

Lone Parent Families and Poverty

The family in Irish society is changing. Among the changes taking place is the substantial rise in the number of lone parent families since the early 1980s, as marital separations and non-marital births have increased. The vast majority of lone parent families are headed by women, they are mainly dependent on the state for their income and they face a higher than average risk of poverty.

Lone parent families have two potential sources of income, public support through social security from the state, and private support through employment and/or maintenance from a former spouse.

The record in Ireland shows that employment rates for women with children are low, that income from maintenance by a former spouse is frequently inadequate or unreliable, and that welfare payments do not lift lone parent families out of poverty.

A review of the research suggests that an anti-poverty strategy for lone parent families should focus on the needs of children in all families, on the obstacles to employment faced by all mothers trying to gain access to the labour market, and on a review of the judicial system of maintenance payments.

Key Facts

- ▶ The number of lone parent families with at least one child under 15 rose from seven per cent of all such families in 1981 to almost eleven per cent in 1991.
- ▶ The vast majority of lone parents are women.
- ▶ In terms of sex, age, number and ages of children, Irish lone parents do not differ from those in other countries. However in Ireland lone parenthood may be a long-term status for those who are married but separated, because of the absence of divorce to date.
- ▶ Lone parent families have a higher than average risk of poverty - 70 per cent of lone parent families fall below the 60 per cent relative income poverty line¹, compared to 35 per cent of all families with children.
- ▶ Of all EU countries, Ireland has the lowest rates of economic activity for lone mothers and married mothers.
- ▶ Maintenance from former partners is not a significant source of income.
- ▶ The majority of lone parents (and the vast majority of lone mothers) are dependent on the state for their main source of income.
- ▶ Lone parent families do best in countries where state support is relatively generous to all families with children, and worst where they have to rely on social assistance.

¹ ie below 60 per cent of average household income.



Relevant Research

Most research on the subject of lone parent families in recent years has concentrated on two issues, firstly the changing nature of the lone parent family population, and secondly the experience of poverty among these families. Less work has been done on the social and economic aspects of the experience of lone parenthood, for example lone parents' experience in relation to discrimination, access to housing or health services - these areas are now addressed in a new work, *Lone Mothers in Ireland: A Local Study*, by A. Mc Cashin, published by Oak Tree Press in association with the Combat Poverty Agency.

This briefing examines how lone parent families are affected by poverty, draws together key findings from the range of available relevant research and the implications for future policy development which emerge from these studies.²

The Lone Parent Population

Lone parents are generally defined in the research as families consisting of one parent, who is not a cohabitant, who is either living alone or with others, and who has dependent children. Such families include single parents, parents who are divorced or separated and parents who are widows or widowers.

Researchers have highlighted problems with official Irish data on the lone parent family population which make accurate counts of lone parent families difficult. The Census for instance undercounts the number of lone parent families, because it does not include lone parents who are not themselves heads of households, but who live within larger households, mainly young single mothers still living with their parents.

² The research reports include: *Lone Parents Poverty and Public Policy* by Jane Millar et al CPA (1992) *Lone parents in the Republic of Ireland; Enumeration, Description and Implications for Social Security*. A. Mc Cashin ESRI (1993) *Women's Participation in the Labour Market* Tim Callan and Brian Farrell NESI (1991) *The Irish Social Welfare System* Mel Cousins (1995).

³ *The Cost of a Child* Claire Carney et al, CPA 1994.

Nevertheless all the research suggests a substantial increase in the lone parent population during and since the 1980s. The number of lone parent families with at least one child under 15 rose to over 44,000 in 1991, comprising 10.7 per cent of all family units. Lone mother families are increasing in number, lone father families remaining static, and family units based on couples are declining in number, see *Table 1*.

Children in lone parent families therefore account for a rising share of the total child population.

The rise in lone parent families relates to the increase in the number of marital separations, and the increase in non-marital births. It is estimated that the number of persons separated rose from 14,000 to 55,000 between 1981 and 1991. Over the same period the number of non-marital births rose from 3,914 to 8,766 and adoptions, as a proportion of non-marital births, dropped from just over 30 per cent in 1981 to seven per cent in 1991.

European Comparisons

In the early 1980s Ireland had a low proportion of lone parent families with at least one child under 15 compared with other EU countries. However the increase in numbers during the 1980s means that Ireland is now in the middle range, see *Figure 1*.

In terms of characteristics, sex, age, number and ages of children, Irish lone parents are not very different

from lone parents in other countries. But lone parenthood may be a longer term status for many families in Ireland because of the absence of divorce to date.

The Risk of Poverty

When income data for households of different types are analysed to calculate relative risks of poverty, lone parents emerge as the highest risk category. At the 60 per cent relative income poverty line for example, 70 per cent of lone parent households fall below, compared to 35 per cent of all families, see *Figure 2*.

The data in *Figure 2* also shows how large two-parent families face a high risk of poverty. It is important to note that in Ireland the incomes of households with children are, in general, lower than those of households without children. In addition research has demonstrated that social welfare child support payments fall short of the minimum costs of rearing a child.³

International comparisons suggest that lone parent families in many countries experience poverty but that lone parents do best in countries where state support is relatively generous to all families with children, and worst where they have to rely on social assistance. In France for instance, the high level of financial support given to all families with children benefits lone parent families.

Income adequacy for lone parent families then can best be dealt with in

Table 1: Families With at Least One Child Under 15 by Family type (in Private Households) 1981, 1986 and 1991

Type of Family	Number			Percent of Families			Percent 1981-86	Change 1986-91
	1981	1986	1991					
1. Couples	383,409	386,963	367,813	92.8	91.4	89.3	0.9%	-5.0%
2. Lone Mothers	23,684	30,568	38,235	5.7	7.2	9.3	29.1%	25.1%
3. Lone Fathers	5,974	5,785	5,836	1.4	1.4	1.4	-3.2%	0.9%
4. Lone Parents	29,658	36,353	44,071	7.1	8.6	10.7	22.6%	21.2%
Total	413,067	423,316	411,884	100.0	100.0	100.0	2.5%	-2.7%

Source *Census of Population 1981, Volume 3; Census of Population 1986, Volume 3. Census of Population 1991, Volume 3*

the context of a broader focus on the needs of children in all families.

State Support

Underlying the risk of poverty and accompanying the shift in demographic changes in the number of lone parent families has been an increase in the number relying on Social Welfare payments. In 1993 there were about 36,653 lone parents receiving the Lone Parent Allowance (LPA), about 9,564 women with children receiving Deserted Wife's Benefit, and about 7,214 widows with children receiving the Widow's Contributory pension, a total of 53,431.

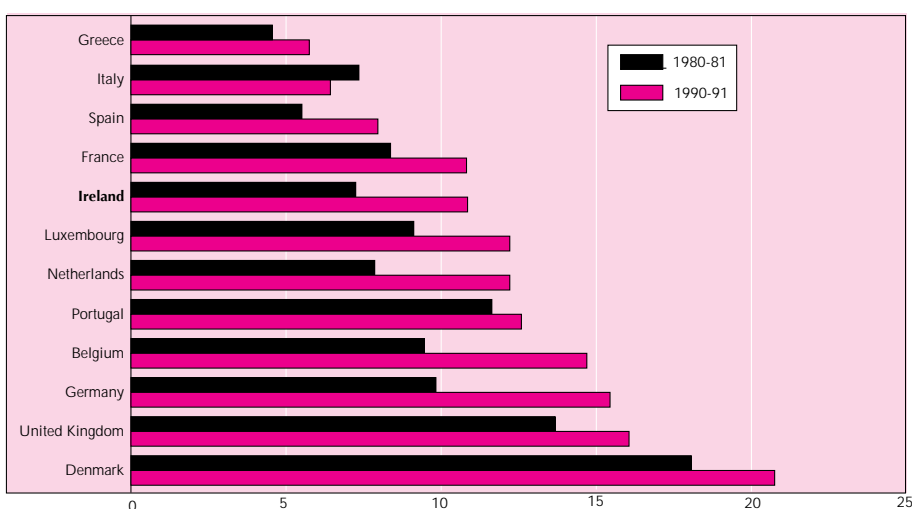
In 1993 the Department of Social Welfare increased income disregards for lone parents, and set up a return to work fund to support initiatives assisting lone parents to return to work, training or to take up full-time education. The administrative discretion to disregard childcare costs has also been established.

Research suggests that women might be more likely to contemplate a return to work if they could be certain about the impact of child-care costs on their net income, when taking up employment. This suggests a move away from the current arrangements which are still discretionary. The question is also raised that if a precedent of such a disregard is evident in the social welfare system, is there not also a case for a more general recognition of child care costs for all low income (working) families. Further policy discussion on these questions is required.

The cohabitation rule which debar eligibility for the LPA to women cohabiting, remains controversial. It is argued that it reinforces women's dependence on men. The Agency report, *Income Distribution within Irish Households*⁴, raises the question of whether married women not in the labour market should be entitled to direct payments in their own right rather than as dependents of their husbands.

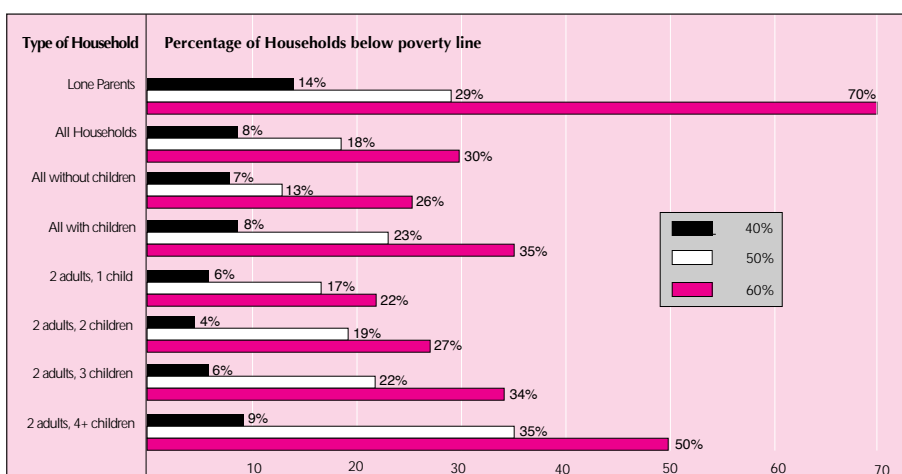
⁴ *Income Distribution Within Irish Households: Allocating Resources Within Irish Families* by David Rottman CPA (1994)

Figure 1: Lone-parent families as a percentage of all families with children under 15 in the European Union



Source: Natalie Cronin, Family Policy Studies Centre (Britain)/Eurostat (1994)

Figure 2: Risk of poverty by household composition: Ireland 1987



Source: Nolan and Farrell (1990) *Child Poverty in Ireland* CPA Dublin, and Millar et al (1992) *Lone Parents: Poverty and Public Policy in Ireland* CPA Dublin

Table 2: Employment status of lone and married mothers: EC 1989

	Lone Mothers ¹			All Mothers		
	Full-time %	Part-time %	All %	Full-time %	Part-time %	All %
FR Germany	35	23	58	19	24	43
France	57	11	68	41	16	57
Italy	54	5	59	35	5	40
Netherlands	8	24	32	5	33	38
Belgium	39	11	50	37	17	54
Luxembourg	63	—	63	27	11	38
UK	18	22	40	20	39	59
Ireland	18	7	25	17	8	25
Denmark	54	20	74	46	36	82
Greece	54	—	54	40	4	44
Portugal	59	6	65	55	5	60
Spain	41	7	48	23	4	27
Average	38	16	54	29	18	47

¹ Heads of households, dependent children under 18

Source: Roll (1992) *Special Tabulations from the 1989 Labour Force Survey*.

In the case of lone parents, research raises the same question about whether a shift toward the individualisation of payments would mark a move away from the notion of women's dependence on men and therefore the co-habitation rule.

Employment

The majority of mothers in Ireland, whether married or not are not in any kind of paid employment. Lone mothers and married mothers have similar rates of economic activity, although within this generalisation single mothers are less likely to be employed than separated or widowed mothers.

Mothers' participation in the labour market is affected by a range of factors including the availability of work in general, traditional attitudes to mothers working outside the home, job segregation, low pay and lack of child-care provision.

Special tabulations from the Labour Force Survey 1989 showed that 37 per cent of lone mothers are estimated to be economically active: 18 per cent in full-time employment, 7 per cent in part-time and 13 per cent unemployed or seeking work. This gives a high unemployment rate - about one third of economically active lone mothers - suggesting that a significant number of lone mothers would like to take up paid work - a point supported by A. Mc Cashin's recent study published by Oak Tree Press in association with the Combat Poverty Agency.

Data on lone fathers is limited because of the very small sample sizes in the Labour Force Survey, but 55 per cent were estimated to be in full-time employment.

There is a wide variation in lone mother employment rates and in the extent of full-time as compared to part-time employment across the EU. However in seven out of twelve EU countries more than half of lone mothers are employed, Germany, France, Italy, Luxembourg, Denmark,

Greece and Portugal, see *Table 2*. Denmark has a high level of employment for mothers that is supported by a good quality publicly-provided child-care system and relatively generous employment policies for parents.

The NESC report *Women's Participation in the Labour Market* (1991), identified a national child care policy as a central factor in facilitating the participation of mothers in the workforce, and highlighted other issues like parental leave, workplace flexibility, and child income support.

Inadequate child care, employment training and work experience, can only be tackled through a variety of measures which make up an employment strategy. In the Irish context however the high rate of unemployment remains an obstacle for men and women.

Maintenance

Maintenance from former partners is rarely a significant source of income for lone parents in Ireland. Research⁵ shows that maintenance payments were often set below the rates of social welfare payments, that only 13 per cent were fully paid up, and that one in three separated women had never received any payments at all.

The setting of maintenance in Ireland is a judicial function. This seems to give rise to problems of low and variable awards, often paid irregularly and often not enforced. In Ireland the courts are responsible for setting and enforcing maintenance obligations.

This approach contrasts with maintenance as a 'guaranteed benefit' which has been developed in Scandinavia and shifts part of the maintenance obligation into the social security system by the introduction of 'advanced maintenance payments'. These guaranteed payments for children are claimed back by the state, where possible, from the former spouse.

Policy Implications

- **Research suggests that an integrated anti-poverty strategy for lone parent families involving employment, state support and private maintenance is required.**
- **The European evidence suggests that lone parent families benefit from policies which support all families with children - in France for example the high level of financial support given to all families with children also benefits lone parent families.**
- **Similarly the evidence supports an employment strategy that tackles the problems encountered by all mothers trying to gain access to the labour market. Danish policies for instance include a universal child benefit, advanced maintenance payments, a high level of employment for women, supported by good quality publicly-provided childcare and relatively generous employment policies for parents with children.**
- **Future policy should focus on the needs of children in all families, and on the employment obstacles faced by all mothers who wish to be active in the labour market.**
- **A review of the system of maintenance payments for separated lone parents is required.**
- **Further research on the social aspects of lone parenthood is also necessary to provide a full picture of the experience of lone parents in relation to housing, education, discrimination and other issues.**

The views expressed in the briefing draw on a number of research reports and are not necessarily those of the Combat Poverty Agency.

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⁵ *Financial Consequences of Marital Breakdown*, CPA, P. Ward (1992)