section/8/enacted/en/html

<sup>3</sup> Status of Children Act, 1987 https://www.irishstatutebook.ie/eli/1987/act/26/enacted/en/html

in August 2020 to 2,391 in August 2025.<sup>4</sup> A concerted focus on families, and within that single parent families, is essential in homeless policy development at national level.

For many of the women interviewed for this report, their entry into homelessness was not attributable to one single factor, but rather to multiple converging issues that brought them to the point where they needed to access emergency accommodation. For example, one participant describes how an insecure tenancy in the private rental market combined with the actions of an abusive partner brought her and her children to enter emergency accommodation. This and other stories shared in the report highlight the intersectional nature of homelessness for lone parents. Effective prevention measures and pathways out of homelessness can only be developed when compounding factors of poverty, marginalisation and barriers in accessing training and employment are taken into account.

At the time of publication there were 5,238<sup>5</sup> children living in emergency accommodation in Ireland. The parents of all these children are struggling to provide a stable environment compatible with a happy childhood. Emergency accommodation, even where high standards are maintained, is not an appropriate place to raise children. This is hard for all parents, but for the disproportionate number of parents who are trying to face those challenges alone the struggle is immeasurably harder.

This report sets out a range of key recommendations in relation to housing precarity and lone parents, including the ring-fencing of social housing for lone parent families. The current Government has already committed to "focus social housing allocations on getting families out of long-term homelessness," and it is imperative that factors that result in such a high proportion of homeless lone parent families are addressed.

The report also recommends an emphasis on enhanced preventative measures designed to intervene effectively before a parent loses their tenancy. Focus Ireland has advocated for greater resources to be invested in prevention measures for all cohorts at risk of homelessness. By equipping those delivering frontline services with greater ability to recognise and intervene before a crisis point is reached, we can ensure that far fewer single parents and their children experience the trauma of homelessness.

In her preface to that 1994 report, Sr Stan wrote that those families living in B&B accommodation "need to be cushioned against the worst of their situation. But there is little cushioning for these families. These people are the same as you and me, but an enormous gulf divides us, not necessarily the gulf that divides the rich from the poor, but the gulf that divides those who have some modicum of stability in and control over their lives from those who have their control over their own lives wrenched away from them by the fact of their homelessness." This sentiment is as relevant today as it was in 1994, and it resonates clearly through the testimonies of the women who participated in this research. By listening to their experiences and acting on the recommendations in this report, we can ensure that services intended to provide that cushioning for lone parents in Ireland finally do so.

#### Niamh Allen

Head of Advocacy and Research, Focus Ireland

<sup>4</sup> Department of Housing, Local Government and Heritage, Monthly Homelessness Report August 2020 and August 2025.

<sup>5</sup> Department of Housing, Local Government and Heritage, Monthly Homelessness Report September 2025.

<sup>6</sup> Securing Ireland's Future, Programme for Government 2025, https://assets.gov.ie/static/documents/programme-for-government-securing-irelands-future.pdf

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### **Background to study**

INVOLVE is a cross-European research project funded by the European Union Horizon 2020 programme. Its overarching objectives are to investigate the nature of the relationships between 1) the welfare state, public and social services, and policies aimed at tackling inequalities; and 2) trust and participation of individuals in their democracy. In other words, it sets out to understand how long-term inequalities within and across European countries impact support for democracy, trust and political participation, and how public services may impact this relationship by breaking or reinforcing social vulnerability, distrust, and low participation. It consists of a research alliance of academic institutions, NGOs, and Trade Unions across eight European countries and runs from 2023 to 2027 with each country focusing on a specific group or issue. Focus Ireland chose to examine the experiences of lone parents because they are a group that are particularly vulnerable to poverty and homelessness. Separate to this study, the Focus Ireland Advocacy team convene and facilitate a dedicated group of lone parents (many of whom participated in this study) to discuss and co-produce policy recommendations in the areas of childcare and housing to present to policymakers. These efforts seek to consult, empower and advance tangible changes in how social services respond to and cater to the needs of this group. More information on Involve can be found here: https://involve-democracy. eu/partners/focus-ireland/

This research study forms a stand-alone component of this wider work conducted by Focus Ireland between 2023 and 2027. In 2024, Dr Sarah Sheridan was commissioned by the organisation to conduct a research study on the experiences of lone parents experiencing homelessness and housing exclusion, culminating in the current report.<sup>7</sup>

#### About the author

Dr Sarah Sheridan is an Independent Researcher and Visiting Research Fellow of the School of Social Work and Social Policy, Trinity College Dublin. Her research interests include homelessness, gender, inequality, and qualitative research methods.

<sup>7</sup> This report was drafted before the release of the Government's action plan on housing supply and targeting homelessness, *Delivering Homes and Building Communities 2025–2030* (Government of Ireland, 2025)

### Introduction

This report seeks to explore the experiences of lone parents who are homeless or have experience of homelessness, with particular focus on their interactions with public services. In recognising that homelessness and housing exclusion is a multifaceted problem, the research also examines interrelated issues such as financial inadequacy, access to childcare, barriers to employment, education and training, stigma, lone parents' own resilience and future aspirations. The study does this through in-depth interviews with both lone parents as well as key professionals working in policy and services supporting lone parents.

# Lone parents in Ireland: what we know

Lone parents account for approximately 17 percent of all family households in Ireland (CSO, 2022a). Lone mothers outnumber lone fathers by a ratio of five to one (CSO, 2022a). Research and data consistently highlights that lone parents experience some of the highest rates of poverty and material deprivation in Ireland (Roantree *et al.*, 2021; Russell and Maître, 2024; CSO, 2025a). These experiences of disadvantage intersect with multiple other dimensions, including gender, age, socioeconomic class, ethnicity, migrant status, housing status, disability, education, employment history, and family size (Russell and Maître, 2024).

Social and economic marginalisation typically arises from the interaction of these overlapping inequalities, often exacerbated by the gendered burden of caregiving and shortage of affordable childcare. Financial barriers and childcare constraints frequently limit lone parents' access to education and training opportunities (Byrne and Murray, 2020; CES, 2023a), while many find themselves dependent on part-time, low-paid, and insecure employment (McGinnity et al., 2021). Such structural constraints not only restrict economic mobility but also increase vulnerability to housing instability, particularly where rising rents and limited social housing supply intersect with low and precarious incomes.

Lone parents face significant barriers in accessing affordable and secure housing and are often reliant on Housing Assistance Payment (HAP) in an overheated rental market which exposes families to insecurity of tenure, substandard housing, 'top-up' payments to landlords, and heightened risk of homelessness (Long et al., 2019). Discrimination against lone parents dependent on HAP in the private rental market can further compound their precarious situations and delay exits from homelessness (Grotti et al., 2018; Russell et al., 2021). As a result of these issues, lone parent families consistently represent well over half of all families experiencing homelessness in Ireland (DHLGH, various years).

With respect to welfare-dependent lone mothers, welfare conditionality and activation policies and practices have been criticised for containing echoes of historically rooted stereotypes (Murphy, 2019; Finn and Murphy, 2022). Some policies are argued to be rooted in unfounded assumptions that lone mothers are, for example, "nesting" in part-time work and in-work benefits, or, in cases of homelessness, "gaming" the system by apparently making themselves homeless to access social housing – claims that lack empirical evidence (Finn and Murphy, 2022).

This study seeks to build on and extend the existing evidence base by examining how lone parents experiencing homelessness and housing instability both navigate and experience the broader service infrastructure.

# Lone parents and social policy provision

The housing disadvantage experienced by many lone parents intersects with broader, overlapping policies and services across social welfare, childcare, education, health, and employment. Despite the rising number of families experiencing homelessness, there remains a clear policy gap regarding lone parents and housing exclusion – indeed Ireland has no dedicated family homelessness strategy, while existing housing policies such as *Housing for All* (2021) fail to specifically name or respond to the particular needs of lone parent households (Government of Ireland, 2021). There is currently no legal right to housing in Ireland, and government progress toward establishing one has become increasingly muted.

Social transfers are a crucial support for many lone parents. Reforms to the One Parent Family Payment (OFP) and Jobseeker's Transitional Payment (JST) in recent years have aimed to promote labour market participation, but reductions in eligibility of OFP and prevailing income disregards that lag behind inflation has found to in fact increase financial strain among lone parents (Millar and Crosse, 2018; SVP, 2019). Moreover, it could be argued that the persistently elevated levels of poverty and deprivation among lone parent households cast doubt on the effectiveness of wider anti-poverty and activation measures (CSO, 2025a). Following a recent reform in 2024, child maintenance was removed from the means tests for OFP and JST, a measure that was broadly welcomed by the lone parent support groups, however in the absence of a statutory maintenance agency, many lone parents continue without reliable payments (O'Sullivan, 2022).

While activation policies such as *Pathways to Work 2021–2025* seek to boost employment among lone parents, among other groups, similar barriers including childcare access, limited flexible work, and low educational attainment can limit positive outcomes. Meanwhile, lone parents remain disproportionately represented among low-paid and insecure workers with high rates of in-work poverty (Russell and Maître, 2024) while lack of age-appropriate childcare, and limited opportunities for further training that align to pre-existing skills or experience, persist as barriers for lone parents in successfully progressing in the labour market (Dukelow *et al.*, 2023).

In the National Access Pan: A Strategic Action Plan for Equity of Access, Participation and Success in Higher Education 2022–2028, lone parents are named as a key priority group, with specific reference to those on OFP (HEA, 2022). In an independent review

in 2020 which examined the supports and barriers lone parents face in accessing higher education (Byrne & Murray, 2020), lone parents were found to be strongly motivated to return to education, recognising the potential it holds to improve their lives and enhance their children's financial security. Yet prevailing financial obstacles were again cited by lone parents, particularly the challenge of covering college costs while simultaneously meeting rent, childcare, work, and family responsibilities.

Childcare supports through the National Childcare Scheme (NSC) and Early Childhood Care and Education Programme (ECCE) have expanded and improved provision in recent years, but accessibility to full-time places remain a major obstacle, as does a lack of childcare outside of standard work hours (Russell and Maître, 2024). Geographic variation in availability of providers, as well as differences in the quality of childcare provision, have also been noted (Nugent, 2017). National and EU initiatives to tackle child poverty – including the *Child Poverty and Well-being Programme Plan* and the *EU Child Guarantee* – identify lone parents as a priority group but lack specific, measurable actions.

Given the interrelated nature of these policy domains, cross-departmental and integrated planning and resourcing are essential to effectively target lone parent households. Further, even when action plans, goals and strategies exist, comprehensive monitoring of outcomes data is required to truly evaluate the effectiveness of such policies – including disaggregated data for an intersectional analysis. Currently, there is a lack of monitoring data across most policy areas, making it difficult to assess how lone parents are specifically faring.

Embedding the Public Sector Equality and Human Rights Duty under Section 42 of the *Irish Human Rights and Equality Commission Act 2014* across all government departments, local authorities, health services, education bodes and others – could strengthen equality under the protected grounds, including family status, and prevent discrimination and protect human rights of lone parents and their children. Doing so would help ensure that public bodies respect people's dignity, remove barriers and advance inclusion in accessing housing, welfare, childcare or education.

## **Methodology**

The study employed a qualitative research design which allows for in-depth exploration of complex and interrelated social, emotional and economic factors that directly shape the daily reality of parenting alone in Ireland. The lone parents were recruited through Focus Ireland and lone parent support services and had experienced homelessness or severe housing exclusion, either presently or in the past. This allowed for the core focus of the research – homelessness and housing – to be fully examined.

A total of 19 lone parents participated in two separate interviews: the first interview focused on their personal circumstances including housing, education, employment histories, health, economic situation, children, and their views on wider society; the second interview focused on their views and experiences of public institutions and services.

Separately, 10 key professionals who worked in relevant policy or services were interviewed. This included NGOs, lone parent networks, government departments and a local authority. These stakeholders shared their views on the design and delivery of policies or services for lone parents – focusing in particular on the perceived effectiveness of current policies and interventions.

The research is theoretically underpinned by Sen's capability approach as developed by Bonvin and Laruffa (2024) in which social policy can be conceptualised into three domains: 'receiver' (i.e. receiving state support at particular junctures in life), 'doer' (i.e. capacity to participate in society) and 'judge' (i.e. capacity to speak up, challenge and influence). All three domains, Bonvin and Laruffa (2024) argue, are essential in social policy formation in order for individuals to not just overcome material disadvantage but also build their capacity to aspire and live a fulfilling life.

#### **Sample**

In total, 19 lone parents were interviewed for this study, 18 of which were lone mothers and one was a lone father. Among the 19 research participants, most (74 percent) were aged 20–39. Nine were Irish citizens (including one naturalised), three were EU citizens, and seven were non-EEA residents with Stamp 4 status. The vast majority had one or two pre- or school-aged children.

At the time of interview, ten were living in emergency accommodation with four due to move into social housing by their second interview. Four parents were in HAP private rentals (two of which were substandard with significant damp problems) and one had received a valid notice of termination, and five were in stable Approved Housing Body accommodation – all of which had histories of homelessness.

# Findings I – primary issues affecting lone parents

Consistent with wider evidence (Russell et al., 2018; Russell and Maître, 2024), lone parents in this study experience multiple, overlapping adversities and disadvantages. These include financial insecurity and poverty (often in-work), limited access to affordable childcare, barriers to education and training, and underemployment or labour market exclusion. These challenges were frequently triggered or intensified by parenthood and relationship breakdowns and influenced by intersecting factors such as gender, age, ethnicity, migrant status, disability, housing status, and family size. Together, these forces create highly precarious circumstances, leaving many lone parents 'stuck' in cycles of deprivation, transience and homelessness. The qualitative data vividly illustrates how these interconnected disadvantages shape the lived realities of lone parent families and extensive quotes from parents are included in the full report.

#### i) Financial inadequacy, lack of safety net, and 'poverty traps'

Financial inadequacy, poverty, and deprivation emerged as pervasive structural barriers for lone parents, closely intertwined with challenges in accessing education, employment, childcare, and housing. Every participant reported poverty to some degree, including those who were employed. None had savings or financial safety nets, and many relied on borrowing from friends, family, or moneylenders to cover basic needs. Parents of children with special needs faced additional stress and expense in meeting dietary or care requirements. Poverty also generated significant psychological strain, contributing to anxiety, stress, and for some, depression.

Many lone parents were stuck in 'poverty traps', reliant on means-tested supports such as the One Parent Family Payment (OFP) or Jobseeker's Transitional Payment (JST). Fear of cuts to their payments or losing ancillary benefits, particularly medical cards, discouraged increased work hours for some. Some stakeholders viewed this system as perpetuating dependency as well as reflecting a patriarchal model that privileges traditional family structures. Around half of participants received some child maintenance,

though payments were often unreliable. Overall, financial insecurity was identified as the dominant factor shaping every aspect of lone parents' lives, constraining their housing stability, negatively impacting wellbeing, and reducing any capacity to plan for the future.

#### ii) Housing inadequacy and homelessness

Among the interviewed parents, homelessness was primarily underpinned by a combination of financial insecurity and housing market dynamics. Many became homeless after landlords sold properties or due to the inability to secure alternative housing while others had lived in insecure arrangements, such as sublets or shared housing, without tenancy rights prior to homelessness. For some, a housing crisis was triggered by relationship breakdown or pregnancy and domestic abuse was also cited. Home ownership was viewed as entirely unattainable among these parents.

Some parents noted marginal benefits or 'silver linings' of being homeless due to their access to keyworker support and for some reduced rental costs enabling incremental savings, though this reflected their perpetual financial strain and lack of tailored supports prior to homelessness rather than favourable conditions in homeless services. For those in emergency accommodation, the negative impact on family life was profound. Lack of space, lack of cooking facilities, disrupted routines, and distance from schools and supports negatively affected health and wellbeing. Parents reported stress, anxiety, depression, and physical ailments due to homelessness, while stakeholders highlighted concern with regards to children's limited access to nutrition, education, and play. Social isolation was also acute among lone parents in these settings.

Finding private rental housing, even with HAP support, was demoralising, with lone parents reporting lack of options and in many cases, discrimination based on family status, age, ethnicity, or housing status. Those who secured social housing described newfound stability, safety, and a chance to "heal" and rebuild family life. Given the broader lack of housing options in the rental market, as well as the harmful impact unresolved homelessness has on family life, a number of stakeholders suggested specific allocation channels for lone parent homeless households to enable exits from homelessness into social housing, given the multiple barriers lone parents face in trying to find a home.

#### iii) Lack of affordable childcare

While stakeholders acknowledged recent improvements in childcare affordability and quality through the National Childcare Scheme (NCS), lack of affordable childcare remained a major barrier for lone parents. It limited their participation in employment, education, and training and, for those in emergency accommodation, was also seen as a practical barrier to searching for and securing housing. Parents in homeless settings also face logistical challenges in supervising children, further complicating engagement with some services. Interruptions to work and study due to pregnancy and childcare responsibilities as a lone parent were common, even among parents with strong employment histories.

Childcare shortages – particularly full-time and affordable places – was one of the most persistent obstacles to exiting poverty and homelessness and this issue was also emphasised by the stakeholders interviewed. Many lone parents had been unable to return to work since having children, with parents who became homeless at a young age particularly distant from the labour market. Migrant parents faced additional barriers such as the absence of extended family supports and inflexible work hours in low-paid sectors. Some Irish-born parents provided unpaid care for elderly parents or relatives also.

A minority of the lone parents had secured full-time subsidised childcare. Most only had part-time coverage, often leaving parents trapped in low income, part-time employment or unemployment. One lone mother reported her local childcare facility had confirmed there was a vacant full-time place but did not accept her state subsidy payment and instead sought to allocate the place to a family who would pay privately.

Overall, childcare inaccessibility was viewed by both parents and stakeholders as a central factor perpetuating financial insecurity, housing instability, and social exclusion.

# iv) Restricted access to employment, training and employment

Educational attainment was mixed: seven had left school by 16, five had completed secondary school, and seven held third-level qualifications. Among those who reported early school leaving, this was primarily driven by poverty, socioeconomic disadvantage, and limited school or community supports.

Seven of the 19 parents had a third level qualification, five of these were migrants – with some of these attaining degrees in Ireland. Despite their comparatively higher educational attainment, migrant parents faced additional challenges, including unrecognised qualifications, precarious work in low-paid sectors, and experiences of labour market discrimination.

Some lone parents reported experiences of supportive and flexible educational settings in community colleges and tertiary institutions who made allowances for pregnancy and parenthood. These parents reported positive experiences and educational outcomes, as this flexibility enabled students to complete their qualifications.

However, gaps in affordable, accessible childcare remain a significant obstacle for lone parents in engaging in education, training, or upskilling, thus impeding long-term career development. Despite these challenges, many lone parents continued to hold aspirations in educational goals that were aligned with their skills and interests, which included healthcare, education, social work, and creative fields.

Employment engagement among the sample also varied: five had limited labour market experience, three moderate, and eleven strong or stable employment histories. Early parenthood was linked to weaker labour market engagement, while, as already outlined, migrant participants frequently cited non-recognition of qualifications and reliance on low-paid, insecure work in cleaning, hospitality, or service sectors. Underemployment and reliance on part-time or insecure work were common, often compounded by social welfare rules that create disincentives to increase work hours due to the potential loss of benefits, including medical cards.

These structural barriers to both accessing and maintaining education and employment also directly impacts housing stability. Without reliable income in secure and well-paid employment, lone parents struggle to secure or sustain private rental accommodation, and perhaps delaying exits from emergency accommodation. Lack of childcare also restricts engagement with services and makes participation in training or employment more difficult, perpetuating cycles of poverty and housing insecurity.

#### v) Mental health, well-being and social isolation

Lone parents in this study reported significant mental health challenges, stemming from financial insecurity, housing instability and homelessness, limited social supports, parenting responsibilities, and the emotional weight of managing family life alone. Social isolation was particularly acute among parents in emergency accommodation or those without family or community networks. This highlights the close connection between financial precarity, housing instability, support networks and mental well-being.

Access to mental health supports was inconsistent. A small number of participants were offered therapy or counselling, which some found helpful, but others faced barriers such as long waiting lists, lack of childcare, or experiences of services that were perceived as inadequate or inappropriate to their needs. In the absence of mental health or therapeutic services, parents often developed self-care strategies to manage stress, including exercise, meditation, and online resources, though these measures were constrained by time, childcare demands, and accommodation conditions. Mental health challenges were intensified for parents of children with disabilities or additional needs, for those with multiple or young children, or for parents managing past trauma or bereavement.

Stakeholders also recognised the profound impact of inadequate housing, homelessness, and overcrowding on both parental and child health, emphasising that poor diet, lack of access to kitchen facilities, and stressful living conditions exacerbated mental health issues.

Overall, the study highlights that lone parents experience mental health strain and over time this could lead to depression, signalling the need for targeted policies, community supports, and accessible, flexible mental health services – particularly during acute stress periods such as homelessness. At the same time, participants demonstrated notable resilience in managing these challenges, reflecting their capacity to adapt under extremely challenging circumstances.

# Findings II – experiences of services

Lone parents' interactions with public and social services are shaped by experiences of stigma, agency, and perceptions of 'deserving' versus 'undeserving' service users. These interactions can have a significant emotional impact, particularly when navigating family courts or complex administrative processes. Participants valued NGO and community-led services for their flexible, empathetic, and tailored support, while some public services – such as Citizens Information Services, public health nurses, and maternity services were also praised. However, other public services were sometimes experienced as formal, process-driven, or less responsive, which could add stress and frustration.

#### i) Recognising stigma, shame and trauma

Lone parents reported a feeling of stigma when navigating certain public services, rooted in societal narratives around welfare dependency and family norms. This stigma is intensified by intersecting factors such as gender, homelessness, reliance on welfare, young motherhood, ethnic minority and migrant status. Stigma can be felt through judgemental interactions in services, excessive scrutiny, and assumptions about parents' intentions, particularly in services assessing eligibility for welfare or housing supports. These experiences can provoke feelings of frustration and shame, and some of the lone parents describe having to suppress their emotions due to power imbalances inherent in services.

Stakeholders highlighted the urgent need for trauma-informed training across frontline public services to address these issues. While some services have piloted trauma-informed approaches, many staff evidently remain unprepared to support lone parents experiencing crises, complex needs, or emotional distress. Ultimately, the challenges faced by lone parents are not due to individual failings but are embedded in structural inequalities and social norms. Addressing stigma and trauma, alongside systemic reform, is essential to create respectful, empowering, and rights-based services that meaningfully support lone parents and their children.

#### ii) Accessing rights and entitlements

Lone parents face significant challenges navigating state services to access social welfare, housing, and other rights and entitlements. Many reported that application processes could be excessively complex, slow, and error-prone, often requiring repeated submission of the same documents. These bureaucratic inefficiencies caused financial and housing stress, and in several case resulted in families entering emergency accommodation while waiting for approvals or appeals to be processed. Mandatory activation measures, such as courses or job fairs, were often perceived as tokenistic, failing to account for parents' existing skills, health issues, or caregiving responsibilities.

Some service interactions were described as abrasive and hostile. Migrant parents sometimes faced discriminatory questioning about their decisions to remain in Ireland while one Irish-born young mother felt she was not being listened to by services when she was a teenage parent. Experiences of gatekeeping in accessing emergency accommodation were noted which resulted in a small number of families to overhold in rental properties.

Overall, the findings highlight the need for streamlined, efficient, and trauma-informed processes across public services.

#### iii) Family courts

Lone parents often experience the family court system as intensely stressful, particularly when navigating separation, custody, access, maintenance, or protection orders. Processes were frequently described as acrimonious, uncomfortably public, and intimidating, with limited privacy and inconsistent outcomes depending on the judge. Domestic violence or abuse adds an additional layer of complexity, and according to a number of stakeholders and lone parents, some court decisions fail to adequately safeguard children or recognise power imbalances between parents. Stakeholders highlighted the need for reforms to address these challenges, including specialised family law courts, trauma-informed approaches, and more consistent judicial practice.

Recent policy changes, such as removing the requirement to pursue maintenance through the courts to access social welfare, have eased some burdens. However, delays, adversarial processes, and lack of alternative pathways – such as mediation, counselling, or preparatory courses – continue to cause stress and may prolong disputes, according to some stakeholders.

The research findings here signal the need for greater out-of-court support, traumainformed practices, and child-centred approaches. Streamlined, flexible, and supportive mechanisms could reduce the adversarial nature of proceedings, promote parental cooperation, and better protect the well-being of both lone parents and their children, while ensuring timely access to rights and entitlements.

#### iv) Most impactful services

Lone parents described the most helpful services as those addressing structural barriers rather than placing blame on them as individuals. NGOs and community-led services were frequently valued for relationship-building, advocacy, and tailored support, providing flexibility often unavailable in public systems constrained by bureaucracy. Non-judgmental, empathetic approaches, listening, and recognition of parenting efforts were consistently valued among the lone parents who were interviewed. Many described their keyworkers in homeless services as lifelines, offering practical guidance on housing and social welfare applications and emotional reassurance during stressful periods.

Public services such as Citizens Information Services, public health nurses, and maternity services were also highly praised. Public health nurses, in particular, often provided critical first contact, identifying risks in housing or health, directing families to necessary supports, and alleviating social isolation. Maternity services and hospital social workers were described as offering guidance, safety, and empowerment, including for one mother experiencing domestic abuse. Domestic violence charities and lone parent support services were also valued by the lone parents for coaching, peer support, and creative activities that built confidence and resilience.

Additionally, emergency food provision, vouchers, libraries, and community courses offered tangible and social support, enhancing well-being for some lone parents. Across services, the combination of practical help, advocacy, and emotional support contributed to a sense of agency, reassurance, and stability for lone parents navigating challenging circumstances.

Overall, services that were flexible, empathetic, and responsive to individual circumstances were most effective in supporting lone parents to navigate challenges and build resilience.

#### v) Strategies in negotiating services

Lone parents are active agents in navigating public and social services. This is embedded in the theoretical framing of this study in which the 'doer' actively uses their resources to participate and this came through in the primary data (Bonvin and Laruffa, 2024). Many described modifying their behaviour when engaging with staff, namely suppressing frustration, or seeking personal interactions to foster positive connections, particularly when facing administrative delays, errors, or unclear requirements.

Those who achieved better outcomes often shared characteristics such as persistence, organisation, effective communication, emotional intelligence, and an ability to balance assertiveness with tact. For example, Amelie, living in homeless accommodation, repeatedly contacted her local authority until she secured a keyworker, carefully balancing both the frequency and persistency of her communications to avoid aggravating staff.

Some parents also engaged political representatives, like TDs or local councillors, to advocate for support, with mixed results. While this occasionally produced positive outcomes, others found such strategies ineffective. These approaches illustrate how lone

parents actively negotiate a system and must negotiating categories of 'deserving' versus 'undeserving' underpinned by often subjective and discretionary encounters in services. In other words, their actions reflect both persistence and strategic navigation within a system that often requires them to appeal to personalities rather than formal criteria of inclusion/exclusion.

#### vi) Empowerment and aspirations

Across the sample, lone parents demonstrated remarkable resilience and determination. For example, Maxine (age 43) described embracing her identity as a "warrior" rather than a "victim," reflecting this mindset of agency and self-determination. Despite challenges such as securing financial stability, housing, and well-paid employment, incremental progress was empowering.

Participation in peer-support programs, such as weekly *Involve* workshops with Focus Ireland, was also referenced as empowering. These safe spaces allowed lone parents from diverse backgrounds to share experiences, form friendships, and articulate systemic barriers, helping them find clarity in their situation.

Lone parents' future aspirations focused on financial health, good quality jobs and safe and secure housing – which were all seen as prerequisites in order to flourish. Stakeholders echoed the importance of supporting lone parents in ways that enable career development and long-term self-determination rather than short-term survival. As one stakeholder noted, "Give them the same benefits that you give everybody else and watch them rise up again."

#### **Conclusion**

This study explores the experiences of lone parents affected by homelessness and housing exclusion, focusing on their interactions with the wider service system to inform policy and service improvements. Recognising the multifaceted nature of homelessness, the research examines an array of domains – including financial supports, childcare access, access to education and quality employment, stigma, and resilience.

The study highlights how socioeconomic disadvantage is experienced by lone parents as single earners and identifies systemic flaws that reinforce hardship and housing instability. Barriers to education, training, and secure employment are compounded by lack of chilcare and low-income disregards that discourage increased work hours. Many fear losing essential supports if entering full-time employment, while activation measures often overlook personal skills and aspirations, resulting in tokenistic engagement. These factors contribute to persistent poverty, housing precarity, and homelessness.

This study adds to the literature by highlighting lone parents' experiences with service systems, where stigma, judgment, and assumptions about their circumstances can undermine trust and compound stress. Many lone parents reported bureaucratic inefficiencies and poor coordination across welfare, housing, immigration, and family court systems. Services that were perceived as particularly helpful and impactful combined responsiveness, empathy, flexibility, and tailored support, acknowledging both practical and emotional needs of lone parents.

Using the capability framework (Bonvin & Laruffa, 2024), the study emphasises that reducing poverty and inequality must be matched by empowering lone parents as active agents. Policies should support them not only as recipients but as individuals capable of shaping their own futures. Tackling unconscious bias and judgemental attitudes in services is essential to build trust and promote dignity. While policy reforms over the past decade have sought to address childcare, maintenance, and employment supports, they largely adopt a generalist approach that overlooks the specific and intersectional needs of lone parents. Without targeted, coordinated, and whole-of-government strategies focusing on this group and its variances, social and economic marginalisation will likely persist, eroding resilience and limiting the ability of lone parents to achieve stability and realise their potential.

Above all, despite their consistent representation in emergency homeless services, there is a policy vacuum with regards to lone parents and homelessness, and more attention to, and investment in, policy actions and service delivery to rapidly facilitate lone parents exit routes into housing and to prevent their homelessness from occurring in the first place.

### Recommendations

The following recommendations are rooted in the evidence presented in this study – drawing on the experiences of both lone parents and stakeholders as well as the literature and policy reviews. These are divided into separate policy domains for clarity.

#### General

- > Invest in trauma-informed training for staff across public services working with lone parents, such as local authorities, Intreo, migration services, education and further education and health services.
- Strengthen enforcement of the Public Sector Human Rights and Equality Duty and expand related staff training to eliminate discrimination and/or unconscious bias towards lone parents.
- > Establish meaningful, ongoing consultation with lone parents in policy and service design.

#### Housing and homelessness

- Urgently publish a Family Homelessness Strategy which addresses the specific needs of lone parents.
- Strengthen homelessness prevention for lone parent households at risk of homelessness via targeted campaigns and initiatives to plug in tenancy supports at an early point.
- Inform frontline community services on early homelessness intervention protocols and referral mechanisms, such as GPs, maternity services, Intreo, social work services, food centres or other information services.
- Ringfence social housing allocation for lone parent families who are in emergency accommodation over six months.
- Provide clear information and induction supports for newly homeless lone parents to help mitigate fear and isolation.

#### Poverty and social welfare

- Increase social welfare rates for lone parents, expand eligibility to OFP and JST, align income disregards of social welfare payments with inflation or minimum wage, and retain ancillary supports (in the long-term) such as medical cards, fuel allowance, and child benefits to avoid work disincentives.
- > Provide an enhanced package of supports to address poverty and deprivation among lone parents, including help with household bills, school costs, and transport.
- ▶ Extend the Jobseekers' Transitional Payment until the youngest child turns 18 or finishes secondary school to support employment, education, and training participation.
- Prioritise targeted policy and investment measures to reduce child poverty among lone parent families specifically.

#### Childcare

- Despite reforms under the National Childcare Scheme, affordable childcare remains a major barrier for lone parents. Prioritised, highly subsidised or free childcare for low-income lone parent families is essential to reduce care burdens and support employment or training for single-earning households.
- Continued expansion of childcare options for parents working non-standard hours via childminders.
- ➤ Ensure swift and free childcare access for lone parents in emergency accommodation to support housing exits and mitigate harm of homelessness on children

#### Access to employment and education/further training

- Invest in meaningful activation measures focused on tailored education and training aligned with parents' skills, qualifications and personal interests.
- To provide lone parents with employment supports via both activation measures and and community-led initiatives, including coaching, apprenticeships, on-the-job training and career development.
- Provide subsidised and ideally on-site childcare in education and training settings to boost participation.
- Promote flexible workplace policies to help lone parents balance work and caring responsibilities and sustain long-term employment.

#### Other recommendations based on the study's findings

- > Abolish Stamp 4 renewal fees for lone parents in homeless settings to ease financial barriers to citizenship.
- Improve information and supports for parents navigating the family court system.

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