

**An exploratory research study with one parent families
being assisted by the Society of St Vincent de Paul**

Research by OCS Consulting

Edited by the Society of St Vincent de Paul

September 2014

**“It’s the hardest
job in the world”**



Society of St Vincent de Paul



Mission Statement

We are involved in a diverse range of activities characterised by:

Support and friendship

Through person-to-person contact, we are committed to respecting the dignity of those we assist and to foster their self-respect. In the provision of material and other support, we assure confidentiality at all times and endeavour to establish relationships based on trust and friendship.

Promoting self-sufficiency

We believe it is not enough to provide short term material support.

Those we assist must also be helped to achieve self-sufficiency in the longer term and the sense of self-worth this provides. When the problems we encounter are beyond our competence, we enlist the support of others more specialised.

Working for social justice

We are committed to identifying the root causes of poverty and social exclusion in Ireland, and, in solidarity with poor and disadvantaged people, to advocate and work for the changes required to create a more just and caring society.

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1 in 4

families in Ireland
is a one parent family



215,315

one parent families living in Ireland



Just under

30,000

of these one parent families are
headed by a father parenting alone



58%

of one parent families
had one child



42.5%

of lone parents were at work



69.3%

of two parent households
were are work



In 2012

29.1% of one parent families
were are risk of poverty

17.4% experienced
consistent poverty

49.5% experienced deprivation.

- CSO 2014

78,246

recipients received the One Parent
Family Payment in 2013

EXECUTIVE SUMMARY

Study overview

The largest group requesting assistance and support from the Society of St Vincent de Paul (SVP) are households with children, in particular households headed by a person parenting alone.

One parent families are not a homogenous group and not all one parent families experience poverty and social exclusion. The experience of the SVP working with one parent families is that the lone parents being assisted are doing one of the most difficult jobs of all – that of raising children on their own on a low income. Many of the challenges faced by the mothers and fathers who took part in this study are faced by all low income households. The experience of poverty; lack of access to healthcare, childcare and other services; unaffordable or poor quality housing and educational disadvantage can result in poor outcomes for families, whatever their structure.

In order to arrive at a better understanding of the needs and circumstances of the one parent families being assisted, the SVP commissioned OCS Consulting to conduct research with heads of one parent families being helped by the SVP and with SVP volunteer members involved in home visitation work.

61 in depth interviews were carried out with the heads of one parent families being assisted by the SVP. The field work for this research was carried out in 2013 – following four years of austerity measures and cutbacks. This was followed by Budget 2014, which, according to analysis by the ESRI, had the greatest impact on low income groups. It is likely therefore that the situation of some of the families who took part in the research in 2013 has worsened since the data was collected.

The families who took part in this research were feeling the brunt of previous cutbacks and were fearful about further cuts to income supports and services occurring in the near future. The effects of prolonged austerity on family life, relationships mental health and well-being are outlined in the report, as well as the negative impact on hopes, plans and ambitions for the future.

The full report can be downloaded from www.svp.ie/oneparentfamilies

Key findings

Inadequate income and its effects on family life

Inadequate income is clearly at the heart of many of the difficulties faced by the one parent families being assisted by the SVP. In spite of their best efforts at budgeting, many of the families who took part in this research were unable to afford to meet their basic living costs. The need for constant vigilance around money and budgeting is extremely stressful. This is particularly the case in the situations described by research participants, where there simply is not enough income to cover the basics of food, housing and energy costs, and making ends meet is an impossible task. Large, unexpected or once off costs, which cannot be met from weekly income, were especially problematic. Reductions to social welfare supports and child benefit were felt keenly by those affected and put even more strain on already over-stretched budgets.

Occasions which should be celebrations, for example Christmas, birthdays, First Communion and Confirmation are experienced instead as times of great stress and strain. The sadness and stresses caused by life events including bereavement, relationship breakdown and children's illnesses are magnified by having to manage these situations on a low income and with limited resources.

The result of inadequate income for many of the research participants is food poverty, fuel poverty, over-indebtedness, difficulty affording education-related costs, cutting out extra-curricular activities and children's hobbies, living in unsafe neighbourhoods and poor quality housing and struggles to afford transport costs.

Employment, education, training and social participation

Social participation for many of the research participants was limited, due to low income, caring responsibilities and lack of confidence. High levels of motivation to take up employment, education or training were expressed by the research participants. However, many of those who wished to work outside the home or take up education or training feared the loss of social welfare payments and supports such as the medical card, or could not afford the necessary childcare. The cost of education and lack of suitable local employment opportunities or education and training courses were additional barriers faced by lone parents who took part in this study. While most participants expressed a desire to discontinue claiming social welfare payments, many felt it was not possible at the present time.

The positive impact on personal well-being for those who were engaged in education, training or voluntary work cannot be overstated. Participation in these activities supported resilience and the family's ability to cope with adversity. Research participants who were engaged in education, training or voluntary work got a sense of purpose from these activities, and took great satisfaction from achieving goals and developing new skills, all of which support well-being. They also had more positivity about the future, and could

envisage their lives improving. It was notable that some older mothers in particular felt that their opportunities for taking up employment, education or training were very limited.

Relationships and care

The importance of family relationships came out strongly in this research. Strong and positive relationships with children and the rewarding experience of being a parent, even in adverse circumstances, were noted by research participants. However, parents worried about the effects of difficult relationships between their child(ren) and their non-resident parent. Most of the research participants had experienced a relationship breakdown with the other parent(s) of their child(ren) and many were involved in legal or court actions. Where they existed, positive relationships with the non-resident parent were valued by the research participants. However, relationships between the head of the one parent family and the non-resident parent were, in the main, typically complex, fraught with tension and often required careful management.

Parenting alone on an inadequate income meant that many participants had come to rely very heavily on their extended families for practical and moral support. Many families would find it very difficult to manage without this support. However, in some cases relationships with immediate and extended family, in-laws, friends, neighbours and non-resident parents were more challenging, and managing these relationships could be a source of stress and conflict.

Loneliness and isolation were recurring themes throughout this research and had a very negative effect on mental health and well-being. Participants were aware that spending too much time alone made it even more difficult to overcome isolation, in spite of their desire to do so. Not having a trusted person to call on in case of emergency, not having a partner to share decision making and a reluctance to rely on extended family or friends for support in some cases compounded the sense of isolation experienced by many of the research participants. Some research participants reported distancing themselves from family and friends because of their poverty. Living on a low income meant that going for a coffee or socialising was out of reach, and those who had borrowed money from family and were unable to repay it had become isolated from their family as a result.

Caring responsibilities were heavy and sometimes overwhelming for research participants. Those who had families or friends that were in a position to help with childcare found it a great support, while those without such support often described rarely if ever having time to themselves away from their children.

Mental health and well-being

Many of the interviewees in this study and some of their children experience poor mental health as a result of living in poverty. Loneliness and isolation also impact negatively on mental health and well-being. Many of the parents were very open about their own mental health difficulties and the pressure that their living and financial situation had placed on their own mental health and that of their children. Positive mental health is linked with having a job, an adequate income, a good education and having good supportive relationships (NESC, 2009: 146). The lives and circumstances described by many of the research participants are in many cases not conducive to positive mental health and well-being. Many of the research participants demonstrated strong resilience and coping strategies in the face of significant adversity. Good budgeting skills, engagement with health and social services, taking up education or training, and recognising and celebrating successes and achievements helped parents to cope with challenges that arose.

Future ambitions

There was a tendency among the research participants to focus on day-to-day survival rather than making plans for the medium to longer term. Improving self-confidence, dealing with stress, getting out of debt, maintaining freedom from addiction and improving relationships with the non-resident parent(s) of their children were among the ambitions expressed by parents. All were hopeful that their children would do well in school and be successful and happy in their lives.

The experience of returning to education or training, or engaging in voluntary work made research participants more optimistic about their future. However, in spite of a high level of ambition to work their way out of dependence on social welfare, a number of parents could not see any likely improvement in their financial situation in the near future.

The experience of being helped by the SVP

Generally positive experiences of being assisted by the SVP were reported by research participants, although some negative experiences were also mentioned. The help provided by the SVP with immediate problems and difficulties helped to take some of the pressures off families. However, having to resort to support from a charity to make ends meet can be a very negative experience, no matter how sensitively the help is delivered. Many of those who took part in the research expressed feelings of embarrassment, shame, guilt and stress at having to ask for help, and found it difficult to approach the SVP to ask for assistance. Help was often asked for as a last resort, when all other options had been exhausted. A situation could be at crisis point by the time SVP was asked to intervene, making it more difficult for the SVP to provide assistance, and increasing the anxiety felt by the individual in need of help.

“It is very stressful being poor...Although you don't think about next week or next month you are constantly thinking about tomorrow or the next day...Will I be able to get some food for the dinner...Will we have electricity next week...It's real basic but Jesus it's stressful.”



Conclusions and recommendations

The findings of this research demonstrate that the social welfare system and our health, housing, childcare and education systems are not responding adequately to the needs of some of the most vulnerable families in Ireland. The impact of austerity and the cuts to social welfare and supports for education, employment and training have made some very difficult and challenging situations even worse.

Key recommendations for policy

Detailed recommendations are outlined in the full report. However, the some of the key policy recommendations, which, if implemented immediately, would make a significant difference to the lives of low income families are as follows:

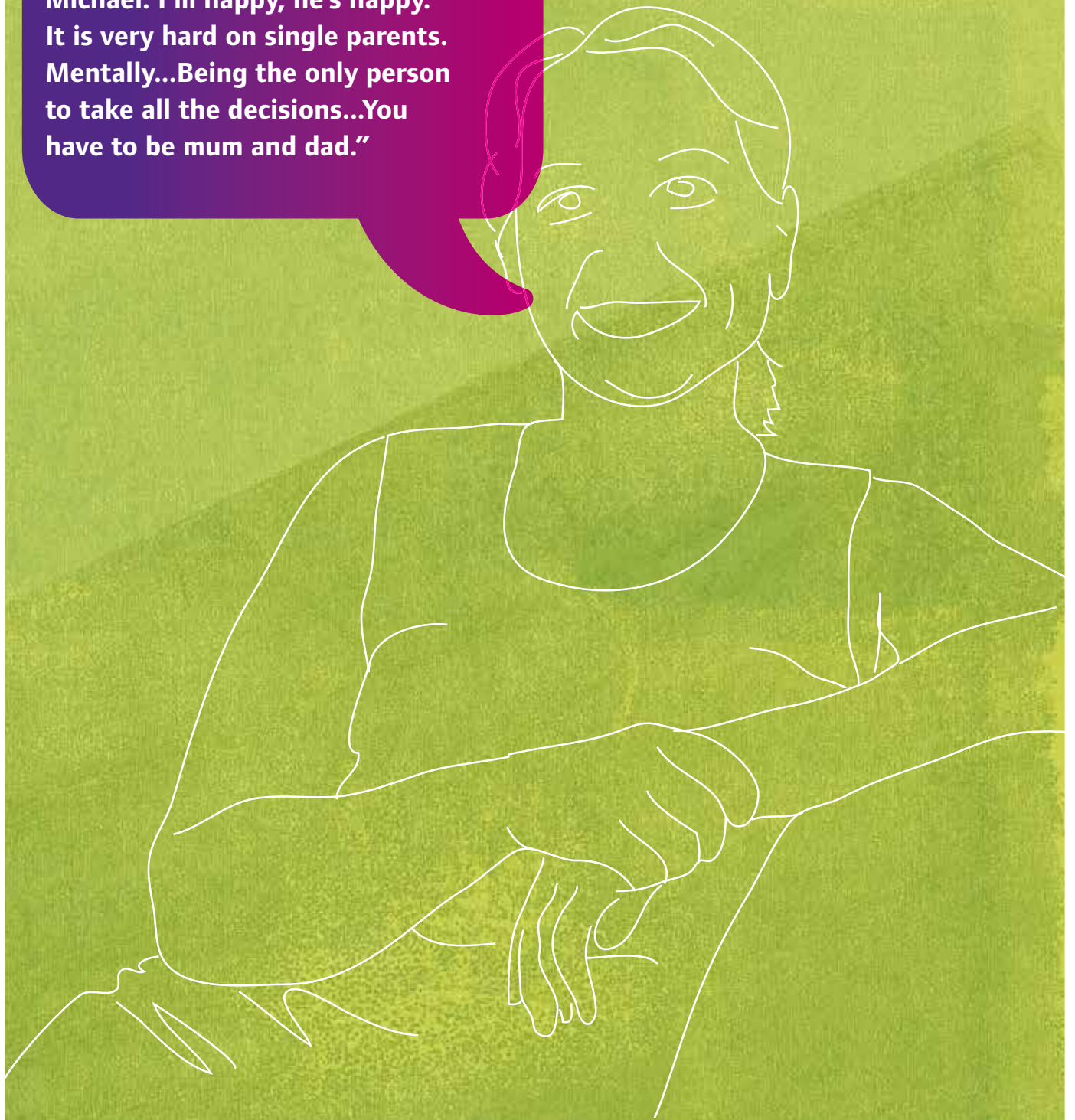
- Ensure that the implementation team for *Better Outcomes Brighter Futures: the National Policy Framework for Children and Young People 2014–2020* has an explicit focus on working for the best outcomes for children living in poverty
 - Increase adult social welfare rates, child income supports and all secondary benefits to reflect increases in the cost of living and to maintain their purchasing power
 - Reverse the reductions in the earnings disregard for the One Parent Family Payment
 - Ensure that vulnerable groups, including those on low incomes, have timely access to all health and social services, including dental, and all community based health and social care services
 - Tackle the costs of education faced by the parents of school-going children in low income households
-

- Ensure that courses targeting adult learners are flexible and responsive and provide sufficient childcare and after-school places to facilitate the participation of those with caring commitments
- Further develop the financial model for the funding of childcare, based on supply-side subsidies, rather than tax credits, which provides a transparent basis for levels of public funding, reduces costs for parents and is dependent on quality
- Address the housing crisis through a radical increase in the supply of local authority and voluntary sector housing

Key recommendations for the Society of St Vincent de Paul

- SVP nationally should continue to gather data and evidence from its members and people seeking help which will in turn inform its social justice and policy priorities
 - The findings from this research should be disseminated to all SVP members and the recommendations for SVP practice outlined in the full report should be implemented across the country
-

"I'm 50 now. I can...I don't regret having Michael.I never regret having Michael. I'm happy, he's happy. It is very hard on single parents. Mentally...Being the only person to take all the decisions...You have to be mum and dad."



Introduction

The Society of St Vincent de Paul (SVP) is Ireland's largest charity of social concern and action. The Society's mission is to provide support and friendship to people experiencing poverty and social exclusion, to promote self-sufficiency and to work for social justice. An executive staff provides support to a membership of over 11,000 volunteers throughout the country.

Personal contact between SVP volunteers and people in need is an abiding hallmark of the Society's work. SVP considers 'the personalised delivery of help' to be one of its key strengths. Friendship, companionship, trust and confidentiality feature strongly, along with the provision of information, and material and moral support.

The cornerstone of this personalised delivery of help is the programme of home visiting by local Conferences (local branches). SVP members visit families and individuals in their homes, and provide material and/or moral support as required. The home visiting programme is a key mechanism through which SVP provides practical support to those experiencing poverty and social exclusion.

Analysis of data gathered through the SVP regional offices in Dublin, Cork and the Mid-West over the years 2009–2011 revealed that the largest group requesting assistance and support were households with children, in particular those headed by a person parenting alone. In order to arrive at a better understanding of the needs and circumstances of the one parent families being assisted, the Society commissioned OCS Consulting to conduct research with heads of one parent families being helped by the Society and with SVP volunteer members involved in home visitation work.

SVP approach to working with one parent families

One parent families are not a homogenous group and not all one parent families experience poverty and social exclusion. The experience of the Society working with one parent families is that the lone parents being assisted are doing one of the most difficult jobs of all – that of raising children on their own on a low income. Many of the challenges faced by the mothers and fathers who took part in this study are faced by all low income households. The experience of poverty, lack of access to healthcare, childcare and other services, unaffordable or poor quality housing and educational disadvantage can cause poor outcomes for families, whatever their structure. SVP is determined to overcome the root causes of poverty and social exclusion. It is in this context that the Society commissioned this research to further inform its knowledge and understanding of one parent families being helped by SVP in Ireland today.

One parent families in Ireland

Around one in four families in Ireland is a one parent family: Census 2011 identified 215,315 one parent families living in Ireland in April 2011. Just under 30,000 of these one parent families are headed by a father parenting alone.

The majority of one parent families (58%) had just one child. Of lone fathers, 40% were widowed, compared to 20% of lone mothers; 44% of lone mothers were single women, and 30% were divorced or separated. 42.5% of lone parents were at work, compared with 69.3% of the heads of two parent households.

One parent families in Ireland are the household type with the highest poverty and deprivation rates. In 2012 over a quarter (29.1%) of one parent families were at risk of poverty, with 17.4% experiencing consistent poverty and 49.5% experiencing deprivation (CSO, 2014.) Even during the years of successive economic growth, poverty rates remained high for one parent families.

In 2013 there were 78,246 recipients of the One Parent Family Payment and the total expenditure on this payment was almost €980 million. Of those receiving the One Parent Family Payment, 17% are also receiving Rent Supplement. It is clear that the shortage of social housing has a significant impact on lone parent families: in 2013 30% of all the households assessed as being in need of social housing support in 2013 were one parent families.

Recent developments

Impact of austerity

This research is particularly valuable as it was carried out during the recession, where families were feeling the brunt of previous cutbacks and were fearful about further cuts to income supports and services occurring in the near future. The effects of prolonged austerity on family life, relationships, mental health and well-being are outlined in the report, as well as the negative impact on hopes, plans and ambitions for the future.

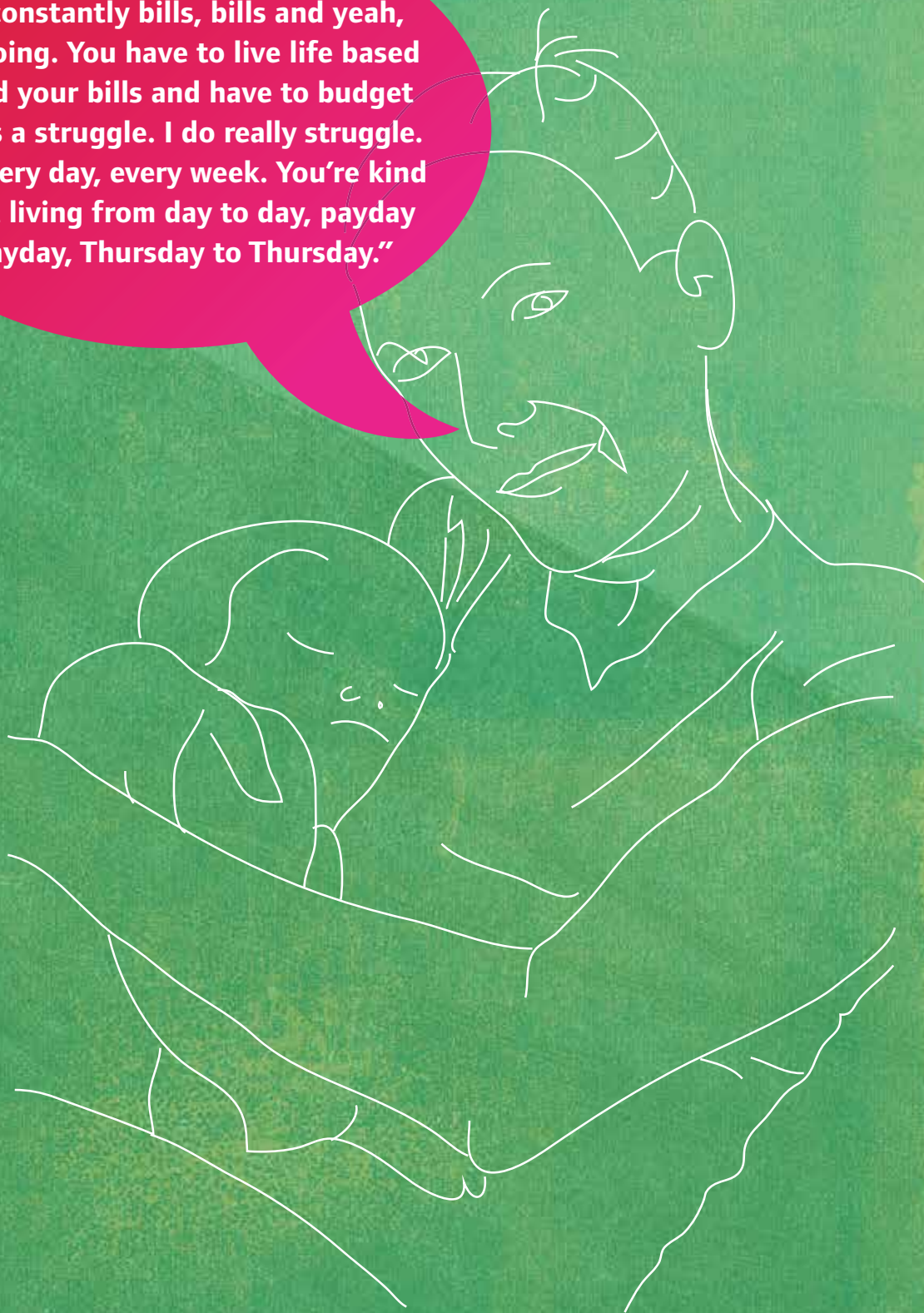
Budget cutbacks since 2009 have affected one parent families very significantly. In spite of the fact that one parent families have the highest rates of poverty and deprivation in Ireland, they have experienced the worst cuts in recent years. For example, the cumulative cuts and tax increases introduced over the past number of years mean that a lone parent with one child who is out of work has lost the biggest percentage of their income – at over 11% – of any household type, including those with much higher incomes. This is a bigger loss in percentage terms than that experienced by a couple with two earners at €200,000 (Social Justice Ireland, 2013:10).

Changing policy priorities with regard to supporting one parent families

One of the most significant developments affecting one parent families in recent years has been the move towards ending long-term reciprocity of the One Parent Family Payment. This payment could previously be claimed until the youngest child in the family was aged up to 22 years if in full time education. A series of changes mean that after July 2015 the payment will no longer be payable to recipients once their youngest child turns seven years of age (subject to certain exceptions). If the parent is still in need of income support, they may apply for a Jobseekers Allowance Transition Payment. The conditions for receipt of this payment are less onerous than for Jobseeker's Allowance, and allow recipients to seek part-time rather than full time employment.

However, many of the supports which are necessary for a successful transition from reliance on social welfare into education, training or employment are not yet in place (childcare and afterschool care being the main examples) while other essential supports have been curtailed or abolished. The earnings disregard for the One Parent Family Payment has been reduced significantly; those taking up low paid employment no longer retain the full medical card for a period of time; the Cost of Education Allowance has been abolished; and the practice of paying the One Parent Family Payment in addition to Community Employment and other training allowances has been discontinued. These changes are likely to make it more difficult for lone parents to take up education, training or employment opportunities.

"It's constantly bills, bills and yeah, ever going. You have to live life based around your bills and have to budget and it's a struggle. I do really struggle. I do. Every day, every week. You're kind of just living from day to day, payday to payday, Thursday to Thursday."



Methodology

Research Steering Committee

The SVP set up a Research Steering Committee, comprised of SVP members with extensive of home visitation with one parent families and people with experience of either commissioning or conducting research with socially excluded groups (Appendix 1). The Research Steering Committee advised on and approved the study tools (Appendices 2 – 7). The Committee members also agreed to make themselves available to advise on any ethical issues which might arise during the research. In the event, there was no need to call on this facility.

Research methods

It was agreed with both the SVP Social Justice and Policy Team and the SVP One Parent Family Research Steering Committee that a combination of methods would be used to gather the information required. These methods were:

1. One-to-one interviews with heads of one parent families being helped by the SVP;

2. Online survey research with heads of one parent families and with SVP members;

3. Focus group meetings with SVP Conference members involved in home visitation work.

In respect of the two qualitative strands of the research (the in-depth interviews and the focus group discussions) the aim agreed with the Research Steering Committee was to achieve equal participation across the following six SVP regions: Dublin, Cork, Kerry, the West, the South East and the Mid-West.

Following this qualitative research, two structured online surveys were undertaken – one was targeted at heads of one parent families being helped by the Society while the second survey was developed for circulation amongst SVP Conference members.

Interviewee profile

34%

< 30

66%

31 +



89%



11%

35%

of interviewees have
one child



55%

of interviewees have
2 - 3 children



10%

of interviewees have
4 children



66%

of interviewees live
in urban areas



34%

of interviewees live
in rural areas



1. Focus group meetings with SVP Conference members involved in home visitation work

In March 2013 six focus groups, one in each of the participating regions, were conducted with SVP Conference members involved in home visitation work. Between eight and ten SVP Conference members participated in five of the six focus groups while the sixth group was attended by 16 SVP members. Each meeting lasted for about an hour and a half.

The focus groups provided an opportunity for members to tell the researchers of their own experience; the experience of their Conferences; the knowledge gained in providing support to one parent families through home visitation and to put forward any suggestions or advice in response to the key research questions.

Critically, the focus groups also provided an opportunity to secure Conference members' assistance in gaining introductions to potential interviewees.

With the agreement of the participating SVP members, four of the six focus group discussions were audio recorded and transcribed; for the discussions of the remaining two groups, hand-written notes were maintained. Copies of the information sheet for Conference members participating in the groups, the information sheet for those recruiting potential interviewees, and the focus group discussion guide itself are included in the Appendices.

2. One-to-one interviews with heads of one parent families being helped by SVP

Recruitment

The terms of reference for the research stressed that interviewees were to be heads of one parent families currently being helped by SVP. For the purpose of this research study, a head of a one parent family was defined as: a person who is parenting without the support of a partner, or with the support of a partner only from time to time.

The researchers produced a gatekeepers' guide for SVP members and a wide range of Conference members across the six SVP regions was asked for assistance in gaining introductions to potential interviewees.

The researchers therefore did not approach any third party organisations for assistance in locating potential participants, nor did they directly approach any individuals being assisted by the SVP. Several Conference members across the six regions arranged for multiple interviews to take place and without the support and involvement of these Conference members this research simply would not have been possible.

All gatekeepers and prospective interviewees received information about the research study. It was they who decided whether or not they fitted these criteria. The researchers did not conduct any objective test or ask any questions designed to measure how closely interviewees fitted the criteria.

Interviews

In all, 61 depth interviews were carried out for this research. All of the interviews were conducted across April to July 2013 and varied in duration between 45 and 75 minutes. With the interviewees' consent, all interviews were recorded, and then transcribed in full; interviews were halted if interviewees became distressed, and resumed when they were happy to continue. A range of ethical and safety considerations was built into the study design to ensure that a high quality and sensitive approach was used. Interviews were carried out in either fully accessible neutral places, such as community centres and cafes; or where unavoidable (for example, in very rural places), and – on the specific request of the interviewee, in participants' own homes. All interviewees were given a €20 'One For All' gift voucher as a small token of appreciation of their time and assistance.

The information and consent form for interviewees made it clear to participants that they did not have to reveal any information they did not wish to provide or give a response to any questions they did not wish to answer.

The researchers adopted a narrative approach, in line with the exploratory nature of the study, as defined with the SVP. As far as possible, the interview style was participant-led, with interviewees determining the range and depth of topics. This was not unfocussed ("tell me about your life") but rather evolved into "a narrative with prompts". The prompts were listed in the interview guide which was developed in partnership with the SVP Research Steering Committee.

The original agreement made with the SVP was to conduct a minimum of 80 interviews with heads of one parent families being helped by the Society. However, due to delays it was not possible to secure the 80 interviews. It also became clear after approximately 50 interviews had been carried out that the themes which emerged were recurring and it was decided that, in line with the aim of this research as an exploratory study, to end the interview process after 61 interviews had been carried out. Of the 61 interviews included in the final analysis the following profile, set out in the table overleaf, was established.

Ranges, rather than exact numbers, are used as precise responses relating to the age of the interviewees, and indeed the number of children living in each of the households, were not always sought and in a number of cases were not secured. In the case of the number of children living in the participating households, several of the research participants indicated that this could change depending on a range of factors including the time of year and the strength of their relationship with the non-resident parent.

Interviewee Profile

Age range	Under 30 years of age		Age: 31 and over	
Proportion of interviewees (Approximate)	34%		66%	
Gender	Female		Male	
Proportion of interviewees	89%		11%	
Number of children in household	One child	2 – 3 children	4 children	5 children +
Proportion of interviewees (Approximate)	35%	55%	10%	0%
Location of household	Urban		Rural	
Proportion of interviewees (Approximate)	66%		34%	

Analysis of interviews

On completion of the interviews the research team examined the data thoroughly and systematically, grouping all commentary that had relevance to the research question into an extensive series of themes for further analysis. The researchers then compared, contrasted and examined the text for content and meaning by reading, re-reading, interpreting and comparing similar texts. This involved assessing both dominant patterns discernible in the responses and divergences from those patterns. This process helped to ensure that the patterns reported actually existed throughout the data, rather than only in favourable examples. Quotations used in this report represent typical or common responses, balanced by variations or divergences where appropriate. The report indicates patterns when they are discernible; occasionally, they were not, as ideas on occasion transcended categories, or reflected individual concerns.

3. Online survey research with heads of one parent families and with SVP members

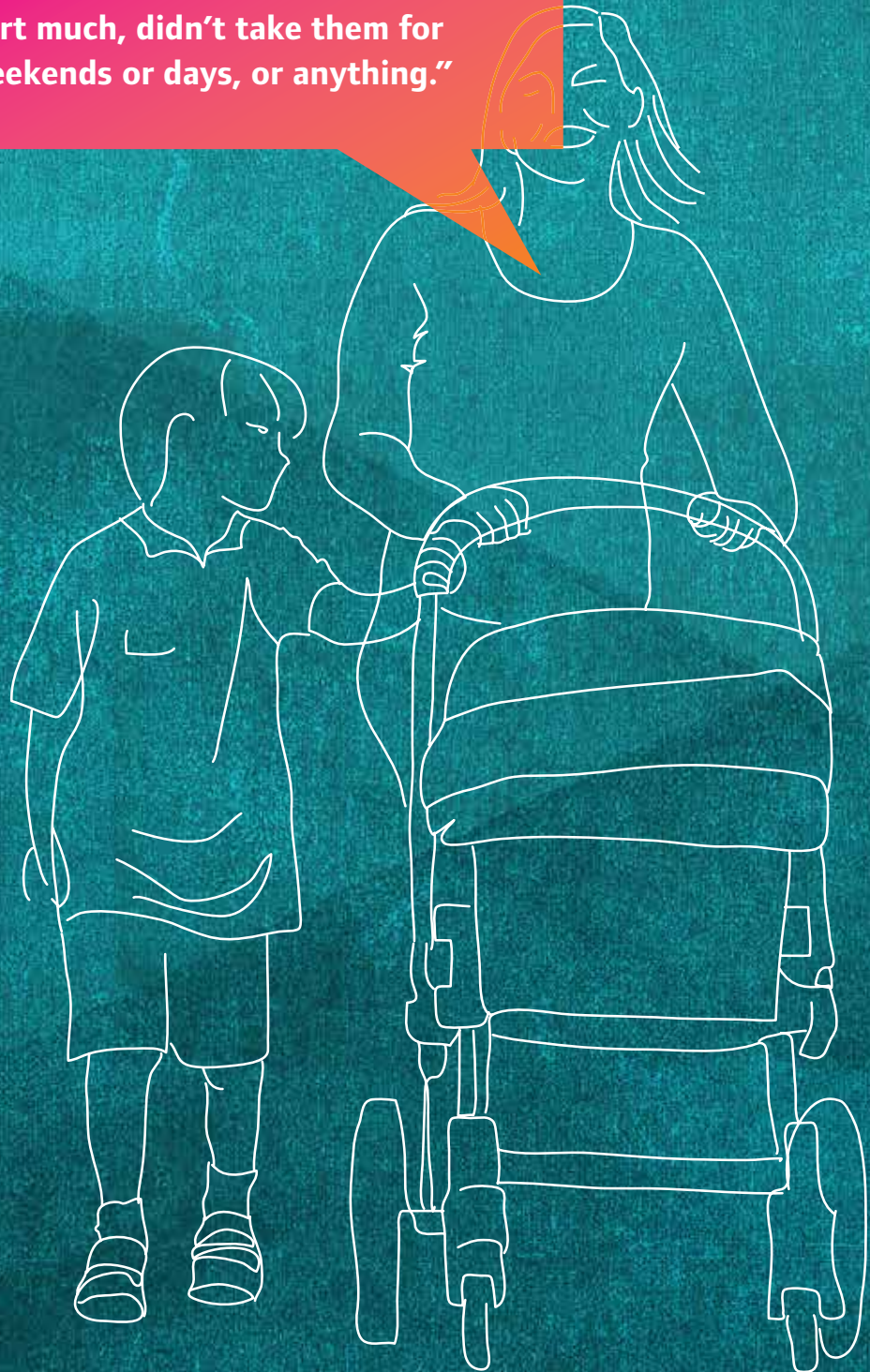
To make the research accessible to a wider sample of participants and to support and complement the qualitative research it was agreed that two structured online surveys would be undertaken – one targeted at heads of one parent families being helped by the Society and the other developed for circulation amongst SVP Conference members. The online surveys were made available on the SVP national website and were further promoted through established SVP online channels.

The final analysis of the two surveys drew on 104 heads of one parent families being helped by the Society and a further 33 SVP Conference members. Due to the extremely small number of respondents to the survey with SVP Conference members, an analysis of the findings is not presented here. The key findings from the survey for the heads of one parent families is included in Appendix 8.

Research limitations

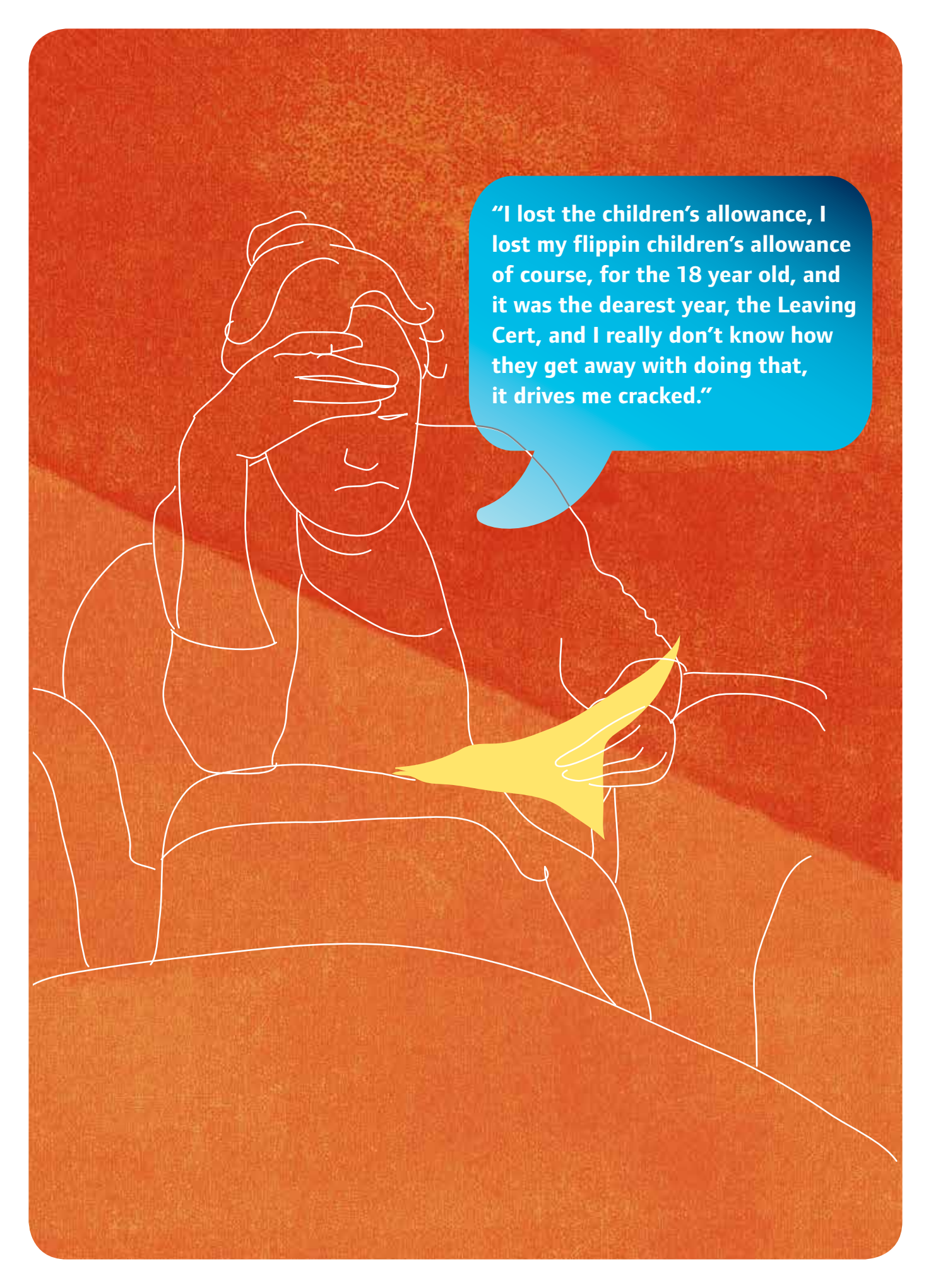
- A qualitative research methodology was felt to be the most appropriate approach to answering the research questions set out by the Society. Qualitative research tends to generate rich, deep data and has the points of view of the research participants at the core (Bryman, 2004). Qualitative research can provide detailed information about the context within which people's behaviour takes place (Bryman, 2004). However, critics of qualitative research argue that it is difficult to replicate and can suffer from problems of generalisability and lack of transparency (Bryman, 2004). In this study, given the relatively small sample size, the spread of attitudes and responses, and the individual and specific nature of participants' circumstances, disaggregation has been applied in a very limited way in order to protect confidentiality.
- The time and resources required to plan and implement in-depth qualitative studies necessarily limit the number of participants. These factors, along with the significant logistical challenge involved in securing interviews with qualified respondents – i.e. heads of one parent families being assisted by the Society of St. Vincent de Paul – limited the scope of this study to a relatively small sample. Therefore the findings do not claim to be representative of the experience of one parent families generally, including those living on low incomes. Neither are they generalizable. However, they do provide a detailed account and valuable insight into the lived experience of many one parent households in Ireland today.
- In depth interviews as a method of data collection can be limited in that the interviews are open-ended and cannot always be entirely pre-determined with the interviewer therefore having less control over the data produced. This is to be expected in an exploratory study of this nature.
- It was agreed with both the SVP Social Justice and Policy Team and the Research Steering Committee that the two on-line surveys would be viewed as 'experimental'. No attempt was made to generate a representative sample of respondents for these surveys. Additionally, the survey for SVP members generated only a small number of responses. The findings from the online surveys enhance the information gathered through the interviews and focus groups, but cannot be considered representative of either the experience of all those parenting alone who are being assisted by the SVP or all SVP members. While the two surveys did provide some, albeit a very limited amount, of useful additional quantitative data, the real value and insight was generated through the two qualitative strands of research. For this reason it was agreed that the additional data generated through the online research would be featured separately within the appendices to the main report.

"I was married and had two sons. My husband was an alcoholic and left ... I stayed in the family home with two kids and reared them. He never took part much, didn't take them for weekends or days, or anything."



Routes into lone parenthood among the research participants

Many factors and life events contributed to participants' parenting alone. For some, separation from a partner had occurred due to relationship breakdown, bereavement, imprisonment or other institutionalisation. In some cases, pregnancy was unexpected, and the other parent, generally but not always the father, did not choose to support the mother and be involved in his child's life. Mothers decisions to leave violent and controlling relationships were very often a reason for the creation of a one-parent family; in other cases, addiction, especially to alcohol or drugs, prompted separations. In other instances, stress caused by a child's disability led to a parent leaving his/her family. Whatever the route into lone parenthood, the consequences and impact can be challenging at a number of levels. The lone parents who were interviewed as part of this research had experienced a range of social and economic challenges which are explored throughout this report.



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

Experience of poverty and everyday life on a low income

Introduction

People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society (National Anti-Poverty Strategy, 1997).

The participants in this research all experienced poverty and social exclusion, which has been worsened by the various cuts to incomes and services introduced since 2009. This chapter details the experience of struggling to manage on a low income; the various stresses and pressure points; the coping strategies employed by parents; the challenges that cannot be overcome and the effects on everyday life. Poverty and various crisis situations were identified as key causes of stress for a significant majority of interviewees. The effect that this has on many aspects of their lives, such as their ability to think about and plan for the future, their health and well-being, their own and their children's opportunities and futures, are explored throughout this research.

Everyday life on a low income

“Things that cause me stress and worry...the things that would keep me awake at night are worrying about feeding the kids and clothing them.”

All of the participants in the research spoke of the difficulty of living on a low income; the problem of managing their expenditure; the daily struggle to meet food, accommodation and energy costs and their inability to meet any additional expense above those basic needs. Living on a low income was described as stressful and requiring great skills in budgeting, considerable discipline and constant vigilance about any form of expenditure, no matter how minor. Going without was a feature of the lives of most of the parents and their children, although parents continually prioritised their children’s needs over their own. While some of the respondents had grown up in poor financial circumstances, others had formerly had good jobs and businesses with steady incomes and a high standard of living, and had lost homes and cars and a good quality of life. They had had to adjust to a much lower standard of living and to a life of constant budgeting and restraint.

Many confirmed that life as head of a one parent family that is experiencing poverty can be both stressful and limiting and on occasions simply boring or unfulfilling:

“How would I describe my life?...Boring, limited, restricted, denied because you can do very very little on a lone parent wage. Limited, really limited...Is it lonely as well?...Yeah it is lonely...It’s limited...You can do nothing...you can do very little. You can basically go shopping, to buy your food and that’s it.”

The impact of expenditure associated with non ‘core’ costs (such as housing, food and heating) are nearly always problematic for one parent families whose sole income is limited to social welfare. Small treats such as occasional trips to the cinema and holidays cannot generally be considered. However, some parents were good at making the most of possibilities – one mother, living near Dublin, took advantage of free child places on the LUAS at weekends to visit art galleries and exhibitions in the capital, bringing packed lunches to save money. Any opportunity for family outings is valued, and remembered for a long time afterwards:

“I found a gold chain...And we brought it down...you know to that cash for gold place. I think I got 50 something euro for it and we went to the cinema...me and the kids and they were able to get their popcorn. They had a ball and I did as well...but it was embarrassing having to do it in front of my son. When I think about it [having to do something like that to be able to pay for a trip to the cinema] I get upset. He shouldn’t have to see his mother doing that.”

Special occasions, family events and celebrations caused additional stress for many of the families who took part in this research. None of the parents referred to providing birthday parties or treats for their children, or attending other children's parties; few referred to attending other family events such as weddings. Major and unforeseen expenses, such as those caused by illness or bereavement, created financial crises for some respondents. First Communion and Confirmation were instanced by all participants as important events but ones which result in significant additional expenditure and consequent stress and debt. Very basic needs outside of food, housing and energy were difficult to provide for as expressed here:

"He was looking for money for a haircut this morning, and I had to give him a tenner out of my lone parents and I couldn't afford it...to cut his hair."

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

Some times of year are much more difficult for the participants in this research. Almost all instanced winter as a much more difficult time, with the additional heating costs and pressure to provide for an expensive Christmas. Most participants dreaded Christmas:

"I would get very stressed and worried about it. It would start round about November. My son's birthday is on 31st December as well, so there would be the double stress of having to get them presents and just the stress of getting Christmas together and not really liking Christmas at all."

Managing household income and expenditure

Most research participants had, by necessity, become expert in the art of budgeting, some with the assistance of MABS – the Money Advice and Budgeting Service. Indeed, some have clearly made considerable, and in some cases drastic, lifestyle changes to cope with living on a limited budget. Parents prioritise their expenditure very carefully – food, housing costs and energy come first, followed by education, leaving little money for clothes, shoes, extra-curricular activities, sport, home repairs or renovations and family events or celebrations.

It became clear at a very early stage in the research that in prioritising what is purchased and who within the family unit benefits from these purchases the parent very often does without in order to provide for the child. In effect, the parent's response to life on a low income was typically to prioritise their children's needs over and above their own.

In spite of the sense expressed by many of the research participants that they were good at budgeting and managing their limited incomes, some SVP members felt that budgeting, money and household management was a skill that was lacking in many of the families they visit. However, even the best managed budgets can be badly affected by the smallest additional expense, and many plans are completely thrown out by unforeseen events, especially illness and bereavement, car or house repairs or even penal bank charges for bounced payments. There was a recognition among both SVP members who took part in the research and the parents themselves that even where good budgeting skills are employed, sometimes a limited income just cannot stretch far enough to meet the needs of the household:

“For example there is [a] single parent family where the husband is looking after one child that's autistic, and he's been working closely with MABS for more than 12 months and he's budgeting fairly alright; it is working quite well but his gas has been cut off for more than, for months and months, because he just can't afford it.”
(SVP Conference member and focus group participant)

“When you are on such a tight budget you are going to get caught out somewhere. You have to get the groceries in and you have to pay the rent... You are going to fall behind somewhere... Even though you need to heat the house, the gas and the leccy (bills) will be a squeeze.”

Research by Collins et al (2012) confirms this. For one parent families living on social welfare, their income is inadequate for a Minimum Essential Standard of Living, across all age groups and urban/rural areas except for a two child family where both children are pre-school age. This is before housing costs are taken into consideration. Housing costs were a significant burden for the households who took part in this study and exacerbate the difficulties faced by the families. There simply is not enough income going into the household to meet the minimum essential needs of these families.

Debt and access to affordable credit

Over-indebtedness is a significant issue for one parent families dependent on social welfare as their low income renders them unable to meet their essential living expenses as they fall due (Collins et al, 2012). NESC (2013) notes that there is a strong correlation between low income and over-indebtedness, with those who are parenting alone, those who are unemployed, and those who are ill or disabled more likely to become over-indebted due to a persistent lack of resources. Lone parents are more likely to be in debt to moneylenders and doorstep credit providers, and more likely to be in arrears with utility payments and other household bills than other household types (OPEN, 2005).

Many of the parents who took part in this research had debts to repay which caused them great difficulties. Managing and repaying debt added to the stress of parenting alone on a low income: rent and mortgage arrears, energy arrears, and other debts were very frequently instanced (by a minimum of three quarters of interviewees).

For some research participants, these debts caused a great deal of stress and made it difficult to picture or plan for a future. The ambition to secure a debt-free future was very noticeable among some of the participants. It must be noted however, that many felt such an ambition was unrealistic or even a completely unattainable goal given their tight financial circumstances.

 *“I hate having that debt hanging around. It’s impossible to plan for the future with it but it’s so hard to see beyond it.”*

Others, albeit few in number, had adopted a firm stance in a bid to successfully cope in managing large debts, and rationalised that their creditors would have to be satisfied with the efforts they were making to clear their debt as they could not afford to make higher payments.

Given their low incomes and sometimes poor credit ratings, most of the research participants reported having very limited access to affordable credit. Few used the Credit Union, in some cases because they had old unpaid debts there. Instead, some turned to money-lenders who provide access to flexible finance but at an extremely high rate of interest. Research participants were aware of the high costs involved in this source of credit but felt they had no choice but to approach money lenders. Interviewees appreciated the fact that they would be able to obtain credit on flexible terms, albeit at exorbitant rates of interest.


The impact of austerity

Many of the austerity measures which have been introduced in the past number of years have had a disproportionate impact on households with children. A social impact assessment of Budget 2013, the budget for the year in which the fieldwork for this research was carried out, found that households worst affected by the measures were those with children, in particular lone parent families (Department of Social Protection, 2013).

Since Budget 2009, over €450 million has been cut from social welfare payments for children, with many of the families hardest hit by these cuts also suffering other reductions in income, through cuts in adult social welfare rates, as well as pay cuts, loss of working hours and tax increases (End Child Poverty Coalition, 2013). A family with one or two children has lost more than one fifth of the Child Benefit payment since 2008 and has seen the Back to School Clothing and Footwear Allowance reduced by 50% for younger children and by a third for those at second level.

The cumulative effect of the reduction in income and increase in costs has been felt keenly by the parents in this study. Many spoke of how surviving had become increasingly difficult; and said that in spite of their efforts to cope and adapt, the cuts and increased costs were having a serious negative effect on their own lives and the lives of their children. Such changes had simply “made it even harder, when life (on social welfare) was hard enough already.”

Cuts in Child Benefit were particularly difficult for participants in the research and were mentioned frequently. Child Benefit is a key policy instrument in tackling child poverty, so it is not surprising that cuts in the payment have left many families on low incomes struggling to manage. Child Benefit was used for some day-to-day expenditure but was especially important for necessary but more occasional expenses – particularly clothes – which could not be met out of weekly income. The impact of the cut in this payment was starkly described by one parent as follows:

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

The difficulty caused by the decision to remove Child Benefit from children aged 18 and over who are still in full time second level education was also referred to by several of the participants.

In parallel to the reduction in income experienced by many of the interviewees, a number were also concerned about the introduction of new charges. This was a particular problem for those who owned their own home who were concerned about the Local Property Tax and those who faced increased bin charges. The prescription charges for medical card holders (cited specifically by approximately one quarter of interviewees) were a particular worry for many of the parents.

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

(Since the fieldwork for this research was carried out prescription charges have increased to €2.50 per item, placing greater strain on households).

Food poverty

Food poverty emerged as central to the experience of the families who took part in this research. Many parents spoke of skipping meals, going hungry or not being able to have good nutritionally valuable food at least some of the time, particularly towards the end of their financial week. According to Healthy Food for All, food poverty is defined as the inability to have an adequate and nutritious diet due to issues of affordability and access to food, with related impacts on health, culture and social participation. Research has found that compared to more affluent groups, those who are disadvantaged tend to spend a higher proportion of their income on food, have difficulty accessing a variety of nutritionally balanced and affordable foods, eat less well and are restricted physically and mentally from making healthy food choices by a lack of resources (Friel and Conlon, 2004: 120).

Many interviewees in this study described the constant difficulty of providing enough nutritious food for themselves and their children on their current income. Interestingly, very few referred to the difficulty of getting to shops, although this may be because the interviewees lived largely in urban areas close to supermarkets and some continued, albeit with difficulty, to run a car. While two mothers expressed the view that it was possible to feed a family on a social welfare income if you knew how to cook, for the vast majority of participants, managing their income to ensure enough food for the week was challenging, and there was an implicit assumption that hunger was likely at some point during the week. Interviewees also noted that the most nutritious food was also the most expensive, especially fruit and vegetables, and that food with poor nutritional value was filling and cheap. There did not appear to be a lack of knowledge of healthy food choices, but rather difficulty making the right choices, as previous research has demonstrated (for example, Friel & Conlon, 2004). The problem was well summed up by one participant in the study:

“It has been hard...to get healthy stuff for the children...but also because I think there’s a poverty mentality where you buy cheap stuff...is generally the stuff that is high in fat and sugar and white refined carbohydrates, and it’s kind of filling and you get a big basket full of stuff, and it’s not very good for you.”

Parents adopted a number of coping strategies to try to ensure that they and their children had enough food. For some this meant doing one major shop the day they got their social welfare payments so that even when money ran out towards the end of the week, there would still be food in the house. Other parents bought food in instalments, so that there would be less food in the house at any one time and the food budget could last for a longer time. This was on the basis that any food in the house would be eaten; this was a particular issue for parents with sons, whose food intake is often higher than that of girls. Parents also restricted their own food intake to make sure that there was enough for their children. One family stopped eating meat in an effort to live healthily within their budgets. Many of the research participants took their children to their own parents' or siblings' homes, knowing that they would get dinner there. Planning meals, looking for bargains and cutting out extras or treats such as fruit juice or biscuits were all strategies employed by the parents to stretch the food budget as far as possible.

The study findings showing the resourcefulness of the parents, their knowledge about healthy eating and their consciousness of the expense and cost of food are in contrast to some of the views expressed by the SVP members who took part in the focus groups. A number of SVP members expressed the view that many parents rely on expensive takeaways and convenience food due to a lack of information about healthy eating and that they lack the skills and knowledge to prepare healthy and cheap meals. While the steep social gradient for obesity supports the views of SVP members that calorie-rich, nutrient-poor foods feature strongly in the diets of many low income households, the findings of this research suggest that this is mainly due to lack of money and the high cost of healthy food choices, rather than a lack of knowledge or information with regard to healthy eating.

Fuel poverty

Analysis by the Vincentian Partnership for Social Justice of trends in energy costs and the purchasing power of the Household Benefits Package and the Fuel Allowance has shown that the cost of energy has increased by an average of 25% between 2009 and 2014 (Vincentian Partnership for Social Justice, forthcoming). However, the increase in cost varies depending on the fuel, with an increase of 5.2% for solid fuels, 6.9% for natural gas, 16.2% for electricity, and 93% for home heating oil. Over the same period, the Household Benefits package and the Fuel Allowance have been reduced. This has led to a situation where, for example, in 2009 the Fuel Allowance would have purchased approximately 900 litres of home heating oil, but by 2014 this was down to 500 litres (Vincentian Partnership for Social Justice, forthcoming). The real value of the Fuel Allowance has not been maintained; in order for it to have maintained its purchasing power in terms of the cost of household energy it would need to be paid at a rate of €25 per week, for 32 weeks. The Fuel Allowance is currently paid at a rate of €20 per week for 26 weeks, falling short of what is required by households now and far short of its purchasing power in 2009.

Data from the Survey on Income and Living Conditions (SILC) for 2012 found that 25% of those 'at risk of poverty' in Ireland had gone without heating at some stage in the previous year (Central Statistics Office, 2014). It was therefore not unexpected that this study revealed fuel poverty to be a significant problem for almost all the parents interviewed; for many, it was the initial reason for their contacting the SVP for help.

Keeping warm was a constant struggle for the families in this research, partly because of the cost of energy but also because many live in poor quality, damp accommodation with little or no insulation. The standard of participants' housing varied greatly; some were fortunate to live in good quality accommodation, but many live in very poor circumstances, in badly maintained houses which are often very cold and damp. At least one third of the participants in the research reported high energy costs because of their homes' poor construction, maintenance and insulation. The lump sum required to fill or even half fill an oil tank was noted as particularly problematic for households dependent on oil-fired central heating. The high cost of energy and poor quality of accommodation makes affording energy very difficult, especially in winter or cold weather:

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

The very significant challenge involved in heating a home and in meeting the utility bills associated with this were also emphasised by visiting Conference members.

The installation of prepayment meters for electricity and gas was a positive development for the households which could avail of them. There was a universally positive response to these meters when they were installed:

"The ESB meter is a brilliant help...just brilliant...Because I can top up. The minimum is ten euros a week, I usually get twenty euros a week because of the lads and that keeps me going. The bills have started to come down now and I'm not too worried about it now."


However, some landlords would not allow the installation of meters, and some dwellings, including apartments and those with storage heating, may not be suitable for the prepayment meters provided by Bord Gais Energy, Electric Ireland and SSE Airtricity. Prepayment meters provided by other providers, for example, Pinery and PrePay Power carry an additional daily standing charge and do not allow for the repayment of arrears, and so may be less suitable for low income households with energy debt.

Education costs

Education is a powerful predictor of life chances in adulthood (Smyth & McCoy, 2009). Educational inequalities in Ireland mean that, for example, while over 90% of young people with a parent or parents in professional occupations complete the Leaving Certificate, only two thirds of students from unskilled manual backgrounds do so (Smyth & McCoy, 2009: 8). Over 70% of young people from professional backgrounds progress to higher education within two years, compared with half of those from intermediate and other non-manual backgrounds and 30% of those from semi- and unskilled manual backgrounds (Smyth & McCoy, 2009). Poverty and deprivation rates in Ireland are lowest for those with a third level degree or above and highest for those with only lower secondary or primary school level education (CSO, 2014b: 16).

The parents who took part in this research are keenly aware of the importance of education for their children's future and prioritise education costs after basic needs such as food, accommodation and energy. The increased costs of education and the reduction in state support have been very difficult for these families. Education costs rose by 4.6% in the 12 months to March 2014 (CSO, 2014a). Barnardos (2014) estimates the cost of school in 2014 as €345 per child for senior infants, €380 per child for fourth class, and €735 per child for first year in second level. This is excluding extra costs including school bags, trainers and extra-curricular activities. The current level of the Back to School Clothing and Footwear Allowance is €100 per child for children aged between 4–11 years, and €200 per child for those aged 12–22 years, leaving a massive shortfall for families to make up.

School uniforms, sports gear, school books, trips, voluntary contributions, costs for transition year and the cost of any extra-curricular activities caused significant levels of stress to the parents who took part in this research. Free education was described as a 'myth' both by SVP members, who noted the pressures on parents on low incomes to regularly come up with money for different school-related costs, and by parents themselves. Many interviewees appreciated the sensitive and supportive way that some schools dealt with their difficulties, especially in financial matters, although they were still embarrassed by not being able to afford education-related costs. Many of the children were fortunate to attend schools with book rental schemes but for others the expense of purchasing new school materials presents major problems each year.

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

In fixed and limited budgets, even trifling additional expenses can have significant consequences, such as the inability to send children to school because the bus fare has to be used for another purpose. One mother described the dilemma:

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

One of the effects of living in poverty is the difficulty in providing any additional opportunities for children, especially in terms of sports, hobbies or formal groups outside of school. However research has demonstrated that these activities can have a positive impact on educational achievement, reading and mathematical attainment. Parents found it hard to let their children get involved in sports like swimming or football and other activities such as scouting due to the cost. Even where activities were cheap or free, transport costs made participation impossible for families whose budgets are already stretched to the limit:

“So in order to cover basic costs [such as food and rent] we stopped all sports, which was a pity, and Scouts. I would have done that more with my other ones. Because I just couldn’t afford it. And then the petrol. You can’t be driving out the road to get to your thing [child’s extra-curricular activity]. The little fella loved rugby and I went the first year, but I just couldn’t seem to get...It seemed to get even tighter this last year.”


McCoy et al (2012) investigate the link between taking part in out-of-school-activities and children’s academic achievement. Children from more privileged backgrounds are more likely to engage in the kinds of out of school activities that equip them with the knowledge and competencies that advantage them in the educational system (McCoy et al 2012: 60). Low income was found to play a role in the kinds of activities children participated in, or whether they could participate in out of school activities at all, as supported by our research. This may serve to increase inequality in educational opportunities in the longer term (McCoy et al, 2012).

Housing, accommodation and neighbourhood issues

Housing and community issues featured strongly in the research. Most of the participants in this research lived in rented accommodation; a small number owned their own homes; often with a mortgage or other housing debts which are extremely difficult for them to repay. The poor quality of housing occupied by some families contributed towards fuel poverty, as discussed above. Many parents had to move house after losing the home they lived in with their former partner; many respondents reported difficulty in finding suitable, high quality and safe accommodation at a rent they could afford, and several either wanted to move from unsatisfactory housing or anticipated having to leave their current accommodation. Some research participants did not have appropriate furniture for their home or a bed for each of their children.

Some families living in apartment blocks experienced problems with maintenance; participants living in blocks without working lifts spoke of the additional problems this could cause in terms of social isolation, difficulty with managing shopping, and managing stairs with several young children and buggies in tow.

Many of the research participants lived in unsafe communities where drugs and anti-social behaviour were constant threats. A number of respondents mentioned keeping themselves to themselves, and avoiding interactions with neighbours. One father reported taking his son to his own parents' house every day; to avoid letting his son play with neighbours who he regarded as undesirable or unsafe:

 *"It's like a scene from 'The Wire' here...drug dealers...you name it, going on. Of course it gets you down. You just wanna get out."*

Those who had moved into better quality accommodation or into safer neighbourhoods noted the improvement it had made to their lives.

High rents and insecure tenure presented difficulties for many respondents and caused considerable additional stress and worry. However, the Rental Accommodation Scheme (RAS) provided by the local authorities was spoken of very positively due to the improved security of tenure it provided.

SVP Conference members spoke of their concern that rules in respect of rent supplement were making it more difficult for families to secure housing, in terms of the number of bedrooms required for different family sizes. SVP members reported cases where rent supplement was refused when a large family, for example, with four children, could not secure a four bedroomed house below the maximum rent supplement limit, and instead looked for a three bedroom house which was easier to secure within the rent supplement limits. SVP members reported that rent supplement had been refused in these cases as the accommodation was deemed too small for the family; in spite of the parents' assessment that the accommodation was suitable for their family.


The Housing Assistance Payment (HAP) is currently being piloted by Government. Under HAP, responsibility for recipients of rent supplement with a long term housing need is to transfer from the Department of Social Protection to the local authorities. Tenants with

assessments of a long term housing need who would previously have accessed Rent Supplement will be taken directly into HAP. They will pay a differential rent, based on their income, similar to the situation which prevails for those in local authority housing. The HAP will not be withdrawn on the take up of full time employment, which will ensure that those with a long term housing need who are unable to meet their housing costs out of their own resources will be able to actively seek employment. This removes the unemployment trap associated with Rent Supplement, however, it remains to be seen whether enough accommodation will be available in the private rented sector to meet the needs of those on low incomes, and whether landlords will be keen to take on HAP tenants.

Transport

While some parents described a car as a “luxury” which they had long forgone, many others described it as “an absolute necessity”. Those living in rural areas described their car as being critical to their daily and weekly life. Without it, getting children to school, doing shopping or attending appointments for necessary medical care would not be possible. For other parents a car was a necessity because of illness or disability.

However, while a car was a necessity for some of the parents, the costs of running or maintaining it were extremely onerous. Some deferred taxing or insuring the car, or having their NCT or necessary repairs done because of the cost:

 *“Oh God yeah. Very hard. I only taxed it there last Friday...and the tax was out of date I think for two months. I pay the insurance. My car needs an NCT but I haven't been able to afford to get that done. My wing mirror was kicked off my car and the side dented, and the guy, the mechanic up the road, I think he took pity on me and patched up an old one he had and put it on... Yeah the car is costing a lot.”*

It is important to note that those who tax their car for shorter periods of time, for example, per quarter year rather than for a full year, will pay more overall. This is likely to particularly affect those on lower incomes with older cars which are subject to higher rates of motor tax, but who will find it difficult to come up with a lump sum for the full yearly amount.

Effect on children

It is clear that the children in the present study are growing up in very difficult circumstances. Parents are generally making huge efforts and personal sacrifices to ease the situation for their children. It was beyond the scope of this research to directly elicit the experience of children in the families who participated. However, because of the serious and long lasting effects of poverty on children and childhood, the effects on children of life on a low income are discussed in this section.

Although inadequate income is at the core of the problem of child poverty, it is the exclusion from participation in everyday activities; poor quality housing; limited opportunities in education, recreation and play; and delayed access to healthcare and other services that make a real difference to children's lives (End Child Poverty Coalition, 2011: 3). Many of these issues arose in the course of our research and have implications for both the well-being of children now and their life chances in the future.

The financial burden of school trips and other outings was noted by parents who took part in this research:

"When the kids would be asking...can they go places, on a Saturday... I'd love to be able to bring them to the cinema or bring them to the playground. I can't [due to lack of money or energy]. All their friends could be going away with their mummies and it's terrible to tell them we can't go there, I can't afford it."

Parents were acutely conscious that their children had to go without treats that they could see other children getting. Furthermore, they worried that their children would be subjected to bullying and teasing in school because they lacked what other children had. It was suggested that the family's financial status had left some children vulnerable to bullying and difficulties at school:

"And my eldest boy... I can see him getting a bit of aggro in school... about being left out of things... Because he's not as well off as the other kids. It's terrible, it's very sad in this day and age..."

Voluntary contributions for schools often include insurance cover for taking part in activities, and children whose parents are unable to meet this cost may be excluded from activities as they are not covered by insurance.

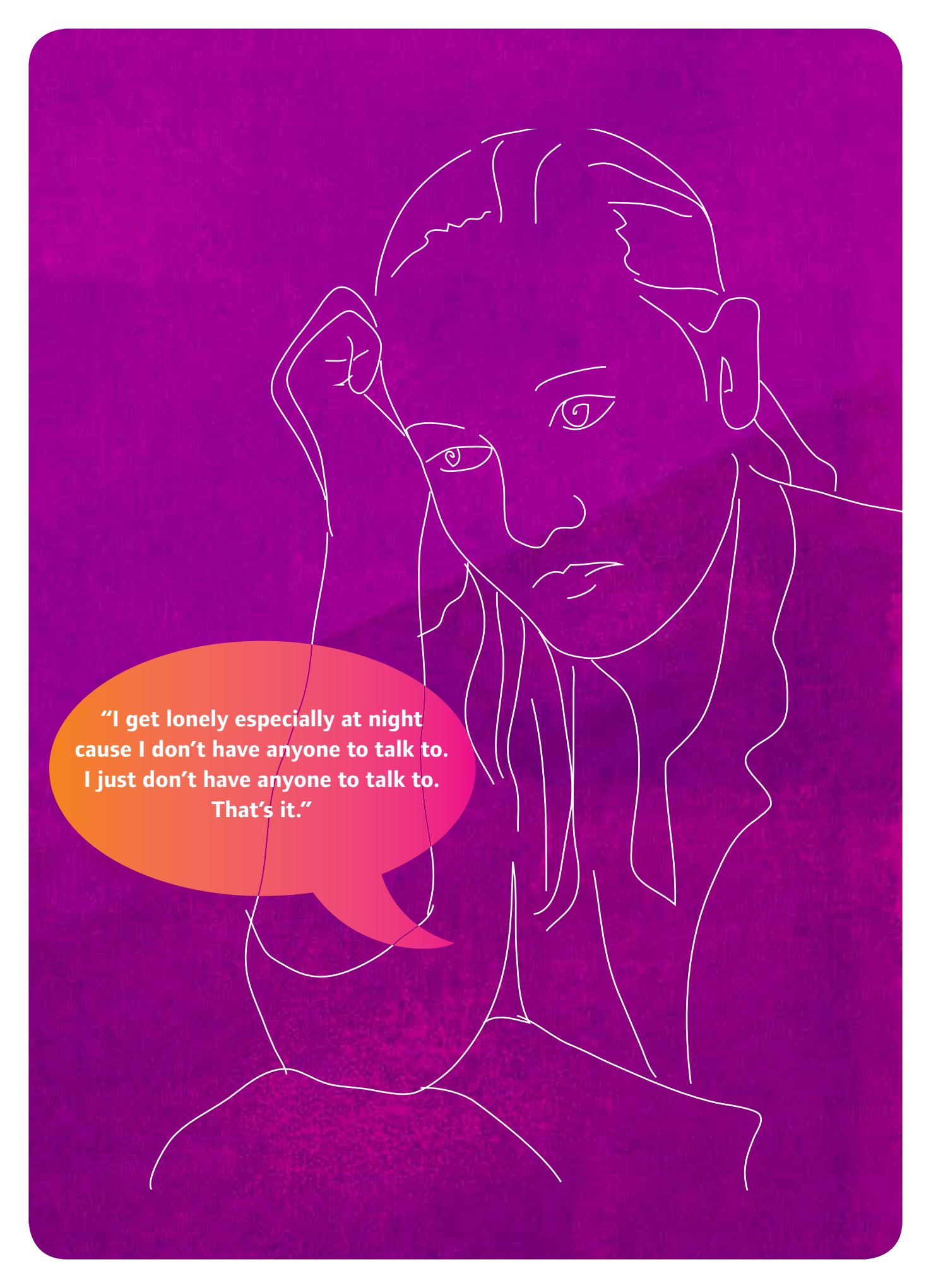
Summary

The accounts given by the research participants paint a picture of considerable hardship, which has been worsened by the range of cuts that have been imposed in recent years. At a time where families with children and in particular one parent families have been subject to the deepest cuts to incomes and services, the impact of austerity measures on already stretched household resources is clear.

Daily life on a low income means going without basics such as food and adequate heating. It means constant vigilance in relation to household budgets and denying children activities, treats and extra-curricular activities. Parents coped by prioritising their children's needs, deferring expenditure on themselves, to ensure that their children had enough. Exclusion from everyday activities that many people would take for granted is common. Many parents spoke of the need to juggle competing demands and of the crises caused by even minor additional expenses.


Community and environment are important influencers of well-being, with affordable, good quality accommodation that is located in a clean and safe environment being key elements (NESC, 2009: 145). However, the housing, community and neighbourhood environments are far from satisfactory for many of the families in this research.

The effect of these restrictions is to make life very boring and without small sources of enjoyment. The stress of continually trying to cope on an inadequate income is likely to negatively affect child and parental well-being. The focus is, by necessity, on day to day survival, which has implications for hopes, plans and ambitions for the future, as discussed later in the report.



**"I get lonely especially at night
cause I don't have anyone to talk to.
I just don't have anyone to talk to.
That's it."**

Relationships and care

 *“You can spend way too much time on your own and then it becomes a habit and then you don’t want to be in company...and then after a while you feel you can’t be in company...even though you miss it so much.”*

The importance and role of relationships with immediate and extended family, children, partners, former partners and friends featured strongly in this research. Where positive relationships existed they were particularly important in supporting family well-being; however difficult relationships could exacerbate already existing challenges. High levels of loneliness and isolation, made worse by limited opportunities to participate in hobbies or activities or to socialise due to low income but also because of absent or challenging relationships with friends and family, were reported by at least a quarter of those who took part in the research. Recognising that they themselves (the research participant) were the only care provider within the household had left some feeling vulnerable and overwhelmed. However, the positive relationships, pride and joy which the vast majority of parents experienced with their children most of the time, often in spite of significant challenges facing the family, were a striking feature of the interviews.

Aspects of family relationships, including family conflict; children’s temperament and personality; emotional and behavioural difficulties; parenting style and capabilities; levels of arguing and aggression between parents and positive or negative emotional states of the mother have been found to be strongly related to family well-being (Swords et al, 2012). The quality of parent-child relationships has been identified by Fahey et al (2012) as being a protective factor for children who are growing up in difficult circumstances.

Experience of loneliness and isolation

"I miss having him about...just another adult...It's funny being lonely in your own house especially when it's so manic during the day but that's the truth of it...when they go to bed it's just you and your own thoughts...alone."

Many parents spoke of their loneliness and isolation. As so few were in employment, education or training, there was little opportunity for social interaction outside their families and many spoke of how they had lost contact with friends, partly because of the financial cost of maintaining friendships. Some parents missed having the support and companionship of a partner. Often, however, prior experiences of relationship breakdown and concerns that a new partner may introduce additional, and unwelcome, complexity to the family dynamic had prompted many not to pursue the development of new relationships. Some parents were conscious that isolating themselves from others had become a tactic of sorts to protect the somewhat more secure family dynamic that had been created in recent times. As their lives are focused on raising their children, it is likely that many of the parents who took part in this study will face even greater levels of loneliness when their children grow up and leave home.

Participants in the research who were unable to rely on their families, or who had distanced themselves from family supports due to addiction, violence or other issues tended to be more isolated and less supported.

The extent of loneliness and isolation was also recognised by SVP members. Rural isolation; the cost of transport; difficult family backgrounds; and the challenges experienced by parents who were new to the area (whether from abroad or elsewhere in Ireland), were identified as exacerbating loneliness and isolation.

It is important to note that on entering a cohabiting or married relationship, eligibility for the One Parent Family Payment ceases. The same is the case with regard to eligibility for the new Jobseeker's Allowance (Transition) payment. Additionally, because of the limitation rule, a couple (married or cohabiting) who are in receipt of a social welfare payment do not receive two full payments as they would if they were living apart; instead they receive one payment (for example, Jobseekers Allowance) with an additional payment of two thirds of the main payment for a qualified adult dependant. The full payment is usually made to the main claimant, and it is assumed that resources are shared within the household. Where the new partner is in employment, there may also be no access to an independent income for the lone parent unless he/she is able to take up employment him/herself.


Parents who have experienced marriage or relationship breakdown, particularly for reasons of violence or addiction, may be especially concerned at having to give up their access to an independent source of income, making it more difficult for them to enter into a cohabiting or married relationship if they would like to.

This issue was not mentioned by lone parents taking part in the research, but it was a concern expressed by SVP members who felt that the social welfare system in some cases made it more difficult for lone parents who wanted to live with a partner.

Reliance on family for practical and emotional support

The parents in this study relied heavily on their families of origin, especially their mothers but also fathers, sisters and sometimes brothers, for emotional and practical support. Given the level of social isolation and loneliness expressed by research participants, family relationships are potentially especially important as a source of support and comfort. In many cases, these relationships were very positive; however, where tensions existed, this reliance could create or exacerbate difficulties.

Interviewees relied on their parents, and sometimes their former partners' parents for support, but they were anxious not to be a burden and in some cases spoke of a reluctance to ask for help; others held back on asking for help so as not to 'use up' favours, holding them in reserve for times of greater crisis. Some parents who had returned to education were very much supported by their own parents who took care of the children for at least part of the day. Interviewees also relied on their families to reduce their feelings of loneliness, to provide somewhere warm for their children to stay, and also as a source of meals, as expressed here by one interviewee describing the help her own mother provides to the family:

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

While much of this practical and emotional support was very welcome, it could also cause difficulties as some participants felt under an obligation to their family members and in some cases this meant that they felt constrained in what they could say to their relatives. In at least one case, a mother had borrowed money from her family (for home improvements) and avoided contact with them in case they asked to be repaid. This added to her sense of isolation and also deprived her children of contact with their wider family.

Relationships with the non-resident parent(s)

Research participants frequently mentioned the relationship between their children and their non-resident parent. While some found the non-resident parent supportive and had worked hard to create and maintain good relationships between their children and their non-resident parent, this was not always the case. Where positive relationships existed, the support in terms of both financial and care giving were generally valued:

“They go up their father’s house nearly every weekend. While we didn’t get on he is still a good father and I would trust him completely with the kids. It gives me a break and it’s good that they have a good enough relationship going on with their da.”

However, relationships between the head of the one parent family and the non-resident parent were, in the main, typically complex, fraught with tension and often required careful management. Difficult or abandoned relationships were mentioned frequently, along with situations where there was simply no communication with the non-resident parent. In some cases, the relationship was either very difficult, often for the reasons which had caused the separation in the first place, or impossible or inadvisable to maintain, generally because of the effect on the children:

“I didn’t get a barring order no...but I did bring him to court and he was granted access to come to the house twice a week for an hour...he didn’t stick to that...he didn’t come...he came an hour late one day and it was messing these [children] up. Then I brought him back to court...he was granted an hour or two hours in ...supervised access. And he started doing the same things there...he was turning up late, he wasn’t turning up, he was turning up stoned. Just wasn’t turning up again, then he’d start an argument outside at the car in front of the kids. And then he got sent to jail.”

Ensuring that the child is safe and protected emotionally was always the main concern for parents in this study. Managing communications and setting expectations with children as to the role and relationship of the non-resident parent was often challenging. The effect of irregular involvement or complete absence of a non-resident parent often had a negative impact on children:

“He just sat his Leaving Cert in June, and couldn’t care less about it. He took a nosedive there at maybe 17...got very down and especially when he hit 18, due I’d say to the dad thing...never showing up for his birthday and that sort of stuff...it was a bit tragic. But he’s coming round, thank God.”

Many parents were anxious not to create any further division between a child and the non-resident parent and adopted a policy of silence, or of trying to move beyond past difficulties and challenges:

“It works fine now. There was difficulty with my son and his dad...that he really never...he always hated his dad, and he...it’s a tentative relationship, they see each other more now and his dad’s taking more responsibility, but because when [boy’s name] was very little there was a lot of bullying going on and his dad was...he would sometimes hit him and stuff and he [son] really hated him [father]. He didn’t want to go and be with him and I don’t think he’s forgiven him, I think he’s still a bit frightened of him, even though his dad... His dad has been trying. He’s felt so guilty and has been trying to make it up.”

SVP members expressed concern about the absence of positive male role models in households headed by a female lone parent:

“I think the biggest thing in one parent families is the lack of the male role in any household...and with a lot of our one parent families it’s the second generation. So children growing up have no male influence in their lives at all.”

SVP Conference member and focus group participant.

Maintenance payments and the importance of non-financial supports

Many of those interviewed had been involved in legal action with a non-resident parent; these proceedings invariably introduced considerable stress and anxiety. Maintenance-related actions were commonplace, while other court orders concerned violence in relationships. Some respondents became dissatisfied with the process for assessing and awarding maintenance through the court system and withdrew from the process, while in other cases, where court orders were obtained, they were not adhered to, causing further stress and tensions.

“One of the children’s dads...in court he was ordered to pay €10 a week, for the children. He doesn’t pay it. He gets away with that and I got a bit worn out going through the court system. So I said, I can either stress myself about this or I can manage with what I have.”

In some cases respondents were reluctant to obtain or enforce court orders as they needed the co-operation of the non-resident parent with regard to childcare or access. The importance of receiving help from the non-resident parent with childcare, school pick-ups and sharing parenting was noted. This kind of support is particularly relevant where the non-resident parent was also on a low income, with limited or no resources to pay maintenance or

provide financial assistance. No questions were asked in the interviews about the personal circumstances of the non-resident parent; however, replies to other questions indicated that many, perhaps the majority, were in poor personal circumstances themselves, dealing with significant difficulties including addiction, imprisonment, poverty and low income. Some non-resident parents also had other children and families to support. SVP members report providing support to both mother and father in some cases, in order to help the non-resident parent who has part-time access to his/her children. SVP members also report the difficulties facing non-resident parents (usually a father) living in accommodation which is too small or otherwise unsuitable for access visits; and the fact that a single person's social welfare payment is inadequate to meet the needs of children during access visits:

"Fathers are often just getting the children at the weekends or maybe for a short period of time through the week...and they're struggling on their own as well because they're paying maintenance...a lot of them...and because it's almost seen as a holiday they are supposed to then shower the children with gifts and treats...and they can't. And for a lot of the visitations that I have done especially getting towards teenage years they don't know what do with them other than go into town and buy them stuff or go to McDonalds."

Relationships with children

Many of the parents interviewed indicated that their status as a one parent family had created an extremely close bond between themselves and their children. Relationships with children were generally very positive and were a source of strength and pride for parents. Few of the research participants, particularly those with younger children, had significant time away from their children. While for some parents this was by choice, other parents expressed a desire for time to themselves. However when the children were away, for example, spending time with extended family or their non-resident parent, parents could become lonely and often found the days very long. This is not surprising given the strong bond between parent and child:

"We're not like a mam and son...we're like friends, because he's been my best friend...He's been here for everything and we have a fantastic bond that I would never change."

In spite of the many challenges and difficulties faced by those parenting alone on a low income, the rewarding and fulfilling experience of being a parent was universally expressed by the research participants:

"I wouldn't even know what to say to you because the words I'd use (to describe my life) I dunno... 'Sad', 'desperate' sometimes, 'lonely', and

then there's other words I'd use completely different to them... is about my kids... I'm rewarded a lot in the things I see that they do and the way that they act towards other people and I think that's because we appreciate things, and I can see it with my kids."

In some cases, however, a difficult family environment was an issue, particularly for those with older sons. Some examples of aggressive behaviour from children towards their parent were noted, which could be difficult to deal with:

"Because they're [teenage sons] bigger than you. They're louder and aggressive. They can be scarier. Not so much with me because I was raised with boys thankfully. I was reared with four boys and I used to say, I'm not afraid of you. And I'd say it was my saving grace. I'd hate to be a mum that was raised with a pile of girls and then had two big six foot two sons, roaring at them every day, I really would feel sorry for a mum like that."

A small number of research participants were separated from some of their children, and this was especially difficult. Parents who did not have custody of all of their children spoke of the loneliness that this can bring, and the efforts to which they had to go to maintain contact with these children. This was especially difficult if they lived at some distance from their children – one woman found the cost of transport to visit two of her children almost impossible to meet on a regular basis.

Parenting without the support of a partner

Many parents spoke of the difficulties of rearing children by themselves with no other adult for support, advice and even the possibility of talking issues through. Some found the responsibility of taking all decisions difficult but others appreciated the freedom to decide what was best for their children without opposition or conflict. Not having a partner to act as a sounding board or to help out during times of illness or stress was also one of the additional challenges of parenting without the support of a partner or with the support of a partner only from time to time.

Discipline was an area which concerned parents, especially mothers, who experienced a tension between loving their children and correcting them:

"I think it's the hardest job in the world. Because you have to play the loving parent but you have to be the disciplinarian parent as well. And it's very, very hard... because I discipline him or ground him or whatever and then I have to look at the face and... it's so hard. You have to be the one to put the rules in place and when the rules are broken you have to be the one [to take corrective action]."

Some parents also questioned their ability to meet their children's needs, particularly where a child was a different gender to themselves.

"The other side of it is being a man bringing up a little girl, I doubt myself sometimes, am I doing the right things? Can I give a little girl what she needs?"

A significant concern, particularly for those lone parents with limited family support, was the recognition that if something were to happen to them (the parent) they did not know who would look after the children. Few, if any, suggested that their former partners would look after their children. In some cases this was because of their former partners' personal circumstances or because their children's non-resident parent had other children with other partners. In other cases there was little or no contact with the non-resident parents. Not having a trusted person to call on in case of emergency or illness was a particular cause of anxiety. Being alone and the sole guardian had caused these parents to feel vulnerable. One mother expressed her concern as follows:

"And I worry about if anything happens to me, where will they [the children] go. Cause I have nobody. I wouldn't want them to go to me sister...cause she's six kids of her own but she's not a nice person so I wouldn't want them going there. I reared me brother when me ma died and none of them give a shit about him so they're hardly going to give a shit about my kids if anything happened to me. So I worry about that."

A small number of the research participants also spoke of experiencing a stigma because they were parenting alone. Some noted that school books, children's television programmes and other materials do not reflect the reality of diverse family types and structures. This made it more difficult for lone parents to explain the family circumstances to their children and in some cases had the effect of undermining parent's self-confidence and sense of security and well-being.

"You always think you are bottom of the heap. Even though great advances have been made, lone parents are still looked down on. It's amazing really."

Summary

Strong and positive relationships with children and the rewarding experience of being a parent, even in adverse circumstances, were noted by research participants. For some parents, contact with their own or their former partners' families is strained or non-existent. This reinforces the one parent family's isolation and vulnerability and limits the children's opportunities for social interaction within or outside their families. Where positive relationships with the non-resident parent existed, they were valued, however, difficult or non-existent relationships posed problems both for parents and children.

High levels of conflict with the non-resident parent were noted in some cases, which is likely to have a negative impact on family well-being. It appears that many of the non-resident parents are experiencing poverty themselves, or have difficulties such as unemployment or addiction.

Parenting alone on an inadequate income meant that many participants had come to rely very heavily on their families for practical and moral support; this support rarely seemed to take the form of cash payments, but rather is provided in the form of food, warmth, social contact and some childcare. Many families would find it very difficult to manage without the moral and practical support and companionship provided by their parents and sisters in particular. These contacts are even more important to the parents in this study, because so few enjoy the social contact provided by employment or have managed to maintain friendships, partly because of the cost of engaging in social activities. However, a number of those who took part in the research did not admit their struggles to their families, with poverty creating a distance between the research participants and their extended family.



“So I thought when you’re not earning you should be learning...so I went back to education and it just completely changed my life. I done a PLC, which then led me on into college and I hope to further that on and get a Masters degree. I love it.”

Employment, education and training

 *“People are like... ‘Oh you’re better off on the dole than you are working’. You’re not. You’re not. And hand on heart I can’t wait to get off social welfare. Just can’t wait. And if I ever win the Lotto, I’d hand back every penny and say there you go, thanks for it.”*

The consistent poverty and at risk of poverty rate for lone parents who are not in employment is far higher than that of those who are in employment (Department of Social Protection, 2010: 44). In 2008, 52% of lone parents who were not working were at risk of poverty, compared with 8.1% of those who were in employment. Part-time work is often preferred by lone parents in order to balance caring responsibilities with paid employment; to minimise childcare costs and requirements; to fit work around the school day and to help balance social welfare payments with wages. Collins et al (2012) note the importance of being able to combine part-time employment with supports like the One Parent Family Payment and Family Income Supplement to assist in attaining an income that supports a minimum essential standard of living. However, Murphy (2012) notes that part-time work in Ireland tends to be precarious, low paid, non-unionised and inflexible for the employee.

Duncan and Edwards (1997) argue that the nature of the work in which lone parents engage must be changed if employment is to improve their situation. Part-time, low paid and insecure jobs among single mothers in the USA, Britain and Japan have failed to lift these women out of poverty (Duncan and Edwards, 1997). It is argued that lone mothers feel the impact of this type of work more acutely than mothers in general, as they do not have access to a compensating male income which may be higher and more secure (Duncan and Edwards, 1997). Murphy (2012) argues for a move from “careless to careful activation” so that the reality of care work, e.g. for young children, in women’s lives is accommodated and women can combine good quality part-time employment with their caring roles.

In 2006, 53.2% of female lone parents in Ireland with children under 18 were in paid employment. This compares with 59% of other female parents (CSO, 2007c in Murphy et al, 2008: 12). While the rate of participation is slightly lower among female lone parents than other female parents, the rates do compare favourably. The strong motivation of lone parents to take up employment and participate in education and training has also been noted by Murphy et al (2008). Meghir and Philips (2010, in Savage et al, 2014: 19) report that participation rates in paid employment among lone parents are highly elastic – i.e. the participation rates of lone parents in employment are very responsive to changes in available supports and shifts in policy. This is a concern at a time when the supports for employment of lone parents are being steadily eroded.


Around one third of lone parents in Ireland face high replacement rates of over 70% (Savage et al, 2014: 19). The replacement rate is the proportion of in-work income which would be replaced (for example, by a social welfare payment) when out of work. Replacement rates of over 70% are considered to be high and to make it more difficult for people to move from welfare to employment, as the difference between income when in employment and when out of work is relatively small. However, due to the more favourable conditions of the One Parent Family Payment, fewer lone parents face very high replacement rates in comparison to those on Jobseekers Allowance who have children (Savage et al, 2014). This is now changing as eligibility for the One Parent Family Payment is increasingly being restricted and lone parents will move to Jobseekers Allowance or Jobseekers Allowance Transition when their youngest child turns seven years of age.

Taking up employment, education and training

High levels of motivation

In line with the literature, high levels of motivation to take up employment, education or training were found in this study. Many participants expressed a desire to be in or return to the workforce. The majority (approximately two thirds of participants) had previously been in paid employment but had left it for a number of reasons. A number of the interviewees had completed FETAC accredited training courses or equivalent, or were currently engaged in vocational or third level courses. Many parents wanted to take up education and/or get a good, well paid job both to lift their family out of poverty, and to set an example for their children.

For those who have managed to return to education, their investment in their own educational attainment and personal development is very high and, while motivating, can be a source of stress or worry:

 *“My worry is failing. If I fail, as a parent. Hopefully I never will. Or fail as a person. And don’t succeed in getting to do a Master’s degree. If I don’t succeed in employment. To stay on social welfare would kill me after putting four years into myself and for the money that I’ve spent, the tears that I’ve cried. That would kill me, completely.”*

Type of employment, education and training of interest

Parents were particularly interested in undertaking education or training that would lead to employment:

“I would (think of doing a training course) now that the kids are older. But something that would lead to a job. I’ve done a few courses in the past but they were just filling in time. Ticking a box for the social welfare. I would really like to do something that would get me a good job. I don’t want to do flower arranging or anything like that. A good course is what I want to do. Any other course just wouldn’t interest me. It just wouldn’t be worth it. Bus ticket, lunch, clothes, it all adds up.”

Those who were taking part in education or training programmes were all engaged in courses in the social, community and health fields, rather than enterprise or science, apart from a small number who were training in computers.

Low-paid and insecure employment will do little to improve the circumstances of the parents who took part in this study and this is recognised by the parents themselves. Those who were engaged in education or training felt confident that they would be able to return to the workforce, while those who were considering returning to education or training could see the benefits in being able to get a good job in the future.

Many parents were interested in seeking part-time, rather than full-time employment. This would allow for the combination of part-time wages with social welfare payments such as Family Income Supplement or partial One Parent Family Payment as well as allowing child-care obligations to be met. The implications of this preference for activation policy in Ireland are explored in the policy recommendations section of this report.


Barriers to employment, education and training

In spite of the high levels of motivation and the expressed desire to engage in paid employment, many participants, of all ages, said that such an ambition was unrealistic for them in the short to medium term. This section explores the barriers to taking up employment, education or training described by the participants in this research.

Social welfare reforms, poverty and unemployment traps

Poverty and unemployment traps were identified by the participants in the research. Just as significant as losing a social welfare payment was the risk of losing secondary benefits, most importantly the rent supplement and the medical card. Some research participants also expressed a concern that taking up employment could make it more difficult for them to qualify for social housing. These were risks that parents who participated in this study could not afford to take, especially as most of them, given their lack of training or recent work experience, could only anticipate getting poorly paid jobs. Fear of losing the medical card was a critical factor in deciding whether or not to accept a poorly-paid, possibly insecure job. Since the field work was carried out for this study, it was announced in Budget 2014 that those who move from social welfare into employment will no longer be entitled to retain the full medical card for three years. It is likely that this change will impact negatively on the ability of those parenting alone to take up low-paid employment.

Concerns about balancing employment with social welfare payments and secondary benefits were mentioned by many participants. There was a high level of awareness of recent changes to the ways in which employment income can be combined with social welfare payments and the resulting reduced incomes for one parent families.

 *“I actually rang the Social and I asked them...and if I went back to work and earned less than 100 euros a week everything would stay as it is, now when I say everything, I mean my lone parents would stay the same. I’d be getting €217...but my rent allowance would be cut...my medical card would be taken off me. I’m also on the Council housing waiting list and I was told that if you’re working you’re not classed as a priority...even if you’re still a single parent and you’re only working trying to look after yourself, they say ‘ah sure, she’s working, she can afford the rent’.”*

Individuals who wanted to take up employment tried to work around their social welfare benefits in order to maximise the income available to them. Where this was not possible; or where taking up employment was perceived to be too costly in terms of lost supports; respondents were unable to return to the workforce. Many found this disheartening, which is unsurprising given the high levels of motivation to take up employment, education or training expressed by the research participants. For example, changes in the assessment of work on a Sunday had affected one of the research participants, who gave up a part-time cleaning job on a Sunday because her overall household income was reduced so significantly. It is clear that, in line with the literature, the labour supply of lone parents is very responsive to changes in policy.

Caring responsibilities

The theme of balancing caring for children with paid employment, education or training recurred throughout this research. For parents with marketable and up to date skills, qualifications and experience, the main barrier to re-entering the workforce was affordable, flexible childcare.

For many parents, their children's ages are key determinants of what is possible, particularly for those with more than one child. A number of parents with younger children identified the child's entry into primary school as a milestone stage for considering going back to work. However, in reality the short school day for children in junior or senior infant classes, combined with the travel time to and from school, makes re-entering the workforce at this point less practical in some cases. The longer school day for children who are slightly older made it easier for some to consider taking up employment, education or training:

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

A number of the interviewees were able to access low-cost, high quality childcare close to their homes and this made it possible for them to undertake training or education courses; all were clear that without this facility, undertaking any course to improve their future employability would not have been possible. The importance of after school care in facilitating parental employment was also noted, particularly where children of different ages finish school at different times. The free pre-school places were valuable for parents with young children, but do not provide sufficient time for parents to engage in work and those with young school-going children found it hard to arrange work around four hours a day in term-time, especially when travel to and from school is taken into account. However, the free pre-school year did in some cases permit the parents to engage in voluntary work, which they found very fulfilling and which they hoped would eventually assist them in finding employment.


Costs of taking up education and training

Many parents were reliant on the SVP to help with their education and training costs. Reductions in the supports available for accessing education and training have made it more difficult, if not impossible, for some parents to return to education or training. Lone parents need to assess whether they are better off in receipt of the Back to Education Allowance which can be claimed with rent supplement but without access to the maintenance component of the student grant; or whether they should remain on the One Parent Family Payment and receive the maintenance grant, but be ineligible for rent supplement.

Lone parents in social housing or housed under the Rental Accommodation Scheme have a distinct advantage over those in receipt of rent supplement in this regard as they may be able to retain the One Parent Family Payment and receive the maintenance grant, leaving them

better off financially than those who must take up the Back to Education Allowance due to their need for a housing support payment. The Cost of Education Allowance (originally €500) which was previously payable with the Back to Education Allowance has been abolished.

One interviewee expressed the challenges:


 *“Very difficult...it’s very, extremely, extremely difficult. I struggle. I do. I struggle to make ends meet. Cause I went back to education and I paid fees, I struggled, and what happened was one year instead of the One Parent Family...I was made go onto Back to Education by social welfare and that messed up my money in first year of college...With One Parent Family you can get the maintenance grant, it’s worth about €2,000 to you. Missing out on that is a huge loss”.*

Lack of employment opportunities and appropriate education or training

A lack of local employment or appropriate education and training opportunities was noted, particularly in rural areas. This was compounded by limited public transport. Families without access to a car; or who would have to travel long distances, were simply unable to access employment or education or training courses. While school drops and pick-ups were significant barriers to participation for all parents, those in rural areas who had to travel longer distances (to school, work or college) were particularly affected by this constraint.

Personal barriers, lack of confidence and other issues

A lack of self-confidence was put forward by SVP members as a key barrier which can prevent heads of one parent families from accessing education and training opportunities. Lacking confidence, which was often related to being out of work and living on a low income, was also cited by the majority of the research participants, as expressed here:

 *“It knocks it out of you...You lose any kinda confidence that you would have had before and I would have been a very confident person...really capable...but being on the dole just takes that out of you.”*

The lack of confidence was particularly noticeable among older lone parents, who were less likely to see taking up education, training or employment as an option for them. Other personal barriers to taking up education, training or employment described in the research include being in the early stages of recovery from addiction; managing the after-effects of leaving controlling or abusive relationships; dealing with court cases; trying to address old debts; and having poor mental and physical health.

Literacy levels

Interestingly, in no case did literacy problems present themselves; all the interviewees were able to read the survey documentation and sign the consent forms, and were able to help with their children's homework as well as continue their own education, where that was relevant. Literacy problems are not, therefore, a factor in preventing the interviewees in this study from accessing employment. One woman, originally from Eastern Europe, was one of the few participants in employment, and language posed no problem for her in her work, which was largely manual.

Summary

A number of reasons were presented for not being in the workforce. Some of those who had previously been in employment had been forced to give it up due to their childcare commitments or the cost of paying for childcare out of their wages. Other issues raised include low levels of education or training; limited access to appropriate childcare especially for parents with several children at different stages of development or education; limited recent work experience; and social welfare regulations which cause poverty and unemployment traps and financial disincentives and which had forced some parents in this study to resign from their jobs. Low levels of personal confidence; the lack of employment opportunities in certain areas and the cost of becoming self-employed were also cited as barriers.


The parents in this research demonstrated high levels of motivation to take up employment, education and training. In spite of the many barriers, a number of parents had undertaken educational courses, including degrees, and had gained enormously in self-confidence, social skills and educational achievements as a result. However, in order to realise the potential of employment to effectively provide pathways out of poverty, the education and training opportunities available to lone parents must be increased and the availability of affordable, quality childcare and afterschool care improved.

The increased confidence, well-being and sense of optimism of those who were undertaking education or training, or who felt that they were likely to be able to take up employment opportunities, was striking, in comparison to the lack of hope and optimism that was expressed by some parents who had encountered insurmountable barriers to taking up paid employment or education and training.

"Sometimes I don't connect with the kids... Sometimes I don't love them. Some days I'm like...I hate this life and then other days I love them so much it hurts. So I try to explain this to the mental health doctor and they put me on this medication to help me but it didn't help me."



Mental health, well-being and resilience

 *“You do be worried all the time...I mean all the time. It really is no way to live.”*


Living with poverty and economic insecurity has been shown to impact negatively on outcomes for children and the physical and mental health of parents (Swords et al, 2012). Positive mental health is linked with having a job, an adequate income, a good education and having good supportive relationships (NESC, 2009: 146). Mothers at risk of poverty have been found to have significantly higher levels of depressive symptoms than mothers who are not at risk of poverty (Swords et al, 2012). Children living at risk of poverty have been found to have lower levels of psychological well-being than their peers who are not at risk of poverty (Swords et al, 2012).

Given the severely constrained financial circumstances of those who participated in the research, the experience of relationship breakdown, loneliness and isolation, low levels of employment and participation in education or training and the challenges of raising children on a low income, it is unsurprising that poor mental health was experienced by many of the interviewees. Participants' health, both physical and mental, was often negatively affected by their life as parents raising children on their own on a low income. Many of the participants were very open about their own mental health difficulties and the pressure that their living and financial situation had placed on their own mental health and that of their children. Nevertheless, many of the parents showed remarkable resilience and at times considerable optimism and courage.

Descriptions of mental health difficulties


The strain involved in living within a very limited budget was very apparent throughout the research. Life on a low income was described as stressful, worrying and a cause of anxiety. This was exacerbated by the constant vigilance with regard to budgeting, having to go without basics like adequate food and heating, and the lack of treats and small sources of enjoyment described by the research participants.

Many research participants were on medication for depression, panic attacks, anxiety and other mental health disorders. Coping with mental health difficulties was an additional concern for parents, who worried about the effect on their sons and daughters. While many found doctors very supportive and helpful, others found that the response from the doctor was generally to prescribe medication, which often proved ineffective.

 *"Sometimes I don't connect with the kids... Sometimes I don't love them. Some days I'm like... I hate this life and then other days I love them so much it hurts. So I try to explain this to the mental health doctor and they put me on this medication to help me but it didn't help me."*

Some however also spoke of having received counselling and support from the statutory services.

Many interviewees felt tired all or most of the time, with some finding it difficult to sleep because of financial worries, and worries about themselves and their children. Lack of energy, motivation, tiredness and depression all limited the parents' ability to keep up hobbies and pursuits for themselves and their children, even ones which had low or no cost. Some parents isolated themselves and became withdrawn from social contacts which exacerbated their loneliness. A number indicated that their own bed and sleep was one of the few places of peace and comfort left for them, going to bed early because of sadness, boredom and lack of energy and money to do anything else.

 *"I am wrecked constantly... It just all builds up on you. It can be like a wall of tiredness... even when you wake up... and that is so disheartening... every day to wake up feeling exhausted... You haven't even started your day and you have to get through another twelve or fifteen hours before you can lay down again."*

Some parents had concerns about their children's mental health, and their children's experience of bullying, exclusion and depression. One mother described her concerns about her son's mental illness:

 *"Well I would hugely have worried about the fact that I might come home and my son might have hanged himself, or cut himself or slashed his wrists... taken some pills or something."*

Resilience and coping strategies

Some of the interviewees had faced considerable changes and challenges in their lives: losing work, relationships, homes and good incomes and had had to adjust to very different life circumstances as lone parents. Participants recognised how their life experiences as lone parents had changed them, and knew that there were both positive and negative aspects to that change. Many had gone through really difficult times – although in some instances they recognised that taking control of their lives, while difficult, had given themselves and their children greater security and certainty. Interviewees demonstrated high levels of personal insight, reflection and planning which helped them to deal with adversity.

Interviewees employed budgeting skills to manage their limited income; engaged with health services and social workers to tackle mental health difficulties and family issues; negotiated with schools to try and manage education costs; took up education, training and voluntary work in order to improve their employment prospects; engaged with the legal system where required to obtain maintenance and court orders; overcame addictions and recovered from mental ill health; left violent and controlling relationships; and are managing to raise children successfully in spite of very difficult circumstances. All of this demonstrates the resilience in the face of adversity of many of the families who took part in the research.

Participants especially appreciated the positive things which being a parent had brought to their lives. The sense of pride that parents had in their children and their achievements was notable, and provided positive experiences and emotions for the whole family. Parent's sense of pride in how their children were progressing, and acknowledging their own achievements was a source of strength and resilience for them:

"I do look back and think how awful it all was really...but I came through it all...desperate for drugs...shoplifting and...(trails off)...I woulda done anything to get a fix...but here I am, in my own house...with my kids. It's tough alright but I'm proud as punch, not just of me kids, and I think they're great, but me as well."

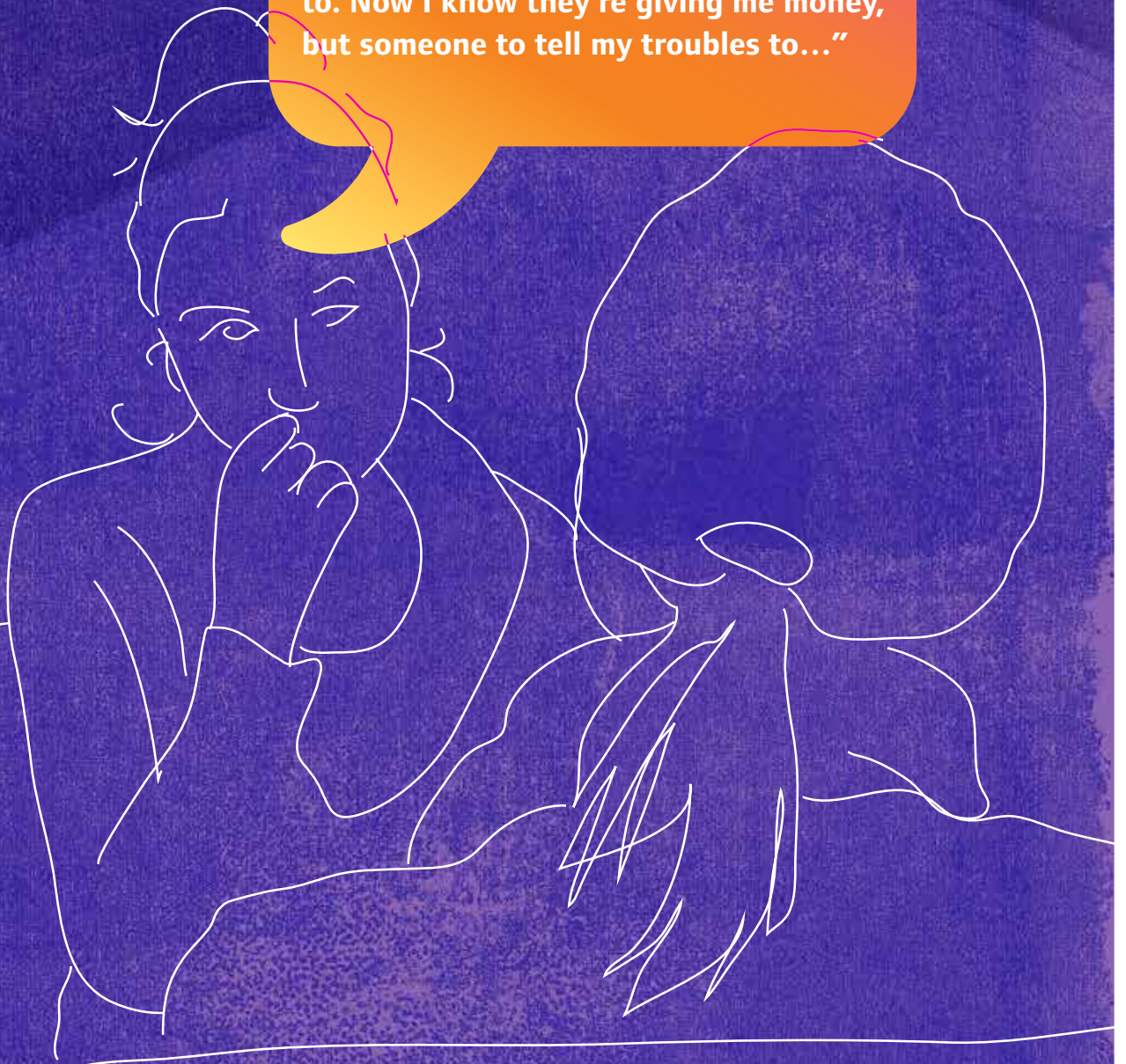
While the successes and positive changes which some parents and families had achieved were a source of strength and pride, some worried that they would not be able to maintain the successes they had worked so hard to secure over recent years. These successes had heightened expectations among some and living up to those considerable expectations, while a driver, was also a cause of some concern and stress:

"I've done so well over the last few years...getting clean...getting the house in order...Being a good mam to the kids...I do get scared that I could waste all that...throw it away. It's so hard [staying off drugs] and it scares the shit out of me [that all the hard won gains could be lost with a return to drug misuse]. That's what keeps me awake at night."


Summary

The impact of poverty on mental health and well-being emerged clearly from the research. The link between poverty and low levels of psychological well-being is established in the literature and many of the parents who took part in this study were currently experiencing, or had experienced in the past, mental health difficulties. Some of their children had also experienced mental health problems. In spite of the challenges described in this section and throughout this research, the participants demonstrated admirable coping strategies and resilience. Many recognised that they have had to overcome much adversity. Recognising these achievements has given them confidence to cope more effectively with challenges as they arise. Those who had emerged from very difficult times were able to identify their successes and feel pride in what they had achieved. Others who were still struggling with particular issues found it more difficult to be positive and optimistic about their lives.

“Every second Tuesday at least I have someone to talk to and they ask how my day goes and everything else. It’s just so good to have them there to actually talk to. Now I know they’re giving me money, but someone to tell my troubles to...”



The experience of being helped by the Society of St Vincent de Paul

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

Home visitation is the mainstay of the work of the Society of St Vincent de Paul, where volunteer members visit families and individuals in their homes and provide material and/or moral support as required. Personal contact between SVP members and people in need is the abiding hallmark of the work of the Society.

All of those who took part in the research had received help from the SVP. Contact with the SVP was instigated for a number of reasons. A large and/or unexpected expense often prompted a person to ask for help for the first time. The ongoing grind of trying to make ends meet on an inadequate income, and the debt which follows, resulted in some people contacting the SVP for help. Stressful life events, like bereavement, job loss, relationship breakdown or illness were often mentioned.

The research consultants who gathered the data for this study made it clear that they were fully independent from the SVP, and that the information provided by interviewees would be fully anonymised and not attributable to them. However, it may still be the case that some research participants were not forthcoming about less positive experiences or encounters they may have had with the SVP. People generally reported a very positive experience of being assisted by the SVP, although some negative comments were also made. Having to rely on a charity to make ends meet and for help with the most basic of necessities had taken its toll on many of the research participants.

Experiences also varied from place to place, with interviewees who had received help from different SVP Conferences noting that different amounts and types of help were provided, depending on the Conference that was responsible for the area. Some SVP Regional Councils provide members with guidance as to the amounts of help which could be provided to different household types; however, there is no uniform method of carrying out visits or providing assistance. Because of the personalised nature of the help provided by the SVP, experiences are likely to vary depending on the members of the Conference who carry out the visit and even because of factors such as the number of other visits the Conference members have to carry out on a particular occasion.


Deciding to ask for help from the SVP

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

Not being able to make ends meet is a source of significant stress for households. The parents who took part in this study noted feelings of failure, distress, shame and embarrassment at having to request help from the SVP. Making the decision to ask for help, and gathering the courage to make the call for assistance was very difficult. Many interviewees were ashamed of receiving support from the SVP, and had not told their families that they were being helped. Most were concerned that their neighbours would recognise that it was the SVP calling to their homes, and were embarrassed. This was particularly an issue in smaller towns and rural areas.

The findings of the research suggest that it is immediate, pressing and urgent need that results in people putting aside their reluctance to request assistance from the Society and asking for help. Requesting help from the SVP was often a last resort, when the person felt that they had nowhere else to turn. The majority of interviewees would prefer not to need help from the Society to make ends meet. This sometimes means that by the time SVP gets involved, the household has been struggling to get by for some time and the situation may be urgent. This can result in more challenging and complicated situations for the SVP to try and assist with.

Being helped by the SVP


 *"I was mortified ringing...absolutely mortified...never looked for help in my life. Mortified. And they [visiting Conference members] just don't judge you and even if you're feeling a bit teary or weepy they sit there and listen to you. They never try to say to you well maybe you shouldn't do this or maybe you should be doing that. I had nothing to hide because when they called here I showed them everything. They try and help you. I thought they'd be somebody who was quite well off, volunteering, looking down their nose at you, feeling sorry for you and pity. Completely different, completely different."*

Positive experiences

Although it was often hard for many to accept that they had reached a situation whereby they had to make a request for help from the SVP, that first contact, while often difficult, was generally spoken of as making a very significant difference to the immediate issues facing the household. Visiting members and the help they provided were spoken of as having a very positive impact.

The companionship and advice which members provided during visits was especially welcome. Parents who were experiencing high levels of social isolation and low levels of self-confidence appreciated the chance to tell their story and to have a chat with another adult, especially during routine or 'checking in' visits. Where good relationships had developed between SVP members and the people being assisted, they were really valued by the people who took part in the research. Where needs were pressing or urgent, or where the person being assisted was upset, the sensitive and reassuring approach of SVP members was appreciated. Many of the interviewees reported being nervous before the first visit took place, not knowing what to expect and being unsure of the type of help they might receive. They were usually put at ease by the approach of the members.

The positive aspects of visits as reported by the interviewees included the value of having someone to talk to and a non-judgemental listening ear; the provision of financial help with specific problems that the household was facing; where there was a focus on the well-being of the parent as well as the children in the household; where members acknowledged and understood the struggles that the household was facing and the feeling that the SVP is there to be called on in times of need.

 *"Yeah, they were lovely. They understand, there's no, when they came in I had my dole, and I wanted to show them the proof and there was none of that. They were like, listen, here we know you're struggling. Which was good because it's embarrassing bringing up the whole... going*

around telling the story in your head... and then when the person comes you're telling it again, it gets embarrassing."

Less positive experiences

In spite of generally positive experiences of receiving help from the SVP, many of the parents who took part in our research were reluctant to contact the SVP for more help in the future if they needed it. They were embarrassed to ask for more help and many said that they would only ask in a very urgent situation.

Some respondents felt that they could not ask for the type of help they needed. For example, some people received help with bills when they would have preferred to get food vouchers, while for others, the opposite was the case. A number of respondents felt they needed more help, but were reluctant to ask for more or what they felt might be seen as asking for too much. This was in spite of very pressing need in some cases.

The less positive aspects of home visits experienced by the research participants included SVP members asking frequently or repeatedly about the household finances and situation; a reluctance to ask SVP for help with specific items; embarrassment at having to tell and retell personal or family background details and sometimes a sense that it was necessary to expose their vulnerabilities and inner feelings and concerns in order to be seen as genuinely in need by the SVP members. A number of the research participants also felt that the SVP members were sometimes rushed during visits, and that there were sometimes delays in receiving a visit after requesting help. A minority of participants in the research reported that the help they received did not meet their needs, and that this put them off requesting further help in the future.

"I've never actually opened that fridge and showed them that there's nothing in it cause I'd be too embarrassed to. But it's the food vouchers I'd like help with but I'm afraid to, I've asked them on the phone several times, I don't see why I should have to keep asking. Obviously because they're probably giving me help with the bills they probably can't give me vouchers."

Issues raised by the research participants

Difficulty in asking for help from SVP

All of the research participants felt that there was a stigma attached to receiving help from the SVP that could put people off contacting the Society altogether; and that had made it more difficult to ask for help themselves. Many noted feelings of shame and concern that the neighbours would know the SVP was calling. Some expressed feelings of guilt at having to call out older SVP members in bad weather to provide assistance.

A number of research participants reported that they did not know what kind of help and approach they might expect from the SVP. This compounded the feelings of nervousness and anxiety that many people felt at the prospect of contacting SVP for help, and prior to a visit. It was suggested that circulating information about the SVP and the type of problems dealt with in a local area could help to tackle this problem.

Type of vouchers provided

A number of participants in the research suggested that SVP could provide vouchers for the discount stores such as Aldi and Lidl, rather than for the multiples like Tesco and Dunnes Stores. This happens in some areas. However, one respondent who had received vouchers for one of the discount stores felt that this immediately identified her to the staff in the shop as someone who receives help from the SVP. She felt that the SVP was the only organisation providing vouchers for Aldi or Lidl, and, living in a small town, she chose not to use the vouchers in order to protect her privacy.

Quality of visits

Interviewees were very aware of the additional demands on volunteer time due to the recession and increased needs in their local community. However, negative experiences were reported where visits were rushed; where a long time elapsed between a visit being requested and carried out; where a one-off visit occurred with no follow up. When a person requested help and left a message or email, they appreciated when this was responded to reasonably quickly. The converse is also true – it was very difficult for those who had to wait some time for a visit after they requested help and/or those who did not get any response from the SVP.

Summary

The findings of this research suggest that a level of need can remain hidden even from SVP members who are carrying out visits and who may have an ongoing relationship with a family. The friendship and support provided by SVP members may help to build up a more accurate picture of the needs in a household; however, because of the embarrassment felt by so many at having to ask for help from the SVP this is likely to be challenging.

Sensitivity and tact are important elements of the home visitation experience. The tendency to ask repetitive questions of a household is understandable in a context where a Conference may be helping numerous families in similar circumstances or where different Conference members visit the household. However, it can result in the person being assisted feeling that they are telling and re-telling their story numerous times. Some interviewees reported feeling that the SVP was checking up on them.


The help SVP provides with immediate problems and difficulties makes a big difference by addressing those problems and taking some of the pressure off families. However, needing to rely on the support of a charity, no matter how sensitively the help is delivered, is a very difficult and distressing situation to be in. This came through strongly in the research.

“My head’s just not...I’m not as optimistic about the future at all... I should be but I’m not. I’m not really in a good place at the moment and I used to be a lot more upbeat and a lot chirpier about everything.”




Future ambitions

The challenges associated with parenting alone, dealing with constrained financial circumstances and often a range of other issues had led many to adopt a very short term perspective to forward planning. Parents' own futures were difficult to plan because they have so little choice about many areas of their lives, such as where they live, what work they can do and how they can develop their lives. Ambitions for many were modest and in some cases had been, as one respondent put it, *"reined in to allow me to cope with a new reality."* Many (a minimum of one third of interviewees) acknowledged that surviving on such a low income and restricted budget has limited their expectations and ambitions for the future. People tended to live from day to day and many interviewees indicated that day to day 'survival' was their primary focus.

 *"I've noticed how I think about the future has changed a lot...In the past I had kinda like five or ten year plans...I still have hopes for the future...dreams maybe...but there is still a bit of ambition there but...now you just think so much in the short term...You don't have the luxury of planning a future because so much effort is put into just getting by."*


This view was also expressed by SVP members who took part in the research, who noted that the struggle to survive on a day-to-day basis resulted in parents being unable to think about the medium to longer term.

However, it is important to note the significant difference between the expressed optimism of those engaged in education and training in comparison to those who were not. All those who anticipated a more prosperous, self-reliant future had undertaken education and training to make that happen. Those engaged in voluntary work were also more optimistic about their own and their children's futures:

 *"Because I have education it's motivated me to want more and I think that's good. It's great to have hope and looking forward and some people don't have that. I think I'm very lucky."*

Returning to education, training or employment


Where medium to longer term plans were expressed by the participants, they often included taking up education, training or employment with a view to improving their situation. When questioned specifically on the subject, plans to develop new skills and enhance existing ones were highlighted by many of the participants. A considerable number of interviewees set out an ambition to discontinue drawing social welfare payments. Those who spoke of their ambition to secure a new paid role often referred to the opportunities that this could present for themselves as individuals and as providers for their children. College and further education in general was, when it was spoken of, often described as a route to breaking the cycle of poverty:

 *"[I plan] to get my degree. I would like to get out of rented accommodation and I would like...I have everybody's ambition of having my own house and being debt free and just being happy. The two of us, or whoever, whatever happens in the future, I would like to get a job in the field that I want to work in, and get him settled in school. Maybe get out of debt, and get off social welfare and all those things."*

However a number of the interviewees, especially but not exclusively, older mothers, saw no future for themselves in work; they had no education or training and no recent work experience and did not see any possibility of finding work or engaging in education. A number of those interviewed indicated that they were, for various significant reasons, simply not in a position to consider a return to the workforce.

Ambitions for children

When participants did speak of the future those ambitions or plans focussed very strongly on the future of their children rather than on their own personal futures. A great deal of emphasis was placed on children's health, education and well-being; virtually all anticipated that their children would receive a third-level qualification. Ensuring their children were safe and not at risk were also of concern to many of those interviewed. Interviewees retained a determination that their children's lives will be better than their own and had taken action to ensure this.

 *"My children...all I can hope is that they do good in school. I'm giving them the best I can give them...trying to keep them in as much activities as they want to be in and that they're interested in, and trying to keep them the best and that they'll do good and go on and get jobs for themselves."*

Building self-confidence and self-esteem

Most participants in the research reported low levels of self-confidence after years out of work; however those who had undertaken education or training courses found that their confidence increased significantly. Many highlighted that the trauma of a relationship break-up or the general challenges that can be involved in parenting alone had impacted on their own confidence levels. Restoring or improving confidence levels was important to many:

"I used to be such a confident person...really chatty...interested in other people...When I think back I must have changed so much. I wouldn't have the same confidence that I used to have. I wouldn't be able to talk about myself the way I used to...Even talking to someone I don't know or someone in charge is a bit scary now. I'd love not to be like that so much."

Again, taking up education, training or voluntary work was felt by research participants to have boosted their self-confidence and self-belief:

"It's [involvement in programme] kind of like motivating yourself... (building) self-belief and like social skills and that. It's very good. And it only costs five euro to do every course...It's on for eight to ten weeks but it's brilliant."

Improving relationships with the non-resident parent


Often, and once again very much with their child in mind, participants spoke of the role or potential role that a non-resident parent could or should play. Ensuring a better relationship with the non-resident parent and/or maintaining connections with grandparents are important goals for some of the parents who took part in this research. Repairing or improving relationships with the non-resident parent, where possible and desirable, was therefore to the forefront of plans for many of those that participated, although at times this could be at a cost to themselves:

"There are bridges that need to be mended and...it will be tough but I would like to do that...I don't want them growing up not knowing their father."

Related to this is the desire to overcome legal issues. Many of those interviewed were involved in legal cases. Very often these cases also involved the non-resident parent. Successfully navigating their way through these cases and coming to a resolution was, understandably, an ambition for many.

Getting out of debt

Family budgets were in all cases tight. Many, if not all, of the research participants indicated that they had accumulated some, and in many cases, significant, levels of debt. Picturing or planning for a future was clearly difficult in such circumstances. The ambition to secure a debt-free future was very noticeable among some of the participants. It must however be noted that many felt such an ambition was unrealistic or even a completely unattainable goal given their tight financial circumstances.

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


Dealing with stress

Similar to low levels of confidence, many noted that their own stress levels were high. Some suggested that this had affected their sleeping patterns, their general ability to cope with day to day life and their capacity to parent and relate positively to their children. Some of those interviewed had clearly pictured what a less stressful future might look like.

 *I don't sleep well... I am always worried... That makes you cranky... I'd love not to be that way.*

Maintaining addiction-free lives

The minority of parents who had personally experienced addiction or substance misuse related difficulties in the past spoke frequently of the need for ongoing vigilance and were mindful of the considerable risks which a lapse may present. An addiction-free future was of key concern to such participants. For those in the early stages of recovery, staying clean was the priority, and meant that other considerations, such as education, training or employment, had to be put to one side.

 *"I really feel like I would never do drugs again... the shit they caused... but I am terrified it could all happen so quickly again... that I would lose everything... so I am always paranoid about that and hoping... praying even that that doesn't happen."*

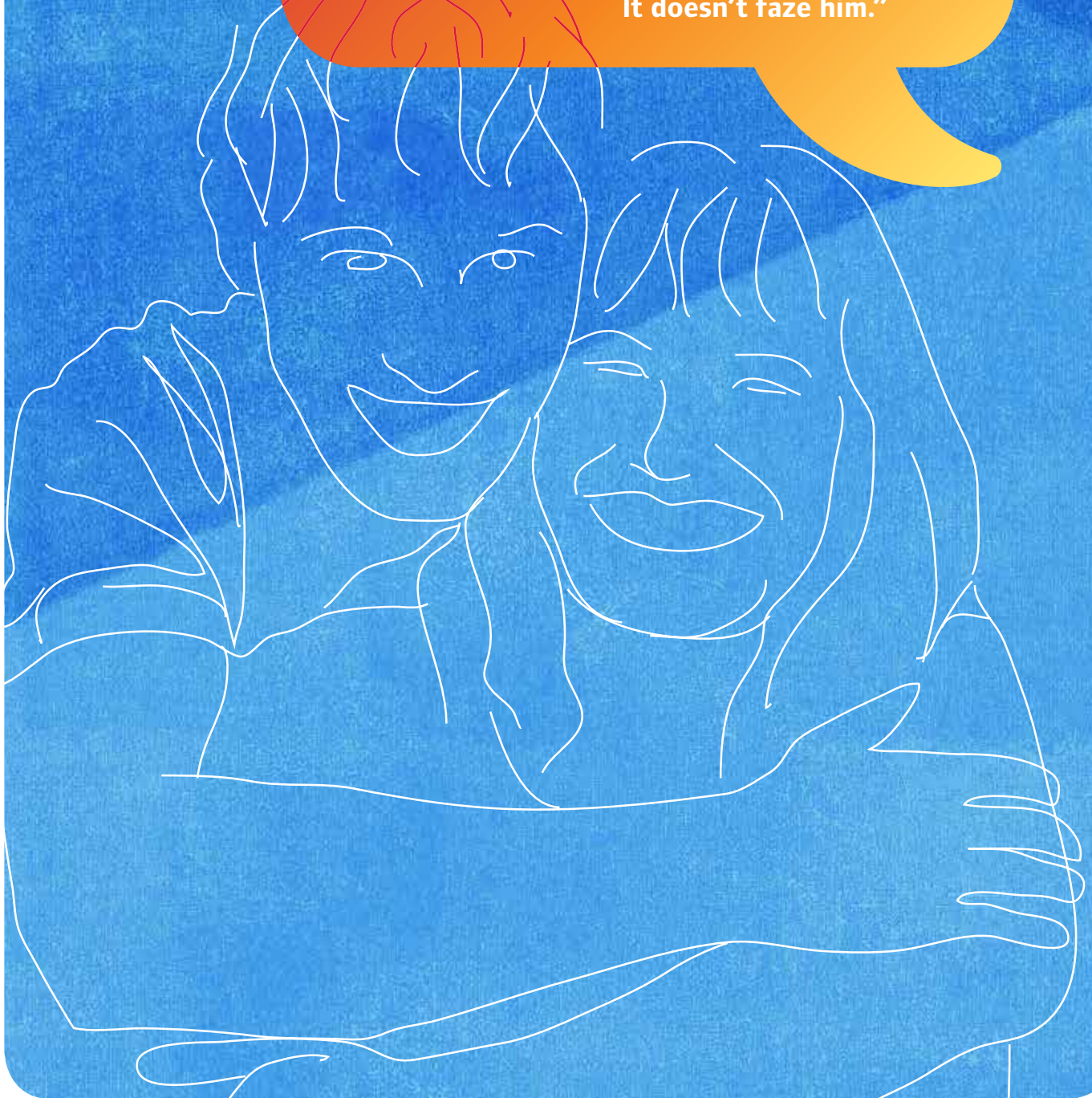
Summary

Maintaining freedom from addiction, improving self-confidence, dealing with stress, getting out of debt and improving relationships with the non-resident parent(s) of their children were ambitions expressed by parents. All were hopeful that their children would do well in school and be successful and happy in their lives.

The importance of education emerges strongly when looking at the future ambitions of the parents who took part in this research. The experience or even the prospect of returning to education had given some the hope of a better life for themselves and their children. However, in spite of a high level of ambition to work their way out of dependence on social welfare, a number of parents could not see any likely improvement in their financial situation in the near future. Because so much of their lives are concentrated on day-to-day survival and raising their children, few participants described thinking about their lives after they have reared their children. Again, those who had undertaken education or training courses were the exception to this.

The key to a better future for these parents and their children lies in a return to the workforce; those engaged in education and training felt confident that this would happen, regardless of their own or their children's ages. This was partly because of the new skills they had learned, but also because of their new-found or renewed self-confidence and sense of achievement.

“We’re not like a mam and son...We’re like friends, because he’s been my best friend...He’s been there for everything and we have a fantastic bond that I would never change. I think some parents get it bad, and some parents do deserve the bad press, and you’ll see it in the news, he’s from a broken family and all that. My son has never known his dad and there’s nothing wrong with him. It doesn’t faze him.”



Policy recommendations

The findings of this research demonstrate that the social welfare system and our health, housing, childcare and education systems are not responding adequately to the needs of some of the most vulnerable families in Ireland. The impact of austerity and the cuts to social welfare and supports for education, employment and training have made some very difficult and challenging situations even worse.

The result of inadequate income for many of the research participants is food poverty, fuel poverty, over-indebtedness, difficulty affording education-related costs, cutting out extra-curricular activities and children's hobbies, poor quality housing, having to live in unsafe neighbourhoods and struggles to afford transport costs.

SVP is advocating for all individuals and families to have an adequate income, timely access to good quality public services and clear pathways out of poverty. A number of the following recommendations concern reversing decisions and cuts made since 2008 which have worsened the situation of many of the families being assisted by the SVP.

Tackling poverty and social exclusion

- Ensure that the implementation team for *Better Outcomes Brighter Futures: the National Policy Framework for Children and Young People 2014–2020* has an explicit focus on working for the best outcomes for children living in poverty

- Increase adult social welfare rates, child income supports and all secondary benefits to reflect increases in the cost of living and to maintain their purchasing power

- Ensure that those on low incomes can benefit from any changes to the taxation system – for example by adjusting tax credits rather than tax bands or the marginal tax rate and by restoring the PRSI free allowance

Providing support and opportunities to jobless households

- Remove unemployment traps by reversing the reductions in the earnings disregard for the One Parent Family Payment

- Protect and enhance Family Income Supplement (FIS) payment levels and eligibility

- Ensure that the Department of Social Protection’s Intreo service for jobseekers works closely with employers to increase the range of good quality part-time and family friendly jobs available to parents seeking employment, particularly those parenting alone

- Investigate the costs and benefits of allowing households to maintain certain secondary benefits when they move into employment (below a certain income threshold)

- Extend the scope of the Department of Social Protection’s online ‘Benefit of Work ready reckoner’ to include those considering taking up part-time employment. This online tool provides jobseekers with a rough guide to the difference between out of work income and potential in-work income. Extending the scope of the ‘ready reckoner’ would help people considering moving from the One Parent Family Payment or Jobseekers Allowance into part-time employment to work out how the household income will change

- Include in-work costs, particularly childcare and transport, in the scope of the Department of Social Protection’s online ‘Benefit of Work ready reckoner’

Fuel/energy poverty

- Ensure that the Energy Engage Code is adhered to by suppliers

- Require that all landlords in receipt of Rent Supplement or the Housing Assistance Payment provide permission for the installation of electricity and natural gas Pay-As-You-Go pre-payment meters

- Tackle energy inefficiency in the private rented sector ensuring that properties for rent have BER levels of C3 or higher by 2020

- Ring fence revenue from the carbon tax for energy efficiency measures provided by the Sustainable Energy Authority of Ireland or equivalent schemes

- The Home Renovation Incentive (HRI) Scheme, announced in Budget 2014 and currently available only to owner occupiers, needs to be extended to landlords with private residential tenancies, with landlords who benefit from this incentive obliged to accept Rent Supplement/HAP tenants for a set time period

Health

- Government must commit to ensuring that vulnerable groups, including those on low incomes, will have timely access to all health and social services, including dental, and all community based health and social care services if/when Universal Health Insurance is implemented

- Remove the prescription charge of €2.50 per item prescribed for medical card holders, particularly in relation to children's medicines, and retain the monthly Drug Payment Scheme threshold at €144 per month

- Reverse the decision to remove the full medical card from those returning to employment

Education

- Make available additional funds to both primary and second level schools, both DEIS and non-DEIS, to extend the coverage of book rental schemes

- Increase the Back to School Clothing and Footwear Allowance so that its value is restored to 2011 levels

- Increase the weekly income threshold for receipt of the Back to School Clothing and Footwear Allowance for one parent families to the same level as for a couple household

- Restore the payment of Child Benefit for children aged 18 and over in full time second level education

- Protect and ensure future funding of the National Literacy and Numeracy Strategy in schools

- Encourage schools to respond positively to communications from parents requesting more affordable generic school uniform options rather than crested uniform items, the provision of book rental schemes, staged payment options and other budgeting tools which can help those on low incomes to manage expensive back to school costs

- Resource agencies working with early school leavers to provide high quality and relevant training and work experience opportunities for this disadvantaged group

- Protect funding of the Educational Welfare Service – which targets hard to reach pupils and early school leavers

- Restore Guidance Counselling services in second level schools to the situation which prevailed in 2011

Further Education and Training

- Ensure that courses targeting adult learners are flexible and responsive and provide sufficient childcare and after-school places to facilitate the participation of those with caring commitments
-
- Protect and maintain the Community Education budget until evidence exists for a move towards an alternative funding model
-
- Ensure that the Further Education and Training Services Plan and individual annual Education and Training Board Service Plans allocate sufficient funding for those lone parents with low skills who have been distant from either education/training or employment for some time, to ensure that the training offered brings them to at least FETAC Level 3 (via an intensive immersion programme) so that they can progress to further training and meet employer skills needs
-
- SOLAS must ensure that its Skills and Labour Market Research Unit actively profiles the needs of lone parents and responds speedily to identified education and training deficits
-

Childcare

- Further develop the financial model for the funding of childcare, based on supply-side subsidies, rather than tax credits, which provides a transparent basis for levels of public funding, reduces costs for parents and is dependent on quality

- Merge all programmes (the Community Childcare Subvention Scheme, Childcare Education and Training Supports programme and the free Pre School Year) into a single National Care and Access Education Fund, over a phased period, making public funding contingent on quality

- Introduce a 100% subsidy for childcare services for families with high levels of need

- Make good quality subsidised childcare places available in all areas of the country – in the period of merging schemes – by extending the Community Childcare Subvention Scheme to privately-run early years services

- Introduce a second, universal, free pre-school year with a focus on quality

Housing

- Address the housing crisis through a radical increase in the supply of local authority and voluntary sector housing

- Increase the Rent Supplement limits in urban and commuter areas to reflect the increased cost of housing in the private rented sector

- Resource and roll out a new National House Condition Survey by end 2015 at the latest

- Increase the number of housing inspections in the private rented sector to ensure compliance with minimum standards

Recommendations for SVP practice

The findings of this research suggest that a level of need can remain hidden even from SVP members who are carrying out visits and who may have an ongoing relationship with a family. The research also demonstrates that having to resort to help from a charity to make ends meet can be a very negative experience, no matter how sensitively the help is delivered.

Working for social justice

SVP is committed to identifying the root causes of poverty and social exclusion in Ireland and to advocate and work for the changes required to create a more just and caring society.

- SVP nationally should continue to gather data and evidence from its members and people seeking help which will in turn inform its social justice and policy priorities.
-

Improving the experience of being helped by the SVP

While the majority of research participants had a positive experience of being assisted by the SVP, some had negative experiences. A lack of information about what to expect during a visit; the stigma associated with receiving assistance; and frequent questioning about the household circumstances were less positive aspects of being helped by SVP.

The home visitation experience could be improved if SVP ensures that:

- More Conferences begin to use the SVP Client Case Management System to record information about the households they are assisting. This system can then be checked prior to a visit being carried out, and can be updated following a visit, ensuring that members have easy access to the most up to date information about the household circumstances
- Members communicate clearly with the household about what takes place during a visit; how the household is assessed; and what kind of help may be available
- Members bear in mind that help is often sought as a last resort, when a situation may be at crisis point and that most people are very reluctant to ask for help and may be embarrassed or upset at having reached the point of contacting SVP
- Members ask directly if the household needs help with specific things, such as food, school costs, costs of childcare or children's sports or activities and so on, as many of those who participated in the research found it difficult to ask for the specific things that they needed
- The high levels of loneliness and isolation experienced by many of the research participants and the importance of the visit and chat with SVP members in alleviating some of this loneliness are borne in mind
- Members recognise the stresses and adversities being experienced in households
- One parent families are aware of and supported to access supports and services in their locality which may be of benefit to them
- The parents being visited can have treats for themselves from time to time. A trip to the hairdresser, a sports event or even just the opportunity to go out for a coffee and have some time to themselves can make a difference

SVP promoting self-sufficiency

The aim of the SVP's work with families is a better life for parents and children. Helping an individual or family to become self-sufficient is part of the mission statement of the SVP. The SVP handbook 'Working with Families and Children' contains support and guidance for SVP members in helping families to become self-sufficient.

- The SVP handbook 'Working with Families and Children' could be updated and re-issued to all SVP Conference members and incorporated into the SVP training programme for new and existing members
 - The findings from this research should be disseminated to all SVP members and the recommendations for SVP practice implemented across the country
-

Supporting better outcomes for children

It is particularly important that the social participation of children and young people is supported. The importance of taking part in extra-curricular activities, sports and hobbies for children's outcomes has long been recognised. However, many of the families who took part in this research were unable to afford the cost of these activities; in some cases transport costs were also an issue.

- SVP Conferences could consider providing help and support with extra-curricular activities, in recognition of their importance for children's and young people's development
 - SVP at national level could work with community sporting organisations such as the GAA, Community Games, Scouting Ireland etc to provide lower cost opportunities for low income families to avail of sporting and other activities
 - SVP Conferences could consider working with local clubs to arrange free or low cost activities for children in the local area
-

Linking in with and referring to other services and organisations

A high incidence of mental health difficulties, loneliness and isolation, experience of addiction and domestic abuse among the research participants emerged during the research. SVP members are not specialists in dealing with these challenges. However many SVP Conferences work with specialist services in their local area to address these issues. This is an example of good practice which could be replicated throughout the country.

- SVP Conferences in a local area could consider coming together and asking other local service providers (HSE Social Work departments, primary care teams, Jigsaw projects, schools, Community Welfare Officers, MABS, local partnership companies, Citizens Information Services, family resource centres, counselling services, community cafes etc) to meet with them to outline the kinds of services available locally to which SVP can refer clients
-

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Appendix One: **Research Advisory Group Membership**

Anthony Harland,

Audry Deane,

Camille Loftus,

Caroline Fahey,

Eileen Gernon,

John Monaghan,

Laura Bambrick,

Margaret Burns,

Margaret Rogers,

Martina Kenny,

Mary McGarry,

Nessan Vaughan,

Noel Boyce,

Noelle Cotter

Appendix Two: Information Sheet for Interviewees

Research with one parent families being assisted by the Society of St Vincent de Paul

The largest group requesting support from the Society of St Vincent de Paul (SVP) are households with children, in particular those headed by a person parenting alone. The Society has therefore asked a group of independent researchers (Maureen Gilbert, Bríd McGrath and Hugh O'Connor) to help SVP arrive at a better understanding of the needs and circumstances of one parent families and to develop ideas as to how to improve the services it provides in this area.

What is the research about?

The researchers hope to find out about:

- The daily experiences of one parent families being helped by SVP.
- One parent families' experience of SVP services, in particular home visitation, and any suggestions as to how these could be improved.

The results of the research will appear in a report which will explain to the SVP and relevant policymakers the circumstances and needs of one parent families supported by the Society. The research will help the SVP to improve its service provision with the aim of ensuring that it provides appropriate and effective supports.

What will happen in the research?

We hope that about 80 to 100 adults, who are the head of a one parent family, will take part in this research. For the purpose of this research study a head of a one parent family is defined as: A person who is parenting without the support of a partner, or with the support of a partner only from time to time.

Taking part in the research will mean meeting one of the four researchers for about 45 to 60 minutes for an interview that would be just like a conversation – answering some questions about:

- your everyday experience of parenting alone
- the supports that are available to you now and the supports you would like to see made available

It is up to you to decide if you want to be involved. Your conversation with Maureen, Bríd or Hugh will be kept private. **No one from the SVP, or anyone else, will know what you have said.** In the research report, all the information provided by you and other interviewees will be grouped together so that no one person can be identified.

If you decide to take part, you can withdraw at any time **without giving a reason**. You don't have to answer any question that makes you feel uncomfortable. There are no "right" or "wrong" answers. The researchers just want to hear about your personal experiences and your ideas.

We would like to tape the interview to ensure that we have an accurate record of what people tell us. We can give you a transcript of the interview if you would like. All the recordings will be stored in a secure place. We will delete them six months after the research study is completed. Anything you say or any information about you will not have your name on it.

Please remember – anything you say will not affect the services which you or your family receive

How can I take part?

If you would like to take part you can meet one of the researchers at an agreed place.

- They will fix an appointment time that suits you during the day when they will be in the area.
- The interview will be private, but you can bring a friend or family member with you if you like.

What do I do next?

If you would like to take part in the research please:

- Give your telephone contact details (mobile or landline number) to the SVP member who spoke to you about this research. He or she will give the telephone number and your **first name** to the lead researcher, Hugh O'Connor. Hugh, or one of the other three researchers, will then phone you to fix a time to meet **or**
- If you prefer, you can call Hugh directly at 087 xxxx xxxx to arrange a suitable time to meet.

Although we cannot pay you for your time in talking to us, we will give each research participant a €20 "One For All" gift token as a small "thank you". If you have any questions or concerns about the study please contact:

Hugh O'Connor at OCS Consulting, 26/27 Upper Pembroke Street, Dublin 2

Tel: (01) 637 xxxx **E-mail:** xxxx **Text:** 087 xxxx xxxx **or**

Caroline Fahey, Society of St. Vincent de Paul, 91-92 Sean MacDermott Street, Dublin 1

Tel: 01 829 9025 **Email:** caroline.fahey@svp.ie **Text:** 086 048 7535

Many thanks

Appendix Three:

Consent form for people who have decided to take part in the study

Society of St Vincent de Paul

Research with one parent families

Consent form for people who have decided to take part in the study

Participation in this research is completely voluntary. A decision to participate or not participate will in no way affect the services an individual receives from SVP. A person may withdraw from the study at any time.

The identity of those participating in the research will not be disclosed at any stage of the study. All information obtained during the research will be treated as confidential.

One copy of the signed consent form will be retained by the person participating in the research and the other will be kept by the researchers.

Hugh O'Connor
OCS Consulting, 26/27 Upper Pembroke Street, Dublin 2

Tel: (01) 637 xxxx; E-mail: xxxx; Text: 087 xxxx xxxx

Signed: _____ Date: _____

Participant's Consent

Based on the conditions outlined, I agree to participate in the research study.

Signed: _____ Date: _____

Many thanks for your assistance with this important research.

Appendix Four:

Information Sheet for SVP Conference Members (1)

Research with one parent families being assisted by the Society of St Vincent de Paul

Why is the research being undertaken?

The largest group requesting support from the Society are households with children, in particular those headed by a person parenting alone.

SVP wishes to find out more about the one parent families it is working with through home visitation to better understand their needs and circumstances and improve both the services it provides and its social justice advocacy work. SVP also wishes to ensure that it is in a position to reflect and support the strengths and resilience of the one parent families it helps.

The State's approach to supporting one parent families has changed in recent years. Regulations requiring lone parents to seek employment, education or training when their youngest child is seven have been introduced. The One Parent Family Payment, Child Benefit and other payments for families have been cut. New rules for combining the One Parent Family Payment with income from employment have also been introduced.

The Society has therefore asked a group of **independent researchers** (Maureen Gilbert, Bríd McGrath and Hugh O'Connor) to help SVP develop a better understanding of the one parent families it is working with, so as to improve both the services it provides and its social justice advocacy work in this area.

The results of the research will appear in a report which will explain to the SVP and relevant policymakers the circumstances and needs of one parent families supported by the Society. The research will help the SVP to improve its service provision, with the aim of ensuring that it provides appropriate and effective supports.

How will the research team go about the study?

It has been agreed with both the SVP Social Justice and Policy Team and the SVP One Parent Family Research Steering Committee that a combination of methods will be used to gather the information required:

- 1 Focus group meetings with SVP Conference members involved in home visitation work
- 2 One-to-one interviews with heads of one parent families being helped by SVP
- 3 Online survey research with heads of one parent families and with SVP members

How can Conference members, with home visiting experience, help with the research?

You can help by taking part in this research and in that way share the knowledge and perspectives you have gained while providing support to one parent families through home visitation.

What will happen? Taking part would involve joining a focus group conversation for about an hour and a half. The meeting will be informal. It will provide an opportunity to tell the researchers of your experience, and the experience of your Conference, in working with one parent families and to put forward any advice or suggestions that you might have. We hope that about eight to nine Conference members **who have been involved in providing support to one parent families through home visitation** will take part in each Regional focus group meeting.

Ideally, **the eight to nine participants will be drawn from a number of Conferences within each Region** so that the can research benefit from a range of views, experiences and different approaches.

The research report will **not** include the names or any other identifying information of SVP members who participated. If the researchers quote something that you say during the meeting they will make sure that you cannot be identified. There are no “right” or “wrong” answers. **The researchers just want to hear about your experiences and your ideas.**

The focus group in your Region is taking place at x (**location**) on x (**date**) at x (**time**) and will run until approximately x (**time**).

How can I take part?

If you would like to participate in the **Regional focus group**: you can call Hugh O'Connor directly at 087 xxxx xxxx or (01) 637 xxxx to find out more and/or to confirm your attendance.

The maximum number of participants in each Regional focus group will be nine, to facilitate effective group participation. Therefore, it may not be possible to accommodate all interested Conference members. To secure a range of views and experiences it would be preferable if each of the Regional focus groups included no more than two members from any one Conference.

If you have any questions or concerns about the study please contact:

Hugh O'Connor at OCS Consulting, 26/27 Upper Pembroke Street, Dublin 2
Tel: (01) 637 xxxx E-mail: xxxx Text: 087 xxxx xxxx or

Caroline Fahey, Society of St. Vincent de Paul, 91-92 Sean MacDermott Street, Dublin 1
Tel: 01 829 9025 Email: caroline.fahey@svp.ie Text: 086 048 7535

Many thanks for your interest.

Appendix Five:

Information Sheet for SVP Conference Members (2)

Research with one parent families being assisted by the Society of St Vincent de Paul

The largest group requesting support from the Society are households with children, in particular those headed by a person parenting alone.

SVP wishes to find out more about the one parent families it is working with through home visitation to better understand their needs and circumstances and improve both the services it provides and its social justice advocacy work. SVP also wishes to ensure that it is in a position to reflect and support the strengths and resilience of the one parent families it helps.

The State's approach to supporting one parent families has changed in recent years. Regulations requiring lone parents to seek employment, education or training when their youngest child is seven have been introduced. The One Parent Family Payment, Child Benefit and other payments for families have been cut. New rules for combining the One Parent Family Payment with income from employment have also been introduced.

The Society has therefore asked a group of **independent researchers** (Maureen Gilbert, Bríd McGrath and Hugh O'Connor) to help SVP develop a better understanding of the one parent families that request a home visit.

What will happen in the study?

We hope that between 13 and 17 heads of one parent families who receive home visits from SVP conferences in this Region will take part in the study. For the purpose of this research study a head of a one parent family is defined as: A person who is parenting without the support of a partner, or with the support of a partner only from time to time.

Taking part in the study will mean meeting one of the researchers for about 45 to 60 minutes for an interview that would be just like a conversation.

When inviting people to take part;

- Offer a copy of the Information Sheet.
- Make a note of the person's telephone contact details (mobile or landline number) and forward these along with the person's first name to Hugh (the lead researcher). Hugh, or one of the three researchers, will then phone the person to fix a time to meet during the day when the researchers will be in the area or
- If the person prefers, they can call Hugh directly at 087 xxxx xxxx to arrange a suitable time to meet during the day when the researchers will be in the area.

If you have any questions or concerns about the study please contact:

Hugh O'Connor at OCS Consulting, 26/27 Upper Pembroke Street, Dublin 2

Tel: (01) 637 xxxx **E-mail:** xxxx **Text:** 087 xxxx xxxx **or**

Caroline Fahey, Society of St. Vincent de Paul, 91-92 Sean MacDermott Street, Dublin 1

Tel: 01 829 9025 **Email:** caroline.fahey@svp.ie **Text:** 086 048 7535

Appendix Six: **Focus Group Discussion Guide**

Introduction

The Focus Group discussion will begin with a brief reminder of the purpose and focus of the research project and of the research process. There will be a reiteration of the assurance that the identity of those participating will not be disclosed at any stage of the study.

Participants will also be assured that all data arising from the discussion will be treated as confidential:

- All taped recordings will be stored in a secure place, and will be deleted six months after the research study is completed.
- Transcripts of the discussion will be held by the Society of St Vincent de Paul National Office for future advocacy work. These transcripts will not contain any names or personal information relating to those who participate in the Focus Group discussions.

Focus Group Discussion Guide

Work of Conferences – General

What are the main areas of work in which your Conferences are engaged?

In what ways, if any, has the focus of your Conferences' work changed since the start of the current recession?

Work of Conferences with One Parent Families

Approximately, what proportion of the work of your Conferences is with one parent families? Has this proportion changed in recent years?

In general, what is the profile of the one parent families your Conferences visit (for example, young and never married, separated or widowed; working full-time in the home or in employment or education)?

What do you consider are the main issues facing one parent families in your Conference areas?

In what ways do your Conferences try to respond to the needs of families headed by a person parenting alone? Have your Conferences had to change their approaches in recent years, and if so, in what ways?

Is supporting one parent families different from supporting other groups your Conferences work with?

Can we explore examples of approaches used in home visiting that work well and others that work less well when responding to the issues you have identified:

What do you think are your Conferences' greatest strengths in supporting one parent families?

What do you think are your Conferences' greatest weaknesses in supporting one parent families?

In what ways could Conferences' approaches in this area be enhanced or improved? Is there scope for adopting radically different approaches?

Other Providers of Services for One Parent Families

Who are the key service providers in your area that play a role in supporting one parent families?

What are the strengths and weaknesses of the current range of programmes and services available to one parent families (for example, childcare, after-school care, income support, employment supports, housing, healthcare)?

What barriers exist for the one parent families you work with in accessing such key services?

Do the Conferences in this Region link in with other local and national supports and services when working with one parent families?

How are these relationships cultivated?

What challenges have Conferences in this Region experienced in assisting one parent families to access key services?

Public Policy

What do you consider are the key areas of public policy that shape the lives of one parent families?

(Relevant issues here include: childcare services, education, social welfare, employment supports, training supports.)

Does the State provide adequate support for one parent families?

Has the SVP a role to play in promoting the development of effective and positive policy to support one parent families?

What means are open to the SVP to try to influence policy?

What are the key messages SVP should be conveying to Government about public policy in relation to one parent families?

Appendix Seven: Interview Discussion Guide

- 1 **Brief outline ‘reminder’** of research process and focus of study.
 - Reference to key points featured in ‘Information Sheet for Interviewees’ (Confidentiality, anonymity, how data will be recorded, process for discussion, points of contact within SVP)
- 2 **Background:** Can you tell me a little bit about yourself: age, family (How old are your children? Do they all live with you?), current living arrangements, hobbies etc.
 - What is life like for you? Give me five words that describe what your life is like? For each of the five words: Why do you say that? (Key question)
- 3 **Day-to-day life**
 - Could we talk for a while about your day-to-day life ‘at home’ – managing the household and caring for your children?
 - What does a typical day involve for you?
 - Relevant issues here include: Child care role, getting to and from school, homework, shopping, maintaining the house or flat, household budgeting etc.
 - In parenting alone are there day-to-day family and household tasks and activities that you really look forward to doing and enjoy doing? (Describe)
 - Are there day-to-day tasks and activities that you really do not look forward to doing? (Describe)
 - Do you have time away from your children? Do you have extended family support? Support from friends?
- 4 **Concerns and worries**
 - Could we talk for a while about the things to do with caring for yourself and your family that may cause stress, worry or concern?
 - Are there aspects to parenting alone that can be particularly difficult, challenging or worrying? (Describe) The table below suggests areas which may be relevant to bring up – if necessary.

Coping with physical and emotional demands of parenting alone	Time management: Having to manage on one’s own all of the household and parenting activities and responsibilities.
Sense of isolation	Household budgeting
Coping with illness	Managing the relationship with the non-resident parent
Managing relationships with neighbours, children’s school(s), statutory or not-for-profit service providers	

- Are there occasions or times during the year that you find especially difficult, challenging or worrying? (Key question)

Examples here may be: Back to School, Christmas, winter utility bills.

Are there any bills or demands for payment that cause you particular worry?

- Have you found that the challenges in parenting alone change as your children get older? (Describe)

5 Support Services

SVP home visiting service

- May I ask when did you first make contact with the SVP?
- What prompted you to make contact at that point? What type of support did you feel you needed at the time and why?
- How did you make your first contact with the service?
- How did you find your first contact with the service? Was it welcoming and helpful for you? Did you feel that it was this type of service you needed at the time or was it some other type of support that you needed?
- Since then, how have you found the home visiting service of SVP? What have been the most helpful features of the service? What has been lacking or unhelpful?
- What ideas do you have that could make the home visiting service better?
- What might make it difficult for other people to make contact with the SVP home visiting service? How could the SVP address these concerns and barriers?

General

- What support services (community and statutory services) have you availed of while you have been parenting on your own?
- How have you found these particular services? How could they be improved?
- As the needs of your children changed as they got older, did you find that the available services were able to meet these needs? In what ways were the services helpful? Lacking?
- Are there other services or supports you would like that aren't available to those parenting alone in the area where you live?

6 Education, training and employment

a) For parents currently in education, training or employment

- Can you tell me how you have been finding the experience of being in education/training/education?

Issues here might include: impact on your family's finances, the task of caring for child(ren), the positive and negative experience of working alongside other people, the opportunity to gain skills, confidence and opportunities for the future)?

- What supports did you get you when you took up education, training or employment?
- Is there anything that might prevent you continuing with this education, training or employment? (Describe)
- What would you like to do next in this area? (Describe)

b) For those not currently in education, training or employment but who did participate at some stage during the time they have been a lone parent

- Can you tell me how you found the experience of being in education/training/education?

Issues here might include: impact on your family's finances, the task of caring for child(ren), the positive and negative experience of working alongside other people, the opportunity to gain skills, confidence and opportunities for the future)?

- What supports did you get you when you took up education, training or employment?
- Was there anything that prevented you continuing with this education, training or employment? (Describe)
- What would you like to do next in this area? (Describe)

c) For those who have never been in education, training or employment during the period they have been parenting alone

- Have you ever thought about returning to education, training or employment?
- Is there anything that might prevent you returning to education, training or employment?

7 Childcare, benefits and recent budget cuts

- Can I ask you what your childcare arrangements are and how much do they cost you?
- Relative to your income, how expensive do you consider the cost of childcare to be?
- What benefits (other than the one parent family payment) are you in receipt of?
For example, do you receive rent supplement? Do you have a Medical Card or a GP Visit Card?
- What do the recent budget cuts mean for you and your family? Specifically:
 - Cuts to Child Benefit
 - Cuts to the Back to School Clothing and Footwear Allowance
 - Abolition of the Cost of Education Allowance (If the parent is in third level education)
 - Changes to the way your earnings are assessed for the One Parent Family Payment (If combining the One Parent Family Payment with some income from employment.)
 - Increased prescription charge (If the parent has a Medical Card)
- Has anything else changed for the better or worse for your family in recent years?

8 Hopes and ambitions for the future

- What are your hopes for yourself and your child (children) for the next couple of years?
- Do you have worries about the future? What could be done to ease those worries?
- Anything else you would like to say?

Appendix Eight:

Online survey with one parent families being assisted by the Society of St Vincent de Paul

Introduction

The online survey with one parent families being assisted by the SVP provided a limited amount of useful information, and it was agreed that the results of the survey would be featured separately within the appendices to the main report. The survey received 136 responses, although not all respondents answered each question. Respondents have all received assistance from the SVP at some point, however, no attempt was made to generate a representative sample of lone parents being helped by SVP and the results should be viewed in this context. Undertaking a quantitative survey which was promoted via the SVP website, Facebook and Twitter platforms was experimental. SVP does not have a database of households being assisted which could be used to generate a representative sample. It was decided that the least intrusive way of approaching potential survey respondents was via our online and social media channels and to allow those who were interested in taking part to opt in.

Profile of survey respondents

Almost half of the respondents to the survey were aged between 35–44, with a further 27 percent aged between 25–34. 71 percent of respondents had 1–2 children aged under 18 years of age. Almost 37 percent of respondents reported their health as poor or fair, with 38 percent reporting good health and a quarter having very good or excellent health. However, almost three quarters of respondents stated that their quality of life was fair or poor, with 19 percent reporting a good quality of life, and only 6 percent stating that their quality of life was very good or excellent. Almost one quarter of respondents had completed third level education, while 10 percent had only primary school education. 20 percent had achieved a Post Leaving Certificate or FETAC qualification.

40 percent of respondents were living in private rented accommodation, and 34 percent were living in housing rented from the local authority. 58 percent had access to a car and almost 70 percent had access to public transport.

One parent family payment

Almost half of survey respondents were in receipt of the One Parent Family Payment for more than five years. One third of respondents stated that they had not received any correspondence from the Department of Social Protection about pending changes to the One Parent Family Payment, specifically the reduction to the age of 7 for the youngest child in order to qualify for receipt of the payment, although 60 percent stated that they were aware of how the changes would affect their family. The vast majority (84 percent) were worried about the changes to the payment. 48 percent of respondents felt that lone parents should not be required to seek full time employment when their youngest child turns 14 years of age.

Future plans and ambitions and barriers faced by survey respondents

Ambitions to take up education, training or employment on a full-time or part-time basis emerged strongly from the survey respondents, in common with the findings of the qualitative interviews. 96 percent had been in paid employment at some point in the past. 43 percent of respondents wanted to take up full or part-time employment or become self-employed in the next three years. More than a quarter wanted to take up full or part-time education or training in the next three years. Over a quarter of respondents wanted to stay at home and look after their children over the next three years. However, the barriers to taking up employment, education or training were also noted. Table 1 below sets out the top ten barriers which survey respondents felt were ‘big issues’ when considering taking up employment, education or training.

Table 1:
Top 10 barriers to employment, education or training reported as a ‘big issue’ for survey respondents

Barrier	% of respondents reporting this barrier as a ‘big issue’
There are few suitable job opportunities in the local area	74%
There is not enough suitable, affordable childcare around here	61%
I would need a job/education/training place where I could take time off at short notice to look after my child/children	61%
I am not sure I would be better off financially in work/education/training than I am on the One Parent Family Payment	53%
I am worried I will not have enough time with my children	53%
My confidence is low at the moment	53%
Employers/education/training providers are not very family-friendly	51%
My family or close friends are not able or live too far away to provide childcare	50%
I am concerned about leaving the security of the One Parent Family Payment	44%
There are few suitable education and training opportunities in the local area	41%

Childcare

Parents who were in employment, education or training reported using a variety of sources of childcare as displayed in Table 2. Informal childcare arrangements were common among survey respondents.

Table 2:
Childcare arrangements of survey respondents

Childcare	% of respondents reporting using this source of childcare
Respondent's own parents	31%
Children looked after in school	30%
Children old enough to take care of themselves outside of school hours	22%
Other close relatives	22%
Children looked after in crèche	18%
A childminder	16%
A close friend	14%
The child(ren's) other parent	12%
Children looked after in pre-school or Montessori	7%

Summary

Many of the results and themes of the online survey mirror those which arose during the qualitative interviews. High levels of motivation to engage in employment, education or training were evident, however specific barriers to realising this ambition were noted by survey respondents. Informal childcare arrangements were common, reflecting the high cost of private childcare and the limited availability of subsidised formal childcare provision in some areas. The survey respondents reported generally low levels of quality of life, in line with many of those who took part in the qualitative interviews. The vast majority of survey respondents were concerned about the likely impact of the changes to the One Parent Family Payment, although a substantial minority reported receiving no correspondence from the Department of Social Protection on the upcoming changes.

Society of St Vincent de Paul
National Office
SVP House
91-92 Sean McDermott House
Dublin 1

Telephone: 353 1 838 6990
Facsimile: 353 1 838 7355
Email: info@svp.ie
www.svp.ie

This publication has been produced by the National Office