



Pre-Budget submission to the  
Department of Social Protection  
Budget 2025

June 2024



## **2025 PRE-BUDGET SUBMISSION to the Department of Social Protection**

### **About Treoir**

Treoir was founded in 1976 and is the national federation of services for unmarried parents and their families. Treoir along with its member agencies, promotes the rights and welfare of unmarried parents and their children and advocates on their behalf. Treoir recognizes the diversity of Irish families and believes that all families, including non-marital families, should be valued equally and receive the same level of protection and support from the state. Treoir provides information to non-married parents on areas of family law, available supports for families, and supports for successful shared parenting. We endeavour to always look for ways to enhance our information provision and help families to realise their rights.

### **Treoir works to achieve this by:**

- Providing a National Specialist information Service to parents who are not married to each other, their families and those working with them by providing information through our phone service, website, and outreach workshops.
- Co-ordinating the National Young Parent Support Programme.
- Co-ordinating the National Programme for Kinship Care Ireland.
- Promoting and supporting shared parenting.
- Undertaking and promoting research to examine issues that impact non-marital families.
- Advocating for legal and social changes which support lone parent families and their children.

### **Introduction**

Treoir welcomes the opportunity to make a written pre-budget submission to the Department of Social Protection in advance of Budget 2025. Treoir's priority for this budget is poverty reduction, and in particular child poverty. The responsibility of child poverty lies with all government departments and should be a whole of government focus. Children are the population cohort that

are most at risk of poverty, and children in one parent families are even more at risk of living in poverty.

The 2023 SILC (Survey on Income and Living Conditions) report<sup>1</sup> shows that One Parent households with at least one child continue to be most at risk of poverty, and more likely to be living in consistent poverty. Factors including access to education, childcare, and affordable housing can influence this.

Treoir very much welcomed the establishment of the Child poverty unit in the Department of An Taoiseach, it has the capacity to address issues impacting child poverty and develop mechanisms to break the cycle of poverty for low-income families.

### **Context for Budget 2025**

The rising cost of living continues to be a considerable challenge for most families, it compounds the struggle low-income families face in making ends meet. The one-off measures of last year's budget, although welcomed, did little to alleviate the financial burden on households' long term. Treoir believes that targeted and longer-term measures are what is needed to support families with the financial pressures of the rising cost of living. Children who grow up in poverty are more likely to live in poverty throughout their lives,<sup>2</sup> and more likely to live with a chronic illness, and/or die younger. Adequate social welfare payments are vital to ensure that families are supported out of poverty and break what is often a generational cycle of poverty. Poverty and homelessness often go hand in hand, and those experiencing housing precarity struggle with issues relating to poverty and deprivation.

A renewed focus should be on 'poverty traps,' where families are stuck in a cycle of poverty because of systemic barriers that keep them trapped in that situation. This is particularly relevant in cases where people need to be supported back to work. There should be a whole government approach to ensure that secondary benefits are not lost through a slight increase in household

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<sup>1</sup> <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2023/poverty/>

<sup>2</sup> <https://childrensrights.ie/wp-content/uploads/2024/05/Child-Poverty-Monitor-2024.pdf>

income. Treoir recognises the vulnerability of certain families, and the unique challenges they face; in particular one-parent families, kinship care families, and young parents. Every person has the right to a dignified life and a decent standard of living. Benchmarking the social protection system to the cost of living can go some way to ensuring this happens. Current social welfare rates have not been kept in line with the cost of living.

The recent changes to social welfare benefits and the exclusion of child maintenance in the assessment of means, have been welcome. It is estimated that this change positively impacted approx. 16,000 lone parent families, and it was introduced by the Department of Social Protection as a child poverty prevention measure.

The progress made on foot of these changes is at risk of being lost if secondary benefits still consider child maintenance as household means. The exclusion of child maintenance as means, applies currently just to the Department of Social Protection, and no other departments. Many lone parents find that any gains made through this new policy are lost without changes to secondary benefits.

Child maintenance is still counted as means for:

- Social housing – Local authority housing, RAS, and HAP schemes.
- Medical card applications.
- National childcare scheme.
- Legal aid.
- SUSI grant.

Discounting child maintenance as means for secondary benefits would be a strong anti-poverty measure for one parent families on low income. Treoir asks that the department of Social Welfare work with other departments to address this issue.

In January 2024, the Supreme court ruled in favour of John O'Meara in relation to granting him the widow's pension following the death of his Partner, thus granting his family the same protections afforded to a marital family. Treoir asks that legislation be introduced to extend the widow's/widower's pension to all co-habiting couples who meet the criteria.

## Key recommendations

### Kinship care

Treoir primarily focuses on non-marital families, recognising the diversity of family structure in modern Ireland. All families should be recognised and valued. Treoir hosts Kinship Care Ireland and believes this is a family type that has been unsupported and not recognised for the role they play. Kinship care is the full-time care of children by grandparents, aunts, uncles, older siblings, or other close family and friends. It occurs when there is no parent to care for the child at that time. This situation occurs because of the death of a parent, illness, imprisonment, or lack of capacity due to substance misuse or mental illness. Kinship Care is both formal and informal. 'Relative Foster Care' is formal Kinship Care and comes with a range of financial and other supports that are not available to children in informal Kinship Care. There are many benefits to the child being cared for within their family and kin network. There is a lack of awareness of the monetary impact and economic pressure experienced by kinship carers, who take on the role of carer to these children voluntarily.

Kinship carers do a great service to the child and society, and this should be recognised through state support. Treoir is committed to making these kinship care families visible and valued. The payment available to kinship carers is the Guardian's Payment (formally Orphans' Payment) at a weekly rate of €215 per week and there is no increase for children 12 years and over. There are an estimated 10,000-12,000 children in kinship care in Ireland, in 2023 just 3,097 Guardian's Payments were being paid. The Operational Guidelines for the Guardian's Payment need reform to improve accessibility. Without access to an essential payment to fulfil this unexpected fulltime caring role, many families are pushed into poverty or entrenched there. The basic rate of the Guardian's Payment needs to be increased in line with Foster Care Allowance payment with an additional increase for children over 12 years old. A rightful outcome of Budget 2024 is the Foster Care Allowance payable for children in foster care placements is set to increase to the following rate in November 2024, which is a stark contrast to the current Guardian's payment rate:

**Commented [LC1]:** @Gayle Smith - Treoir thanks for your work on this. I've just updated the kinship care section- can chat to you about it when in the office tomorrow. I wonder is it best to keep to this 1 key ask for kinship care or will I add 1 point on the removal of means test for medical card access for children in kinship care? I'll be doing a separate submission anyway where i'll include this, but if you want a brief point on medical card access I can add (perhaps best to leave at 1 key ask for kinship care in this submission though). Thanks again!

**Commented [2R1]:** Great Thanks Laura, yes we can chat tomorrow about this.

<b>Age of child</b>	<b>Weekly rate</b>
Under 12 years	400 per child
12 years and over	425 per child

### **One-parent Families**

One-parent family households continue to be the families that are most at risk of poverty. Children in one-parent families are four times more likely to experience poverty than those in two-parent families. The cost-of-living crisis has disproportionately impacted one-parent families, leaving many struggling to make ends meet. One-parent families experience many complex challenges while parenting alone, they carry the load financially, physically, emotionally, and mentally, with often little or no support or downtime. The measures taken in Budget 2024 did little to alleviate poverty levels in one-parent families, the one-off payments though welcome, were not the long-term response that was needed to mitigate the rising cost of living.

The stigma that lone parents face is still experienced and can compound social exclusion. Child poverty has an impact on children's participation in social activities and sports which affects children's social, physical, and mental well-being. Those parenting alone, and their families should be prioritised in Budget 2025, recognising their vulnerability to poverty, and the challenges they face while caring for their children alone. Lone parents face structural inequalities that impact their economic stability, access to resources, and overall wellbeing. These inequalities stem from systemic issues such as wage disparities, inadequate social safety nets, and limited access to affordable childcare. Lone parents are more likely to be in low-income precarious employment and have the dual burden of providing income and being the primary carer. Social policies frequently fail to consider the unique needs of one parent households, leading to insufficient support in areas like housing, healthcare, and education. These disadvantages perpetuate a cycle of social exclusion and limit opportunities to better their situation.

Treoir acknowledges the removal of the requirement of One-parent Family Payment claimants to pursue child maintenance and welcomes the plan to exclude child maintenance as means for the One parent Family Payment. This is a positive, progressive step in mitigating child poverty. Treoir recommends that child maintenance should be excluded as means for all secondary benefits, housing supports, NCS (National Childcare Scheme), SUSI grant, and medical card applications. Treoir believes that lone parents should be supported in work, education, and training, while recognising their care responsibilities. This involves cooperation and policy alignment from different government departments to create supports and services to allow lone parents to proactively improve their family's situation. A whole of government approach is the only way to tackle the multifaceted nature of poverty and give people agency to improve their lives and that of their families.

### Young parents

The Young Parents Support Programme (YPSP) consists of twelve separate projects across ten counties in Ireland, located in a range of statutory, non-statutory, and community and voluntary organisations providing supports and services within their communities. The YPSP is funded by Tusla and the Health Services Executive (HSE), is coordinated by Treoir, and overseen by the YPSP National Advisory Committee. Each YPSP project offers interventions that promote and enhance the well-being of pregnant and parenting teens and their children. As part of an interagency approach to family support, YPSP staff begin their engagement with the young people at a critical early point of pregnancy/parenthood. They then work with young parents to build their capacity both as parents and as adolescents moving towards early adulthood. Many young parents we work with and support through the YPSP manage to return to education before they turn 18 years of age, yet there do not qualify for Back to Education Allowance (BTEA) due to the 18+ eligibility criteria. We would like to see the age lowered to include younger parents returning to education. The number of such young parents is quite low so this would be of minimal cost to the Department, but of huge value to young parents who would find BTEA, and the Cost of Education Allowance a big incentive in returning to their education. The issue of sponsored childcare places needs to be re-examined, to ensure young parents are supported to finish their education.

Young parents, especially mothers, are particularly vulnerable in terms of housing and often find themselves in emergency accommodation during pregnancy and following the birth of their child. The YPSP supported many mothers moving out of emergency accommodation once they found a place to live. While in emergency homeless accommodation, young parents have access to basic household items, however, once they find their home, they need to purchase items such as bedding, cooking utensils, cleaning products etc. We would like to ask the Department to allow young parents access to the Additional Needs Payment when moving out of homeless accommodation into their new home.

### **In Summary**

As a matter of priority, Treoir recommends the following:

- Index link the QCI (Qualified child increase) to 50% of the dependent adult payment for under 12s and 56% for over 12s.
- Extend the fuel allowance to those in receipt of WFP (Working Family Payment), as an energy poverty prevention measure.
- Extend the living alone allowance to one-parent households to reflect the financial burden of a single income household.
- Increase core social welfare rates in line with the cost of living.
- Disregard child maintenance as means for secondary benefits.
- Support kinship care families by prioritising and fast-tracking the Guardian's Payment. Increase the Guardian's Payment in line with the Foster Care Payment or at a minimum the Jobseeker Allowance.
- Increase Guardian's Payments in line with jobseekers' allowance for children over 12, recognising the additional expense of raising teenagers.
- Provide medical card and therapeutic supports for children and young people in receipt of the Guardian's Payment.
- Lower the qualifying age of BTEA and the Cost of Education Allowance which accompanies BTEA for younger mothers.



- Make Additional Needs Payment available to young parents exiting homeless accommodation into rented accommodation.
- Co-habiting couples who meet the criteria of co-habitation should be allowed to apply for the widow/widower's pension if their partner dies, in the same way married couples can apply. Treoir asks that this legislation is introduced without delay as an equality issue.

## Conclusion

Treoir recommends a strong focus on supporting vulnerable groups who have been disproportionately impacted by the cost-of-living crisis. It is important that a whole of government approach is used to cushion these households financially. Marginalised groups face poverty traps and social and structural barriers, which can be difficult to navigate. Many families struggle with insecure housing, material deprivation, and lack of access to social supports.<sup>3</sup> Consideration of these challenges when developing social policy, will go some way to protecting groups experiencing dis-advantage.

Ireland's economy is thriving, yet inequality in this country is increasing and marginalised groups are falling further behind. Policy measures need to be robustly poverty and equality proofed, to ensure that those who are economically vulnerable, can have a level of protection. There needs to be cross departmental co-operation to ensure that any anti-poverty measures taken by the Department of social Protection, are not cancelled out by outdated means tests, or income thresholds in other departments in relation to secondary benefits. A whole of government approach is the only viable approach to tackling poverty and improving outcomes for low-income families.

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<sup>3</sup> [https://www.budgeting.ie/download/pdf/mesl\\_2023\\_-\\_annual\\_update\\_report.pdf](https://www.budgeting.ie/download/pdf/mesl_2023_-_annual_update_report.pdf)