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Lone Parents and Homelessness in Ireland

Experiences and Interactions with Public Services

Challenging homelessness.
Changing lives.

FOCUS Ireland

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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.[1] 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 1973[2] 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.[3] 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

1 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

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

3 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.[4] 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[5] 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,"[6] 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

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

5 Department of Housing, Local Government and Heritage, Monthly Homelessness Report September 2025.

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

Acknowledgments

The author would like to sincerely thank all the lone parent participants who generously shared their time and insights for this study, and in particular for meeting the researcher on two separate occasions. Thanks also to the key stakeholders from both the voluntary and statutory sectors who contributed their time and informed views which enhanced the analysis presented here. The author would like to also thank Louise Bayliss, Carly Bailey and Margaret Buckley for their insights and feedback on earlier drafts of this report. Thanks to Daniel Hoey, Research Manager, at Focus Ireland for his assistance throughout all stages of the project and Emily Hawe in Focus Ireland Advocacy Team for helping during the recruitment stages. Finally, this research was made possible through the funding provided by Focus Ireland and the EU Horizon 2020 programme.

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.[7]

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..

7 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)

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List of abbreviations

BTEA	Back to Education Allowance
CES	Centre for Effective Services
CSO	Central Statistics Office
DCA	Domiciliary Care Allowance
DHLGH	Department of Housing, Local Government and Heritage
DIS	Deprivation Index Scores
DCEDIY	Department of Children, Equality, Disability, Integration and Youth
DFHERIS	Department of Further and Higher Education, Research, Innovation and Science
DRHE	Dublin Region Homeless Executive
DSP	Department of Social Protection
ECCE	Early Childhood Care and Education Programme
ESC	European Social Charter
ESRI	Economic and Social Research Institute
ETHOS	European Typology of Homelessness and Housing Exclusion
HAP	Housing Assistance Payment
HE	Higher Education
HEI	Higher Education Institutions
JA	Jobseekers' Allowance
JST	Jobseekers' Transitional Payment
ICESCR	International Covenant of Economic Social Cultural Rights
MESL	Minimum Essential Standard of Living (MESL) analysis
NCS	National Childcare Scheme
NGO	Non-Government Organisation
OFP	One Parent Family Payment
OECD	Organisation for Economic Cooperation and Development
RAS	Rental Accommodation Scheme
SAF	Student Assistance Fund
SILC	Survey of Income and Living Conditions
SVP	St Vincent de Paul
SUSI	Student Universal Support Ireland
WFP	Working Family Payment

1 Introduction

This report sets out to explore lone parent homelessness and housing exclusion in Ireland, with a particular focus on their experiences and interactions with public services. The findings are yielded from in-depth qualitative research with lone parents recruited through Focus Ireland or lone parents support services; all of the research participants had experienced homelessness or had been at imminent risk of homelessness. Lone parents were interviewed on two separate occasions, with distinct topics addressed in each interview. Subsequent to this, key stakeholders – consisting of NGO and statutory professionals working in relevant policy and services were interviewed – to collate their views on policy and service provision.

This study was guided by the following research questions:

i What **structural and personal factors** contribute to lone parents becoming homeless in Ireland?

ii How do lone parents **experience and navigate public services** while homelessness or at risk of homelessness?

iii What **barriers and facilitators** shape homeless lone parents' access to housing, welfare, health and related supports?

iv How **responsive and effective** are public services in responding to the specific needs of lone parent families?

v How do **intersecting factors** such as gender, age, ethnicity, migration status, disability or disability of a child shape lone parents' experiences of homelessness and services?

vi In what way do lone parents draw on their **own strengths, agency and resilience** to navigate homelessness and related service systems?

vii What changes in **policy or practice** could better support lone parents to prevent or exit homelessness?

As lone parents' experiences of homelessness is multi-faceted, this report seeks to cover a wide array of policy and service domains that go beyond homelessness and housing – to include, for example, poverty, childcare, employment, education/training and stigma – as these can present barriers to accessing and sustaining housing and other support services.

The report opens with a literature review and examines existing statistical data and research on lone parents in Ireland. After this, the policy context is discussed spanning the relevant social policy domains. This is followed by the methodology chapter which includes the theoretical framework, rationale for chosen methods and research design, research sample, ethics, as well as the study's limitations. The findings of the study are then presented, weaving together perspectives from lone parents and key stakeholders into a thematic analysis that highlights some of the major challenges and issues lone parents navigate, as well as findings relating to service delivery, welfare interactions and policy responses. Finally, the report concludes with overarching reflections on the findings. It ends with evidence-based recommendations directly rooted in the study's data in order to further enhance existing supports for lone parent families in Ireland.

2 Literature review

This literature review examines the intersecting challenges faced by lone parents experiencing homelessness and housing exclusion in Ireland. It highlights how poverty, lack of social and affordable housing, childcare barriers, limited access to employment and training opportunities, and persistent social stigma interact to deepen vulnerability among lone parents which can result in homelessness. This situates the experiences of lone parents within the wider landscape of systemic barriers in Ireland, helping to contextualise their service and support requirements.

2.1 Overview

Lone parent households make up approximately 17 percent (or 219,996) of all family households in Ireland (CSO, 2022a). The vast majority of one parent families are led by women, with one-parent mother families (186,487) outnumbering one-parent father families (33,509) by more than five to one[8] (CSO, 2022a).

> In this report, **lone parent families** are defined as a single household headed by one parent aged 18 or over, with one or more dependent children. Across both research literature and policy, the terms lone parent, single parent, and one-parent families are used interchangeably to refer to this family structure.

Research consistently highlights that many lone parents in Ireland face significant socioeconomic challenges, including disproportionate risk of poverty and material deprivation (CSO, 2025a, Roantree *et al.*, 2021; Russell and Maître, 2024), housing insecurity (Grotti *et al.*, 2018), homelessness (Long *et al.*, 2019; Russell *et al.*, 2021), in-work poverty (Roantree *et al.*, 2021), discrimination (Grotti *et al.*, 2018), stigma (One Family, 2022; Finn and Murphy, 2022) and an excessive care burden (Russell and Maître, 2024). Lone parents are more likely to report social isolation or loneliness in their lives which may

8 However, there was a 13 percent increase (+3,804 household units) recorded among one-parent father with children since 2016 Census (CSO, 2022a).

perpetuate stigmatised attitudes. More than four in ten (41 percent) of lone parents said they felt lonely 'all or most of the time'. This rate is much higher than individuals without children but who still live alone (17 percent) (CSO, 2021).

Addressing the challenges faced by lone parents requires an intersectional lens, as lone parents are not a homogenous group. Their experiences are shaped not only by the financial stressors they face but also by intersecting factors such as gender, age, socioeconomic class, ethnicity, migrant status, housing status, disability, education, employment history, and family size (Russell *et al.*, 2021). Social and economic marginalisation often stems from the interaction of these multiple inequalities combined with full-time care responsibilities (Russell and Maître, 2024). Moreover, welfare conditionality and service interactions can create and reinforce sociocultural constructions of stigma, shame, and negative self-image of welfare-dependent lone mothers in particular (Murphy, 2019; Finn and Murphy, 2022).

2.2 Poverty, deprivation and social welfare

According to regular data collected under the European Survey on Income and Living Conditions (EU-SILC), lone parent families fare worse than any other household group across all core measures of poverty in Ireland (CSO, 2024 & 2025; Alamir and Maître, 2025).

In 2024, at-risk of poverty[9] rates among lone parent families was 24.2 percent (up from 19.2 percent in 2023) and more than double the at-risk rate of the general population of 11.7 percent (CSO, 2025a). The high rate of lone parents at-risk of poverty is especially stark after housing costs are considered, with 50.4 percent of lone parents affected compared to 20.3 percent of two-parent households with children (CSO, 2025b). At-risk of poverty rates are especially high among renters in the private rented market (40.6 percent), renting from the local authority (43.4 percent) or other social housing support (57.3 percent) (CSO, 2025b).

Enforced deprivation[10] among lone parents was 46.3 percent in 2024 among one parent households compared to 14.8 percent of two-parent families (CSO, 2024 and 2025a). While there were overall decreases in deprivation across most household groups between 2023 and 2024, the same degree of improvement was not observed for lone parents – who had increased by 4.9 percent (from 41.4 per cent) (CSO, 2025a). SILC 2024 data also showed that 13 percent of lone parents were unable to afford to keep the home adequately warm, and one in four (24.5 percent) were unable to afford to get-together with family or friends for a drink or meal once a month (CSO, 2025b). Moreover, the reported utility arrears rate for lone parents stood at 38.7 percent compared to 10.5 percent for two-parent households with children (CSO, 2025b).

9 *At-risk of poverty* – defined in 2025 as those on an annual disposable income of €17,998 or under (i.e. 60 percent of the median nominal equivalised disposable income). This rate is adjusted annually.

10 *Deprivation* – defined as household excluded and marginalised from consuming goods and which are considered the norm for other people in society, due to an inability to afford them. The eleven basic deprivation items are outlined by CSO and outlined here: https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2023/backgroundnotes/

Consistent poverty[11] was found to be 11 percent among lone parent households compared to 6 percent of two-parent households and 5 percent of the general population (CSO, 2025a). In examining consistent poverty among children specifically, 11 percent of children of one parent households reported consistent poverty compared to 6 percent of two-parent households (CSO, 2025a). It was also reported in SILC 2024 that more than seven in ten (73 percent) of lone parents with children had at least 'some difficulty' in making ends meet in 2024, with two in ten (21.5 percent) reporting 'great difficulty' (CSO, 2025a). A post-COVID spike in income poverty was also observed among lone parents (Alamir and Maître, 2025).

These adversities impacting lone parents are captured across other national statistics. In a 2021 CSO *Life at Home* Pulse Survey report, 68 percent of lone parents are 'often' under financial pressure, compared to 30 percent of those living alone (CSO, 2021). Again, those living in rented accommodation are evidently at a greater disadvantage. Eight in ten (80 percent) of lone parents who lived in rented accommodation 'often' feel under financial pressure, compared to more than six in ten (64 percent) who owned their own dwelling with a mortgage and four in ten (39 percent) who own their dwelling outright (CSO, 2021).

Longitudinal data offers an insight into changes to economic vulnerability over time. Drawing on *Growing up in Ireland* (GUI) – the national longitudinal data set on children and families – Russell and Maître (2024) reported that 87 percent of lone parent families experienced economic vulnerability at least once during their study timeframe 2008/9 to 2017 and that risk of economic vulnerability can shift and change over time, depending on wider economic context and personal circumstances – with one of the highest risk periods for lone parents being around the time of separation (ibid., 2024). Above all, their findings demonstrate the clear economic consequences of becoming, and being, a lone parent:

> **"Those who become lone parents are almost three times more likely to be economically vulnerable compared to those who remain in two-parent families, even when adjusting for previous vulnerability experience and other characteristics." (Russell and Maître, 2024: x).**

Additional factors which are found to enhance economic vulnerability among lone parents include having a disability, lower education levels, larger family size and lack of employment (Russell and Maître, 2024).

The Minimum Essential Standard of Living (MESL) analysis[12] conducted by the Society of St Vincent de Paul (SVP) also reveals the persistent income inadequacy rates among lone parents and high rates of child poverty. Their findings underscores the need for enhanced supports for low-income, lone parent families (SVP, 2024). Yet cutbacks and enhanced conditionality under reforms of the One Parent Family Payment (OFP) in recent years, for example, has meant that lone parents experience greater conditionality than partnered mothers who claim welfare (Murphy, 2012; Murphy, 2019). Social transfers

11 *Consistent poverty* – defined those at-risk poverty and experiencing two or more types of deprivation.

12 Recommendations are yielded from a detailed assessment of annual budgetary measures, examining key areas such as income adequacy both in and out of employment, cost-of-living supports, household energy, food, education, and the specific needs of those living in Direct Provision.

therefore "remain a crucial support for lone parents and their children" and have a vital role in addressing income inequality and poverty (Russell & Maître, 2024, p. xi). This will be discussed in greater detail in Chapter 3.

Persistent and unresolved poverty places lone parent families at a disproportionate risk of housing insecurity, and for many lone parent households, homelessness. This will now be discussed in greater detail.

2.3 Housing

Rising rents, the dearth of affordable or social housing and wider housing shortages means that lone parent households have to compete in an increasingly unaffordable and competitive housing market (Long *et al.*, 2019). Official homeless statistics and numerous research studies have highlighted the persistently elevated levels of lone parents in homeless services (DHLGH, various years; Hearne and Murphy, 2017; Grotti *et al.*, 2018; Russell *et al.*, 2021; Mayock and Neary, 2021).

Homelessness

Homelessness is the most extreme manifestation of housing exclusion. Since 2014, the numbers of families entering homelessness have soared, particularly in the Dublin Region, but increasingly elsewhere around the country, as illustrated in Figure 1 below (DHLGH, various years). Between July 2014 and June 2025, homeless families have risen by 574 per cent over an eleven-year period – from 334 to 2,320 families (DHLGHa, various years). The majority of these families have never experienced homelessness before (Long *et al.*, 2019).

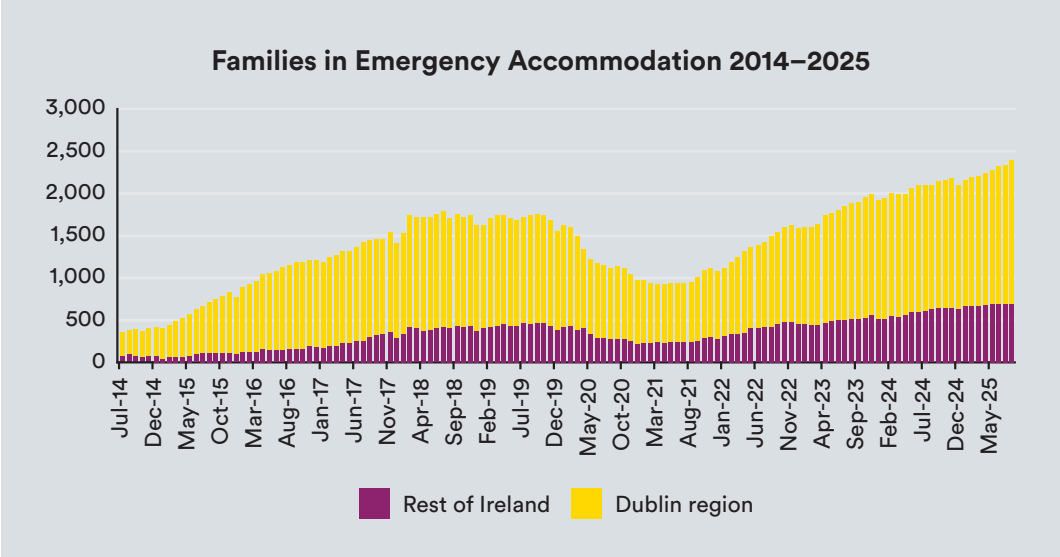

Figure 1: Families in Emergency Accommodation 2014–2025

Flow data of homelessness (which also monitors exits from homelessness), published on a quarterly basis by the Department of Housing, Local Government and Heritage, highlight how the rising family homelessness figures seen in recent years is associated with slower rates of homeless exits (DHLGHb, various years). In March 2022, just under half (49 percent) of homeless families were in emergency accommodation for more than six months. By 2025, that figure rose to 64 percent (DHLGHb, various years). Similarly, as seen in Figure 1, there was a notable decline in family homelessness during the pandemic due in part to the emergency moratorium in evictions but also enhanced exit routes through social housing allocations (O'Sullivan *et al.*, 2024). Since these emergency actions were removed – in the latter half of 2021 – the upward trend in families entering homelessness has resumed significantly.

As already outlined, lone parents in Ireland are consistently overrepresented in homelessness statistics. In June 2025, 58 percent of the 2,320 families in emergency accommodation were headed by a lone parent (DHLGHa, various years) which is far higher than the 17 percent rate of lone parent family households in the general population (CSO, 2022a). While there is no official gender breakdown of adults within family homeless data, it is estimated that single mothers account for around 93 percent of lone parent homeless households (O'Sullivan *et al.*, 2024).

Family homelessness is found to be primarily driven by structural issues within the private rented sector. In a survey of 237 families[13] conducted by Focus Ireland in 2019 (Long *et al.*, 2019), 68 percent (n=161) reported that their last stable home was in the private rented sector. Of these, 35 percent (n=86) had to leave their last stable home as a result of landlords leaving the market due to selling, moving back into the property, giving to family member or bank repossession. A further 22 percent (n=51) left their home due to overcrowding, rent increases, landlord renovating, substandard accommodation and other reasons.

Long *et al.*'s (2019) analysis also revealed the housing transitions of these families before entering homelessness – with many living in hidden homeless situations such as staying with family or friends for a temporary period prior to presenting to their local authority as homeless. The research data underscores how structural factors – particularly linked to housing market dynamics – is most typically the root causes of family homelessness. Yet, because families may stay with friends or family before entering homelessness, their housing emergency may be categorised in the local authority as being due to 'personal circumstances' (Dublin Region Homeless Executive, 2019).

Indeed, numerous research studies shows that women – including lone parent families –report forms of hidden homelessness such as couch surfing, overcrowding, or living in unsuitable accommodation (Baptista, 2010; Mayock *et al.*, 2015; Mayock and Bretherton, 2016). This can be caused by service avoidance or feelings of stigma or shame (Mayock and Sheridan, 2012; Mayock and Bretherton, 2021).

The association between domestic violence and family homelessness has also been well documented in the literature and is identified as a key driver of family homelessness (Mayock & Sheridan, 2012; Mayock & Neary, 2021). This link is particularly relevant to the heightened risks and challenges in entering lone parenthood given the lack of housing options, financial

13 58 percent of families in homeless accommodation (n=137) were lone parent families in this survey, reflecting broader trends.

inadequacy and other vulnerabilities. Furthermore, the lack of coordination between homelessness services and domestic violence support systems has been highlighted in both national and international research as a critical gap in service provision (Baptista, 2010; Mayock & Bretherton, 2021; Mayock & Neary, 2021). In contrast to countries such as Norway and Sweden, which classify women fleeing domestic violence as part of their official homelessness statistics (Benjaminsen *et al.*, 2020), Ireland does not include those residing in domestic violence accommodation within its homelessness data.

Wider housing disadvantage

Multiple research studies clearly highlights the significant disadvantage faced by lone parents in Ireland's housing market (Privalko and Maître, 2022; Russell and Maître, 2024). Using human rights-based indicators of adequate housing outlined in international frameworks like the International Covenant on Economic, Social and Cultural Rights (ICESCR) and the European Social Charter (ESC), Russell *et al.* (2021) identified lone parents as one of the most disadvantaged groups across all housing domains. Specifically, lone parents were found to experience disproportionately high rates of housing affordability issues, housing instability, short tenure durations, deprivation (including difficulty keeping the home warm), substandard living conditions and, as already expanded upon in the previous section, homelessness. Their findings also highlight the intersectional nature of housing inadequacy, showing that migrants, people with disabilities, ethnic minorities, Travellers, and young people are disproportionately affected.

Note on assessment for social housing for lone parents: In order to be eligible for HAP/RAS, households must first be eligible for social housing. When being assessed, child maintenance and other payments may be included as means. This is regardless of whether child maintenance is court ordered, whether it is paid at the right amount or not, paid consistently or not, or not paid at all. This means that it is possible for some families who are reassessed for social housing at a later point, may be told that they are not eligible for social housing and therefore HAP/RAS even if child maintenance is not paid consistently.

Further, if a HAP/RAS tenant, you pay a differential rent to your local authority (LA). Each LA has their own rent setting scheme so lone parents in one county might be paying more in differential rent than another family in a neighbouring county in similar rental accommodation. Some LAs will disregard certain payments such as Carers Allowance/Benefit, DCA, and child maintenance (as already referenced); while others include such payments as means.

Lone parents are more likely to rent rather than owning their own home, with less than 25 percent of lone parents owning their own home compared with 70 percent of two-parent families (Russell *et al.*, 2021). CSO data from 2024 shows that 56.6 percent of lone parents were in mortgage or rental arrears compared to 8 percent of two-parent families with children (CSO, 2025b).

Further, lone parents are more likely to be reliant on the Housing Assistance Payment (HAP) than other social risk groups[14] (Privalko and Maître, 2022; CSO, 2023). In 2022, there was a total of 68,180 HAP households in Ireland and lone parent households accounted for 25.9 percent of all new entrants into HAP, while the median gross earned income of working HAP households was just under €20,000 (CSO, 2023). Of note, around a third (34 percent) of new HAP households in 2022 were referred to the HAP scheme from homeless services (ibid., 2023).

Even when lone parents are receiving rental subsidies through schemes such as HAP, it is known that HAP tenants frequently have to 'top up' their rental assistance payments. According to a recent report published by the Office of the Ombudsman, an estimated two thirds of HAP tenants are known to top up their payments (Office of the Ombudsman, 2025), with an average top up payment of €284.38 per month (RTB, 2023). These findings illustrate the financial pressure that many lone parent households face, even when their housing needs have been subsidised. These data clearly signal wider affordability challenges in the rental market as well as the scarcity of suitable properties within HAP limits (Mayock and Neary, 2021; Simon Communities, 2024).

Lone parents are also more likely to live in areas with higher levels of "neighbourhood problems" (Grotti *et al.*, 2018: 73). Grotti *et al.*, (2018) found that lone parents tend to have lower secondary or lower level of education, to be economically inactive and be Local Authority housing residents, reflecting wider deprivation trends (Pobal HP Deprivation Index, 2023). Never-married lone parents are more likely to have lower education levels compared to previously married lone parents; while formerly married lone parents were more likely to be a homeowner (Russell and Maître, 2024).

Lone parents are found to be 2.4 times more likely to report discrimination in accessing housing and 1.4 times more likely to experience housing deprivation compared to couples without children (Grotti *et al.*, 2018). Under the Equal Status Acts 2000–2018, landlords/agents cannot discriminate against a prospective tenant just because they are in receipt of a housing payment such as HAP/RAS/Rent Supplement. However, submitting a complaint to the RTB can be difficult to navigate for a tenant potentially facing homelessness, time-consuming and sometimes difficult to prove (Hearne and Walsh, 2022).

Housing disadvantage among lone parents is also revealed in the profile of households in the annual Social Housing Needs Assessment reports (Housing Agency, 2024). In November 2024, one-parent family households remain the second largest group assessed as eligible for social housing support, accounting for 21.2 percent of all qualified households (Housing Agency, 2024).

It is therefore clear that lone parents face profound and overlapping disadvantages in securing affordable, adequate and long-term housing. A growing proportion of this group now relies on the private rented sector, where affordability pressures and insecure tenancies remain major obstacles. This reliance is further worsened by dependence on the Housing Assistance Payment (HAP), which, while designed to support access to private rental housing, often falls short of covering actual market rents. Suitable HAP properties

14 HAP accounts for 83 percent of tenants on rental assistance (RTB, 2023). The scheme, introduced in 2014, allows local authorities to provide housing assistance to households with long-term housing needs. Local authorities make monthly rent payment directly to landlords on behalf of tenants, who in turn pay a differential rent based on their household's income to the local authority.

are increasingly scarce, and lone parents frequently encounter discrimination, notices of termination, and rent 'top up' increases – all of which heighten their risk of eviction and homelessness. These interconnected barriers push many lone parent families into precarious, unstable, and substandard housing situations and for a sizeable number, enter homelessness. Moreover, they significantly hinder families' ability to exit homelessness, a pattern consistently reflected in quarterly flow data.

2.4 Childcare

Lone parent families face significant barriers to accessing affordable childcare. An ESRI study which drew on SILC data from over 5,000 households revealed that 24 percent of lone parent families had unmet childcare needs, compared to 13 per cent of two parent households (Grotti *et al.*, 2016). The most common reason cited by lone parents was unaffordability (reported by 91 percent). Lone parents were the group most likely to avail of formal childcare (about 22 percent compared with about 18 percent of other groups) (ibid., 2016). These trends were also apparent for low socioeconomic status families more broadly.

This reflects subsequent research published by the ESRI in 2018 in which low-income groups and lone parents faced reported multiple barriers to maternal employment – the leading issue being the lack of affordable childcare (Russell *et al.*, 2018). The study, which drew on Growing up in Ireland (GUI) data of parents of three-year-olds, found that lone parent families spent 16 percent of their weekly disposable income on the care of their child, compared to 12 percent of two parent families (Russell *et al.*, 2018).

In Ireland, childcare heavily depends on unpaid relatives, particularly grandparents. CSO data (2022b) show that among parents using 1–10 hours of weekly childcare, 32 percent relied on unpaid relatives, while for children in care 41 hours or more per week, over half (55 percent) were cared for by unpaid family member. This reliance is highest among parents of school-aged children: 64 percent of early secondary students in care for 1–10 hours were looked after by unpaid relatives. This dependence highlights the shortage of formal childcare options and the vital role of family support, leaving migrant parents – who often lack nearby relatives – at a particular disadvantage.

There have been recent improvements to childcare subsidies via reforms with the introduction of the National Childcare Scheme – which seeks to tackle longstanding problems of affordability, access and inclusion, capacity, funding and workforce, and regulation (these policy measures are addressed in more detail in Chapter Three). Existing data suggests that these reforms are having a positive impact on affordability. OECD data recorded net childcare costs dropping by 30 percent for lone parents between 2019 and 2021 (cited in Russell and Maître, 2024). Prior to this, childcare in Ireland has consistently been amongst the highest in the OECD for both lone parents and two parent households (OECD, 2021).

Notwithstanding these improvements, according to a recent working paper from the ESRI which examines the effect of the National Childcare Scheme, the estimated cost coverage since 2021 remains at 18 percent for a two-earner, two-child family using full-time care, compared to the EU average cost coverage rate of 46 percent and OECD average of 47 percent in 2021 (Doorley and O'Shea, 2025). Further, for those who work

irregular hours such as retail, hospitality or paid care work are often excluded from NCS subsidies as they need childminders. Even though there are 53,000 children cared for by childminders (CSO, 2022b), there are only 121 registered childminders who can avail of NCS subsidies.[15] Childcare is also intimately linked to access to employment and further education or training as will be expanded on in the following sections.

As will be discussed in the findings of this study, the lack of affordable childcare can both contribute to homelessness and housing exclusion by limiting lone parents' ability to work or maintain a stable income as a single-earning household, but equally, lack of childcare can make homelessness itself far more challenging as it restricts a lone parents' ability to even search for suitable housing, employment or training.

2.5 Employment

Employment is widely regarded as a pathway out of poverty. The employment rate for lone parents stood at 60.7 percent during Q2 2020, down 3.6 percent from 2019 (CSO, 2020). This compares with employment rates of 76.9 percent for adults of couples with children, and 75.1 percent for adults of couples without children (CSO, 2020). The unemployment rate of lone parents stood at 5.6 percent in 2020 compared to 2.4 percent of adult couples with children in the same period (CSO, 2020). However, the extent to which employment reduces poverty depends on the quality of jobs, pay rate, in-work supports and the ability of lone parents to balance work with family responsibilities (Millar and Crosse, 2016). In other words, "being in employment does not buffer the economic effect of becoming a lone parent" (Russell and Maître, 2024: xi).

In-work poverty among lone parents is widely reported (McGinnity *et al.*, 2021). This is due to low pay, insufficient flexibility in hours and restrictive conditions in employment to accommodate for additional care needs of lone parents, combined of course with lack of childcare options (McGinnity *et al.*, 2021; Russell and Maître, 2024). Lone parents and renters are overrepresented among Ireland's "working poor" (Roantree *et al.*, 2022). One in four people of what are termed the "working poor" live in lone parent households, and more than half rent their homes, compared with just 5.5 percent and 28 percent respectively of working households above the poverty line (Roantree *et al.*, 2022). Lone parents are also more likely to be dependent on temporary contracts, leaving them in unpredictable and precarious financial situations (One Family, 2020).

The number of lone parent with young children who are in employment is slightly lower. The employment rate for lone parents (aged 15 to 64) whose youngest child was aged 0 to 5 years was 53.2 percent in Q2 2020 (down a significant 6.8 percent from 2019) (CSO, 2020). For lone parents in which their youngest is 6- to 11-year-olds, the employment rate raises to 65.6 percent and for lone parents of 12- to 17-year-olds, the rate falls back to 65.1 percent (CSO, 2020). This rise in employment rate among lone parents when smaller children grow older is perhaps associated with activation measures associated and reduced eligibility of OFP as well as increased costs of having older children (One Family, 2020).

15 Parliamentary Questions, 29 July 2025 on 'Childcare Services'. Available at: https://www.oireachtas.ie/en/debates/question/2025-07-29/section/2030/

In their analysis of welfare-to-work transitions, Russell and Maître (2024) highlight that the risk of poverty is significantly reduced when lone parents are able to access full-time or higher-paid employment. Secure, well-paid employment has the potential to lift lone parents and their children out of poverty, yet achieving this often depends on the availability of appropriate educational and training supports. Though, it is not always possible to work or study full time due to many reasons – for example illness, disability, housing status, lack of informal supports, or language barriers. In these cases, state supports are likely to be necessary to ensure these families do not fall between the cracks. It also raises important considerations regarding, when required, an appropriate interaction between social welfare supports and earned income. In some cases, existing welfare structures may inadvertently create disincentives for lone parents to increase their working hours or earnings (Russell & Maître, 2024). This issue will be revisited later in the findings.

For lone parents, access to stable and adequately paid employment is vital to overcoming homelessness and housing exclusion, offering both the income needed for housing security and the means to build independence and stability for their families.

2.6 Education/training

Education and further training is a known route out of poverty by enabling access to quality employment that is well-paid and therefore can alleviate cycles of disadvantage. Education is crucial for unlocking better job opportunities and therefore essential for achieving financial stability and reducing reliance on welfare. Again, studies by the Economic and Social Research Institute (ESRI) continuously highlight this direct link between higher educational attainment and reduced poverty for lone parent families. Across their longitudinal analysis, Russell and Maître (2024) report lone parents who are most likely to exit an economically vulnerable situation over time are more likely to have higher education levels and, in this way, they conclude, education serves "as a crucial pathway to better employment opportunities and financial independence" (Russell and Maître, 2024: x).

Recent research has highlighted the importance of community-based educational supports and services. In a significant initiative led by the Centre for Effective Services (CES, 2023a) it was found that community education programmes that have evolved organically and are tailored on the needs of lone parents have demonstrated particularly positive results.[16] These programmes include wrap around supports including 1:1 mentoring and childcare provision. The initial findings from a scoping initiative recommended further investment in such educational programmes and dedicated funding to expand and invest in such supports (CES, 2023a).

16 Detailed case Studies from these programmes are available to download on CES website, including One Family, Doras Buí, Longford Women's Link, Mayfield Integrated Community Development Project, Women's Collective Ireland Ronanstown and St Catherine's Community Service Centre. See: https://www.effectiveservices.org/journal/transformative-power-of-community-education-for-lone-parents

One such example is One Family's *New Futures Employability Programme* which seeks to provide a person-centred individualised support for each lone parent to enter and stay in education. It foregrounds the concept of building on *existing strengths and skills* of lone parents so that they reach their full potential. Impact tracking on this programme has signalled very positive results, including having a positive impact on confidence, sense of self, and personal agency which has a "ripple effect" on all aspects of their lives (CES, 2023b).

Echoing these learnings, in a study of in-depth qualitative research with JST claimants specifically, Dukelow *et al.* (2023) recommend that a more personalised approach to offering training, education (and work) opportunities, in a way that incorporates their ambitions, skills, experiences and personal interests can be particularly impactful for lone parents. Such an approach, the authors argue, would "likely be welcomed by claimants while also increasing the likelihood of a sustained transition to meaningful work" (ibid., 2023: 46).

Research shows that Higher Education Institutions (HEIs) lack targeted policies, data collection, childcare provision, and tailored supports to meet the specific needs of lone parents (Byrne and Murray, 2020). Yet there were some exceptions to this in some HEIs which provided financial supports, enhanced student supports and greater information pre and post entry for lone parents. Byrne and Murray's (2020) review of international best practice also yielded recommendations for more scholarships and enhanced student supports (such as academic guidance and counselling) to encourage and support lone parents.

Access to education and training is essential in breaking the cycle of homelessness and housing instability as it enhances employment opportunities, strengthens confidence and independence and supports long-term financial stability.

2.7 Stigma and lone parenthood

Lone parents in Ireland frequently encounter deeply embedded stigma in Irish society. This stigma can manifest itself in social policy, service systems and service interactions – with prevailing assumptions relating to lone parents 'gaming the system', a perceived unwillingness to work and misplaced assumptions around their capacity to parent (Finn and Murphy, 2022). A CSO Pulse Survey of lone parents in 2021 found almost half (48 percent) of lone parents reported that they often experience judgemental attitudes or exclusion as lone parents (CSO, 2021).

Drawing from in-depth qualitative interviews with 22 lone parents, Finn and Murphy (2022) found that welfare-to-work policies and media discourse have reinforced stigmatising portrayals of lone parents, often implying that they are irresponsible or at fault for depending on state support. The authors argue that such narratives stem from deeply rooted historical and sociocultural representations shaped by patriarchal moral assumptions. Their findings highlighted the following types of stigma:

- *Claim-making stigma* – where lone parents felt judged or dehumanised by welfare officials, experiencing surveillance and moralising judgment during their interactions.
- *Societal stigma* – parents described enduring broader societal stereotypes such as "being single with children", "gaming the system" or "only having kids for money"
- *Personal stigma* – some parents internalised negative views about their situation, feeling undervalued or trapped by structural barriers.

These findings are echoed in a survey carried out by One Family in 2022 which looked at perceived attitudes to lone parents (One Family, 2022). Their survey of 265 lone parents found that 80 percent of respondents had experienced stigma or judgmental attitudes due to their family type. This was felt via interactions across a range of service types, including the health service, education, and social protection services (around 40 percent of respondents reported each of these service types), while 32 percent also felt this stigma or judgement in the family courts.

Ethnic minorities including Travellers, disabled, young, ethnic minority or migrant lone parents are also likely to face additional discrimination and stigmatised perceptions. For example, Gusciute *et al.* (2020) conducted a field experiment in the rental housing market in Ireland with six fictious characters of different ethnic and gender names. Results showed that Irish applicants were more likely to be invited to view the available property compared to Polish and Nigerian applicants – with the Nigerian male being the least likely to be invited by a landlord to view an apartment. Far more research is needed to understand these multiple disadvantages – and how they are felt and experienced by lone parents specifically.

Murphy (2019) critically examined policy provision for lone parents across two domains of policy – social security and housing – and draws on both historical and contemporary debates to advance an argument that the persisting male breadwinner welfare model, combined with traditional constructions of family norms, keep lone parents in highly precarious circumstances. There are, Murphy argues (2019) deep-seated, stigmatised assumptions that permeate debates on lone parents – which either assume they are "gaming" the system for social housing or "nesting" in part-time work with benefits – meaning that, ultimately, "lone parents experience greater conditionality and moral discourse than partnered mothers who are welfare claimants" (Murphy, 2019: 251). By contrast, research shows that most lone parents want employment but are "realistically" appraising their care obligations in the context of highly precarious labour markets (Murphy, 2012; Murphy, 2019). Murphy (2019) points to the need to listen to the voice of lone parents themselves and acknowledge the significant and at-times effective campaigning and lobbying work of self-organised groups to counter these distorted discourses.

2.8 Summary

The research literature clearly highlights the multifaceted lone parents must navigate – all of which can contribute to their entering and remaining homeless or in severe housing exclusion. Lone parents are disproportionately at-risk of poverty and this is consistently reported across numerous studies and research reports, with little or no improvement over the last decade (CSO, 2024, 2025; Alamir and Maître, 2025; Russell and Maître, 2026). Lone parents are consistently over-represented in homelessness data since 2014 (DHLGH, various years) and are more likely to reside in more precarious corners of the rental housing market, dependent on rental subsidies (Russel *et al.*, 2021; Privalko and Maître, 2022; CSO, 2023). Being a lone parent with children in homeless emergency accommodation can be particularly challenging, presenting multiple adversities and profoundly impacting family life (Hearne and Murphy, 2017). While there has been considerable government investment in childcare in recent years, access to affordable childcare remains elusive for many lone parents (Grotti *et al.*, 2016; Russell *et al.*, 2018). Related to this, lone parents' access to employment, education and training are severely curtailed (Russell and Maître, 2024). Finally, stigma is both socially and historically rooted and intimately felt by lone parents via policies, institutional practices and played out in service encounters that can diminish dignity and undermine autonomy (Finn and Murphy, 2022). Many of the findings reported in this study echo existing research and data, while this study seeks to build on this evidence by exploring further on the lived experience of homeless lone parents with the wider service infrastructure.

3 Policy context

This in-depth policy review examines the policy and service infrastructure for lone parents across several domains – including, social welfare, housing and homelessness, childcare, education, employment, child maintenance, and child poverty. This chapter also considers the relevance of the Public Sector Equality and Human Rights Duty in promoting a rights-based approach to public service provision that advances equality and protects the dignity and wellbeing of lone parents and their children.

Types of social welfare payments for lone parents

One Parent Family Payment (OFP) – this is a means-tested income support for lone parents under 66 with a youngest child under 7 (or in cases of Domiciliary Care or Carer's Allowance up to 16). Importantly, there is an income disregard (i.e. the amount you can earn before being means-tested) which amounts to €165 per week.

Child support payment – this is paid alongside OFP or other eligible supports and is non-means-tested. As of Budget 2026, a higher rate of CSP is now paid to children aged 12 and over due to higher living costs. In May 2024, CSP was extended to all children up to 18 (or 19 if in full-time education or with a disability).

Jobseeker's Transitional Payment (JST) – this is a payment for people who are parenting alone and whose youngest child is between 7 and 13 years old. It is a means-tested payment designed to support lone parents transitioning back into the workforce. Unlike standard Jobseeker's schemes, JST recipients do not need to be actively seeking full-time work or be fully employed for a certain number of days. However, they are required to engage with activation services and can be sectioned if they fail to engage. The income disregard is the same with OFP. Once the youngest child reaches 14, recipients transition to the standard Jobseeker's Allowance, which requires being available to actively seeking work.

Working Family Payment (WFP) – This is a weekly tax-free payment for employees with children, targeting those on low pay (formerly Family Income Supplement). The WFP is 60 percent of the difference between your average weekly family income and the WFP income limit for your family size (varies).

Back to Work Family Dividend (BTWFD) – This payment is specifically designed to support lone parents and long-term job seekers with children as they return to work. This payment is 100 percent of Child Support Payment in Year 1 of transitioning off social welfare and 50 percent in Year 2 (lone parents moving to WFP are eligible for BTWFD).

Social welfare supports

Social transfers are a crucial support for many lone parents and their children (Russell and Maître, 2024). The primary social welfare payments that lone parents can access include One Parent Family Payment (OFP) and Jobseeker's Transitional Payment (JST) which depends on the age of their youngest child (see adjacent text box).

OFP in Ireland experienced significant changes and restrictions of eligibility between 2012 and 2015. Most notably, prior to 2015, OFP payment was provided until a claimant's youngest child was 18, or 22 if in full-time education. Since this change, however, entitlement to OFP was restricted to lone parents whose youngest child reached 7. It was initially decided that claimants after this point would be expected to find employment, but this was altered to Jobseekers' Transitional Payment, following effective campaigning by lone parent groups (Dukelow and Considine, 2017).

Jobseekers' Transitional payment (JST) exempts lone parents from the condition of being available to work until their youngest child reaches age 14. However, while on this transitional payment, claimants are required to engage with activation services and can be sanctioned if they fail to engage. While this is pitched as a transitional payment and the expectation is that a lone parent will secure employment during the period of their eligibility, the majority of JST recipients stay on this payment for the full duration (Lavelle, 2019). Once the youngest child reaches 14 years, lone parents move to Jobseeker's Allowance (JA) and must try find employment.

Since June 2024, **child maintenance payments** are not included in means-testing across social welfare schemes like OFP and JST. Further, lone parents are no longer required to prove they sought maintenance in order to qualify for or retain these benefits. Child maintenance has not been excluded from means-test in other secondary benefits-including medical card, National Childcare Scheme, social housing assessment, HAP/RAS assessment, differential rent paid to Local Authority or AHB, SUSI grant and Student Assistance Fund, or Legal Aid.

It is important to note that a working lone parent can receive OFP and Working Family Payment (WFP) (depending on income thresholds) but once the youngest child turns 7, they cannot receive both and can either get JST or WFP. This sometimes causes a drop in income for working lone parents. Further, though not a social welfare support, a working lone parent is entitled to a Single Parent Child Carer Credit through Revenue.[17]

According to Dukelow *et al.* (2023), who conducted a qualitative study on the lived experiences of recipients of Jobseekers' Transitional Payment (JST), many lone parent families expressed uncertainty both about what to expect when moved onto the payment and were unclear on the obligations attached to it. In some cases, parents had their payment unexpectedly withdrawn "because they had unknowingly failed to comply with an aspect of payment condition" (Dukelow *et al.*, 2023: 5). Participants also reported that access to employment remained constrained, citing persistent barriers such as inadequate age-appropriate childcare, limited opportunities for further training, education or suitable jobs aligned with their skills, qualifications, and prior work experience.

In June 2024, there was a landmark reform of child maintenance payments which are now excluded from the standard means test for both OFP and JST payments. These changes were introduced following recommendations from the Child Maintenance Review Group (Department of Social Protection, 2022).[18] Previous to this change, lone parents were required to seek maintenance from the child's other parent in order to attain OFP and JST. Abolishment of this provision is estimated to have benefited 16,000 lone parents as well as easing both the administrative and emotional burden associated with court-mandated maintenance claims (Department of Social Protection, 2024).

Poverty features in other policy areas that are relevant to the debate on lone parents. For example the current *National Strategy for Women and Girls* has a high-level commitment to reduce poverty among female-headed households, including lone parent families. However, advocates such as St Vincent de Paul have found the accompanying actions of this policy to "lack ambition" and are not specific enough to lone parents (SVP, 2019).

Given the high and persistent levels of poverty signalled across statistical data sets in Ireland, there is a strong rational for enhancing the social transfer rates to supplement the incomes of one parent families (NOPFA, 2021). The Commission on Taxation, for example, recommended a second tier of means-tested child benefit to reduce child poverty (Commission on Taxation, 2022; Russell and Maître, 2024). Further, the income disregard (or the level of income a recipient can receive without their payment being affected) is, at time of writing, €165 per week, which is equivalent of 12.22 hours at national minimum wage. Therefore, this had not kept up with inflation and therefore its value has been eroded. In 2000, for example, the income disregard was €147.50, the equivalent of 26 hours at National Minimum Wage. These factors all have significant impact on the financial adequacy of lone parent households, and all of these themes will be revisited in the findings chapters.

17 See https://www.revenue.ie/en/personal-tax-credits-reliefs-and-exemptions/children/single-person-child-carer-credit/index.aspx

18 The Child Maintenance Review Group was set up in 2020 and included six legal, policy and academic professionals with officials from the Department of Social Protection and Department of Justice. It is chaired by former Circuit Court Judge Catherine Murphy.

Housing and homelessness

There is currently no right to housing in Ireland and the *Housing Act 1988* does not place a statutory duty on local authorities to provide housing to those in need. Despite the evidence highlighting the multiple and significant barriers facing lone parents in accessing affordable and adequate housing, wider housing policy such as *Housing for All* (2024) or its predecessor *Rebuilding Ireland* (2016) do not explicitly name lone parents as a specific target group. The absence of explicit reference to lone parents can mean that their specific challenges are not fully recognised or addressed in the design and implementation of policies (Grotti *et al.*, 2018). Furthermore, there is no family homelessness strategy in Ireland, despite the growing numbers of parents and children in emergency accommodation and repeated calls from advocacy organisations and oversight bodies seeking urgent policy action in this area[19] (Ombudsman for Children, 2025).

Housing Assistance Payment (HAP) rates have not been increased since 2016, which is of relevance given the reliance of lone parent households in the private rented sector who are dependent on HAP. There is a statutory discretionary HAP payment of 35 percent above the prescribed maximum rent limit to help households secure appropriate accommodation (noting this is applied inconsistently across the 31 local authorities), or up to 50 percent in the case of homeless households across the Dublin local authorities. However, according to quarterly analysis conducted by Simon Communities of Ireland, the availability of HAP properties within these limits – including the discretionary limits – are scarce (Simon Communities of Ireland, 2025). As already referenced earlier, around two thirds of HAP tenants pay an additional 'top up' payment to their landlord (Office of the Ombudsman, 2025), with an average top up payment of €284.88 per month (RTB, 2025). Despite these significant limitations in relying on private rented sector for social housing, the HAP scheme requires significant government expenditure, with Budget 2026, for example, allocating €525m for HAP and €111m, for Rental Accommodation Scheme tenancies. This capital will, it is envisioned, enable 8,800 new households to be supported into HAP tenancies (though the broader scarcity of private rental accommodation may limit this) and to maintain the almost 58,000 households in tenancies in 2023.[20] Therefore, HAP is a very expensive policy for the exchequer and provides limited exit routes from homelessness. Once a household moves into HAP accommodation, they are removed from the main social housing waiting list and placed on the HAP Transfer List. This occurs even though their security of tenure in the private rented market is not guaranteed.

19 In June 2025, the Ombudsman for Children called for a specific child and family homelessness strategy and was joined in this request by organisations including Focus Ireland, Crosscare, Simon Communities of Ireland, SVP, Threshold, Respond, Depaul Ireland, and Clúid Housing (Ombudsman for Children, 2025).

20 See relevant press release announcement from Department of Housing, Local Government and Heritage (10 Oct 2023): https://www.gov.ie/en/department-of-housing-local-government-and-heritage/press-releases/housing-budget-package-of-nearly-7-billion-announced/

Childcare

The National Childcare Scheme (NCS) was launched in 2019 to help families with the cost of early learning and childcare. This financial subsidy scheme – which is administered by Pobal on behalf of the Department of Children, Equality, Disability, Integration and Youth (DCEDIY) – sets out to help families with the cost of childcare for both early learning and school-age children (i.e. from 24 weeks to up to 15 years).

The NCS includes a universal subsidy and an income-assessed subsidy which is means-tested and available to families with a "reckonable income" up to €60,000 per year. The exact subsidy rate depends on income, age, educational stage of child and number of children, and other factors. Since 2024, further add-ons were introduced to increase the minimum subsidy and also widening the scheme to childminders to participate in the scheme for the first time, under some conditions.[21]

The NCS was also twinned with increased investment in the Early Childhood Care and Education Programme (ECCE), a free pre-school programme for young children to access early learning before starting primary school (from 2 years and 8 months to starting primary school). ECCE sets out to prepare children for school and focused on education and development. This provides for up to 15 hours a week and delivered by registered early childhood settings on a universal basis.

These recent reforms and additional investment in childcare in Ireland has been considered by many as a positive development as it came after years of underinvestment in childcare provision in Ireland (Doorley *et al.*, 2023). According to an independent review of the first 12 months of the scheme, uptake was relatively high among lone parents – who constituted a third of the claimants of the income-assessed subsidies (Frontier Economics, 2021).

However, even with subsidies, childcare can remain expensive for lone parents who are more likely to report low pay and higher levels of in-work poverty (Russell and Maître, 2024). Capacity issues in the sector has been flagged since its introduction meaning that families are not always able to secure available places, especially for babies and toddlers (SVP, 2019). Subsidised hours may not always match what lone parents need (for example in jobs like hospitality that do not operate between standard work hours), or cover periods when children need care before and after school, or during school holidays (Russell and Maître, 2024). This also applies to lone parents who are required to engage in activation or training requirements that means they have to take up hours to work or study.

As already referenced earlier, even though there are 53,000 children cared for by childminders (CSO, 2022b), there are only 121 registered childminders who can avail of NCS subsidies.[22] Those with fluctuating incomes may also face difficulties in the administrative process. There have also been reports that there can be geographic variation in terms of availability of providers, with capacity issues in certain localities limiting access, as well as variations in the quality of childcare provision (Nugent, 2017).

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21 See relevant press release announcement on Budget 2024: https://www.gov.ie/en/department-of-children-disability-and-equality/press-releases/minister-ogorman-welcomes-substantial-investment-under-budget-2024/

22 Parliamentary Questions, 29 July 2025 on 'Childcare Services'. Available at: https://www.oireachtas.ie/en/debates/question/2025-07-29/section/2030/

Employment

Labour activation policies[23] aim to increase the number of people in paid employment, with targeted activation policies for lone parents in operation in some form since 2012. Most notably, the reforms to the eligibility of One Parent Family (OFP) which reduced the age of the youngest child from 18 years (or 22 if in full-time education) to 7 and the obligation of lone parents to engage in activation services at an earlier point. This was twinned with packages of supports including assistance in finding employment, provision of in-work benefits, education and training supports, subsidised employment supports and childcare supports (Millar and Crosse, 2016).

The most recent iteration of labour activation policies is the *Pathways to Work 2021–2025* (Government of Ireland, 2021). In this, the government commits to extend targeted employment supports to groups such as people with disabilities, lone parents and minority groups and sets a target to increase employment rates of lone parents from 63 percent to 74 percent. By Q2 2024, the employment rate for lone parents stood at 70.7 percent but acknowledged that, despite these improvements, these groups still lagged behind the general population, across a range of indicators (Labour Market Advisory Council, 2024).

For example, according to several studies, reforms may have increased labour market participation among lone parents, but many entered low paid, insecure or part-time work rather than well-paid, quality employment (Millar and Crosse, 2017; McGinnity *et al.*, 2021; Russell and Maître, 2024). Drawing on available evidence both nationally and internationally, Millar and Crosse (2017) flags again the absence of tailored support for lone parents, difficulties with childcare, low levels of educational attainment and overall a failure to take into consideration lone parents' caring responsibilities. Therefore, any changes in the social welfare system need to be considered alongside other policy provision such as childcare, family-friendly employment practices and employment legislation such as minimum wage and precarious work (SVP, 2019).

Finally, welfare conditionality has been argued to be fundamentally rooted in stigmatised assumptions which not only inherently blame lone parents for their situation but misinterpret lone parents' own motivations (Murphy, 2019). Prevailing evidence points to lone parents seeking to balance their own realistic expectations around work, childcare, and income, as opposed to strategic "nesting" on in-work benefits and part-time work (Murphy, 2019). This will point will be returned to in the findings chapters.

Education/training

There has been growing policy attention to the further education and training needs of lone parents in recent years. The *National Plan for Equity of Access to Higher Education 2015–2019* aimed for all students entering, participating in and completing higher education (HE) "reflect the diversity and social mix of Ireland's population" (Department of Education, 2015: 6). The policy specifically references lone parents as a disadvantaged subgroup that face barriers in accessing HE. In the more recent policy iteration – National

23 Labour activation policies is defined by Barbier (2011) as "[a]n increased and explicit dynamic linkage introduced in public policy between social welfare, employment, and labour market programmes, which implies critical redesigning of previous income support, assistance and social protection policies in terms of efficiency and equity, as well as enhancing the various social functions of paid work and labour forced participation." (in: Millar and Crosse, 2016: 9)

Access Pan: A Strategic Action Plan for Equity of Access, Participation and Success in Higher Education 2022–2028 – lone parents continue to be regarded as a key priority group, with specific reference to those on OFP (HEA, 2022).

Lone parents are eligible for some educational supports, including the Back to Education Allowance (BTEA) from the Department of Social Protection, which is available to people receiving certain social welfare payments (including OFP, JSA) for specified periods of time. Separately, The Student Grant Scheme (SUSI) is the main source of financial help available for eligible applicants entering full-time Post Leaving Certificate Courses (PLCs) and full time higher undergraduate courses. SUSI grants include all or part of the tuition fees, essential field trips, and all or part of the student contribution. It also includes a maintenance grant which is a contribution towards a student's cost of living. The Student Assistance Fund (SAF) is available to help with costs such as books, rent and bills, food, essential travel, childcare costs and medical costs. SAF is managed by the Higher Education Authority on behalf of the Department of Further and Higher Education. Unlike SUSI, this fund is open to part-time students.

Despite these policy commitments, their implementation and impact is not fully known as data and research on lone parents in HE is found to be lacking (Byrne and Murray, 2020). Though it is hoped that data infrastructure will improve under the current strategic plan.[24]

In an independent review in 2020 which drew on desk research, stakeholder consultations, and surveys with Higher Education Institutions and Department of Social Protection staff and examined the supports and barriers lone parents face in accessing higher education (Byrne & Murray, 2020), lone parents were strongly motivated to return to education, recognising its potential to improve their lives and enhance their children's financial security. However, they also faced significant obstacles, particularly the challenge of covering college costs while simultaneously meeting rent, childcare, work, and family responsibilities.

Byrne and Murray's (2020) review also found that current financial supports do not adequately meet the costs for attending either part-time or full-time HE for lone parents. There were recorded inconsistencies in the eligibility criteria for the various financial supports which are "likely to be a deterrent for lone parents" (Byrne and Murray, 2020: 12). Financial barriers were most acute for parents who are transferred from OFP/JST to Back to Education Allowance (BTEA); while accessing the Student Assistance Fund (SAF) was found to be "over-accountable in nature" and reinforced a feeling of shame in accessing the fund (Byrne and Murray, 2020: 12).

The review advanced an array of recommendations. These include (but not limited to): extending the eligibility criteria for financial supports for lone parents; establishing scholarships and financial aid packages; provision of affordable on campus crèche and childcare facilities and flexibility in timetabling and curriculum design to enhance participation (Byrne and Murray, 2020).

24 There are policy commitments in the current action plan to enhancing available data infrastructure to understand lone parents entering, engaging and completing education qualifications, via HEI administrative data, HE surveys as well as harnessing deprivation index data (DIS) (HEA, 2022).

Child maintenance system

The child maintenance system in Ireland establishes the legal and policy framework through which parents are obliged to financially support their dependent children. It encompasses both voluntary and court-ordered arrangements, with provisions for enforcement where payments are not made. The system interacts closely with social welfare policy, and recent reforms – most notably the exclusion of child maintenance from means tests in 2024 – reflecting efforts to enhance equity for lone parent households (Department of Social Protection, 2022).

Maintenance arrangements present a significant challenge for many lone parents in Ireland. Securing consistent and adequate maintenance payments is often complex, particularly when pursuing payments from an estranged partner, with cases further complicated within lengthy and adversarial court processes. The current "discretionary regime" which governs maintenance decisions in Ireland is considered as "an outlier in the common law world" and in need of reform (O'Sullivan, 2022: 6). Other problems cited in the current maintenance system include: payment delays, inconsistent payments, and costly and adversarial court appearances which exacerbate economic difficulties – as well as stress – for lone parents seeking maintenance support.

There is no agency or system to ensure compliance in Ireland with responsibility for child maintenance payment, and the Child Maintenance Review Work did not reach a consensus on the matter[25] (Child Maintenance Review Group, 2022). In the absence of a statutory agency, maintenance orders are not enforced, even in the cases of court-ordered payments, leading many lone parents to financial instability and stress (Joint Committee on Social Protection, 2017). According to recent data, half of lone parents receive no maintenance payments from their former partner, only 38 percent of lone parents receive a regular maintenance payment, while a further 12 percent receive irregular payments (Russell and Maître, 2024). This exacerbates poverty risks for lone parent households (Joint Committee on Justice, 2023).

However, following the recent reforms of the child maintenance system, One Parent Family Payment (OFP) no longer includes a test that takes into account child maintenance payments. While these changes were welcomed by the sector, there remains widespread calls for a statutory child maintenance agency which would reduce the need for women to litigate to seek child maintenance orders (United Nations, 2017; O'Sullivan, 2022). There are many international examples of statutory child maintenance agencies, such as the UK.[26] Such an authority could, for example, link maintenance authority to collect payment via Revenue, and one which is not linked to the court system (Department of Social Protection, 2022). While the Department of Justice have produced their own report on the enforcement of maintenance orders, progress on same has been limited (Department of Justice, 2023). In the stakeholder submissions in their report, it was noted that:

25 Four of the seven members reached agreement in relation to the establishment of a State Child Maintenance Body for the purpose of dealing with standalone maintenance issues. Three did not agree with establishing a body. Plus there were disagreements between the four in agreement in relation to what exactly this body could and could not do, particularly with regards to constitutionality, provision etc.

26 The Child Maintenance Service (UK) facilitates the agreement, transfer and calculation of child maintenance in situations where there is no satisfactory agreement between the parties. The agency facilities transfers by collecting payments form the contributing parent and can also sanction the individual for breaches of the maintenance agreement.

There are limited legal remedies for dealing with those who do not pay court ordered maintenance and that at present court enforcement powers are highly inadequate in many cases, and in practice there is often very little done to enforce many orders made. Several submissions called for wider enforcement powers/sanctions in line with other jurisdictions such as: intercepting tax refunds; seizing bank account balances; restricting or revoking drivers,' occupational, and professional licenses; and, placing liens on properties. (Department of Justice, 2023: 21).

Child poverty

In recent years, the government has dedicated resources and demonstrated political will in tackling child poverty, for example with the establishment of the Child Poverty and Well-being Programme Office in the Department of An Taoiseach. The *Child Poverty and Well-Being Programme Office: Programme Plan* (Department of the Taoiseach, 2023) lays out the strategic priorities for government action. The plan specifies lone parents as being a key group that requires attention given their high levels of poverty and deprivation. It also aims to enhance access for lone parents entering further and higher education "by extending access to free fees and maintenance grants to part-time students" in order to support "those with caring responsibilities." (Department of the Taoiseach, 2023: 16). Of note, the plan also recognises the growing problem of family homelessness and the impact on the child and recommends a multi-agency approach.

In September 2025, the Taoiseach and Minister for Social Protection published a new National Child Poverty target of 3 percent or less, a 5.5 reduction from the consistent poverty rate for children at time of publication.[27] More broadly, there are a number of relevant policy and legislative provisions to combat child poverty in recent years which name the needs of lone parents to varying degrees. For example, *Better Outcomes, Brighter Futures: The National Policy Framework for Children and Young People 2014–2020* (DCYA: 2014) focuses on the needs of lone parents by setting out to support access to maternal educational attainment and for lone parents to make the transition from welfare dependency to financial independence. A key aim of the policy was to reform the OFP so that lone parents have access to a range of supports and services to support their pathways to work in a way that better acknowledges their caring responsibilities. Indicators for tracking BOBF were published until 2021 which identified a decline of children and young people in jobless households but recognised the significant increases in homelessness among children (DCEDIY, 2021). The poverty-related indicators were found to be not comparable over this period, while focused insights into lone parents were lacking (ibid., 2021)

Young Ireland: National Framework for Children and Young People 2023–2028 (DCEDIY, 2023) sets out overarching national goals for children and young people. While the policy sets high level objectives to improve outcomes for all children and families, including

27 See Department of Social Protection press release (10 September 2025) https://www.gov.ie/en/department-of-social-protection/press-releases/taoiseach-miche%C3%A1l-martin-and-minister-dara-calleary-publish-the-new-national-child-poverty-target/

tackling child poverty and improving economic outcomes, it does not set out a specific policy pillar for lone parents. Monitoring measures, therefore, are also rather generalist and do not have a specific target for lone parents (CYP, 2024). The Children and Young People's (CYP) indicator list tracks progress across each of these high-level outcomes.

At a European level, there is an *EU Child Guarantee* which is an EU initiative adopted in 2021 to help break the cycle of poverty and social exclusion among children (European Union, 2021). While it is not a binding law, but rather a European Council recommendation, it commits all EU member states to guarantee free or effective access for children in need of certain essential services such as early childhood education and care, education, healthcare, nutrition and adequate housing. It targets children at risk of poverty or social exclusion, such as lone parent households, migrant families, minority groups, children with disabilities and children in institutions. Ireland submitted its *National Action Plan for the EU Child Guarantee (2022–2030)* to the European Commission in 2022 (DCEDIY, 2021). In this country action plan, the specific needs and policy actions vis-a-vis of lone parents do not feature in a significant way, apart from the fact that they are categorised as a disadvantaged group.

The public sector equality and human rights duty

The Public Sector Equality and Human Rights Duty ('the Duty') places a responsibility on public bodies[28] to end discrimination, promote equality and protect human rights of service users and staff (IHREC, 2024). Under Section 42 of the Irish Human Rights and Equality Commission Act 2014 (IHREC, 2014), the Duty must be reflected in all public bodies' strategies and plans and should permeate their day-to-day work. Lone parents are covered under the *Equal Status Acts 2000–2018* under the nine grounds, which are gender, civil status, family status, age, sexual orientation, disability, race, religion and membership of the Traveller community. The aim of the Duty is to comply with these laws but also *positively transform* how public bodies interact with their service users and staff.

In 2022, One Family published research to understand the experiences of one-parent families using public services. Based on online surveys or focus groups with 148 lone parents, the study found that dignity and respect, protection from harassment, and prevention of discrimination were the most important values and themes for lone parents. Some respondents described feeling they were treated differently as a lone parent which made them feel "frustrated, untrusting of public bodies, fearful or apathetic about engaging with public services." (One Family, 2022: 12). The participating parents suggested widespread training for all public sector staff on human rights and equality, as well as training around domestic violence and underlying unconscious biases. The initiative recommended all public bodies engage in an equality and human rights assessment (as per the Duty itself), as well as meaningful engagement with lone parents through consultation processes.

28 Public bodies refers to a Department of State, a local authority, the HSE, a university or institute of technology, an education or training board or certain public bodies wholly or partly funded by the government (IHREC, 2025)

Future policy planning and considerations

Despite multiple policies which set out to combat the many barriers and issues facing disadvantaged families in Ireland, as is clear across this detailed policy analysis, the specific needs of lone parents often do not receive focused and dedicated policy attention. Either they are subsumed within broader commitment under 'disadvantaged groups' or are absent entirely, in the case of homelessness policy and planning. Given the interrelated nature of the issues facing lone parents, cross-departmental and integrated planning and resourcing is arguably required to effectively target these particular households before meaningful improvements are seen. Further, many of these action plans, goals and strategies lack a comprehensive evaluation once a strategy or policy has ended, with lack of specific and disaggregated outcomes data. However, with respect to public services for lone parents, the Public Sector Equality and Human Rights Duty 2014 offers rights-based practical guidance for public services (and wider service system) to ensure lone parents are treated with respect and dignity.

4 Methodology

This chapter outlines the research design and methodological approach employed in this study. Given the study's focus on understanding the lived experiences, challenges, and coping strategies of lone parents experiencing homelessness, a qualitative research design was adopted. Qualitative methods are particularly well-suited to exploring complex social phenomena from the perspectives of those directly affected, allowing for rich, in-depth insights into participants' thoughts, feelings, and everyday realities. Similarly, the fact that policy planning and service delivery for lone parents spans several and interrelated policy domains, a qualitative approach was also applied to the stakeholder interviews.

The chapter opens with the theoretical framework which shaped the design and analysis of the study, followed by an outline of the methodological approach and approach to fieldwork. The lone parent and stakeholder samples will then be presented, before the research ethics and the study limitations are considered.

4.1 Theoretical framework

The study was underpinned by a 'capability approach' which is a framework developed by philosopher Amartya Sen in the 1980s and has been used to evaluate quality of life, well-being and social justice (Sen, 1999; 2009). The approach focuses on what people are able to do and be – their capabilities – rather than just their resources or income. Bonvin and Laruffa (2024) build on this and propose conceptualising individuals into three domains: 'receiver', 'doer', and 'judge'. These will now be expanded upon.

1 *Receiver* –receivers are those in need of external support or resources such as public goods, social welfare, healthcare, education in order to flourish. This acknowledges human vulnerability during certain stages in life and the need for social provisions as the basis for autonomy.

2. *Doer* – individuals who actively use their resources and abilities to participate in society – to work, care, learn, volunteer or contribute in various ways as they participate in civil life. This role acknowledges agency and people's freedom to choose and perform actions they value.
3. *Judge* – the judge role empowers individuals to evaluate their surroundings, and express their values, aspirations and preferences – and fundamentally to make choices about what kind of life they aspire to. This ensures that they can speak up, challenge norms, and engage in shaping policies and social structures affecting them.

Bonvin and Laruffa (2024) emphasise that these dimensions are interdependent; strengthening one cannot fully compensate if the others are neglected. For example, in the context of social policy, a generous welfare system (which benefits a receiver) is limited in contexts where individuals have no agency (doer) nor voice (judge), as this can result in a situation of passive dependency for individuals. Similarly, without basic needs being met (receiver), a person may lack the energy or stability to engage in training (doer). Or without meaningful opportunities (receiver), a person may feel disempowered and unable to voice their aspirations (judge). Bonvin and Laruffa (2024) deliberate the implications of their framework on conceptualising social policy:

> **"On this basis, we argue that transformative social policies not only address issues of poverty, inequality and exclusion (receiver and doer dimensions) but also enhance the subjective sense of opportunity and entitlement, allowing people to challenge the norms and values that sustain, legitimise and reproduce their deprivations. This implies that social policies and institutions supporting only the receiver and doer dimensions, while not opening up the spaces for questioning adaptive preferences and developing one's capability to aspire, do not qualify as fully transformative institutions. Symmetrically, institutions enhancing capability to aspire and capability for voice while not expanding opportunities and rights for material well-being and human agency, are not fully transformative." (Bonvin and Laruffa, 2024: 8).**

This capability and receiver/doer/judge framework (Bonvin and Laruffa, 2024) guided the research design, execution and analysis. More specifically, it sought to draw out not just the material disadvantages lone parents may face, but equally, their capacity to aspire, to participate, to engage, and to pursue a fulfilling life.

4.2 Methodology

This study employed a qualitative research design because it allows for an in-depth understanding of complex social, emotional and economic factors which shape the daily reality of parenting alone in Ireland. These factors are often overlapping and interrelated and therefore cannot be fully captured through quantitative methods or discrete data points.

Lone parents who participated in this study were recruited primarily through Focus Ireland and lone parents support services. All of the research participants have experienced homelessness or extreme housing precarity. Homelessness was conceptualised in this study using ETHOS Light typology of homelessness – which is a simplified version of ETHOS framework. This conceptualises homelessness as those who are roofless, in emergency accommodation or hostels, living in institutions, living in non-conventional dwellings or living temporarily with others.[29] In other words, it includes forms of hidden homelessness even though these groups are not included in the monthly homeless statistics published by the DHLGH.

4.2.1 Primary data with lone parents

Lone parents participated in two separate interviews with the researcher, the majority of which took place in person (location of interview was determined by the personal preference of the research participant). The interviews were separated into two separate meetings, so as not to overburden parents with lengthy interviews. All interviews took place between February and April 2024. Those who participated in the research were gifted a €40 One4All voucher for each interview, in recognition of their time.

The first interview with lone parents focused on their overall individual situation including education, employment histories, housing, health, economic situation, views of wider politics and society. The second interview focused on their views and experiences of public institutions and services, whether the service was satisfactory, whether it was impactful and why, their capacity for autonomous choice and participation and the extent to which they were able to express their expectations in 'receiving' the service.

Eighteen of the full sample of nineteen lone parent research participants took part in the second interview stage (it was not possible to secure second interview with one mother after a number of attempts were made on the part of the researcher; in line with research ethic protocols, the participant was not pursued more than three times). Each interview lasted between 45–75 minutes each with an average of approximately 60 minutes.

29 See ETHOS Light Framework: www.feantsa.org/download/fea-002-18-update-ethos-light-00324174417886874191154.pdf

4.2.2 Primary data with stakeholders

Separately, a number of key stakeholders – consisting of professionals working in relevant policy or services – were interviewed during June and July 2024. This included professionals from both the NGO (n=6) and statutory sector (n=4). This included:

- Three NGO stakeholders who work in services that work with lone parents;
- Two NGO stakeholders operated as coordinating networks (one for women; one for children);
- One voluntary network stakeholder supporting lone parents;
- Two Government Department stakeholders;
- One HSE Social Inclusion stakeholder;
- One local authority stakeholder.

Stakeholder interviews delved into the design and delivery of either policies or services for lone parents – focusing on perceived service needs and priorities of this cohort, effectiveness of current existing policies and interventions, potential service gaps, and the perceived impact of current policies and practices on the lives of lone parents and their children – across an array of domains. All stakeholder interviews were conducted via Zoom and lasted between 30 and 75 minutes, with an average of 45 mins.

4.3 Research ethics

This study followed a robust ethical protocol that prioritised the needs of lone parents across all stages. It aligned to The Housing Agency Ethical Framework (Housing Agency, 2022) and Focus Ireland Ethical Guidelines for Conducting Research Involving People at Risk of or Experiencing Homelessness (Focus Ireland, forthcoming) which are underpinned by rights-based principles of minimising harm and maximising benefit for participants; respecting participants' rights and dignity; respecting participants' autonomy; attaining free and informed consent; ensuring integrity and transparency in research; ensuring privacy and confidentiality; and upholding data protection.

Participants were initially recruited via the Focus Ireland research team who engaged with the organisation's direct services, including family homelessness services and preparation for education and training services, tenancy support services, among others. The participants were informed about the study and, with their approval, they were contacted by the researcher who offered more information. If they agreed to participate, a date and venue was agreed. Participants were informed that participation was voluntary and that their service and supports in Focus Ireland would not be negatively impacted if they chose to decline participation or change their mind at a later point. As already referenced, a small number of participants were recruited through a service support for lone parents and a lone parents advocacy network. Interviews took place in emergency accommodation services, Focus Ireland offices, their homes, or for a small number, via Zoom.

The aim was to interview 15 lone parents, but it was decided that no lone parents who approached Focus Ireland to participate would be declined. Therefore the total sample was 19 parents as this number requested to take part. Four parents were recruited through a research participant recommendation (i.e. snowball sampling) from someone who had already participated in the study.

The well-being of lone parents was prioritised and safeguarded across each stage of the data collection. If parents became upset during the interview, they were offered a break or to stop the interview fully. Parents were informed that they had a right to withdraw from the study at any time, without consequences.

4.4 Analysis

With the participants' permission, each interview was audio recorded. All interviews were transcribed, anonymised, and systematically analysed using NVivo software. Thematic analysis was employed. As this was a large qualitative data set (a total of 47 in-depth research interviews), a number of stages were employed in the analysis. This included familiarisation with the data set, development of coding system, coding using NVivo, development of themes and iterative refinement of coding categories.

4.5 Lone parents sample

In total, nineteen lone parents were interviewed for this study, eighteen of which were lone mothers and one was a lone father. With the exception of one parent, all participants engaged in two separate interviews.

The vast majority (74 per cent) of the sample were aged between 20 and 39. Five participants were aged 40 or older (see Figure 2 below).

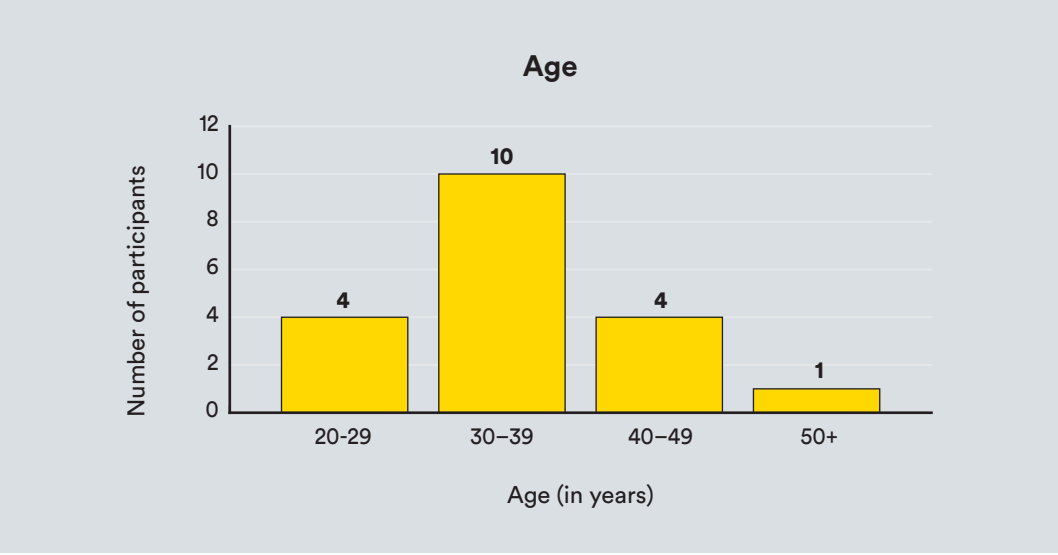

Figure 2: Age

Nine of the 19 respondents were Irish citizens (one of which was originally from outside the EU but has since acquired Irish citizenship); three were EU citizens (one of which was originally from outside the EU); while a total of seven were non-EEA[30] citizens with a Stamp 4 residency[31] (see Figure 3 below). It is relevant to note that those with residency permits of a more temporary nature would not be eligible to access homeless and housing services in Ireland. A total of seven research participants were ethnic minorities (including Black and Asian).

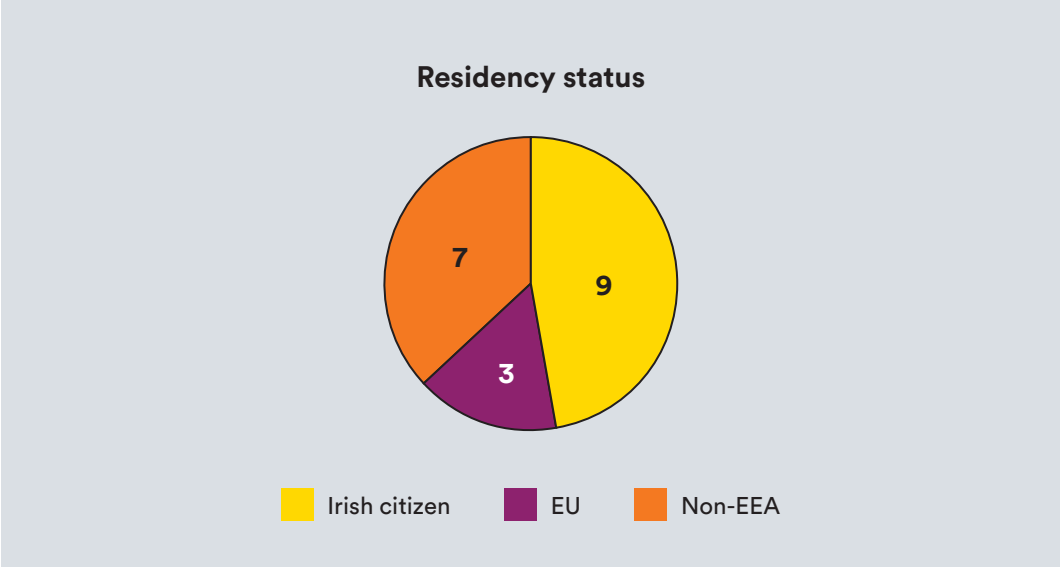

Figure 3: Residency status

Most of the research participants had either one or two children. A total of nine had one child (with one pregnant with their second child at time of interview); three parents had two children; seven parents had three or more children. Given the relatively young sample age, the vast majority of the children were at school-going age. A smaller number of those interviewed had teenage children. See Figure 4 below.

30 European Economic Area or EEA includes European Free Trade Association states such as Iceland, Liechtenstein and Norway.

31 Migrants on Stamp 4 are eligible to work and do not need a specified employment permit to work in Ireland but Stamp 4 residencies are time-bound; it is necessary to renew on a periodic basis (permits are provided for a maximum of 3 years). Stamp 4 permits are only permitted for migrants who have completed 57 months on a General Employment Permit (or 21 months for those on Critical Skills Employment Permits). Parents of an Irish citizen child, and who have an existing residency permission, may be eligible to apply for Stamp 4, which was the case of all of the Stamp 4 recipients in the sample.

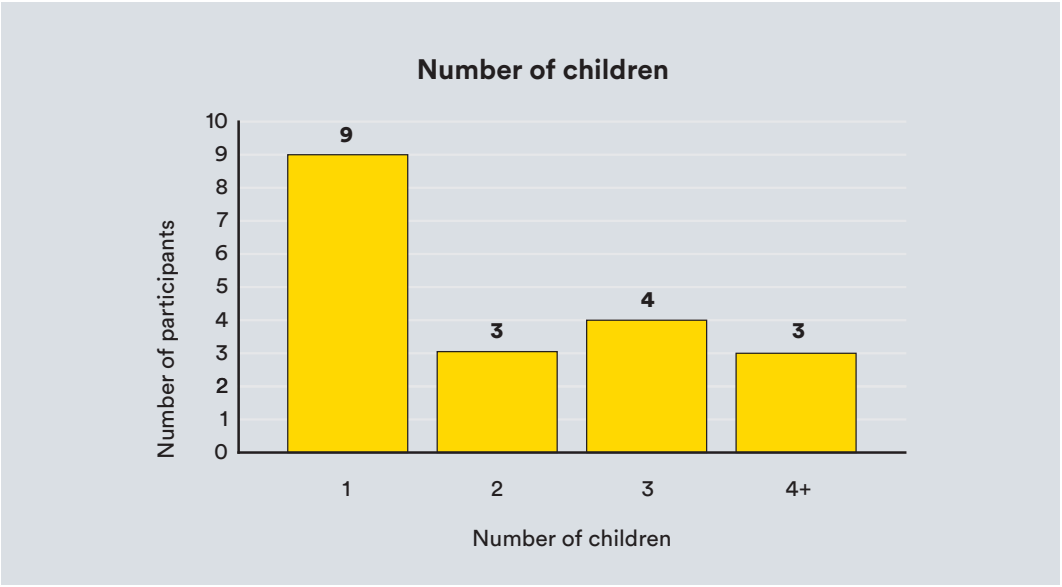

Figure 4: Number of children

Finally, Figure 5 below indicates current living situation of the sample. A total of ten participants were living in emergency accommodation at time of interview. Four of those living in emergency accommodation had confirmed they would soon be moving into social housing in the coming weeks. An additional four were living in private rented accommodation with Housing Assistance Payment (rental subsidies) – but one had a valid notice of termination and feared imminent homelessness while two other cases were substandard and reported significant mould and damp in their housing which was negatively impacting their health. Finally, five participants had histories of homelessness and were now living in Approved Housing Body (i.e. social housing) accommodation that was stable, secure and long-term.

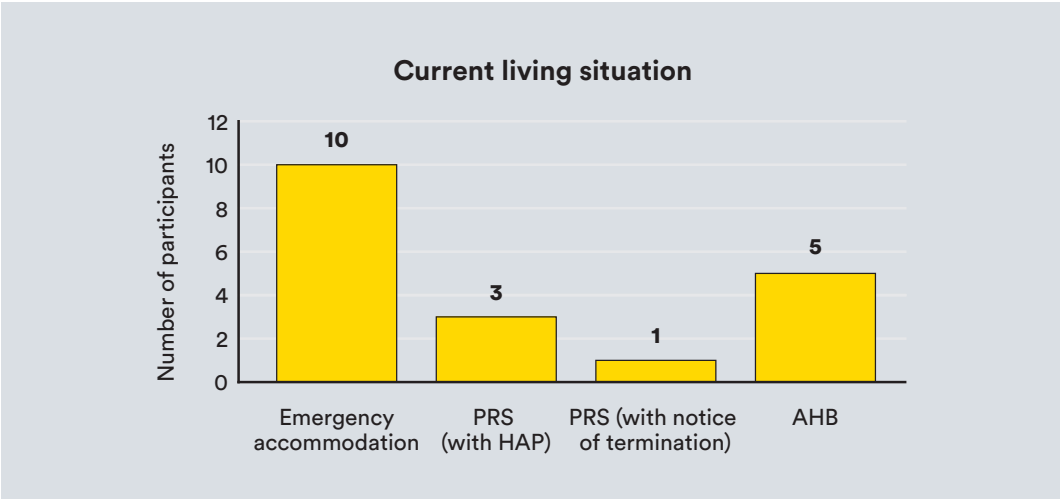

Figure 5: Current living situation

Education and employment histories of the lone parents will be outlined in the relevant findings chapter.

4.6 Research limitations

There were a number of methodological limitations to the research study. Primarily, this research sample is not representative of all lone parents in Ireland. Given the focus of the study was to examine lone parents and homelessness and housing exclusion, participating parents were either in the midst of, or had recently emerged from, a sustained housing crisis affecting them and their children. Therefore their economic situation is likely to have been more precarious than other lone parents who are in stable housing. Furthermore, there was only small number of younger parents (n=4 under the age of 30) who may feel less inclined to participate in research. There was only one parent with a disability, there were no Traveller parents, LGBTQI+ parents, or Roma parents recruited into this study so these particular experiences are unfortunately not captured. The parents were all recruited in a limited geographical area: Dublin region (with most residing in Dublin city) and may not reflect the range of lone parent experiences around the country.

Despite these limitations, the findings provide in-depth and rich insights into the lived experiences of lone parents living in precarious circumstances and their views on the wider service infrastructure and supports available. Given the high numbers of homeless families, particularly in Dublin, it provides much-needed insight into more informed policy or service responses. Further, the fact that the researcher met the participants on two separate occasions led to a strong rapport and trust which may reduce researcher-participant power dynamics.

5 Research findings I – primary issues affecting lone parents

While the study primarily focused on lone parents and issues of homelessness and housing exclusion, the interviews with both lone parents and key stakeholders also examined the multiple, interconnected challenges that lone parents face. These included financial strain and poverty, lack of childcare, barriers in accessing education or further training, underemployment or distance from the labour market – all of which reflects much of the wider statistical evidence available (Russell *et al.*, 2018; Russell and Maître, 2024). A financial or housing crisis was often triggered or exacerbated by the breakdown of their relationship.

These overlapping factors combine to create highly precarious and stressful circumstances, leaving lone parents trapped in cycles of deprivation and poverty, where each issue reinforces and worsens the others (see figure 6 below). This feeling of being 'stuck' in these multiple disadvantages was described by several lone parents interviewed.

"It feels like you're in a black hole that you don't see no light from nowhere, and you're just stuck." – Elena, age 26

Figure 6: Interrelated issues reported for lone parents

It is important to highlight the heterogeneity of lone parents and their diverse experiences. With this in mind, an intersectional approach is integrated across the analysis, as factors such as age, education, employment, ethnic identity, socioeconomic class, disability, etc. – all of which can contribute to distinct experiences and outcomes.

> **"They're such a big group and they're quite different." – Stakeholder No. 7 – Government Department**

5.1 Financial inadequacy and 'poverty traps'

5.1.1 Lone parents disproportionately impacted

Financial inadequacy and poverty, including in-work poverty, was regarded by all those interviewed as an all-encompassing structural barrier facing lone parents in Ireland. This issue – reflecting wider household survey statistics such as SILC (CSO, 2024, 2025a) – is related to and exacerbated by other factors such as access to education/training, well-paid employment, adequate childcare and secure and affordable housing.

> **"I suppose the big one is income inadequacy … lone parents in particular experience the deepest level of income inadequacy" – Stakeholder No. 2, Anti-poverty NGO**
>
> **"When you look at deprivation rate … lone parents are the highest experiencing enforced deprivation than any other group, and that includes those unemployed or those unemployed or those with disability. That's including the fact that many lone parents are already working. So despite working, lone parents are still in higher enforced deprivation rates than those who are not working. It is because of this lack of support for a two-income household, you're still being given the one-income household, and it's just failing lone parents miserably. It's a fundamental mistake in this system." – Stakeholder No. 8, Lone Parent Network**

As reflected in this quote below by a lone parent support organisation, financial inadequacy or poverty is not necessarily the first presenting issue lone parents seek support on but rather practical barriers to education/training or employment, advocacy needs, support for parenting, stress, anxiety and other mental health issues.

> **"For most of the people we work with, the inability to have an income that's sufficient for their family and thereby avoid homelessness and the stress and isolation would be the main presenting issue, but [poverty] is not necessarily what they present with." – Stakeholder No. 1, Lone Parent Support Organisation**

Financial inadequacy, poverty, and deprivation can negatively impact all facets of daily life for lone parents and their children. Some of the service providers interviewed talked about lone parents they work with being cut off from energy providers, losing their housing due to rent arrears or families experiencing food poverty and hunger. Money worries were repeatedly highlighted by all lone parents who were interviewed.

> **"The amount I get doesn't cover everything. I did a shop last week for €100 … and we were out of food today. I had to borrow to get us to tomorrow till I get money again. The bills are just gone scandalous. It's just an awful lot, all the time." – Jennifer, age 43**

Lone parents described how poverty could provoke stress, anxiety and depression among parents which has a wider impact on family life. This will be expanded upon in the following section and will also be returned to in the discussion on mental health and well-being.

5.1.2 No financial safety net

Each of the lone parents interviewed reported that they were experiencing poverty to varying degrees – including among parents currently in employment. None of the families had savings or additional financial resources in times of need. Participants described how they regularly struggled to make ends meet each week, with a majority having to borrow from friends, family, or even from 'loan sharks' to afford basic provisions like food. Some participants were unable to secure formal loans from banks. For example, parents such as Maxine (age 43) and Sarah (age 23) requested loans from their local credit union (to pay for baby equipment and pursue a training course respectively) and, despite very positive service interactions with staff, they were deemed below the poverty line and therefore ineligible.

Unexpected expenses were a source of great stress for families – examples included having to pay for Christenings, birthdays, school tours or trips or as cited by some of the migrant participants, having to pay €300 to renew their Stamp 4 residency permit. During these particularly difficult moments, families often drew on the support of St Vincent de Paul or used their local food bank for their basic needs to be met.

> **"If something breaks, I can't go and buy it. I have to use all my wages or something like that. I'm like, Oh, I have my wages this week and half next. For example, his [baby's] christening is coming up and it's like I've had to literally save my money up for weeks and months just in order to have everything prepared." – Lisa, age 22.**
>
> **"After the Christmas, I feel like I'm just constantly digging myself out of a hole." – Sarah, age 23.**

These highly restricted finances meant that holidays or extra 'treats' for any family member are always out of reach.

"I can't remember the last time I ever went out or I ever even bought myself anything … Because if I just paid the electricity and get a little bit of shopping – that's it! Then everything's gone until the next week. 'Till I get paid again." – Linda, age 50

The lack of financial safety net by lone parent families was recognised by several stakeholders who were interviewed.

"The average savings in Ireland or cash wealth is, I don't know, there's a lot of being the thousands. And I think for their lone parents, it's like 600 euros. They have no resources. Nothing to rely on if things don't go well. I think that's underlies a lot of the problems. Nowhere to borrow money, nobody's going to help them get a house."– Stakeholder No. 7, Government Department

Further, for parents of children with special needs it can be particularly expensive to ensure they receive the rights supports, food, or other necessities. For example, Margaret's daughter (age 38) has a chronic health condition requiring a strict diet, which is challenging but also expensive.

5.1.3 Social welfare and 'poverty traps'

The issue of 'poverty traps' for lone parents was widely reported across the research sample. All of the research participants were either receiving One Parent Family Payments (OFP), Jobseekers' Transitional Payment (JST), and in the case of two parents who had children with special needs, they also received a Domiciliary Care Allowance (DCA). One parent of adult children was in receipt of disability payment due to their multiple, chronic health conditions.

The cuts to OFP in Budget 2015 were considered by a number of stakeholders to be excessive, unfair and greatly exacerbated the financial stability and well-being of lone parents in Ireland. This coincided with an increase in family homelessness which, as is consistently evidenced, is dominated by lone parents and their children. In the case of this stakeholder quoted below, this OFP cut was considered to be a "gendered attack on the poorest women."

"I would really make the point as well that when the cuts came in in 2015, there has never, ever been a more gendered attack on the poorest women ever." – Stakeholder No. 8, Lone Parent Network

As already outlined in the policy review, as OFP and JST are means-tested payments, payments are reduced accordingly when a claimant earns more than €165 per week. The working parents that were interviewed were reluctant to exceed this threshold for fear of this negatively impacting their financial health, particularly in cases where employment hours may flux and change and this can create financial uncertainty and hardship.

Furthermore, several parents interviewed in this study expressed fear of losing their ancillary benefits – most notably their medical card.[32] The Department of Social protection states that those going back to work can retain their medical card for three years – but information like this is not always forthcoming, as is demonstrated in the data here as several lone parents described it as a major disincentive to take up full-time employment. Medical cards were especially important for parents with longstanding health problems or for parents of children with special needs, therefore even the three-year provision would still be considered stressful.

"I couldn't lose medical cards. Because if I lost the medical cards, I wouldn't be able to afford to live." – Linda, age 50

Echoing the lone parents, stakeholders also acknowledged that taking up employment may be disincentivised through the ultimate removal of medical cards. The stakeholder below recognised that it "should be financially beneficial" for parents to take up employment.

"Even you don't have huge medical costs, there is a comfort in knowing that you have it [medical card] ... Ideally, we'd always want somebody going to work or taking on additional hours if they are working, but that should be to their benefit, not just for the measure of the benefits, but it should be financially beneficial for them to do that." – Stakeholder No. 4, Government Department

One stakeholder identified the additional employment supports social welfare recipients can avail of should they be engaged in the system, but for working lone parents not engaged in social protection system, they are not eligible for such supports.

"So if you're not heavily engaged in the social protection system, you don't really have access to the employment supports, which will be helpful for you to avail of. And again, so it creates a significant barrier to kind of engaging into employment of any description." – Stakeholder No. 6, Children's NGO Network

The stakeholder quoted below who is an activist, and also a lone parent, considered the 2015 budget cuts to lone parents as further disincentivising paid employment despite the fact that their introduction was considered additional activation policy measures.

32 Medical cards allows recipients to get certain health services free of charge, along with their children. This is issued by the Health Services Executive (HSE). The income threshold for medical card eligibility has not been increased in 20 years, meaning that even those fully reliant on social welfare are technically over the income threshold (but they will get the medical card because of that fact). Given that wages have increased significantly over this period, if even an applicant works only a few hours a week, households may no longer be eligible. The Department of Social Protection states that those going back to work can retain their medical card for three years – but information like this is not always forthcoming, as is demonstrated in the data here.

"I was thinking of parents who I knew who are low-income, myself included, who any cut to this would have meant, because there was no proper childcare in place at the time. We were all on a fine edge of working anyway. There wasn't much financial rewards for working because of the cost of childcare and transport and everything else and the cuts to your social welfare when you did work. These changes meant, I'm going to have to give up work. How is this an activation measure if I'm going to have to give up work?" – Stakeholder No. 8 – lone parent network

Fear of losing ancillary benefits was repeatedly raised by the stakeholders interviewed, many of whom support lone parents who – in their view – have no incentive to "push beyond" the confines of social welfare restrictions placed on lone parents.

"All of the secondary benefits and all of the poverty traps that go with it. So you might be able to get your medical card, but if you work over so many hours, you use this, you use that. And the petrifying fear of people having to take on extra work. You can work up to 19 hours ... So there's no real incentive for people to really push beyond those boundaries. So you're caught in this awful state where you're really struggling." – Stakeholder No. 3, Lone Parent NGO.

Several stakeholders also described a perceived sense of 'unfairness' around the lack of other ancillary benefits for lone parents, such as the fuel allowance, free TV license, free travel or other supports afforded to those living alone in the State, primarily those living on State pension. In other words, the presence of children, denotes the lone parent as not living alone, despite their financial burden compared to those living alone. Such a stipulation denies lone parents ancillary supports.

"If you're a lone parent, you're the only person on long term social welfare payment who's not entitled to that living alone allowance when you are living alone. We've raised it [with policymakers] numerous times. It's not just that the living alone allowance, because it's only about €30, €40 a week, but it also opens you up to household benefits package, which includes things like free travel, public transport, free TV licence, a certain number of I think it's €30 for a month of either your electricity or your gas bill. It really bridges that gap. I worked it out. Even without transport, it is the exact same, not the exact same, but similar enough to child support payment. In other words, you get nothing for your child, really." – Stakeholder No. 8, Lone Parent Network

According to some of the lone parents, such as Marianne below, such criteria of inclusion/exclusion for accessing rights and entitlements and the strict thresholds lone parents must navigate can serve to reinforce socioeconomic inequalities for lone parents and their children.

"The rules that they are making, because they are so clued out of us, lone parents that live in it, they're making up these things, but they're not creating that bridge of accessibility … and I'm here saying, I'm the product of your decisions. And it's not working. It's really not working. So there's a big gap there. There's a big gap, and they're not helping lone parents to try something for themselves, number one, or to be able to educate themselves in learning and getting back out there." – Marianne, age 38.

Mother-of-three Margaret, age 38, is currently studying nursing part-time and in order to complete her course requirements she must fulfil an upcoming work placement. However, this contributes to her working hours exceeding her income disregard threshold before her payments are cut, and without childcare in place, she feels she must defer her course. However, this deferral costs Margaret €100. These considerations add considerable stress to lone parents like Margaret in actively finding a route out of poverty and into quality employment.

In meeting the needs of lone parents, two stakeholders posited the design of the social welfare system as being fundamentally patriarchal. For example, in a two-person household with children, there are no obligations for one parent to engage in the labour market.

"You [lone parents] have obligations because you don't have that male supporting person who can contribute for you. Again, it's not that I would want to put obligations on someone, but it does feel strange that a 22-year-old woman who's married and has no children and has no need to sign on in an Intreo office, and a 35-year-old woman with a child with special needs is being beaten over the head because she doesn't have a man to stand in the way to protect her." – Stakeholder No. 8, Lone Parent Network

"Coming from a male breadwinner form of family composition … in a way which is highly gendered, it's like 86 percent of lone parents are women. And that kind of goes across the range of supports in the social protection system and say the likes of entitlements, like entitlement to leaves, which, you know, which lone parent families don't get the same amount as a two parent family when it comes to, you know, maternity leave or, you know, paternity leave or parental leave or any of those leaves, they get half of it despite having all of the same responsibilities that are just in the context of one parent rather than two, obviously." – Stakeholder No. 6, Children's NGO Network

5.1.4 Poor maintenance compliance

Around half of lone parents received child maintenance from ex-partners, though the amount in which they received varied, ranging from €40 a week to €150 per week per child. The other half did not receive any child maintenance support, while some received sporadic, once-off payments like at Christmas. Child maintenance payment were characterised as being either insufficient or unreliable: "he pays whenever he feels like

it" (Sarah, age 23); "you can't depend on it" (Maxine, age 43); "don't get me wrong, it's better than nothing" (Marianne, age 38). This point was reflected in several stakeholder interviews also.

> **"We have such poor maintenance compliance … If you've only one income and you're not getting that other support to pay it, that is a huge problem. That's not being addressed." – Stakeholder No. 8 – Lone Parent Network.**

As already outlined earlier in the report, following recommendations published by the Child Maintenance Review Group (Department of Social Protection, 2022) and subsequent policy changes by Government, there have been significant reforms to the overall child maintenance system. Specifically, since June 2024, child maintenance is no longer assessed in the means test for evaluating social welfare payments and removes the burden for parents to pursue maintenance from the other parent. This also removes the obligation of lone parents to pursue maintenance through the family courts which can be both stressful and adversarial. The data collected in this study reinforces why these reforms were needed.

Jennifer, for example, has requested that she does not receive maintenance from her ex-partner for their two children due to unpredictability of payments thus causing financial stress and administrative burden in calculating her OFP (she characterised the missed payments as a form of financial abuse from her ex-partner).

> **"I am living from payment to payment. I said, I can't. Then when he decides he's not paying me, everything's thrown up to the air. He [the Judge] actually said, 'I completely understand where you're coming from'. He said, 'I hate to have to do this'. He said, 'but I'm ordering a zero maintenance'. It was the only way because it was financial abuse. It was no other way. The courts really have to change that. I know they're bringing in stuff now, but it's too late [for me]. They [ex-partners] still find loopholes of not contributing." (Jennifer, age 43)**

Missed or delayed maintenance payments, particularly over a period of time, could place lone parents in an acute financial crisis – particularly if they were in receipt of a reduced social welfare payment.

> **"We're just allowing women to live in poverty, basically, while we're allowing 62 percent of men to walk away from their obligations. It is leading to greater poverty among women." – Stakeholder No. 8, Lone Parent Network**

The question of lone parents' experiences of the family courts will be returned again in the specific family courts section of this report.

5.2 Housing inadequacy and homelessness

5.2.1 Pathways into homelessness

Housing precarity, overcrowding, substandard accommodation and homelessness were pervasive issues across the sample of lone parents. While this housing inadequacy is also associated with the recruitment methods in this study i.e. primarily via Focus Ireland services, as already highlighted in the methodology chapter, lone parents are significantly over-represented in family homelessness figures (DHLGH, various years) and are consistently highlighted as a "structurally vulnerable group" in housing as they are "disadvantaged across nearly all the indicators of housing inadequacy" (Laurence *et al.*, 2024: 31).

Pathways to homelessness among the sample (where relevant) were typically multilayered and overlapping, but the root causes were fundamentally due to financial inadequacy and housing market dynamics. For many of the parents interviewed, relationship breakdown, financial stress and/or landlords selling and being unable to secure alternative accommodation were key triggers or catalysts to a housing crisis. Several lone mothers interviewed had also experienced domestic abuse which has contributed to housing instability in the past. Many times homelessness was caused by several factors. Marianne (age 38) and her children was evicted from her private rented accommodation following her abusive ex-partner threats to their landlord.

> **"We lost our home…We lost our home because my ex-partner threatened a landlord." (Marianne, age 38).**

One participant was advised by her public health nurse to leave her substandard damp private rental and enter emergency accommodation as it was deemed that by remaining in that property presented a severe risk to her health and the health of her newborn.

Others were living in insecure accommodation prior to homelessness, for example informal shared accommodation, sublets or licensee arrangements and therefore did not have full tenancy rights. Home ownership is so out of reach of the interviewed sample that it was hardly referenced across the interviews.

This issue of housing and homelessness among lone parents was also addressed at length across all ten of the stakeholders who participated in the study. Specific issues that were identified included the overall dependency of lone parents on unaffordable rental accommodation, housing insecurity, heightened risk of exploitation for women, and lack of investment in public housing.

> **"I think housing is such a huge and significant issue for lone parents. I think they're like, they're particularly reliant on, say, private rental and all of the particular issues. And inequalities that arise from being reliant upon private rental accommodation, particularly, say insecurity, unaffordability, and also forms of violence and exploitation." – Stakeholder No. 5, Women's NGO**

"And the other thing is that lone parents are much more likely to be homeless. So many people know that." – Stakeholder No. 4, Government Department

"I've never witnessed the level of homelessness that I've seen and the degree of homelessness I've seen. I've travelled the world and I've been in states like India, Brazil, and very poor countries in South America, where I saw families that were sleeping homeless. My heart went out them thinking, how could that ever happen? But I've seen that here [in Ireland] … It's not because we're full, but … because we've never invested properly in public services in our support for families, for homes, for housing, for other things." – Stakeholder No. 3, Lone Parent NGO

5.2.2 Daily life in emergency accommodation

Among the ten parents who were living in homeless emergency accommodation at time of interview, and those who had experienced homelessness in the past, the distress and harm caused by family life in emergency accommodation was significant. Small spaces, lack of access to a private kitchen, reliance on convenience or take away food, an inability to form family routines, being far from schools and informal supports – all had a negative impact on health and well-being.

Negative health outcomes reported by parents in this study included digestive distress, reproductive problems, hair loss and skin issues, as well as stress, anxiety and depression. For example, Susan (age 27) – who never had any health problems prior to homelessness – described an array of digestive and reproductive health issues since entering homeless emergency accommodation with her baby. She attributed these issues to the stress of congregate living as well as her inability to cook properly and reliance on take aways and fast food.

"Like, before I had soup and I was cooking all the time. And now, like, not having all that, I feel like this is kind of like, making everything so different. What I gave before to my body and what I'm giving it now." – Susan, age 27.

The short and long-term impact unresolved homelessness has on the lives of children was a major source of alarm for those professionals interviewed, with particular concerns for children's lack of access to education, nutrition and play.

"Nutrition is hugely important. How can you feed your baby if you haven't access to a kitchen? How can you keep bottles fresh if you haven't got a fridge? How can you feed the mother if she's not allowed to cook certain foods or have room to cook certain foods and they're not allowed to take the food into the rooms and all these different scenarios…." – Stakeholder, No. 9, HSE Social Inclusion

Substandard quality in emergency accommodation was referenced by several lone parents interviewed. Elena (age 26) described how one of the homeless emergency accommodation she lived in with her baby was infested with cockroaches (she requested an immediate transfer to a different accommodation which was arranged after 10 days), while Susan (age 27) reported that she and her baby did not having hot water in her homeless accommodation at time of interview.

However, the quality and facilities available across emergency accommodation varied. Other lone parents described more favourable conditions for example in family hubs which were more likely to have more space, larger kitchen facilities (albeit shared) and on-site supports. Amelie (age 36) was living in a private emergency accommodation in the city centre for the first three months of her homelessness and repeatedly requested from the city council to be moved to a family hub. She favourably compares her current accommodation of the family hub to what she experienced in the city centre.

> **"So last December, when I moved to my first emergency accommodation in the city centre on top of the street and it was awful. Was a very awful place. But then, thank God, I got that place in [hub in Dublin suburb]. It's an amazing place. I love that place. It's close to the sea. And that place, that family hub, it's a proper house. And it's very clean. I have the support with the key workers and everything. You know what I mean? Now, I feel just, okay. We can start from here to do all the stuff now that I need to do." – Amelie, age 36.**

Social isolation and loneliness for lone parents is particularly acute when living in emergency accommodation. There is no, or highly restricted, possibilities for visitors which exacerbates the often-ruptured social networks and community. This was recognised by both stakeholders and lone parents alike.

> **"It's a lonely place [emergency accommodation] ... Particularly when they're taken out of their family context or community, perhaps, because we can't always place someone in their local area where they might have supports. That's been removed from your supports. We always try to do that [allocate near supports]. But you wouldn't necessarily have accommodation in a certain area." – Stakeholder no. 10, Local Authority**

The local authority representative in the study described these difficulties to source emergency accommodation in the same area the family were previously living. This is particularly challenging as the majority of emergency accommodation is in Dublin city centre. These challenges are heightened given the overall pressure to source emergency facilities.

"I suppose a lot of homeless accommodation is based in Dublin City Centre. So it is restrictive in that sense. But we do try to that. It's a challenging market anyway as well in terms of properties. So it is probably getting more challenging as time goes on. And we're competing with other statutory bodies that want accommodations as well. So it's a very difficult, challenging market… Like even going out as far as Fingal or go out as far as South Dublin. Now, they do have some family hubs there. But I suppose even say, what would we… Like [families from] Crumlin or Drimnagh, there just isn't accommodation everywhere." – Stakeholder No. 10, Dublin Local Authority

In a small number of cases, there were some 'silver linings' reported by some parents living in emergency accommodation. Firstly, it allowed some to be plugged into supports in a way they had not experienced prior to homelessness, particularly if they were allocated a keyworker. This enabled some parents to have greater access to a single source of vital information and support, ensuring they are availing of their full rights and entitlements and accessing other ancillary services. This was particularly the case for parents who do not have informal supports like friends or family or those who were more isolated prior to homelessness. Secondly, a small number of parents described that their finances were marginally better whilst homeless, particularly if they were living in an emergency accommodation that have low weekly charges (albeit usually coinciding with lower standards). This assisted some to slowly save for a future rental deposit, for example for Ali whose previous deposit was withheld by his previous landlord which exacerbated his financial crisis. It is important to state however that their views reflects the poor financial conditions and marginality experienced by lone parents in wider society rather than the favourable conditions living in confined emergency accommodation. Furthermore, these factors did not influence their entry into homelessness; all were eager to exit homelessness as soon as they could and secure housing.

5.2.3 Challenges exiting homelessness

Parents found the process of trying to find a home on the private rental market (with the support of HAP) for them and their family both difficult and demoralising. This process of repeated viewings of rental properties without success was also logistically challenging when accompanied by their children. For example, Elena was living in emergency accommodation with her baby and estimates she has been to over one hundred private rented property viewings. She describes the experience she had getting two buses to a viewing a few days before the research interview.

"I was maybe having two or three [properties] a day to go for a viewing. I still do. I'm going to be like, I just not getting accepted. I don't know. I don't know what I'm doing wrong. I don't know what they actually need from the tenant…. I took two busses to a viewing on Sunday … They're [the bus] not allowed in two buggies. It was raining. I was waiting there for the next bus. She [baby] had to eat. She had to eat. She started moaning. It was raining. It was miserable weather." – Elena, age 26.

As already noted in the literature review, there are many issues in the delivery of HAP. For example, HAP rates have not increased since 2016, despite significant increases in rental inflation over this period. In some cases, HAP and Homeless HAP payments can be subject to administrative delays for a landlord. This was evidenced in the data collected here also. For Maxine, age 43, Focus Ireland paid the rental deposit and initial rent due to ongoing administrative delays in HAP section so that she could secure her private rented accommodation until the payments came through. As has been highlighted elsewhere in the research literature, proving discrimination in accessing homeless services is extremely difficult as it is a landlord or agent's selective discretion to choose from an extensive list of prospective tenants (Byrne and McArdle, 2020). The stakeholder from the city council reflected how HAP exits are increasingly rare, making social housing exits more vital.

"Because HAP has dropped in the last three years or since COVID ended, really, our reliance on HAP was huge. HAP were providing huge amount of exits. They still provide many preventions, but exit, it hasn't been covered at all. People exit for other reasons. They might exit and return to family. They might maybe go to... If they came from abroad, they might return home to a different country. That happens a lot. But you'd be reliant on really social housing. There was a little bit of HAP, as I said, but not a huge amount."- Stakeholder No. 10 – Local Authority

Lone parents interviewed for this study also believed they were also at a disadvantage in securing private rented accommodation on account of being a lone parent, unemployed, ethnic minority or migrant, being homeless, being young – or a combination of factors. Wendy believes her full name, which is from her African country of origin, is a significant barrier for her in securing viewings of private rented accommodation. She also believes this to be a barrier in applying for employment.

"They [landlords and employers] don't want to say it's there, but it's there [discrimination]. You can see it. You can feel it, and they're indirectly doing it." – Wendy, age 37.

As already outlined in the policy overview, social housing exits are equally as rare as HAP exits given that there is no dedicated allocation directive in place to facilitate exits from emergency accommodation. In this vein, a number of stakeholders suggested specific allocation of lone parent homeless households into social housing to facilitate exits from homelessness for lone parents and their children, given the multiple barriers they face in exiting.

"It may be even just in housing, they [lone parents] could be prioritised. They could prioritise families with children ... but there's very few one bed and two bed social housing built and that's what lone parents need. So there's not going to be that housing." – Stakeholder No. 7 – Government department

5.2.4 Social housing as lifeline for lone parent families

As outlined in the sample profile, five of the lone parents who were interviewed were living in Approved Housing Body (AHB) housing at time of interview. This meant they could enjoy secure and affordable housing and most had access to supports such as housing officers (to respond to maintenance issues) and keyworkers (for any emerging support needs). All of these parents had experienced homelessness previously.

An additional three participants had, by the time of second interview in this study, since found out that they were soon to be moving into social housing which, naturally, they were extremely happy about.

All of the housed lone parents expressed relief to be allocated permanent social housing following serious – and often prolonged – housing insecurity and inadequacy. Maxine (age 43) below describes the "healing work" her family has done since moving to their "forever home" which was assisted by formal support services they were plugged into through their housing provider.

> **"We've done a lot of healing work. We've done a lot of structural support work. Kids in schools, kids part of the community in hurling, football. Really we have built a foundation.... our forever home." – Maxine, age 43**

However, not all parents who had exited homelessness had a high standard of housing. While Paula, age 35, was extremely happy to move into her social housing home after years of housing instability and homelessness, she has recently been experiencing severe issues of mould and damp and was, at the time of interview, engaging with her housing provider on same.

5.3 Childcare and child well-being

While there was a recognition among stakeholders that there have been significant improvements in access to quality affordable childcare in recent years following the reforms and additional investment in the National Childcare Scheme (NCS), childcare still remained an enduring issue for many parents. Lack of childcare was the most commonly cited barrier for parents in participating in employment or education/training, and for those in emergency accommodation, it was also perceived as a barrier to securing housing – because according to the research participants, without employment, they believe it will be less likely to secure private rented housing. Even among those with strong employment histories, pregnancy, parenthood and lack of childcare had invariably interrupted employment, careers, and education or training.

> **"I done my leaving certificate and I went to college, but I found it difficult to stay in college being a young mother. I didn't have the childcare at the time. And I just felt it really hard to just stick out college ... I had my dream career and stuff that I wanted to do, but it just 'got knocked on the head' [had to stop] when I had a baby." – Sarah, Age 23**

"By the time you drop him [child to crèche], go to work, comes back to collect him, it's like, in the end, it's gonna be 3 hours. Nobody wants to hire me for 3 hours. You know what I mean?" – Pamela, age 43

This was echoed by stakeholders who considered the lack of affordable and available childcare as being one of the most significant barriers in securing employment, engaging with education or training and, related to this, exiting poverty or homelessness.

"[Another] structural issue would be childcare, availability of childcare. Affordability has improved if you qualify for the National Childcare Scheme, but getting a place is a problem. Again, that relates to the fact that lone parents are more likely to be in more flexible hours and then having a childcare to match up with that." – Stakeholder No. 2 – Anti-poverty NGO

Another stakeholder raised the enduring issue of staffing gaps in the childcare sector, with the profession being associated with low pay and lack of career pathways. The issue of targeting disadvantaged families was also emphasised.

"We've seen significant increase in investment and a political prioritisation by the government … They've not only tackled the issue in terms of cost to parents, but they've looked at how do we improve quality – so how do we ensure that people working in early childhood education and care are paid well for what they do, how do we create career pathways? Because we know that people, they do a degree in early childhood education and care, they even become primary school teachers because they're not valued [in early childhood care]. So I do think that we have really good reform in this area that's looking to try and benefit a number of different stakeholders, including children. Part of that has been very focused on the universal …. And so in the last number of years, what we've really been advocating for is the commitment the government has made around the development of a model of early learning and care that targets the issue of disadvantage. So really trying to advocate investment in that area." – Stakeholder No. 6 – Children's NGO Network

Those who had secured subsidised childcare tended to be for part-time hours, during the morning only. A majority (but not all) parents wanted full-time childcare cover due to challenges in securing work for morning hours only. Lone parents felt that employers are disinclined to recruit a lone parent as they would have less flexibility. Linda, a mother of two daughters in their late teens and early twenties, experienced this when her children were younger.

"If one of the kids is sick or something like that and you need to go, you're not going to get your boss to understand that you have to go. If a kid is sick, it can get sick any second. You have to go! The boss is not going to understand us… This is why a lot of women lose their jobs. They can't go forward in their careers. It's unfair. A lot of women haven't got family out there that can back them up, or ex-partners. While a lot of people are out there on their own." – Linda, age 50.

Many of these lone parents had yet to return to the workforce since having children – despite wanting to work. For those who were long-term unemployed or had interrupted employment histories, they had often had children at an early age (for example late teens) and this had inhibited them from engaging in work or studies and resulted in them entering adulthood at a distance from the labour market.

The majority of the migrant sample had been working in services or hospitality industry in Ireland and due to unpredictable or unsociable hours, this added other complexities in trying to secure appropriate childcare.

Even as children exceed the age of 7 years (the age threshold for OFP stopping and JST beginning whilst triggering activation measures) and age 14 (when JST stops and a lone parent is expected to seek employment), there remains challenges around school pick-ups and who supervises children during the afternoon and evening hours.

"People with children get older and they can get… The parent can get a job. There's still so many issues around school, with children coming home on their own in the afternoon – what happens if they're sick? What happens during holidays? There's so few jobs that are really easy to combine with that. I think they would really need good family support around." – Stakeholder No. 4, Government Department

Many migrant parents spoke of the difficulty not having grandparents or relatives nearby to support with childcare. Conversely, several Irish-born parents reported that they had to care for elderly parents who were incapacitated or ill. For example, Jennifer quoted below had to recently resign from her job due her mother's cancer diagnosis and her daughter's disability. This was not the first time she had to cease employment due to care demands and had an interrupted career journey due to these pressures.

"And then it was only a contract till September. But then [my boss] kept me. So, I stayed on with them. But then my Mum got cancer. Then my daughter now has [mobility disability]. Then I was trying to get her assessment of needs. Again, it came to a boiling point where I couldn't cope with everything. The thing that had to give, again, was my job. I had to give that up as well. I gave it up last March. I gave up last March's work because I could no longer cope." – Jennifer, age 43.

Financial problems often emerged after giving birth, which for some was compounded by a relationship breakdown, and a number of the research participants had to find sources of additional income to supplement their state maternity payment. Pamela separated from her partner shortly after the birth of her son and worked as childminder while her baby was only a few months old and brought her child to the job. Later, she secured a job at a café and relied on friends to look after her baby as she could not source childcare on account of the waiting lists in crèches. Her reliance on friends to support her childcare inevitably ended and she is now unemployed, despite her particularly strong employment history prior to giving birth.

"I couldn't afford childcare, so I was like, literally friends were helping me around with that but I couldn't actually ask them to mind him every day." – Pamela, 36 years.

In conducting an interview with a lone parent in an emergency accommodation, a staff member interrupted the interview as their pre-teen children were waiting in the communal area doing their homework without his presence. This meant even engaging in research was challenging for some lone parent participants. This issue of parents needing to supervise children at all times in emergency accommodation was also recognised by the local authority stakeholder. In the absence of childcare facilities in homeless services, this measure is necessary to ensure child safety in a congregate setting but it can be logistically challenging for lone parents in particular. These challenges for the lone parents *as well as services* are recognised by this local authority staff member quoted below.

"I suppose children will wander, I suppose, won't they? Children are children. They want to explore and that. But we're very much, I suppose, as I said, the responsibility for minding the child rests with the parents. I'm sure that can be very challenging when there's only one parent with that responsibility, particularly if they have different ages of children, where one might be doing, one might be in school, one might be -. That is just challenging. I suppose it's challenging for anyone. It's challenging for services equally because they can't meet that need. They can't meet that childcare need, for example." – Stakeholder No. 10 – Local Authority

A minority of the research participants had secured full-time childcare cover in their local crèche, which enabled mothers such as Karen to engage in full-time work as a catering assistant. Others have been granted access but cannot find a place in their local area. For mother-of-one Amelie, who ideally wanted work in the tech sector given her strong professional experience in sales, full-time crèche for her toddler is the only way this can be achieved. Amelie has been granted full-time crèche hours under the National Childcare Scheme subsidy, specifically for low-income families, however her local crèche has declined to offer her child a place despite availability. This is seemingly due to the crèche's preference for families that pay privately. While this was not reported elsewhere in the sample it is worth referencing as it signals discrimination towards parents in receipt of childcare subsidies.[33] For Amelie, this barrier has denied the possibility of gaining employment and therefore has restricted her ability to exit emergency accommodation.

"Because the government paid [the crèche] just €5 per hour. So, I don't know if it's something about that … It's something weird because the crèche doesn't want to take it because they get less money from the government than a private situation – a private family." – Amelie, age 36

Amelie's child is currently receiving part-time crèche care and reported paying her crèche a once-off deposit and top-up money to supplement the government subsidies, illustrating flaws in the for-profit system of childcare provision in Ireland. More broadly, these data strongly suggests the need for more expansive provision of affordable, full-time childcare for low-income households and in particular for lone parents.

Finally, for lone parents of children with special needs or health needs, as already flagged several times, their personal circumstances can be particularly complicated. These parents require additional supports and services to ensure their children are not doubly disadvantaged.

"Here's a solution. Give them [lone parents] the same benefits that you give everybody else and watch them rise up again … This is something that would make a massive difference to lone parents who are at home with a child with special needs who can't go to work and need that additional support. There's none of that taken into account." – Stakeholder No. 8 – Lone Parent Network

33 The Irish Human Rights and Equality Commission, Ireland's independent human rights and equality body, has continuously called for Irish equality law to be amended to prohibit discrimination on the basis of socio-economic status under the Equal Status Acts 2000–2018 (IHREC, 2024).

5.4 Access to education/training

The research sample reported mixed educational attainment. Seven of the 19 research participants left school by age 16 (six of whom had achieved a Junior Certificate level or equivalent); an additional five had completed secondary school (having achieved their Leaving Certificate or equivalent); and seven had a third level qualification (three at an undergraduate level and four at a Master's level). As illustrated in Figure 7, migrant women were more likely to report higher levels of educational attainment (undergraduate degrees were typically attained in country of origin but three of the four Master's graduates had attained their Master's degree in Ireland, having come to Ireland on a student visa).

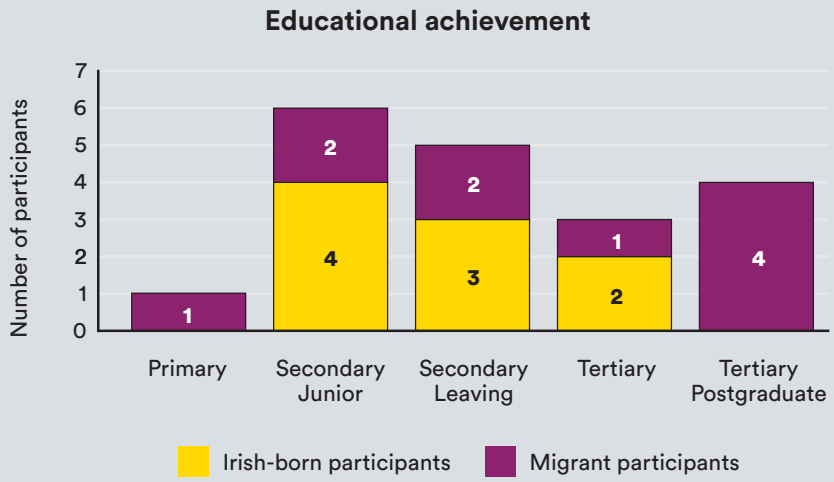

Figure 7: Educational achievement

Of the seven lone parents who disengaged from school early, five were born in Ireland. Early disengagement from school was typically related to family poverty and wider socioeconomic disadvantage. Lack of adequate school or wider community supports were also cited. For example Jennifer, quoted below, reflected on the lack of encouragement and career guidance offered to her during secondary school.

> **"I presume things have changed right now, but that was it [then]. No one helped me with CAO[34] form. I didn't even fill one in. There was no one even coming to ask me, do you need help with that? Or do you have plans? There was no one sitting down going, 'What would you like to do? Okay, we can look at that, or you need to do this….' There was no one there to do that." – Jennifer, age 43.**

34 CAO refers to the Irish Central Applications Office which processes applications for undergraduate courses within Irish Higher Education Institutions.

Given the capability theoretical framework built into this study, the research participants were invited to share their dreams and aspirations relating to education, courses or jobs – which typically aligned with their natural strengths and skills. Many of the participants reported particular flair for subjects in school (and university) such as science, art, sport, mathematics, and other subjects. Some wanted to pursue nursing or other healthcare professions, one participant wants to be a social worker, while another parent enjoyed languages and wanted to be a teacher, for example. One of the participants wanted to pursue photography, art and more creative pursuits.

However, only three of the nineteen research participants were either working using skills they had acquired through training or education *or* working in the field to which they had aspired. Being a parent was often cited as a barrier to longstanding career goals and aspirations. Sarah, for example, was dissuaded from a further education facility to enrol in midwifery as she was a young mother and it was assumed that she would not be able to commit to the demands of the course.

> **"I went to a college interview before I went to [name of college], and I was actually told… I was gone for a midwifery course in the [college], and they told me that this course wouldn't be possible because [they said] 'you have a child'" – Sarah, age 23.**

Other women reported helpful supports in their third level institution if they got pregnant during their course or degree. Their lecturers, thesis supervisors or college administration were cited as being particularly understanding in accommodating their needs. For example, several described that they were permitted extensions, allowed to defer modules, and for some, they were even allowed bring their newborn or small baby into lectures or classroom settings.

> **"I ended up taking her to school most of the time … they [university staff] were very supportive in my lectures and everything." – Wendy, age 37**

Marianne was enrolled in a community college course, which was not only accommodating her childcare demands, as it provided on-site childcare, but their approach to her educational journey proved transformative in terms of feeling welcomed, encouraged and good quality course – all of which she meant she thrived in this setting. This was particularly important to her as she was previously labelled as a poor student in school.

> **"My boys were in the creche downstairs, it was fantastic! …. They facilitated your needs. You had a break and they made scones for you…you have your food, there's your cup of tea, and a lovely place…." – Marianne, age 38**

Garnering confidence and self-belief of academic abilities at tertiary level was also captured among some parents who enrolled in third level education as mature students, particularly among women who reported that they had not been supported or encouraged in secondary school. One stakeholder linked this to broader education systems that are not equipped enough to identify neurodiversity or distinct learning styles.

> **"So many of us don't get a good education through that system. And that's something we have come out and we haven't done well. We think we are failures. And that impacts on us going through life. So we have to start in both primary and secondary, where we can be supported … And you have parents who are waiting years for their kids to find out what is the problem – why are they not learning like other kids? Is there some form of dyslexia? … And so people are struggling with that through school. And they're leaving school early or without any qualifications." – Stakeholder No. 3, Lone Parent NGO**

Jennifer who "never thought I would have a degree" graduated with a degree in her thirties. She attributed her positive experience in college to her tutors, who she noted were female, and highly empathetic to the competing demands on her as a lone mother and carer and offered allowances and flexibility when required. Jennifer is the first person in her family to reach third level education.

> **"She [staff member] was there and had said to me, even though she wasn't lecturing me. She said, 'if you need me, ring me. I can be your point of contact because I understand and you don't have to explain again to people' … I have to say, that got me through [the degree] and helped me." – Jennifer, age 43**

This supportive, flexible and understanding approach to nurturing the competing demands and needs of lone parents meant that lone parents were more likely to complete their education or training and/or their outcomes to be higher.

However, the absence of adequate childcare was holding parents back from accessing education and training courses, according to both the lone parents and stakeholders. Despite expanded provision and investment in childcare in recent years in Ireland, there remains gaps in access and affordability and this is hindering lone parents from upskilling, re-training or following their career goals and aspirations. The stakeholder who worked with an anti-poverty NGO in Ireland reported that they offer bursary schemes for service users – the majority of which are lone parents. The hope is that it will serve as a poverty prevention measure in the future and requires ongoing (i.e. not just upfront) financial supports for lone parents over time.

"We really support access to education as well. We've got bursary schemes as well. When people are beyond the initial crisis, then you can have discussions around maybe if people want to access education and things like that. But yeah, it's supposed to be an emergency and crisis support to help people to move on. But the reality is given all the structural inequalities, particularly that lone parents face, that support has to be ongoing. Otherwise, people are going without the basics." – Stakeholder No. 2 – Anti-poverty NGO.

5.5 Access to employment

The research sample reported mixed employment histories. As illustrated in Figure 8 below, employment histories are categorised into one of three categories:

1. *'Low'* – i.e. little or no engagement in the workforce to date;
2. *'Medium'* – i.e. sporadic employment history, frequent changes between jobs or lengthy gaps in employment;
3. *'Strong'* – i.e. roles that were sustained for lengthy periods of time and participants had rarely experienced periods of unemployment.

It is important to note the nuances to these categories, as their labels are perhaps reductive. Employment histories could be broken or interrupted in sectors which are more precarious such as services, cleaning or hospitality, which was commonly reported across the sample. While some categories are labelled as 'strong', underemployment among migrant participants was evident – with many having had sustained stable, well-paid jobs in their country of origin in sectors that aligned to their skills and qualifications (such as sales, banking), but in Ireland were more likely to be employed in more precarious, unskilled work (such as cleaning, services or hospitality). Further, many of those who were categorised as having 'low' employment histories were young mothers who had children in their late teens and had not yet had an opportunity to engage in the workforce or training/education.

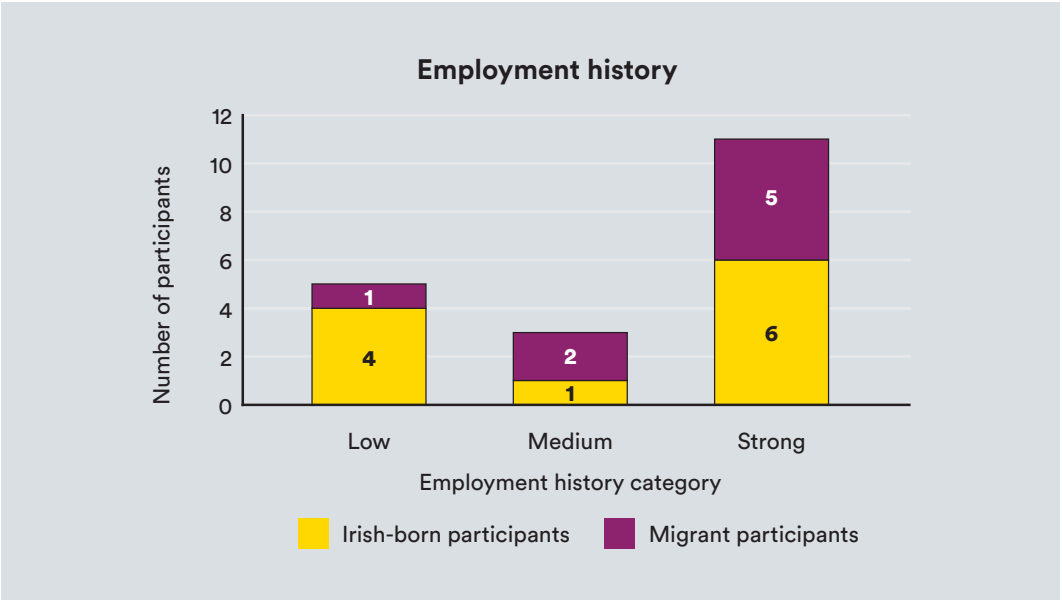

Figure 8: Employment history

Underemployment was commonly cited, particularly since becoming a lone parent (Russell and Maître, 2024). As already outlined previously, several migrant participants had worked in jobs in their country of origin that was more aligned to their third level education or training but since moving to Ireland were more likely to work in precarious, unskilled roles in services or hospitality. This was a source of frustration for some, citing barriers in getting qualifications recognised in Ireland but, equally, experiences of discrimination in the labour market. In Pamela's experience as an ethnic minority migrant, she feels she has to navigate unequal opportunities and progression pathways in the Irish labour market. This is despite the fact that she has a Master's degree attained in Ireland.

"You know, even for us foreigners, because it's very hard for us to get like a proper, like, I don't know, office job or like something that's in your field. It's -, there's also many requirements you know, for you it's always like, of course the, the priorities. Who is Irish, who is European, then later would come the foreigners. Yeah. It's like, of course not like I'm just summarising big general situation. Of course you can find that, but it's harder for us than for anybody who is European or an Irish person, you know. So what's left for this kind of the jobs that's like … not everybody wants, you know, like, like floor staff, I don't know, pubs or, you know…" – Pamela, age 36.

Pamela and others were determined to secure employment in the future that was more aligned to their skills and had better employment terms and conditions and ideally offer more flexibility to balance their caring demands. However, several of the participants discussed the structural and systemic barriers present in trying to forge this route – stated by both migrants and Irish lone parents alike. Jennifer, age 43, for example, talked about how she feels actively dissuaded by social protection system to 'aim higher', or to find a job aligned to her qualifications which she attained as a mature student in her thirties.

"[Department of Social Protection say] 'We will support you getting back into work.' Well, support me! 'You're aiming too high for us now. This is not what we want.' I had a friend who she was in the same situation as me. She got a course in [community college]. She was doing Level 5 and 6. They [Intreo] were pushing her to go back to work in a shop, and she was like, 'I don't want to do that. I want to work within the community. I want to better myself'.... They are not actively supporting you to better yourself." Jennifer, age 43.

Accessing work did not only have financial benefits, but also, it alleviated a sense of isolation. Linda, age 50, described the long-term negative impact that periods of unemployment had on her mental health, whilst parenting alone.

"That's what caused my anxiety and stuff like that was not being able to get out and mingle with a lot of people. I did get into a rut and I stayed in, I watched the kids and I stayed just for the kids on me own. So it got into that little bubble where it was just me and the girls. I had nobody else around me. So I don't know whether that's how my anxiety and stuff started off." – Linda, age 50.

All stakeholders flagged the numerous disadvantages lone parents navigate when accessing or engaging with the labour market. These not only included the additional care responsibilities lone parents typically navigated (including also care of elderly or ill parents), but also the fact that lone parents are more likely to be engaged in part-time work in more precarious employment sectors, often with unpredictable hours. Additional hours, as already referenced in a previous section, can have consequences on social welfare payments and, in the future, ancillary benefits such as medical cards. Such considerations, which have a profound effect on financial status of a household who might already be experiencing severely constrained finances and can serve as a disincentive for engaging in more hours of employment and further training. The policy consequences of this is, according to several stakeholders, to design a system that recognises these constraints and better caters to the needs of lone parents.

"When it comes to employment supports, when it comes to social protection supports, the lack of engagement with kind of different forms of, of working patterns, particularly part time work which is so dominated by women, it really isn't there and stuff like requirements to be available for work full time. It just isn't always, it just isn't practical for a lot of lone parents. And therefore what you get is because it's an all or nothing kind of engagement and to be a worry that you might lose social protection supports if you don't engage full time. But you can't engage full-time, you can only engage part-time, you end up not engaging at all or not availing of supports at all." – Stakeholder No. 5, Women's NGO

The quote from a departmental official below captures the recognition that lone parents are "trying to do a job of two people" and that Intreo and other employment supports should support lone parents to achieve higher paid, higher-skilled jobs in the future to help lift lone parents out of poverty in the long term.

> **"...it's so difficult for them [lone parents] to find the childcare and to work with the fact that they're the only parent, so they're trying to do a job of two people. I mean, sometimes the other parent is very involved. But some are not involved at all. And so, yeah, I think really taking that into account. And I think as well, Intreo isn't great at getting people into training courses that really help to lift you beyond the most basic jobs. Yeah. There are some supports for that, but not very many." – Stakeholder No. 7, Government Department**

Addressing these multifaceted obstacles requires comprehensive policy interventions that offer affordable childcare, flexible working conditions and ensure that employment genuinely serves as a viable pathway out of poverty for lone parent families.

5.6 Mental health, well-being and social isolation

Lone parents often report profound mental health challenges – attributed to multiple stressors including housing instability and homelessness, financial strain, limited social supports, parenting guilt, low self-esteem, stress of managing paperwork to access rights and entitlements, and the general emotional weight of parenting alone. This was reported right across all the interviews with lone parents. Many of their accounts also included experiences of social isolation and having to manage these stressors mostly alone, particularly among parents in emergency accommodation or who did not have a significant family network around them.

Lisa, age 22, for example described how when she first moved into the family hub, she would spend lengthy periods in her room out of fear and apprehension. This fed into her depression she was experiencing at that time. She flagged the need for better induction processes to homelessness and trauma-informed supports to reach out more effectively to parents like her.

> **"Hated it [family hub] at the start ... because I didn't know what was here as in there's things that I didn't... You just have to learn yourself here. I can't explain. It's like with the dinner and stuff. I don't know. I just feel like I'm very -, even though I know the dinner is downstairs, I'll sit up in the room and let myself go hungry because I'm so nervous to be around people. Whereas if someone was like, 'Come on, go for dinner. Let's go!' Then I would. So I don't know. I wish there was something there to just encourage people that are traumatised. I don't know. But now I don't care. I just walk around ...I was so depressed. ... you're coming here and it's just silence. It's just your own thoughts and -, it's reality hits you and then grief hits you. You don't have distractions anymore. I'm going to do it on my own. That was the hard part." – Lisa, age 22.**

A small number of the lone parents interviewed – including those in emergency accommodation – were offered access to psychotherapists or mental health supports over time. This was helpful for some, especially those experiencing anxiety such as Sarah (age 23).

> **"[I am] physically good, yeah. I have a few problems health-wise with my stomach and stuff like that, but none of that affects me. Then my mental health is bad. I'm in counselling and stuff like that. It's mainly just all money worries and everything else. And then the environment I am living in and being around [abusive ex partner's] his family and stuff like that, it's not ideal." – Sarah, age 23**

While Sarah described the supports as "going good" and that "it's nice to talk to someone", she also said that she would prefer "an actual solution" and "if I was handed a bunch of money, I'd be gone [leave therapy] in a heartbeat". This highlights the association between financial precarity, stress and mental well-being for lone parents.

Amelie went to a psychotherapist in her country of origin and found the experience to be positive and "special" but negatively compares her experience in Ireland. She was referred to a psychotherapist in the family hub she is living and found her therapist to be less professional as she "tries to tell you about her personal experience", instead of offering expert guidance on Amelie's own situation: "It's not great. I don't want to go in." Other lone parents are on waiting lists or are unable to attend as they have no childcare cover, highlighting a gap in service provision for some lone parents. For example, Elena was told she cannot attend therapy as she has a toddler for whom she has no childcare which, she was informed, is necessary.

> **"And then I was in the waiting list for a therapist … They said that I have to be one-on-one. So the baby is not allowed there because I have to be focused to them and all that. And they told me, 'Well, we need to close your file because you don't have no one to mind your baby.'" – Elena, age 26.**

Several lone parents proactively sought out self-care activities to support themselves during acute periods of stress while homeless. For example, three of the participants who were in homeless services had joined a community gym, which they explained had helped them with their physical and mental health during the morning hours when their baby was in the crèche. This allowed them to also focus on their own needs and reduce stress for brief windows during the week.

> **"And I'm getting stressed … So that's why, like, I start going to the gym maybe … Yeah, my mind likes to get something new, not focus on one thing. And I'm trying, like, to focus only on my exercises and nothing else." (Anna, age 27)**

Others drew on self-help resources online to support themselves during times of stress, such as Maxine quoted below.

> **"I can go on Instagram and find coping skills. I can watch webinars from like Gabor Maté is great. You know what I mean? You can be resourceful and figure that out." – Maxine, age 43.**

Ali, age 48, tries to meditate: "I'm learning, I'm doing some meditation for myself to learn to be calmer."

Some lone parents have compounding stressors such as children with disabilities, with chronic illness, behavioural challenges or additional needs – all of which may increase strain on parenting. These are especially hard when parents are navigating these responsibilities alone. More children or younger children also intensify these demands. Some parents experienced past trauma, bereavement (including miscarriages and losing children), or ongoing disputes with former partners, stress-related health issues, and stigma (which will be returned to in a later section).

> **"I've always suffered from mental health because of my childhood … and a multitude of other things like, and I still suffer with anxiety as well." – Gemma, age 44.**

When these factors accumulate, they multiply one another's impact creating a profound and persistent risk to mental health. These stressors, and their impact on lone parent households, were also recognised by the stakeholders interviewed. This stakeholder quoted below acknowledged the extraordinary challenges of living and navigating homeless facilities on top of longstanding trauma and disadvantage.

> **"If they had trauma in their childhood, which is probably more likely if they're living in a disadvantaged area, how to overcome that. It's being mentally strong in a time that's very challenging …[in the] homeless hubs, like there's other families fighting and then there's people telling you how to bring up your children." – Stakeholder No. 7, Government Department**

The stakeholder who works with HSE Social Inclusion unit flagged how their public health nurse teams support lone parents around pregnancy, neonatal well-being, and highlights the detrimental impact inadequate housing, homelessness and overcrowding has on the health of both the mother and their baby (the latter of which is, in her view, often overlooked).

"We talk about maternal, infant, perinatal mental health, which is infant mental health, and your perinatal mental health is about your mum's, your mother's mental health. I mean, sometimes that's so lost in everything else that's going on. That mother is entitled to have a bit of postnatal depression or feeling … her hormones are playing up on her and she living in, possibly, yes, overcrowded conditions, worried about having to become homeless…" – Stakeholder No. 9 – HSE Social Inclusion

As already referenced, poor diet, reliance on take aways, lack of access to kitchen facilities all impact mental health and well-being which was cited by many of the lone parents who are living in emergency accommodation. Maxine, age 43, was diagnosed by her GP with "adrenal fatigue" and arthritis, which "would really flare up in times of stress, and then they go away.". Maxine recognised limited access to mental health supports and believes that greater mental health supports would lead to better outcomes for both the family and society as a whole.

"I think there needs to be more of a focus on that [mental health supports], I think the whole country benefits from that. If you have a happy nation of people, everything becomes better. So I think that's the thing where the financial barrier, and particularly as a lone parent. Because if you have a child that needs additional support, financial priority goes to providing for them what they need, without discounting that what a child also needs is a happy mother." – Maxine, age 43

Similarly, childhood trauma holds physical and emotional scars that impact mental health and well-being into adulthood as Marianne describes in her account of violence in the family home and intergeneration trauma.

"When you're in your mammy's womb, you pick up on things and all the trauma and stuff or life experiences you've had, it's stored in your body. It's stored in your mind and your body. And disease is dis-ease of the mind. So things like cancer and stuff like that, that can come from… It all starts in your mind and what you've experienced or what you're thinking. So I be a big believer in … [thinking about where] my physical trauma or emotional trauma would be stored." – Marianne, age 38.

In sum, the mental health challenges and social isolation are significant for this cohort of lone parents. It signals the need for targeted social policies, community supports and therapeutic services to tend to their mental health and well-being – particularly during periods of acute stress such as homelessness. Notwithstanding this, their resilience is also noteworthy and this will be returned to in a later section.

5.7 Intersectionality

The findings presented here in this report clearly illustrate how lone parents are not a homogenous group. It is therefore vital to understand lone parents via an intersectional lens, as the experiences of lone parents are shaped by overlapping and compounding factors such as gender, socioeconomic status, ethnicity, residency status, disability and educational or employment background.

Migrant lone parents may face language barriers, leaving direct provision accommodation, limited social networks, precarious work and discrimination in the job market or trying to find a house. Irish-born parents may face issues such as disadvantage or discrimination arising directly from poverty, care responsibility of elderly parents, low incomes, unemployment, or limited access to education and services. Lone fathers can also face discrimination because their situation challenges entrenched gender norms and stereotypes about parenting, caregiving and family structure. On the point of disability, several lone parents had a child with a disability or, in a few cases, a chronic health condition. These add another layer of care needs placed on the lone parent involved.

One of the stakeholders – who was also a lone parent – candidly reflected on her challenging journey as a lone parent but recognised also her own socioeconomic and education "privileges" that buffered her during this period.

"I always say it has been really hard as a white, educated woman to make a go of it as a lone parent. I can only imagine the barrier. You said travellers, Roma and migrant women. I would also say anybody with a child with special needs. Because it was always there in that category too, because they've got this additional barrier that... With me, it was always like, When [name of child] gets to be 8 or 9, I'll be able to work more hours. It's always a gateway out. But I was always able to access certain things that migrant women can't, that Traveller women can't. I think their journey is just almost impossible. I got out of the whole mess through having some privileges. I will acknowledge that there were privileges I had that allowed me to get that. I don't know how. There's no way I could have done it. I had a degree and I owned my own house. If I hadn't had that, where would I be now?" – Stakeholder No. 8, Lone Parent Network

The 19 lone parents interviewed for this study often reported layers of disadvantage which reproduced multiple, overlapping barriers to financial and housing security. For example, Marianne (age 38) had experienced trauma and the care system as a child, as well as early parenthood, barriers in accessing education and the job market, multiple abusive intimate relationships, bereavement and also had longstanding health issues. Karen (age 32) was an ethnic minority, migrant background, had a chronic health issue, and difficulties accessing well-paid employment despite her existing qualifications. Sarah (age 23) experienced homelessness during childhood and early parenthood herself and reported experiencing discrimination for her age and family status in accessing education and housing. Ali (age 48) was a lone father, from a migrant and ethnic minority background, is unemployed and living with his children in emergency accommodation. As already highlighted in the research limitations section, however, there were important groups missing from our analysis, including Traveller or LGBTQI+ lone parents. Therefore this study does not provide a representative insight into the array of diverse experiences and barriers facing lone parents but rather a selection of overlapping social categories that lone parents must negotiate on a daily basis.

Several stakeholders talked about particular barriers facing Traveller or Roma lone parents, including difficulties for services in reaching these groups. There was a recognition that targeting particular subgroups requires specific outreach, time and effort and also a representative staff body.

"Though we don't have a strong relationship with the Traveller community, for example, to be true, because we don't have the time or resources. No one funded us to do it. So it's really difficult to do that, but that would be one group where I think we could do more." – Stakeholder No. 1 – Lone Parent NGO

"So how many organisations have made contact, not just, oh, I've written to the Traveller Group and told them that we're doing this, and they haven't sent anybody. How many have actually gone out and built relationships with those communities so that you're able to talk to Travellers in a way that finds out what are the things that make them feel more welcome in your organisation, what will make them feel like they want to come in? And it isn't just something you can read, it's something that requires a bit of work. Same with LGBT, same with the different ethnic minorities. And we're not putting it here. We're constantly having to check ourselves and see what is it. So when I look at who's not calling us, not that they don't have a need, it's that what are we not doing more of to get them in here?" – Stakeholder No. 3 – Lone Parent NGO

Barriers around communication – both cultural and linguistic – was recognised by one local authority as a barrier that has to be overcome and described this process as an "education" for service providers. This stakeholder discussed the introduction of translation services that have been introduced into this particular local authority to support new communities.

> **"The language can be a barrier. And understanding different cultural differences, absolutely. It's also an education, isn't it? Yeah. Cultural. I suppose we have – there's a large number of Romanian families in homeless accommodation. They can lack trust. The trust can be an issue there. So you're trying to build trust. That's a cultural thing. You see different cultures and how they operate, and they'd been very different from ours. So it's meeting people where they're at, isn't it?" – Stakeholder No. 10 – Local Authority.**

As already referenced, the bias towards gender and family norms which equate lone parents as just mothers means that services may provide less tailored support for lone fathers. This can exacerbate an already isolating experience as lone fathers.

> **"The big thing that fathers get involved is they feel that often the people don't hear them or they judge them very quickly." – Stakeholder No. 3, Lone Parent NGO**

Recognising these intersecting inequalities is essential for developing policies and services that are equitable and responsive to the diverse realities of lone parent households, ensuring that no subgroup is rendered invisible.

6 Research findings II – experience of services

The following chapter will consider lone parents' experiences of public and social services. Certain concepts will be explored in greater depth in this chapter, especially the notions of 'deserving' versus 'undeserving' service users as well as consideration to the agency of lone parents themselves.

We begin with a discussion of how lone parents experience and internalise stigma, then examine their interactions with service providers with consideration to the emotional impact of those encounters. This chapter will also specifically address the family courts – frequently described as particularly stressful by lone parents – before discussing what was regarded by lone parents as the most powerful forms of support, then turning to lone parents' own strategies for navigating services and future aspirations. These themes are central to the theoretical framing of the study.

Overall, the lone parents interviewed for this study often described positive experiences with NGO-run and community-led supports, sometimes expressing a preference for these over state services. These views were shaped less by a blanket judgment about sectors and more by the quality of personal interactions, tailored support and the responsiveness of particular services. NGO and community organisations were frequently described as offering tailored and flexible supports, warm interactions and often an implicit understanding of the emotional and practical demands of parenting alone while public services – which typically operate within administrative constraints – could sometimes 'feel' more formal or process-driven. Yet there were many notable exceptions: Citizens Information Services, public health nurses, and maternity services were highlighted as especially helpful and empathetic. Moreover, within both NGO/community and public sectors, experiences could vary. Some parents spoke of supportive staff in state agencies such as Intreo or local authorities, while others recounted fewer positive encounters within NGO-run settings, including homeless accommodation.

6.1 Recognising stigma, shame and trauma

Lone parents described deeply entrenched stigma when navigating certain public services – a bias rooted not only in individual attitudes, but also in broader societal narratives around welfare dependency and family norms (Murphy, 2019; One Family, 2022). This stigma is often compounded by intersecting factors such as gender, being 'out of home' for those who are homeless, their reliance on welfare, young motherhood, minority ethnicity, or migrant status. Such experiences are reflected in a selection of quotes from lone parents below.

> **"When you're homeless, you feel different, you feel -.... You feel like you stick out a mile, whether you do or not, but you feel like you do." – Marianne, age 38**
>
> **"It's just being spoken down to all the time ... I wouldn't even class myself as being a teenager, I'm an adult now, but even still now, they talk down to you." – Sarah, age 23**
>
> **"[In name of service] They maybe think you are a really lazy person who just wants to be homeless." – Elena, age 26**

One stakeholder traced this stigma back to Ireland's cultural and historical legacy, drawing a parallel between the institutionalisation of unmarried mothers in the past and today's single mothers residing in emergency accommodation. In this way, the moral judgments and blame that once surrounded unmarried mothers can be regarded as still permeating our policy and service systems today.

> **"I don't think society has a great view on lone parents ... But we're still in the 1950s. I don't know if people think much about it like people say 'Oh, it's terrible that lone mothers were stuck in Mother and Baby Homes'. But people don't say, 'Well, it's terrible that the lone parents are more than half of the homeless in Dublin'. It's such a big connection, but it's the new version of the Mother and Baby Homes .... But I don't think there's a great acceptance in Ireland of supporting lone parents, I think it could be a lot better... . I think there's a judgement in Ireland. Like, 'Oh, you know, you've got yourself into this.'" – Stakeholder No., 7, Government Department**

The research participants described having to negotiate these categories of 'deserving' and 'underserving' in the context of eligibility for goods and services, often rooted in subjective views of an individual staff member. This was found to be most notable in public services which had to assess eligibility – such as social welfare support or homeless and housing officers in local authorities. Though, such services also operate under specific bureaucratic mandate limits and are often needed to assess eligibility. However, many lone parents described feelings of suspicion and mistrust between service provider and service user.

"They maybe think you're a really lazy person, who just wants to be homeless, and get advantage from the government." – Amelie, age 36

"They [name of service] look at you. Go out and get a job... They really make you feel like sh*t." – Linda, age 50

Inaccurate assumptions about lone parents' intentions in accessing rights or navigating services had profoundly negative effects on many research participants, who described feeling judged, misunderstood, disbelieved, and infantilised.

"These people are like pushing, you know, pushing -, pushing me down." – Marianne, age 38.

"I feel like a failure." – Jennifer, age 43.

This deep-rooted stigma towards lone parents was also recognised by several stakeholders.

"I think there's still a huge amount of stigma in relation to one-parent families. There's a lot of myths out there, I think, in terms of stereotypes around who is a one-parent family, how they ended up in that situation, which I think impacts public perception." Stakeholder No. 2, Anti-Poverty NGO.

"I think there's a narrative that goes around that you're a lone parent, you made your own bed, deal with it, and the negative stereotype and the negative imaging; [for lone parents] it's really hard to go to bed at nighttime without taking that on board." – Stakeholder No. 8 – Lone Parent Network.

The impact stigma has on children, who often witness these interactions, was also acknowledged.

"Those children are also exposed to that shame and that's internalised." – Stakeholder No. 9, HSE Social Inclusion

Several migrant parents reported being asked by services why they do not consider to "go back home" to their country of origin. This was also flagged by a number of stakeholders.

"The amount of times we've been told by migrant women that why don't you just go home? If it's this hard for you and you're going to become homeless or you're not entitled to social welfare, just go home." – Stakeholder No. 3 – Lone Parent NGO

Being told by any form of public service to "go back to your country" was deeply upsetting for affected parents, not least because all had spent many years in Ireland, had contributed to the country economically and culturally, but were also investing their future in the country. In one particularly alarming example of this, a migrant woman described an encounter with a staff member in a public service who, after she had asked for support upon becoming pregnant, told her: "The way that you open your legs, you can just close them and go back to your country". The research participant did not report the comment to the relevant service, because she felt she would not be believed. This remark, she reflected, "made me feel like going into the ground."

While the above example is particularly upsetting, several lone migrant parents reported excessive questioning and judgment.

> **"Then she [service staff member] started to ask me what I feel is a very personal question, right? She was, she said to me, 'Why you come back to Ireland when you could have stayed in your country?' And I said, 'Wait, I just feel a little bit uncomfortable with that.' Because I felt like she was asking me that thing, 'Why you are here?' And I said, 'Look, I already gave to you all the documents and everything there is like, I am entitled to stay in Ireland. I have my Stamp 4; my baby is Irish. And I just... Because it's a personal decision to come back to Ireland. I feel I don't need to explain something that why you don't decide to stay in your country.'" – Amelie, age 36.**

These interactions with services could evoke feelings of frustration and anger but given the unequal power dynamic inherent in such interactions, and the fact that these services often provided a financial lifeline, many lone parents described having to suppress these emotions. This will be returned in a later section on how lone parents negotiated services.

Mother-of-two Jennifer (age 43) felt she was labelled "the crazy ex" by social workers when she reported safety concerns towards her ex-partner's capacity to care for her children during custodial visits. She explained that experienced social workers frequently dismissed her concerns – leaving, in her view, her children vulnerable. Jennifer was not allocated a social worker as she was deemed to "not meet the threshold" of social work intervention or supports. She characterised experienced social work staff as being *less likely* to intervene compared to the new recruits who, in her experience, were more likely to acknowledge her concerns.

> **"I felt again, [I was viewed as] the crazy ex! ... That doesn't even meet our threshold [for social work intervention]. [They considered that] I'm just overprotective ... I was dismissed. Yeah, there was always... There was one or two girls [social workers], and I think they were only new...the ones who are fresh in because they be so sympathetic and were going, 'Oh, my God, that's awful. We'll see what we can do.' Then they went to their manager and the manager says 'It doesn't meet the threshold'" – Jennifer, age 43.**

These processes can undermine trust among lone parents towards services and the state more broadly.

Some stakeholders believed that lone parents were particularly vulnerable to budgetary cuts due to this deep-rooted stigma and family norms. These then permeate politics, political ideology, budget allocation decisions and delineate inclusion and exclusion criteria in accessing rights and services. In the quote below, the concept of 'deserving' versus 'underserving' categories is raised again and was seen to permeate social policy and service delivery for lone parents. The issue of political will is also flagged.

"Well, I think the social welfare system of the state, the notion of deserving and undeserving is really clear. I think the stigma still, even though we have changed, the stigma still of having children outside of marriage is still something that is embedded within our system. It's that institutional discrimination that almost needs a whole overhaul and reshape. Because even individuals in there who may not have those, who may not believe it, they can't battle that system. It's like, well, why are we paying these low rates? Why haven't we changed that, if we really want to elevate children in their poverty. It's an ideological piece." – Stakeholder No. 8, Lone Parent Network

Lone parents and Travellers are identified by this stakeholder quoted below as being the most at-risk groups for budgetary cuts; and criticises the fact that these cutbacks are not later restored when an economy recovers. This oversight may deepen existing inequalities and undermines trust in social support systems.

"So they're [lone parents] a hugely vulnerable group of people, hugely vulnerable to all sorts of economic changes. So when we had the crash, who got cut really? Travellers and lone parents got the biggest cuts in funding. 80 percent of budgets were cut in the sector, and they have not come back to lone parents and to the Traveller community. Others have done better, but they haven't come back to those communities. So some of the most vulnerable people in our society are the targeted ones, are the ones that are targeted when there's financial problems [in the economy], are the most at risk." – Stakeholder No. 3, Lone Parent NGO

Another stakeholder believed there to be excessive scrutiny and investigations into lone parent payments conducted by social protection – raising concerns that disproportionate oversight may undermine trust in the welfare system.

"Obviously they need to have fraud system in place, but there seems to be over-focus on one parent families compared to others. You'll see that in some of the reports that they do, the level of follow-up on one parent family payments, where the level of fraud is actually very low, but the level of investigations carried out by Department of Social Protection are very high. That indicates that there's more scrutiny on the One-Parent-Family payment than I would say on others." – Stakeholder No. 2, Anti-Poverty NGO.

This was experienced by one of the lone mothers interviewed for this study: someone had reported her, claiming she was still with her partner (despite a safety order in place at the time) thereby ineligible for One Parent Family payment and related supports. She described this investigation as causing stress which was exacerbated by the poor treatment on her doorstep and later in the local social welfare office.

> **"Somebody reported me, totally just being horrible because to the social... I was on lone parents [OFP] at the time saying that I was claiming wrongly that my partner was still living here and he wasn't – there was a safety order. I had to go to the social welfare and it was the most horrific experience of my whole life. My old boss used to work in [prison service], and she told me I would have been treated better there than I was because the questions and the intrusiveness, it was horrific. I wasn't even told why I was being questioned. – Jennifer, Age 43**

Several stakeholders emphasised the urgent need for trauma-informed training for frontline staff in public services including Intreo, social welfare offices and local authorities. This points to the need for greater enforcement of the Public Sector Equality and Human Rights Duty (2014) as outlined in the policy review of this report. While the Courts Service in Ireland recently piloted a trauma-informed practice course, and the Dublin Region Homeless Executive have begun early-stage implementation of trauma-informed training, many other services have not initiated training to support particularly vulnerable groups. Consequently, staff may be ill-equipped to support lone parents experiencing crises – such as family breakdowns, financial hardships or deep emotional distress. A stakeholder from a government department noted that, following the establishment of Intreo, many staff were reassigned from varied public service roles to serve as Intreo case officers – raising concerns about awareness of the complex and at times intensive needs of vulnerable clients.

> **"Some of them were really experienced and trained in providing support, and lots of them weren't. And at that time, we said that those who were really experienced and trained in providing support should deal with those who are most distant from the labour force because they have a lot more understanding of the issues. But I don't think that's been acted on at all. So ... you get people who really need very intense support from somebody who really has no training in providing them." – Stakeholder No. 7, Government Department**

This point was also raised by an NGO supporting lone parents on the need for trauma-informed training and the need for a "different strategy" to support lone parents. This is based on the considerable number of complaints their support service has received towards certain statutory services. The service believed there to be unaddressed power imbalances present between staff and service user, a lack of understanding around stress or trauma, and feeling of being judged relating to categories of deserving and underserving.

"But they [government department] do not understand the impact they can have and the power imbalance they can have with the recipients of money. They do not get that at any level… they just don't get the power imbalance. And a good example … is the Court Service, where all the staff have had trauma-informed training. So we think all the staff in DSP who are working front of house should also have trauma-informed training. Because what we've all learned in our sector is that people often behave badly because they are triggered, traumatised, something wrong with them. They're not bad people … people are not necessarily routinely treated as rights holders." – Stakeholder No. 1, Lone Parents Support Organisation.

Ultimately, experiences of shame, stigma and trauma among lone parents are not rooted in individual failure, but in social norms and structural inequalities impacting non-traditional family forms. Addressing this requires not only enhanced supports for lone parents but also a cultural and policy shift toward recognising the effects of trauma and avoiding practices that re-trigger distress, services can create safer, more respectful interactions that empower lone parents rather than overwhelm them. A broader narrative is also needed which regards non-nuclear family units and divergent parenting realities more positively.

6.2 Accessing rights and entitlements

This section examines lone parents' interactions with key state services to access their rights and entitlements, including social welfare, Intreo, local authorities, and other relevant agencies. It also interrogates whether such services are meeting the needs of this group of lone parents.

Drawing on interviews with both lone parents and stakeholders, it explores the quality and consistency of support received, the tone and effectiveness of interactions with staff, and potential barriers to these services or supports. It highlights some of the practical challenges in navigating complex and, at times, inefficient bureaucracies, but also considers the broader implications for financial, housing stability and personal well-being.

Many research participants described the process of applying for rights and entitlements as being, at times, excessively long and complicated. For example, in applying for social welfare payments, HAP or social housing, some applicants had been requested the same documents more than once, while others had been requested paperwork in a piecemeal fashion – both of which can cause severe stress during financial or housing crises.

"Are you asking me for one document, and then you ask me for another one, and the next week for another one, so this is going to take ages. And you really need to get that payment!" (Amelie, age 36)

"I remember for my [social] housing application, I sent my documents in more than five times, and they kept coming back asking for the same document." – Wendy, age 37

This sometimes caused what was deemed unnecessary delays and extended the distress of highly precarious circumstances – be that financial or housing. For example, Amelie was repeatedly requested the same paperwork in respect to her application for OFP, and following weeks of back-and-forth communication on same, she expressed her frustration directly to the staff member in the Intreo office. In response, the staff member in Intreo closed the hatch and refused to engage further, and a week later, she received a refusal on a part of her payment. The appeal process took six months before she was granted her full payment, which she had been fully entitled to since the beginning of the process. During this six-month period, Amelie and her baby entered homeless emergency accommodation where she remained at time of interview.

"I explained to her [staff member], look, I am in this place [accommodation] but she is not the landlord and she is just renting me that room. So I started to get a little bit frustrated and I said 'Look, I can't give you that document… and for almost one month you are asking me for a lot of documents just one by one' … So, she got upset and she said to me … 'I'm going to pass this case to another one of my colleagues,' and that's it. And she just closed the window… the next week, I got the letter that they refused to pay me… Oh my God! So I needed to appeal, and I needed to wait for six months until this was approved." – Amelie, age 36.

Indeed, there were administrative errors reported by a sizeable number of the research participants. This could cause excessive delays to application processes, for example for requests for letters from other service systems (such as immigration) that were sometimes not possible or – as in the case of Amelie above – applications for rejected payment applications but later approved, following a lengthy appeal process.

Pamela, age 36, for example, was actively pursuing her HAP application for four months which was delayed due to a missing document that she was unable to source, despite many attempts with the relevant offices. It was only when one staff member in the local authority, who she had not met before, informed her she did not need that document all along. Across this time, Pamela was living in emergency accommodation with her child, eagerly awaiting HAP approval before she could exit into housing.

"Apparently, that guy knew what he was doing, finally. So he said, when he saw all my documents and he saw my son's passport, 'Oh, you have an Irish citizen's son?' I was like, 'Yes.' 'So you don't need a letter.' And I was like, 'Are you serious? I've been trying to do this since September, and now it's January, February, whatever. And you're telling me now that I don't need a letter? And I came here last week, and this lady told me that I need a letter'… So it just waste of my time. So I got so angry, so upset. But at the same time, I was happy because at least I could just get whatever I applied for… so, I filled up another form." – Pamela, age 36.

Depending on the type of social welfare payment they received, many lone parents were required to attend mandatory activation courses or job fairs; failing to comply could result in suspension or reduction of their payments. This obligation added to the stress among these individuals, especially when they were also dealing with circumstances beyond their control such as health problems, as seen in the experiences of Jennifer and Sarah who were both instructed to participate in such activation measures despite (recent) hospitalisations. The below accounts suggest that, for these particular lone parents, activation policies felt more symbolic than substantive – failing to acknowledge their existing skills or personal circumstances and overlooking their limited capacity to seek work while recovering from medical treatment.

"I'm on social welfare and I had been in hospital. I had to get a taxi from my house to the civic offices … to attend this 'job fair' to do courses. I was walking around, thinking, I'm overqualified to be here … it didn't make any sense whatsoever, it's just like they are ticking boxes." – Jennifer, age 43.

"After I had my eldest child, I was on Jobseeker's for a while, but I think I was nine months pregnant and I had [medical issue] and had lots of problems. They tried to send me out for a course. And I wouldn't get paid unless I go for a course, and I wasn't allowed to leave the hospital … I had to get letters off the doctors as proof that I was staying there. Even then, they were like, no we are going to cut your money, you have to come up here and speak to us." – Sarah, age 23

Such measures – which were often viewed by lone parents as tokenistic or inappropriate to their circumstances – risk not only undermining the well-being and dignity of lone parents but also the legitimacy of activation policies and their potential to meaningfully enhance social mobility.

Many participants described facing barriers when seeking emergency accommodation, which may reflect gatekeeping practices amid relentless pressure on services and the wider housing crisis. One parent recounted being instructed by a local authority staff member to remain in their private rental accommodation despite eligibility for emergency accommodation, due to a lack of available space. Susan (age 27) was advised by her local authority homeless office that there was no available emergency accommodation, which meant she had to overhold in her private rental accommodation and sink into rental arrears.

"So they pushed me, like, to stay in there [rental accommodation]. And even the guy from [name of] council, he told me, like, look, try, like, remain there [in rental property], like, how long is possible? Because we have no emergency accommodation and they can't find me somewhere to rent." – Susan, age 27.

Others shared that some services advised them to go to a police station with their belongings if the local authority did not recognise them as homeless. This happened to Wendy (age 37) who initially became homeless before she had her Stamp 4 residency permit and therefore, she was not, at the time, eligible for homeless accommodation.

> **"They said the only option, they can pack my things and go and sit at the Garda station and tell them that I have nowhere to go." – Wendy, age 37.**

Wendy confirmed that once she attained Stamp 4 status, "things were smoother" for her in accessing her rights and entitlements (and emergency accommodation).

One lone parent who was interviewed had exceptionally good experiences across all of the services she encountered in her service journey. Maxine (age 43), for example, describes below her interactions with the agency that manages immigration residency applications – the Immigration Service Delivery (ISD). This also applied to her experiences with Intreo and her dealings in pursuing her HAP application.

> **"They were very nice [ISD]. I mean, well, I had a good experience. I've always had a good experience with them. I understand that might be unique. … I'm very glad. I'm very lucky, essentially, that I had the to do that. They were very nice. No one really questioned me too much on it. Again, I think I'm very lucky. I've always got the good people, touch wood." – Maxine, age 43**

It is important to recognise that Maxine possesses social capital which others may not have. For instance, her advanced educational attainment, experience in legal advocacy, and exceptional articulation may be received differently by staff across the service system. A more in-depth discussion of how individuals negotiate and leverage such advantages will follow later in this chapter.

Of note, GPs provide a crucial first port-of-call in accessing supports for many lone parents – both with regards to their health and mental health (though wider mental health supports were described as lacking). Participants offered mixed perspectives on their experiences with their GP. For some, the relationship was exceptional – marked by mutual trust and high-quality care – while others were noticeably frustrated, particularly by long wait times that undermined their satisfaction and access to timely treatment.

> **"They're like a nightmare to try and get a visit with them now." (Linda, age 50).**

For those with more serious or chronic health conditions, and for children who had additional needs and were waiting on assessments or supports, severe delays caused distress and, in some cases, deteriorating health conditions.

"Well, I'm still waiting on an appointment that I had for [name of] hospital. Okay. And this is now nearly five years. And I'm still waiting on that appointment. And it is a big appointment. It's one for the orthopaedics. Five years!" (pseudonym removed)

This entry point to services also applied to public health nursing which is expanded upon in a later section.

The evidence presented here strongly demonstrates that increased efficiency and trauma-informed supports in application processes in accessing rights and entitlements can improve both the financial stability and wellbeing of lone parent households. The practice of gatekeeping people out of emergency accommodation not only intensifies the hardship for already vulnerable families but also risks normalising indifference of service system to the deepening housing crisis, thus further eroding trust for the family. Finally, the importance of GPs as a community actor is vital in plugging lone parents into relevant supports.

6.3 Family courts

For many lone parents, engagement with the family court system is an intensely stressful and often acrimonious experience. Navigating legal processes in the context of separation, custody, and access arrangements, pursuing maintenance, or securing safety or protection orders can heighten emotional strain and stress. This was recognised by both parents and stakeholders.

"Nobody comes through family law courts unbruised. Even the most straightforward cases, which we don't see, it's really scary and stressful for people. A lot of people really have terrible, terrible experiences." – Stakeholder No. 1 – Lone Parent NGO

"I needed to get the passport signed because he [father] was a guardian. I forgot my years of going in and out of Dolphin House. I actually forgot how bad it was. I had to go in in December to get her passport. When I went in, the whole feelings of the trauma of it washing over me and that real... Oh, that just overwhelming trauma, and you're treated like dirt. It's just a -, it was a horrible experience." – Stakeholder No. 8 – Lone Parents Support Network

It is particularly stressful, according to some of the parents interviewed, that these family disputes are played out in public and before a judge. Jennifer (age 43) had been to the family courts multiple times and described it as "a horrible experience". She described the layout of the space itself as being incredibly challenging as "there's no privacy."

> **"I was sitting there one day with my Mum and my ex was standing a few yards away from me, staring at me with his new girlfriend. ... It's a very intimidating place, it's not nice, it's not clean, it's just a horrible experience." – Jennifer, age 43**

Jennifer recommended that more information and support is needed for parents to navigate the court system to "talk you through everything, tell you what you do, and just support you because it's very traumatic." For others like Linda, the stress of family court system in pursuing maintenance and custody issues with her ex-partner was, ultimately, a "waste of time."

> **"A couple of the judges were okay, and the other judges was like, well, there's nothing we can do if we can't force them [fathers] to see the kids, we can't force them to pay money. Okay. So more or less what you're doing here is you're wasting our time." – Linda, age 50**

This issue of discrepancy of different judges, styles and approaches was also raised by a stakeholder, who depicted the family courts as a 'potluck' in terms of which judge you got, reflecting wider concerns raised on discretionary processes vis-à-vis maintenance orders (O'Sullivan, 2022).

> **"Bad luck if you go in and you get the wrong person [Judge]." – Stakeholder No. 1 – Lone Parent NGO**

Domestic violence and abuse was also recognised by both stakeholders and lone parents as an additional layer of distress within the context of the family courts. While custody, access and protection order cases require the court to balance parental rights with safeguarding measures, it was also considered essential that court decisions acknowledge the dynamics of domestic abuse and violence in order to prevent further harm, breaking cycles of violence.

> **"There's also the very murky issue of domestic abuse, which is very prevalent. And sometimes judges orders thing like order access with the abusive parent without there being facilities for that to be supervised." – Stakeholder No. 1, Lone Parent NGO.**

The lack of resources outside of the family court system to support victims of domestic violence was raised by another stakeholder.

As already outlined in Chapter Three, maintenance was previously included in the means test for social welfare payments (including OFP and JST), meaning that for lone parents *not* receiving maintenance from the other parent, it was necessary to prove you had gone to court to seek this payment. However, as already flagged, on foot of recommendations of the 2023 Maintenance Review Group, the Minister for Social Protection removed this condition (Department of Social Protection, 2022). This data collected for this study highlighted that such a reform was necessary given the difficult, and for some, distressing experiences in family courts for accessing maintenance. Some stakeholders recognised improvements in the family court system also, though this is still a work in progress.

"They've done a lot of things to increase accessibility to courts for people using the family law courts. There are plans for the new state-of-the-art building just beside here in [area of Dublin city]. So they have been really working on that, but they have a long, long way to go … And there is going to be specialised family law courts set up in due course. The heads of the bill are there for the last couple of years. So all of those things should improve very slowly. Courts and judges are beholden to no one … Judges and legal practitioners, some are brilliant and are really supporting reforms, and some are not." – Stakeholder No. 1, Lone Parent NGO.

Similarly, the recent reforms that have allowed for more flexibility for victims of domestic violence in seeking maintenance was acknowledged a welcome improvement by several stakeholders.

"[Family Courts] can be fraught. I suppose one thing, the efforts to seek maintenance rule, as I say, put all sorts of people through hoops. But we did just disapply it if there was any question of there being domestic violence or anything like that. There are other similar things where we obviously don't want to put somebody in a dangerous situation. If they tell us there's a risk of that, then just don't pursue that. But that rule is gone now, but even when we had it, I don't think it was good that we did that." – Stakeholder No. 4 – Government Department

All of these findings signal the need for more out-of-court supports, such as counselling, mediation, courses, preparatory sessions – all of which are likely to be more cost-effective also. It would also potentially reduce the wait time for court dates (most families are waiting a number of months) and potentially less stressful and adversarial if some mediation or preparatory work had already taken place. Some stakeholders also recognised that the best interest of the child should be considered to a greater extent in the family court system.

> **"The whole thing is very adversarial and conflictual. So the point should be what's in the best interest of the child." – Stakeholder No. 1, Lone Parent NGO.**

Related to the above point of creating alternative pathways to the court system, one stakeholder felt the system needed to acknowledge the concept of 'shared parenting' better, which could be achieved through more prolonged mediation support system supporting families across an often-lengthy separation process.

> **"I would say people really rarely hear of any alternative to courts … nearly any parent that you'll talk to will tell you they were never told about a possible alternative way to resolve it. Maybe mediation was the first part. When they applied to the court, they heard about a mediation, which is okay, which is great, but mediation at that level is very… it's very short type, trying to get you to come through an agreement, and then you're left on your own to implement that agreement. So there's very little support for a provider at the notion of the idea of co-parenting or working with the other parent or how you might even do that, and even that concept of shared parenting, how do I go there?" – Stakeholder No. 3 – Lone Parent NGO**

This stakeholder went on to discuss how the social welfare system "does not support shared parenting" because if a parent is on One Parent Family allowance, they live in fear of talking about the other parent being involved out of fear that their payment will be affected.

In sum, ensuring that the family court system responds effectively to the unique challenges faced by lone parents is critical to safeguarding their rights, promoting residential stability and protecting the best interests of their children. Any delays to proceedings can leave parents and children in unstable living arrangements and delays in maintenance payment can also negatively impact financial adequacy and housing stability.

In sum, further reforms of the family courts and expanding out-of-court supports such as mediation could play a key role in preventing homelessness or housing instability and financial crises among lone parents. Lengthy and adversarial legal processes may complicate maintenance payments and deepen financial strain. A more efficient and coordinated system – combined with timely access to mediation and practical supports – could help lone parents reach fair financial and custody arrangements sooner and more amicably.

6.4 Most impactful services for lone parents

The most helpful and impactful services were characterised by research participants as those which focused on lone parents' structural limitations as opposed to the perceived assumptions around personal failings or individual blame. NGOs and community-led services, in particular, fared better in the accounts of lone parents as these interactions which focused on relationship-building, advocacy and tailored support – areas where government services may be constrained by scale or compliance requirements. Further, flexibility rather than restrictions contributed to a more positive feeling among lone parents. This is not to say that public service staff were more likely to be unkind or unhelpful, but rather their operating systems may lack discretion.

Examples of helpful NGO supports included lone parent or homeless charities providing advice, tailored information and, if living in emergency homeless accommodation, keyworking supports (both floating supports and onsite supports). These services regularly assisted with information and tailored advice on applications and appeals for social welfare payments and housing application supports such as HAP, and when required, they engaged in advocacy. This advocacy, in particular, instilled a sense of assurance and reinforcement for lone parents during periods which were both stressful and at times unfamiliar.

For lone parents experiencing a homeless crisis, keyworking supports were often depicted as a lifeline – with a majority feeling supported by their keyworkers (though there were a small number of examples where keyworkers were not always responsive or particularly impactful).

"So, the key worker was the only thing that I felt like helped me – and it was a really important – but she helped me because I got that key worker, so I don't need to call the city council anymore. So now it's just with the key worker. Right? So, she just rang me and she said to me like, look, Amelie, I was checking your HAP process on the system and everything is okay." – Amelie, age 36

However, there were public services which were rated highly by the lone parents. These included the Citizens Information Service,[35] public health nurses and maternity services. Wendy, for example, described her experience with a member of staff in her local CIS which not only helped her navigate her various applications, but also encouraged her and instilled hope.

> **"The [staff member in an information service] made my life so easy …she knows the law…she was so helpful…she lifts me up. Like, [she said], 'Don't give up because you lost your job…you can still stand up and do something … You start online course and it will be helpful for you when the kids are in school. … don't give up! Just stand up and do something!'" (Wendy, age 37)**

Public health nurses who provide health and development checks for newborns and babies within the community were, for several lone mothers, the first contact they had with a formal support service during a time when they were particularly isolated or disconnected from the service system. These nurses were described to be informed, empathetic, and regularly directed them to crucial follow-on services.

For example, Karen, who was new to Ireland and had recently separated from her husband and living alone, was living in substandard and extremely damp private rented accommodation with no informal or formal supports in place or knowledge of the service system. Upon visiting the property, the nurse raised serious concerns, stating that the mould was so severe that it was imperative that Karen and her baby needed medical attention and urgently be accommodated in alternative accommodation. Karen and her child were – at time of first interview – prescribed inhalers by her GP and transferred to emergency accommodation. Even though both she and her child were still experiencing respiratory issues from this substandard housing, without the intervention of the public health nurse, Karen acknowledged that her situation would have become even worse. By the second interview for this study, Karen had been allocated long-term social housing. Therefore, her public health nurse was the first point of contact and who plugged her into all the necessary stepping stones and supports which, over time, led to Karen and her baby being housed.

> **"She [public health nurse] was very good. She told me what I'm entitled. Even though I didn't understand, I felt like, why? I think it's culture shock because back home, you have to work to sustain yourself. When they told me that, I was like, why would I get support for having my own baby and stuff? It was hard for me to accept it. But when she came, she told me …there's no way you and him can live here …" – Karen, age 32.**

35 The Citizens Information Board (CIB) is a public body in Ireland is a state agency that provides information on rights and entitlements and supports the delivery of information through various channels like the Citizens Information website, phone, and face-to-face services such as the Citizens Information Services (CIS) and the Money Advice and Budgeting Service (MABS).

Such positive experiences of public health nurses were also cited with reference to post-natal depression, which was reported by several mothers. In this way, public health nurses often referred them to local GPs or provided emotional support and alleviated social isolation.

"I had a really good woman [public health nurse]. She was old. Yeah. Kind of like she..... I was with her like she was my friend ... Like all the time when I needed. Like, not just like by myself, afraid. Also, like, when I broke up with my partner as well. She was the first one. She knew about it." – Susan, age 27.

Similarly, several mothers in the sample described particularly positive experiences in the maternity service system as they received excellent quality healthcare and appropriate signposting to other services in the community, to support them once they are discharged. Some of the women also received advice or support from the hospital's social worker.

One research participant, for example, who was in an abusive relationship at the time of giving birth to her child, described that the maternity hospital staff offered her advice which, in her view, was influential in her life course, as the advice she received from medical staff allowed her to see a route out of the relationship. They also informed her of supports available and that her Stamp 4 status allowed her to access all these supports, which was vital as her Irish partner had, at the time, threatened she would be deported if they separated. She has since separated from her partner.

"I was in and out of the [maternity hospital] a lot ... [the staff were] just wonderful people. Midwives are just like angels, honestly ... They let me know that it would be possible for me to do this [raise a child] alone, even if I wasn't from here ... because remember, the biggest fear as a migrant is that you don't have any money or family or a support network .... So in the appointments, he [ex-partner] would be complaining about me, essentially to try and make them think that I was unfit [as a mother] ... I was already very vulnerable and afraid of what mother I was going to be because I was being emotionally abused and believed that I was not competent to be a mother. So the way they handled it was, they sent me to the bathroom and in the bathroom, in the stall, there was a sign that says, 'If you are going through this [domestic abuse], say this to the midwife, and they will remove him from the room', like in a really safe way." (pseudonym removed)

Indeed, domestic violence charities and organisations focused on women's issues and rights were characterised by several female research participants as being particularly empowering. For example, Jennifer had attended weekly sessions with a domestic violence charity for two years. This support involved 'coaching' to prepare her for the family court, as well as offering creative pursuits like mindfulness, arts, crafts, drama which, in her view, helped build her confidence after being in an abusive relationship. Paula (age 35) described the support of a female member of An Garda Síochána (AGS) who was especially trained in situations of domestic violence was particularly helpful and supportive when she needed to vacate her home for a temporary period.

Support organisations that specifically supported lone parents were highly regarded by the lone parents who had engaged in such services. Elena, 26 years, and born outside of Ireland was particularly isolated in the community, described a lone parent support service like "a family" (of note, Elena was referred to this service through her public health nurse).

> **"The minute when you walk into that building, it's just the energy. The way that it make you feel is just amazing. It just – you just want to stay there forever... It's the people. It's just like, I don't know, I don't know how to explain that. There's those women that the way that they're helping is like, if you need something at this moment, so the next hour, I will try I would try to work it out for you. They will take the pressure from you. I don't know if there's enough words. ... I feel like just because they are mothers, they understand whatever I'm going through in the way I see, in the way I stress, and the way I... If I say something, if I didn't sleep well. They know already why I didn't sleep well. Yeah. I can't describe it. It's just that." (Elena, age 26)**

As seen in Elena's quote above, and elsewhere in the data, non-judgemental, empathetic and kind approach from front-line staff was highly valued. Some parents described significant anxiety and depression and having a "listening ear" was invaluable during crisis periods. One stakeholder who operates a lone parents' support organisation described their ethos and approach as one that is being client-led and peer-led, allowing lone parents themselves being the "experts" of their own lives.

> **"We don't position ourselves as the experts. They [lone parents] are the experts of their own lives. There may be content that we can assist with and bring to them, but we very much see that parents are their own experts, and they can support each other far more than we can support them. So that is how we would approach things. – Stakeholder No. 1, Lone parent support service.**

Pamela described how her keyworker and other staff members in her homeless emergency accommodation would build her confidence up during a time when she was doubting her ability to parent effectively.

> **"[The staff in homeless service say to me] 'Pamela, you're doing great. Look at your baby. Your baby is so happy. He's always happy. And then it's because of you'. So you feel like somebody is your recognising your job, even though you don't feel sometimes... Sometimes you feel like, I'm just doing whatever I have to do. But it's good when you listen to somebody, 'Look, you're doing great. You look at your child. He's well behaved. He's well cared.' I feel like, okay, yeah ... I feel like, okay, you have to remind myself sometimes ...It's good to listen to people say some stuff like that." (Pamela, age 36)**

One of the interviewed stakeholders described how lone parents can often be in a state of being overwhelmed and this can impact their ability to thrive. This concept drives their underlying ethos of the particular charity they operate via the dedicated and tailored courses provided to lone parents.

> **"So we're trying to teach people, literally, communication. So a lot of what we do is we want people to be more able to survive and thrive in a difficult society, where, in fact, some of the presenting issues they may have come in with would be low self-esteem or social isolation. Overwhelming. Being overwhelmed, poor mental health, all of those things. Yeah." – Stakeholder No. 1, NGO support service**

Finally, food centres and SVP vouchers provided much needed emergency provisions when in a financial crisis, for example when payments were delayed (or insufficient) to meet outgoing costs. However, there were sometimes also delays in accessing SVP vouchers while food centre provision did not allow for choice, which sometimes caused challenges for parents of children with specific dietary requirements. One participant described how a local library service had a positive impact on her and her children's life in terms of books and community groups, while another described how they really enjoyed a personal development course provided in her local family community centre.

6.5 Strategies in negotiating services and power imbalances

Lone parents are not passive recipients of public or social services; rather, they are actively negotiating this system on a daily basis. 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 of the research respondents described how they felt it necessary to modify their behaviour when dealing with certain staff or service supports, for example, suppressing anger or frustration. This was challenging at times, especially when there were excessive delays, administrative errors or mixed/confused communication of requirements. Some also sought to meet staff in person, appealing to people's human side and trying to form positive connections.

The lone parents who appeared to be particularly successful in achieving results in their interactions with public and social services had some common characteristics: they sought to actively and regularly follow up with services and to make themselves known; being organised and 'on top of' all paperwork and requirements; have the ability to engage positively with staff; and related to this, emotional intelligence. In other words, they often knew the fine line between being active in their engagement but pulling away when regular contact might be "annoying" a particular staff member. Amelie, for example, was desperate to be assigned a keyworker whilst living in homeless accommodation and was telephoning and emailing her local authority homeless office several times per week.

"I had called them because I recognise her voice. So that day, before I finish my sentences, before I finish like – Hi… So she said to me, 'Amelie! We already sent an email to ask for your key worker and…' blah, blah, blah. At that time, I swear you, I just feel my voice was broke there. I just wanted to cry. And I said, 'Look, believe me, I don't try to bother you. My idea to call you every day or maybe like they called you every time just because I really need them. And sorry if I bother you, but this is not my intention. And I said, have a nice day. And thank you for that' … And I feel like she just calmed down. And she said, 'No, Amelie, believe me, we already sent that email, and we really… And this, this department, they are going to contact you' but …I just feel like she calmed down as well. Because in the moment when I called, she was like impatient and rude. Yes. So then I said, 'No, thank you so much'. And 'Have a nice day.' And that's it. Two days later, I got an email from a key worker in the city council." (Amelie, age 36).

Five research participants had contacted their local councillors or TDs over the years, in an attempt to secure additional support and advocacy for their situation. Such an approach had mixed results, and two of these reported that this form of engagement was impactful, while the others did not find it had made any difference. Jennifer (age 43), for example, has reached out to local representatives several times over the years and she believes, "I haven't got anywhere without the support of my local TDs" whereas both Linda and Sarah had different experiences: "I had to get doctor's letters from my Ma and then my mental health, everything, my physical health, everything. Then I got on to TDs. They were no help. No help" (Sarah, age 23).

These approaches illustrate how lone parents actively negotiate a system shaped by perceptions of 'deserving' versus 'undeserving,' highlighting the subjective and discretionary dimensions of service provision. Their actions reflect both persistence and strategic navigation within a system that often requires them to appeal to personalities rather than transparent criteria. Further, the lone parents who seek the support from politicians and counsellors are engaging in the 'judge' dimension of the theoretical framing of this study. In other words, they are seeking to speak up in pursuit of their rights, albeit with limited results.

6.6 Empowerment and aspirations

Across the sample, there was a great deal of resilience and determination. Central to daily decisions and actions was the well-being of children and desire to overcome current barriers in order to flourish, as a family. While some of the daily challenges were considerable, such as securing financial stability, finding housing and moving towards meaningful employment or training, and parenting in general – seeing incremental progress in their lives had an empowering effect. Maxine (age 43), for example, sought to subvert her status as a "victim" and embrace her selfhood as a "warrior".

> **"I'm not a victim, I'm a warrior. Do you know?... And we were taught fairy tales. We were taught that the princess gets rescued by the prince. My life, I wouldn't I certainly wouldn't have been a princess. I wanted to be, as in I wanted to be rescued or whatever. Say, the likes of *The Princess and The Pea, and The Frog*. My life would be more like – brave." – Maxine, age 43.**

A number of the research participants referenced the Involve study group work that they were involved with on a weekly basis as having an empowering effect.[36] It also allowed lone parents, some of which has diverse background and different life stories, form commonalities and connections with one another.

> **"I was a bit nervous going to that [Involve workshops], too. Then when we went in the room, we were sitting around the circle. It was like, I can do this! Then we started talking. Then, of course, when they start talking, I wouldn't shut up!" – Linda, age 50**

This sharing process has also evidently allowed some research participants to articulate and clarify their opinions on the systemic barriers facing lone parents which is assisting them to find their voice. Maxine explains her thoughts below.

> **"The system is not helping us. There's so many barriers. The system is not supposed to make you a millionaire; the system is supposed to make sure that your basic needs are met. And even that, they don't have to do it. None of us are promised anything. I think that that is something, but I think that's a larger conversation that we need to have as women and lone parents supporting each other. I think it's a mindset shift that needs to happen." (Maxine, age 43)**

36 As outlined at the outset of this report, this research project was a standalone study which was a part of a wider body of engagement work facilitated by Focus Ireland in which participants were invited to take part in regular focus group discussions on their experiences of childcare and housing and the type of policy changes that should be made to improve outcomes for lone parents.

In terms of future dreams, the lone parents who participated in this study sought autonomy and stability above all (vis-à-vis financial stability but also a home that they could call their own). This underscores the concept that in order to flourish, people need to not only receive support but also a base from which they can actively shape their own lives. Without this base, lone parents are not able to fulfil their aspirations. In Marianne's opinion – as the current system is structured – "I don't feel that people are thriving anymore. People are just literally trying to survive."

These sentiments were also echoed by some of the stakeholders interviewed. There was a recognition that lone parents need to be able to be supported to reach their potential in a way that permits self-determination for the future of them and their family.

> **"I suppose being able to have your own income is empowering. So there's all that psychological piece as well. It's also then we'd have an education first approach, which is we want you to build a career that you can sustain your family, move off social [welfare], not get a low-paid part-time minimum wage job. If that's what you need right now, grand. But that's not actually going to transform your life." – Stakeholder No. 3, Lone Parent NGO**

Even when personal goals and aspirations are not always harnessed or capitalised on by the wider policy and service system – in terms of further training, education, career development – many lone parents demonstrated remarkable resilience and determination to improve their circumstances.

> **"Here's a solution. Give them the same benefits that you give everybody else and watch them rise up again."– Stakeholder No. 8, Lone Parent Network**
>
> **"The most resourceful people in the world are single mothers. We should be running the world!" – Maxine, age 43**

Empowerment comes within but is greatly bolstered when a service system provides the right tools, encouragement and conditions for lone parents to shape their own futures with dignity and security.

7 Conclusion

This study set out to explore the experiences of lone parents affected by homelessness and housing exclusion and understand, in particular, their experiences of and interactions with the wider service system. Through this, the study seeks to draw out policy and service recommendations which may better meet the needs of this persistently disadvantaged cohort. In recognising that homelessness and housing exclusion is a multifaceted problem, the research examines many interrelated issues such as financial inadequacy, access to childcare, barriers to employment, education and training, stigma, as well as lone parents' own resilience and future aspirations. The lived experiences of lone parents interviewed – and stakeholders working in this space – reveal the problems and complications that are present for lone parents to move out of a financially-precarious situation and towards meaningful stability and social inclusion.

Research Findings Section I examined the issues impacting the interviewed lone parents. Much of these findings reflect existing research and data which clearly demonstrates the persistent socioeconomic disadvantage they experience by virtue of being a single-earner household. This section also identified gaps and flaws in our service infrastructure which can perpetuate adversities faced by many lone parents. In particular, barriers in pursuing education and training or superior quality and well-paid employment were widely cited. Central to this are the lack of affordable childcare options and the low-income disregard for social welfare payments for lone parents which serves as a disincentive to engage in more hours of employment, and their perfectly valid fear of losing ancillary benefits. Meanwhile, activation measures can feel tokenistic for some lone parents, as their previous work experience, training, personal skills or competencies were not nurtured, meaning that aspirations or career goals have to be abandoned. These interrelated barriers can result in consistent poverty, leading to a higher risk of housing precarity and homelessness and – without a home for a period of months or even years – health, mental health and well-being inevitably declines. These factors can impact on distinct groups in different ways, highlighting the importance of an intersectional approach to understanding these issues.

Research Findings Section II focused on lone parents' service interactions and experiences. This seeks to contribute to existing research literature to provide insight into the internalised stigma lone parents feel, which can be compounded when faced with poor or abrasive service treatment. Many of the lone parents interviewed reported administrative inefficiencies and delays in delivering vital social transfers or systemic problems between different departments (e.g. social welfare and immigration) or with the family courts (e.g. maintenance). Conversely, impactful services were characterised by lone parents as being flexible, empathetic and tailored to their particular needs. Such services can offer a 'lifeline' for lone parents during a crisis – for example, a dedicated keyworker or an informed professional that advocates on behalf of a lone parent to support an appeal process. Impactful services can also offer vital referral pathways to bridge lone parents to other services – such as public health nurses who plugged new parents into a service system they were often unfamiliar with. Professionals who offer empathy and warmth were particularly reassuring for lone parents who were experiencing anxiety or acute distress.

Transformative social policies, guided by the capability framework employed in this study (Bonvin & Laruffa, 2024), highlight that reducing poverty, inequality, and exclusion are essential, but social policies must *also* seek to enhance opportunity, empower, and offer strengths-based supports to facilitate rights holders in reaching their full potential. In other words, lone parents that need external support during particular junctures in their lives (as 'receiver') – such as social welfare, housing, healthcare and education – also need to be empowered to express their values, aspirations and preferences (as 'judge'). This enables lone parents to actively use their resources and abilities (as 'doer') to achieve their full potential across all areas of their lives including in the family, work, education and broader participation in wider community and civic life. This underscores the necessity of policy reform that moves away from viewing lone parents as passive or dependent, and instead recognises them as capable, active agents who have ambitions and personal goals for them and their children. Combatting judgemental attitudes in service interactions are essential to improve service experiences, mitigate further trauma, and promote trust among this group. Notwithstanding the administrative constraints and categories of inclusion or exclusion to certain supports that may be more present in some services, tackling unconscious bias that are played out across service interactions would go far in improving service experiences for this group.

Finally, while recent policy initiatives – such as affordable childcare, maintenance system reforms, education and training initiatives – have improved certain aspects of service pathways for lone parents, more is needed to *address the specific needs* of lone parents. As can be seen in the detailed policy analysis in this report, policies largely adopt a generalist approach, either via universal supports or broad actions relating to 'disadvantaged groups', leaving the persistent and specific challenges of lone parents inadequately addressed. Further, policy actions for lone parents require a whole-of-government approach and inter-departmental coordination. Monitoring and evaluation systems also require investment, including disaggregated data to capture intersectional outcomes. 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 that rapidly facilitate lone parents' exit routes into housing and to prevent their homelessness from occurring in the first place.

8 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

- To invest in trauma-informed training for supporting lone parents that could benefit services and staff who work with high numbers of this group such as local authorities, Intreo, migration services, education and further education and health services.
- To invest in greater enforcement of Public Sector Equality and Human Rights Duty (2024) with a view to enhancing quality of service and eliminate discrimination and/or unconscious bias and related to this to facilitate the wider roll out of staff training across public services.
- To invest in mechanisms to consult with lone parents in policy-design and service delivery so as to enhance participation of lone parents in this process. This should not be tokenistic but meaningful and consistent to ensure policies and procedures are appropriate and fit-for-purpose.

Housing and homelessness

- For the government to urgently publish a Family Homelessness Strategy. This Strategy should focus as a matter of priority on the needs of lone parents in preventing their homelessness and rapidly facilitate sustainable exits.
- To enhance homelessness prevention interventions via resourcing tenancy support services and invest in targeted campaigns and initiatives to support lone parents who may be at risk of losing their tenancies (e.g. via MABS, utility companies, RTB, or information/advice services).
- Enhance relevant training for front-line services in the community to support with homelessness prevention and appropriate referral pathways to support families before they reach a housing crisis. These services could include public health nurses, GPs, maternity services, Intreo, social work services, food centres or other information services.
- To ringfence social housing for lone parent households who have been residing in emergency accommodation for longer than six months to enable exits to stable and affordable housing whilst also reducing the number of lone parents stuck in emergency accommodation.
- For lone parents who are newly homeless, the experience can be both daunting and unknown. Adequate information materials from local authorities and induction processes within specific facilities could help mitigate fear and isolation.

Poverty and social welfare

- There is a strong argument, based on the financial precarity of lone parents, that lone parents should receive higher social welfare payment rates across all main payments including OFP and JST. With this, the income disregard could be set to match inflation to minimum wage index, while age-of-children eligibility conditions should be reduced or removed and ancillary supports such as medical cards, fuel allowance and child support payments should remain in place in the long-term to avoid the unintended consequence of disincentives to work.
- Poverty (including child poverty) and enforced deprivation, in particular, strongly suggests a more intensive package of supports for lone parents, for example to support household bills, school-related expenses, or public transport.
- To extend the JST to when the youngest child turns 18 or finishes second level education for all lone parents engaged in employment, training or education – this would reduce risk of poverty as well as enabling lone parents greater opportunity to engage in employment or further training that is aligned to their personal circumstances, existing skills and personal attributes.
- Focused policy attention and investment to alleviate child poverty in lone parent families in particular to help bring down child poverty rates among this cohort.

Childcare

- Notwithstanding the additional investment and reforms under the National Childcare Scheme, affordable childcare options for lone parents still remains an urgent issue, particularly for lone parents seeking full-time childcare. Targeting of low-income lone parent households for highly subsidised (or free) childcare should be a priority and this will alleviate care burden whilst also supporting lone parent families to access employment or invest in further training.
- For lone parents who have employment outside of standard working hours, greater coverage of private childcare/childminders is essential.
- Facilitating swift, subsidised access to childcare among lone parent families who have moved into homeless emergency accommodation to enable a quicker exit to housing and reduce stress of parenting in a homeless crisis. This could also mitigate harm to child development in emergency settings.

Access to employment and education/further training

- To move away from activation as symbolic and mandatory towards meaningful activation prioritising tailored education and training options to facilitate substantive steps towards work, in line with parents own skills, qualifications, attributes, and personal interests.
- To support lone parents into high-quality and stable employment via tailored supports (including both activation measures and community-led supports) to support parents to attain higher wages to help support them and their families out of poverty. This can include one-to-one coaching, apprenticeship programmes, on-the-job training and career-advancement opportunities.
- Subsidised, on-site childcare in education and training institutions would provide a powerful incentive for lone parents to engage in a course of their choosing.
- Enhance workplace policies that recognise the needs of lone parents to encourage more flexible working conditions such as part-time or remote work – all of which can support lone parents balance employment with their caring responsibilities. This could help sustain long-term employment for parents.

Other recommendations based on the study's findings

- To abolish the fees for renewal of Stamp 4 visas for all lone parents given their financial disadvantage. This would remove financial barrier for lone parents to apply for citizenship.
- More information and support is needed for parents to navigate the family courts system, particularly for those who are experiencing the system for the first time.

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