

# In Transit?

Documenting the lived experiences of welfare, working and caring for one-parent families claiming Jobseeker's Transitional Payment.

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## Acknowledgements

We would like to thank most sincerely our research participants who gave their time to the project and for sharing their experiences either in the focus group or in the interviews.

We would also like to thank our civil society partner One Family for all their support to the project and, in particular, we would like to thank One Family's Policy Manager, Niamh Kelly.

We also appreciate the support of Louise Bayliss of SPARK-Ireland and Damien Butler at the Mature Student Office, UCC.

The project was funded by the Irish Research Council's New Foundations grant scheme under grant number R20744 and we would also like to thank the Council for its support of the project.

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Any citation of this report should use the following reference: Dukelow, F., Whelan, J. and Scanlon, M. (2023) In Transit? Documenting the lived experiences of welfare, working and caring for one-parent families claiming Jobseeker's Transitional Payment, Institute for Social Science in the 21st Century, University College Cork.

<https://doi.org/10.33178/10468/14485>

## Abbreviations

<b>AROP</b>	At risk of poverty rate
<b>CSO</b>	Central Statistics Office
<b>DGEFA</b>	Directorate General for Economic and Financial Affairs
<b>DSFA</b>	Department of Social and Family Affairs
<b>DSP</b>	Department of Social Protection
<b>HCD</b>	Human Capital Development
<b>HEI</b>	Higher Education Institution
<b>IMF</b>	International Monetary Fund
<b>JCEASP</b>	Joint Committee on Employment Affairs and Social Protection
<b>JSA</b>	Jobseeker's Allowance
<b>JST</b>	Jobseeker's Transitional Payment
<b>LFA</b>	Labour Force Attachment
<b>NESC</b>	National Economic and Social Council
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>OFP</b>	One-Parent Family Payment
<b>SILC</b>	Survey of Income and Living Conditions
<b>SVP</b>	Society of St Vincent de Paul
<b>WFP</b>	Working Family Payment

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# Executive summary and recommendations

This research, conducted in conjunction with One Family, set out to document the lived experiences of Jobseeker's Transitional Payment (JST) recipients and to explore how JST is working 'on the ground'. Because JST is a relatively new payment in the Irish social welfare system, little is known about how it is experienced by recipients. Furthermore, because people living in single parent households are consistently over-represented in poverty statistics across all metrics (at risk of poverty, enforced deprivation and consistent poverty), how caregivers in one-parent households experience a policy that is designed with such households in mind represents important work.

The research was qualitative in nature and the original data presented in the report were collected via one focus group coupled with a series of ten interviews. A substantial review of the literature was also undertaken, and this was used to frame the research. Available statistics, along with statistics obtained via parliamentary questions, are also used to inform the research. The core aims for this research were as follows:

- Develop an in-depth understanding of the lived experiences of the recipients of JST.
- Develop an understanding of how JST policy is working 'on the ground'.
- Document the challenges and benefits associated with the payment.
- Develop a claimant-based user guide as a resource for new entrants to the payment scheme.
- Generate research data of relevance to One Family and related support and advocacy groups in their work with one-parent families and their policy work in terms of the future direction of JST.



**Because JST is a relatively new payment in the Irish social welfare system, little is known about how it is experienced by recipients.**

# Findings and recommendations

The key findings and recommendations from this study are as follows:

1. One-parent families are not a generic group. The lives of caregivers in one-parent families are often complex. Moreover, the level of knowledge on precisely how JST works and who it is suitable for varies between those tasked with administering the payment and this is reflected in the testimony of the research participants. This made it difficult for some of the participants to get a full sense of what to expect when receiving JST and of how the payment was likely to impact on their already complex lives.

**Recommendation:** Social protection staff who oversee the administration of JST should be trained in the specifics of the payment so that they can guide new entrants through their rights, entitlements, and responsibilities in an informed and helpful manner. Enhanced awareness of the lived realities facing those in one-parent households should also inform this training.

2. For many of the research participants, changing from One-Parent Family Payment (OFP) to JST was difficult and represented a period of often intense uncertainty about what to expect from the payment and what was expected of them.

**Recommendations:** In order to reduce the anxiety associated with uncertainty and ahead of transitioning onto JST, new scheme entrants should be fully appraised of precisely how the payment works and what is expected of them in a systematic and comprehensive fashion as a matter of course. Moreover, new entrants should be fully informed in advance of their payment rate, of how it is calculated and of any secondary benefits they are entitled to. This should be 'built in' to how the payment is managed across all regions so that access to essential information is not limited by local tendencies. Similar information should be made available to new scheme entrants who are not transitioning from OFP.

3. Many of the research participants were frustrated by a lack of training, educational and work opportunities commensurate with their interests, levels of education, existing skills and prior work experience. Participants often indicated that what was on offer was likely to be of little benefit to them or did not suit their own goals, ambitions and level of skill and experience.

**Recommendation:** A more personalised approach to offering training, education and work opportunities which takes account of claimant interests and ambitions alongside existing skills and experience should be introduced. This is likely to be welcomed by claimants while also increasing the likelihood of a sustained transition to meaningful work. Such an approach is exemplified by One Family's New Futures Employability programme funded by the EU and delivered in collaboration with the DSP in the North East.<sup>1</sup> This is a programme which should be mainstreamed and accessible to all lone-parents nationally.

4. JST centres around the idea of encouraging caregivers in one-parent households to transition into work. However, for many of the research participants, having access to appropriate childcare, and having the means to finance it has proved to be a significant barrier. The availability of school-age childcare, particularly age-appropriate care for older children, is often not available, patchy at best and largely unregulated. Consequently, this leads to reduced options with respect to taking up work.

**Recommendation:** Appropriate school-age childcare, including older children, must be factored into any policy designed to encourage caregivers in one-parent households to transition into paid employment. Taken in isolation, JST does not offer the realistic possibility of a successful transition into the workforce for many claimants who will have continuing childcare needs after their youngest child has turned seven. Therefore, a policy which compliments JST and is designed to assist caregivers in one-parent households to manage the upfront costs associated with childcare is more likely to make the overall aims of this transitional payment successful.

5. Many of the participants in the study spoke about encountering a coercive and threatening tone and feeling as though they might be sanctioned as result of their interactions with payment administrators both in-person and through the tone of correspondence they received. Overall, the research findings suggested that in many cases, the way in which claimants were treated and received was inconsistent and likely to depend on the practice approach of the specific administrator.

<sup>1</sup>New Futures <https://onefamily.ie/education-development/employability-programmes/employability-programmes-new-futures/>

Moreover, in terms of how the payment was managed, participants spoke about being 'cut off' from their payment unexpectedly and without prior explanation, often because they had unknowingly failed to comply with an aspect of payment condition (for example, signing-on or attending a meeting). The findings also suggest that stopping payments or the practice of diverting payments to alternative points of collection represents a strategy on the part of payment administrators in the context of prompting contact from claimants who would resultingly be forced to follow-up.

**Recommendations:** The tone of interactions with JST claimants should be re-evaluated both in the context of personal interactions and in standard correspondence. In the context of encouraging a transition to paid employment, a supportive and encouraging approach to communication with claimants is much more likely to produce desired outcomes. Where claimants have failed to comply with an aspect of their payment conditions, they should be contacted and offered an opportunity resolve the issue rather than having their payment stopped or diverted. This is particularly important for claimants who are reliant on JST as a primary strand of income. Where payment administrators are seeking to make contact with claimants, doing so directly by letter, by phone, or by email is preferable to taking steps which affect a claimant's payment. In addition, a documented policy of number and types of communication attempts with a customer should be maintained for transparency and consistency.

6. Depending on individual circumstances, there are a number of potential financial ramifications for claimants taking up JST and this emerged in the testimony of some of the research participants. These ramifications involve self-employment for which there are no earning disregards, along with entitlement to Working Family Payment (WFP) which potentially allows low-income families to supplement their earnings. In the case of self-employment, this is effectively disincentivised on the basis that earnings realised through self-employment will adversely affect a claimant's payment rate. Perversely, this appears to run contrary to the overall ethos of JST and may, in some instances, result in some claimants ceasing to work on a self-employed basis as was reflected in this study. With respect to the WFP, lack of entitlement potentially puts JST claimants at a financial disadvantage and effectively

disincentivises the take-up of work within wage brackets that would otherwise be supplemented through WFP.

**Recommendations:** The financial ramifications described above should be looked at carefully in order to make JST a more effective and financially viable social protection option. In the first instance WFP should be made available to recipients of JST. Moreover, earnings from self-employment should also be reconsidered and brought in line with how such earnings are treated under OFP by being subject to the same scale of means testing.

7. Many of the research participants spoke about what they saw as the arbitrary and illogical nature of having to transition onto standard Jobseeker's Allowance (JSA) once their youngest child turns 14, when they will then be required to be available for and actively seeking work. Participants spoke about how childcare requirements not only continue after this point, but that such requirements do not diminish in intensity. Participants noted that this transition to JSA can provoke anxiety and a sense of precarity. Furthermore, when the transition to JSA is not coupled with adequate childcare provision in the context of an enhanced expectation to seek and take-up work, this can frustrate rather than enhance job seeking potential.


**Recommendations:** Caregivers in one-parent households should be allowed to continue on JST until their youngest child reaches the end of second level education if their circumstances are such that they wish to do so. This would allow for a much more gradual and resultingly child and family friendly transition to the work force. Moreover, it extends the time in which caregivers in single parent households can seek to upskill by pursuing training and education which in turn is likely to be of substantial benefit when seeking to re-enter the workforce.

# Introduction

## Background and rationale

‘Work first’ activation and stronger welfare conditionality have become more prominent features of a changing social protection policy landscape in Ireland over the last decade (Dukelow and Considine, 2014; Millar and Crosse, 2018; Murphy, 2020; Whelan, 2021a; McGann and Murphy, 2021). With regard to lone-parents and Ireland’s age-based approach to activation, reforms have followed the international trend of mandating activation at an earlier stage in their children’s lives (Haux, 2013). Introduced in 2013, in the context of the welfare reforms generated by Ireland’s financial crisis, one specific feature of this turn is the necessity for those receiving OFP to transition to JST once their youngest child has turned seven. The payment has effectively created a new cohort of lone-parents in receipt of welfare. They are placed in a transitional stage, between those with children aged under seven and who are deemed eligible to care for their children full time if they wish to do so, and those with children aged over thirteen whose primary role, according to the social welfare code, is a jobseeker/full-time worker. In transition between these two states, JST is designed to move lone-parents of young children into the workforce. They are not expected to be available for and genuinely seeking full-time work. Yet, they are required to engage with activation services and can be sanctioned if they fail to engage. In 2021 16,876 people were in receipt of JST (DSP, 2022).

As JST is still a relatively new payment, little is known about the experiences of those receiving it. Existing data shows that one-parent families consistently experience disproportionate levels of hardship and poverty, including in-work poverty (SVP, 2019; CSO, 2022). From a purely economic perspective, initial research suggests that some JST claimants do appear to be financially better off through greater levels of engagement in formal labour however, caution is needed in interpreting these results (Indecon, 2017; Redmond et al., 2022). Indecon’s (2017) research also gave some insight into the well-being effects of the reform, with 43% of lone-parents reporting that their well-being had deteriorated, compared to 23% who felt it had improved. For their children, 40% felt the reforms had damaged their children’s well-being, 21% felt they had improved it. However, such research fails to give us full insight into the lives of JST recipients; their personal experiences of making decisions about welfare, work and care; how the activation process influences these experiences; and their overall assessment of how JST impacts on their standard of living and quality of family life. Irish research which focuses on the lived experience of lone-parents is limited (Murphy, 2020; Whelan, 2021a; Finn and Murphy, 2022) and none focuses specifically on lone-parents in receipt of JST. Some policy commentary mentions the potential of JST as a payment that offers ‘enabling support without coercive sanctions’ (McGann and Murphy, 2021:4) however, this has not been tested against the experiences of those in receipt of the payment. International research (Jaehrling et al.,



**‘Work first’ activation and stronger welfare conditionality have become more prominent features of a changing social protection policy landscape in Ireland over the last decade.**



2015; Struffolino, et al., 2020) with similar cohorts suggests that those experiencing lone-parenthood are a diverse group and that therefore, attention needs to be paid to in-group differences and that activation policies leading to participation in the labour market have complex outcomes.

Given this context and series of knowledge deficits, this research is designed to capture the lived experience of welfare reform with a very specific group of welfare recipients who were at the receiving end of some of the most far-reaching social protection reforms during Ireland's austerity period following its financial crisis. It documents people's experiences of transitioning to a new payment with new conditions; their encounters with activation services; their take up of training and / or work within the parameters of the payment rules; and how they balance their caring and parenting roles with experiences of work and activation while their children are aged between seven and thirteen and move into adolescence.

Involving participants who are relatively new to transitioning to JST and those who have had longer-term experience of the payment, the research documents how this policy reform is being experienced 'on the ground'. There is, moreover, a significant gender dimension to the research and the characteristics of the participants who are primarily mothers. Lone-parenthood and in particular welfare claiming in respect of lone-parenthood is a particularly gendered experience. In 2021 for example, men comprised just 3% of JST recipients (DSP, 2022). On the other hand, activation policy has typically been described as 'gender blind' (Kowalewska, 2017:3), ignoring the gendered experiences of work first activation and the complex personal and structural influences on working and caring.

## Research aims and objectives

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- Generate research data of relevance to One Family and related support and advocacy groups in their work with one-parent families and their policy work in terms of the future direction of JST.

## Research methodology

There is very little explicit information available on what JST is about in policy discourse beyond broad claims such as that it 'aims to support lone-parents into the workforce while they have young children' (Humphreys cited in Dáil Debates, 2022). Its formal existence lies in legislation and DSP documentation, focused on the parameters of entitlement and operational guidelines. As noted by many social policy scholars, as forms of knowing, these tell us little about the actual operation of a policy on the ground and in particular from the perspective of the service users at the receiving end of policy reforms. As Rice (2013: 1055) puts it, the welfare state 'does not live in abstract regulations and legal texts but rather in the day-to-day interactions between caseworkers and clients'. Our focus therefore was on participants' 'day-to-day' experience of JST and the lived reality of claiming JST.

The research design is based on sequential mixed method qualitative research. A focus group with participants claiming JST was conducted for the first stage of our research. Designed to be exploratory, it discussed the nature of the payment and experience of those claiming it with a view to sensitising us to themes and questions that could be explored in greater depth in the second stage of our research process with individual participants. This subsequent stage thus involved more detailed one-to-one interviews with participants with experience of claiming JST. Data from the focus group was coded with reference to themes from existing literature and from those emerging from the focus group itself. This in turn assisted with the design of our interviews which consequently put more emphasis on participants' prior experience of claiming OFP, if they did so, and how that compared with claiming JST. The interview data was again coded with reference to themes from existing literature and those emerging from the interviews themselves.

## Participant selection

Our primary avenue for recruitment was with our civil society partner, One Family, who advertised a call for participants through their newsletter and their social media channels and via word of mouth with individuals engaging with One Family's services who fit the research criteria. Further recruitment channels used included Irish National Organisation of the Unemployed (INOUE), SPARK Ireland, local employment services, family services and the mature student support services at the

respective researchers' universities. Recruitment was relatively challenging; we were targeting a comparatively niche group of social welfare claimants who proved hard to reach. In total thirteen people participated in the study; three in our focus group and a further ten as individual interviewees. The focus group was conducted online, as was the majority of interviews (n=7), with a further three conducted face-to-face. Each interview lasted approximately one hour while the focus group was one and a half hours in length.

## Ethical considerations

Ethical approval for the research was obtained from University College Cork's Social Research Ethics Committee. Prior to their participation in either the focus group or individual interviews, participants were supplied with an information sheet and consent form; the former detailing the study and how participant privacy and data would be protected and the latter obtaining permission to consent to the study and what it entailed, including consent to have the interview/focus group recorded. All participants were also advised of their right to withdraw from the study up to two weeks after their participation however, none did so. All data was transcribed and any details that would identify a participant were removed and each participant was given a pseudonym, as used in this report. Subsequent to their participation all participants were offered a €30 One4All voucher. Mindful of ethical considerations and in compliance with University College Cork's Social Research Ethics Committee policy we took care not to use the vouchers to incentivise participation. However, we felt it was important to offer some token of our appreciation for the time people took to participate in the study given the time constraints of lone-parenthood.

## Limitations

This is a small-scale study involving a total of thirteen participants. Nevertheless, a diversity of JST claimant situations is evident in our sample: from participants who moved from OFP to JST to participants who were not prior claimants of OFP; from participants who experienced JST in the early days of its implementation to participants whose experience of claiming the payment is more recent; and from participants who have been lone-parents for much of their child/children's lives to participants whose experience of lone-parenthood is more recent. Our study also includes participants who are combining JST with either

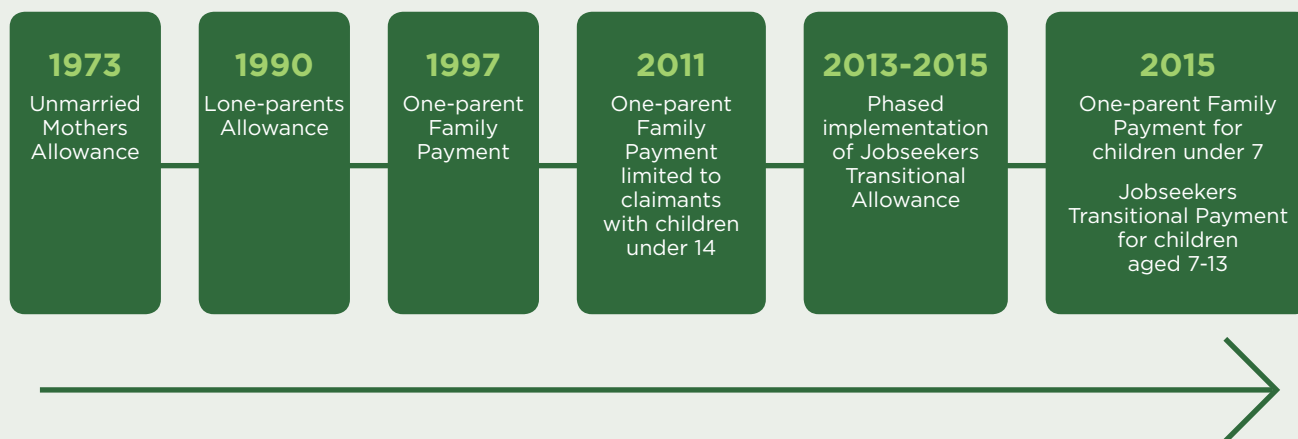
working part-time or studying. Twelve women and one man participated. However, with exception of two participants who were formerly self-employed, our study does not include participants who do not work. A relatively substantial proportion of lone-parents do not work (36.75% in 2019).<sup>2</sup> Lone-parents who do not work are therefore likely to constitute a significant proportion of JST claimants and given that JST is activation based, their experience is an important aspect of understanding the lived experience of JST which is not captured in this research, despite our recruitment efforts. Despite our small sample size and this limitation, our findings resonate with prior research on activation reforms both in Ireland and internationally. Its particular contribution lies in offering insights into the experience of a specific group of people: lone-parents with children aged between seven and thirteen and who were the target of a specific activation reform in the Irish context.

## Report outline

The remainder of the report consists of four sections. It begins with a synopsis of the policy reform context that led to the implementation of JST and outlines the key differences between this payment, lying between OFP and JSA. This is followed with a brief overview of some relevant statistical trends. This includes JST claimant data since its institution in 2013 and poverty trends with respect to lone-parents over the same period, along with some discussion of the factors underlying the high rate of poverty experienced by this group of social welfare recipients. The third section comprises a review of national and international activation literature from a lone-parent perspective. This section focuses on two interconnected areas: firstly, the origins and nature of lone-parent activation programmes, as well as the outcomes and barriers to implementation; and secondly, the lived experience of lone-parents in the context of activation. The fourth section presents the findings from our research with JST claimants drawn from our focus group and individual interviews. From a lived-experience perspective, it covers a number of themes related to the transition into JST and various dimensions of claiming JST. Amongst other things these themes range from the payment rate, rules and regulations; to interactions with Intreo/Social Welfare branch office staff; to the experience of activation supports including advice and information on work, education and training; to the challenges of balancing caring responsibilities with work and activation expectations. The report ends with a concluding discussion and key recommendations.

<sup>2</sup>OECD Family Database <https://www.oecd.org/els/family/LMF-2-3-Distribution-working-hours-sole-parent-households.pdf>

# Social protection supports for one-parent families: A brief chronology of reforms leading to Jobseeker's Transitional Payment



Support for lone-parents as a specific group within the social protection system has its origins in the introduction of Unmarried Mothers Allowance in 1973. While still stigmatising, this payment signalled a new approach of financial support for lone mothers in contrast to the existing ostracising and punitive regime of 'coercive confinement' (O'Sullivan and O'Donnell, 2012). It may have been prompted, partially at least, by the introduction of abortion in the UK (McGauran, 2021). By 1990, the payment changed to Lone-parent's Allowance and extended to fathers, an initiative also partially prompted by external factors, this time EU obligations (McGauran, 2021). In a turn from not permitting any work, income disregards were introduced in 1994 to allow lone-parents to work whilst claiming Lone-parent's Allowance (Murphy et al, 2008). By 1997, the payment changed to OFP, incorporating Deserted Wife's Allowance. By the 2000s support for lone-parents was gradually coming into an activation orbit. The growing numbers claiming OFP, the high risk of poverty for one-parent households and the belief that 'one of the best routes out of poverty for lone parents is through paid employment' (Brennan in DSFA, 2006: 8) were all part of this policy agenda, as well as the sense that Ireland lagged behind the reform of age-based lone-parent supports in other countries. Elsewhere there was a turn away from male breadwinner assumptions which had meant that lone-parents (predominantly mothers) were supported by the social protection system for their caring role (Lewis, 2006). Now the expectation was that lone-parents should work and were

required to join the labour market at earlier and earlier stages of their children's lives. This change was situated within a larger activation turn which problematised welfare dependency and saw work as the answer to poverty (Raffass, 2017).

In the Irish context, an Organisation for Economic Co-operation and Development (OECD) report *Babies and Bosses* (OECD, 2003) flagged the need for activation supports for lone-parents which dovetailed with domestic concern about the number of OFP claimants and associated costs. A plan to make activation for lone-parents with children as young as five obligatory and to cease OFP by age seven was mooted in a *Government Discussion Paper: Proposals for Supporting Lone-parents* (DSFA, 2006). Concurrently One Family completed the first national survey of OFP recipients that demonstrated the diversity of one-parent families and the consequent importance of a non-compulsory, individualised and supportive approach to activation (Murphy et al., 2008). In the event, the proposals were shelved with the exception of a pilot programme trialling voluntary take-up of activation services. Age-based reform did not wholly disappear but was introduced in modified form by the Fianna Fáil led coalition government of 2007-2011. This move reduced the qualifying age for OFP to 14 in the Social Welfare (Miscellaneous Provisions) Act 2010, bringing it down from 18, or 22 if the youngest child was in full-time education. This change came into effect in April 2011. Therefore, while potential reforms were in play since the early 2000s the trigger for



## The entire social protection system was framed as needing a transformation from passive to active.

this change and for more far-reaching reforms was the fallout from Ireland's 2008 financial crisis. This generated a substantial period of austerity and reform with the added scrutiny of the International Monetary Fund (IMF), the European Commission and the European Central Bank under the Troika from late 2010 to late 2013. In this context the entire social protection system was framed as needing a transformation from passive to active (Dukelow, 2018; 2021) while the conditions attached to the financial assistance from the Troika called for structural reforms and 'enhancing conditionality on work and training availability' (IMF, 2010: 25). Lone-parents were not pin-pointed specifically in the memoranda with the IMF and the European Commission, yet such conditions enabled further retrenching and restructuring of lone-parent supports. A subsequent occasional paper published by the Directorate General for Economic and Financial Affairs (DGEFA) (2011) on the Economic Adjustment Programme for Ireland specifically drew attention to the problem of a low-wage trap for lone-parents noting that income protection needed to be calibrated to eliminate this.

As part of budgetary plans for 2012 to reduce social protection expenditure, the Minister for Social Protection in the Fine Gael/Labour government of 2011-2016 announced further reforms to bring the child qualifying age for OFP

down to seven years of age by 2014. For new entrants this was to be phased in: from 14 to 12 in 2012, to 10 in 2013 and to 7 in 2014. In addition, significant cuts to earnings disregards over a five-year period were announced, reducing the disregard from €146.50 to €60 and bringing OFP in line with the JSA earning disregard. Essentially a form of negative incentivisation to take up work, this was justified as mode of addressing the aforementioned low-wage trap faced by lone-parents: 'the disregard may have had the effect of trapping lone-parents in low paid part-time employment in order to keep their earnings below the disregard' (Burton, 2011).

The plan to reduce earnings disregards, albeit strongly criticised by lone-parent groups, was implemented until 2014 at which time the disregard was reduced to €90. The plan to move OFP claimants to JSA by the time the youngest child was seven was also robustly resisted. This plan would mean lone-parents would now be primarily considered jobseekers, available and seeking full-time work, integrated with the emerging/new system of activation services under Intreo, and subject to the full set of conditionalities associated with JSA. These conditions had simultaneously become more intense with the introduction of penalty rates for non-compliance in the Social Welfare (Miscellaneous Provisions)

Act 2010 and their extension in the Social Welfare and Pensions (Miscellaneous Provisions) Act 2013. In turn, all these changes were to take place without any provision to improve childcare services for one-parent families. The plans triggered significant opposition by groups supporting one-parent families (including One Family, Open, Barnardos, the National Women’s Council of Ireland (NWCII)) as well as a new group, SPARK-Ireland, set up specifically to voice lone-parents’ opposition. This opposition coalesced around the idea that ‘7 is too young’ and for not recognising the lived realities of the families who would be subject to this reform. The momentum behind the resistance led to an eventual change of plan and the introduction of JST as an alternative, as announced by the Minister for Social Protection in May 2013 and included in the Social Welfare and Pensions (Miscellaneous Provisions) Act 2013. Still aiming to change the way lone-parents of children aged seven and older would be treated in the social welfare code and categorised primarily as jobseekers rather than as parents, JST is described as a ‘special arrangement under the Jobseeker’s Allowance scheme’ (DSP, 2023). Still focusing on the principle that ‘paid work is the best way out of poverty and social exclusion’ (Burton, 2013), as envisaged in Burton’s announcement at least,

the new payment would mean ‘that lone-parents are helped in a compassionate, supportive and effective way to return to work in a manner that best suits their family circumstances’ (Burton, 2013). JST was introduced in a phased basis from July 2013, coming into full effect in July 2015. Lying between OFP and JSA, it requires lone-parents to engage with activation services but not to seek or be available for full-time work whilst their youngest child is aged between seven and thirteen. JST’s introduction still proved problematic, as highlighted by many of the aforementioned groups. It was ‘careless’ (Murphy, 2012) in that childcare provision was not improved in parallel. In addition, JST recipients are not entitled to WFP which has the effect of penalising parents who worked part-time under OFP when they transitioned to JST. Self-employed recipients are heavily penalised in the absence of an income disregard for income from self-employment. In addition, initially the income disregard for JST was set at the lower JSA level however, since 2016 JST and OFP have been aligned in this respect, with the rate increasing from €90 to €165 between 2016 and 2020. In Table 1 below the key differences and similarities between the three payments, OFP, JST and JSA are summarised (where rates are mentioned these refer to 2023).

**Table 1: Key differences and similarities between One-Parent Family Payment, Jobseeker’s Transitional Payment and Jobseeker’s Allowance**

	OFP	JST	JSA
Adult rate	Same (€220)	Same (€220)	Same (€220)
Qualified Child rates	Same (€42/€50)	Same (€42/€50)	Same (€42/€50)
Earnings disregard	Same (€165)	Same since 2016 (€165); prior to that aligned with lower JSA rate (€60)	Lower (€60)
Age of youngest child	Up to six years old	Between seven and thirteen	Fourteen
Days worked (part-time work allowed)	Any pattern allowed	Any pattern allowed	3 days or less
Self-employed earnings disregard	Yes	No	No
Entitlement to WFP	Yes	No	Yes
Available for and seeking full-time work	No	No	Yes
Obligation to engage with activation services	No	Yes	Yes
Penalty rates	No	Yes	Yes
Co-habitation	Not permitted	Not permitted	Permitted but subject to means-testing

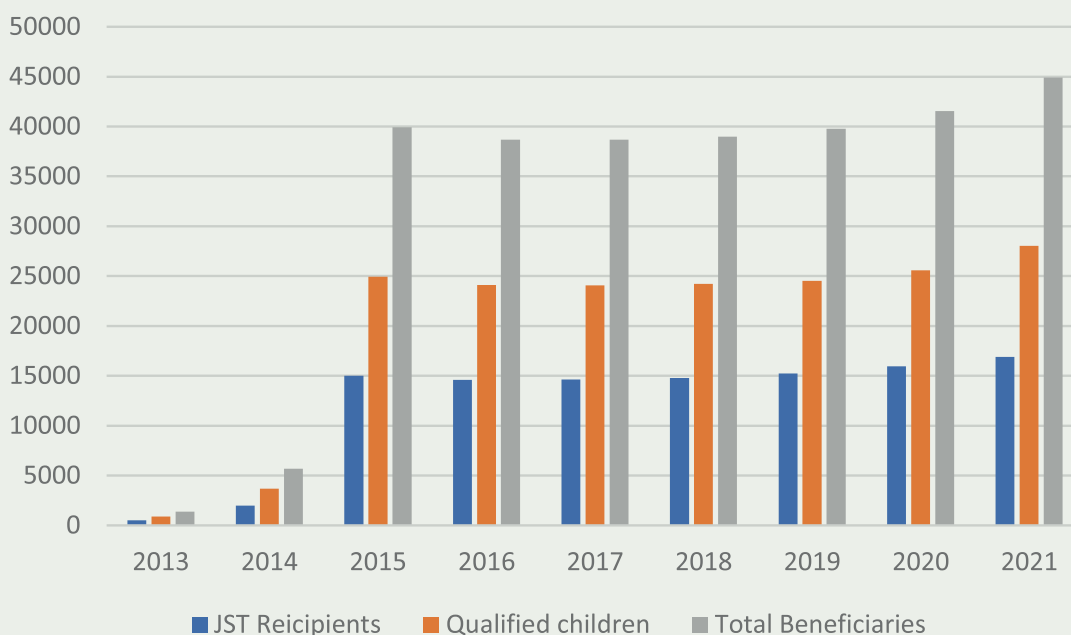
# Some statistical trends regarding lone-parenthood, social protection and poverty since the introduction of JST

In this section we provide a brief overview of some relevant statistical trends associated with JST and lone-parents more broadly. This includes JST claimant data since its institution in 2013 and poverty trends with respect to lone-parents over the same period. The timeframe selected is not intended to suggest that changes in poverty rates since the introduction of JST are not necessarily linked, several factors are in play. Accordingly, some discussion of the factors underlying the high rate of poverty experienced by this group of social welfare recipients is also included at the end of this section.

## JST claimant trends

JST was introduced on a phased aged-based basis in July 2013 and did not come into full effect until July 2015. The number of recipients was broadly steady between 2015 and 2019, with just under or over 15,000 recipients each year. Since 2020 there has been an upward trend, with 15,954 recipients in 2020 and 16,867 in 2021. Correspondingly, the number of qualified children has also increased, from just under 40,000 each year from 2015 to 2019 to 44,920 by 2021 (Figure 1).

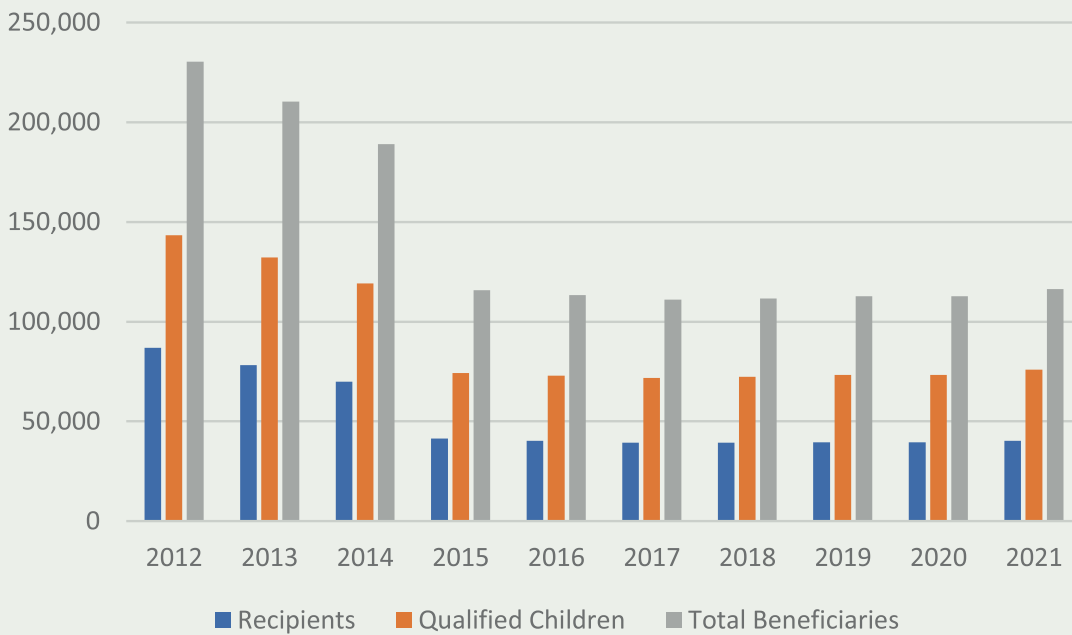
**Figure 1: Jobseeker's Transitional Payment 2013-2021**



Data source: DSP Annual Statistical Report 2021

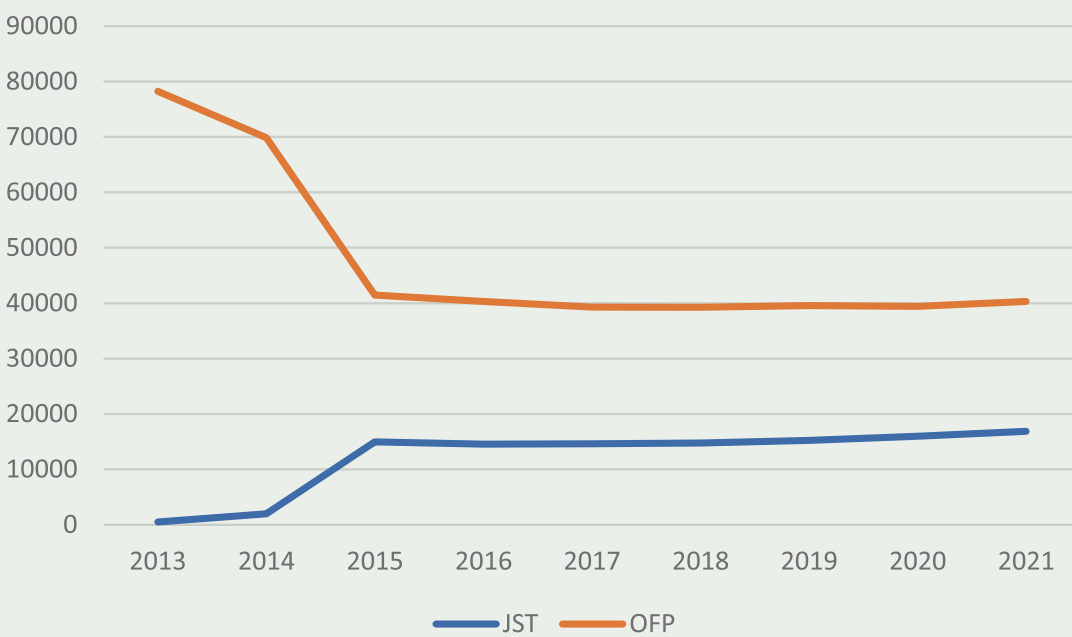
The number of parents claiming OPF has consequently declined. While there has been a substantial drop in OPF claimants, from 86,941 in 2012 for example, to 40,205 in 2021, this latter number is still double the number of JST claimants in 2021 (Figures 2 and 3).

**Figure 2: One-Parent Family Payment 2012-2021**



Data source: DSP Annual Statistical Report 2021

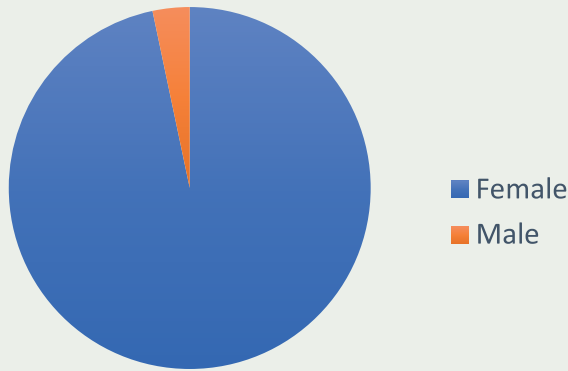
**Figure 3: Number of Jobseeker's Transitional Payment recipients versus One-Parent Family Payment recipients 2013-2021**



Data source: DSP Annual Statistical Report 2021

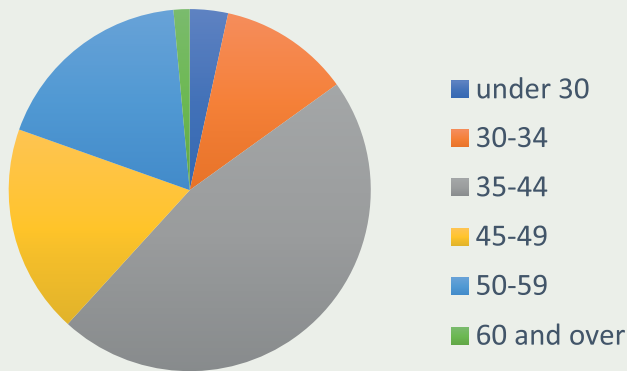


In terms of reciprocity by gender, women by far outnumber male claimants of JST, with the percentage of male claimants typically 3% (Figure 4). There are also some age differences evident between male and female claimants. While the majority of claimants regardless of gender tend to be in the 35-44 years old age bracket (47% of men and 48% of women) female claimants tend to be proportionately younger and male claimants proportionately older. For example, 18% of all male claimants were in the 50-59 years old age bracket compared to 7% of all female claimants (Figures 5 and 6).



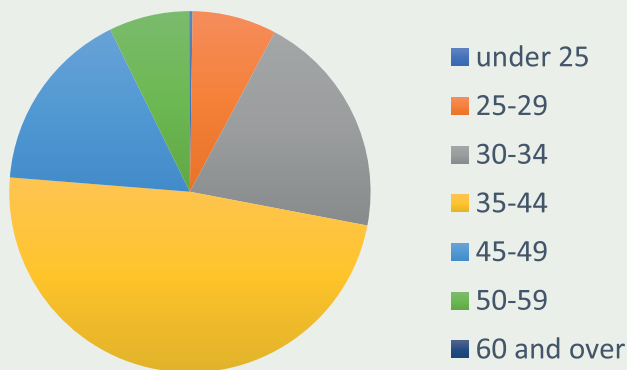
**Figure 4: Jobseeker's Transitional Payment recipients by gender (2021)**

Data source: DSP Annual Statistical Report 2021



**Figure 5: Male recipients of Jobseeker's Transitional Payment by age (2021)**

Data source: DSP Annual Statistical Report 2021



**Figure 6: Female recipients of Jobseeker's Transitional Payment by age (2021)**

Data source: DSP Annual Statistical Report 2021



Some data obtained by the research team through a parliamentary question gives an indication, albeit very limited, of what happens to JST recipients when they transition out of JST. Table 2 below provides the number of recipients of JST at the end of 2021 who were in receipt of another social protection payment in November 2022, thus giving some sense of what JST recipients transition to once they are no longer claiming JST. Of the total number of recipients here (671) it is notable that

just under half (49%) were in work as indicated by a payment supporting an exit from welfare into work (Back to Work Enterprise Allowance or Back to Work Family Dividend). A roughly equal number (50%) were in receipt of another social protection payment. Of those, a far higher number of prior JST claimants are receiving Carer’s Allowance (85%) which does not have an activation requirement, compared with the other payment listed, JSA (15%) with its attendant activation conditions.

**Table 2 Jobseeker’s Transitional Payment recipients, December 2021 in receipt of another social protection payment in November 2022**

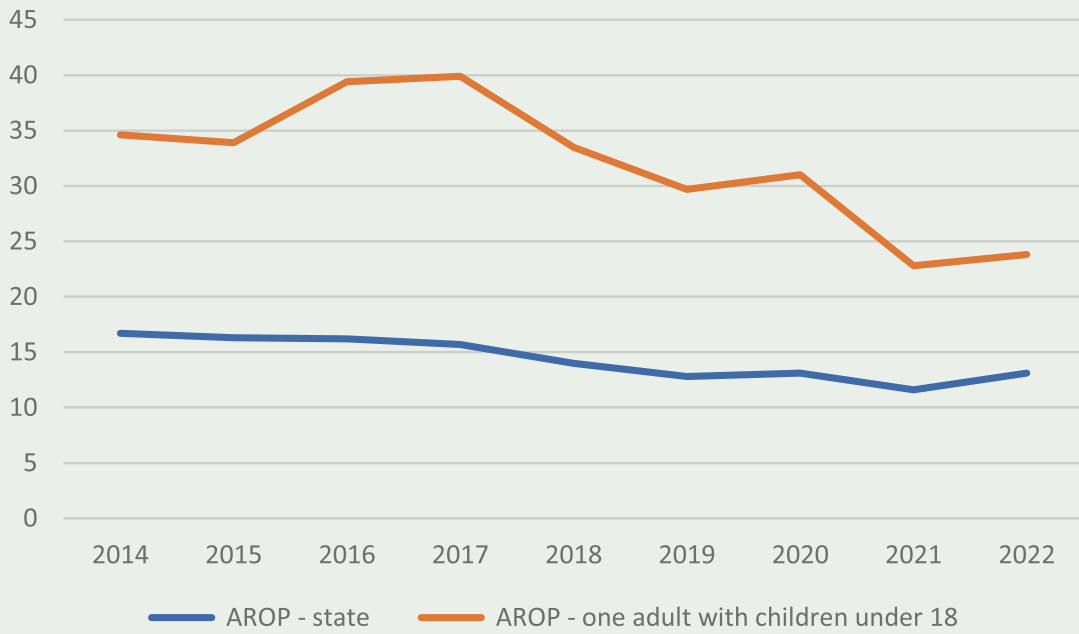
Scheme	Number	%
Back To Work Enterprise Allowance	34	5
Back to Work Family Dividend	292	44
Carer’s Allowance	284	42
Jobseeker’s Allowance	49	7
Other	12	2
<b>Total</b>	<b>671</b>	<b>100</b>

Source: Dáil Debates (2022)

## Poverty trends

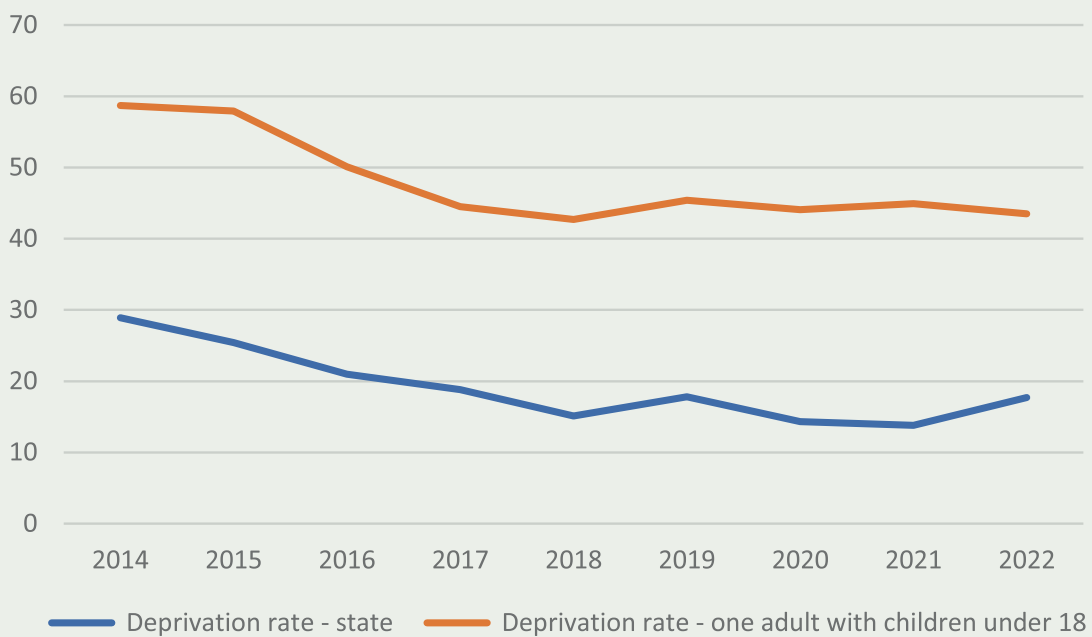
While we cannot extract poverty data specifically for JST recipients from Survey of Income and Living Conditions (SILC) data we can track patterns in general for one-parent households since JST was introduced in 2013. Again, it must be borne in mind that this tracking of patterns is not to suggest that the introduction of JST has a direct link with poverty trends, there are several factors that influence poverty rates for this cohort. An over-arching point to be made however, is that for most of this period one-parent households have been the most at risk of poverty, and have the highest deprivation rate and consistent poverty rate in the population and this sets the context for any particular trends discernible since 2013. Since that time, the at risk of poverty rate (AROP) has declined both for the population in general and for lone-parent households (Figure 7). In 2013 the AROP for the general population was 16.7%, falling just over 3.5 percentage points to 13.1% by 2022. For one-parent households, the AROP fell from 35.6% in 2013 to 23.8% in 2022. However, the rate has risen as well as fallen within this period; notably rising in the years after the full introduction of JST. Moreover, while the AROP gap between the general population and one-parent households has decreased, one-parent households are still almost two times more likely to be at risk of poverty.

**Figure 7: At risk of poverty rate 2013-2022**



Source: CSO SILC, various years.

**Figure 8: Deprivation rate 2013-2022**

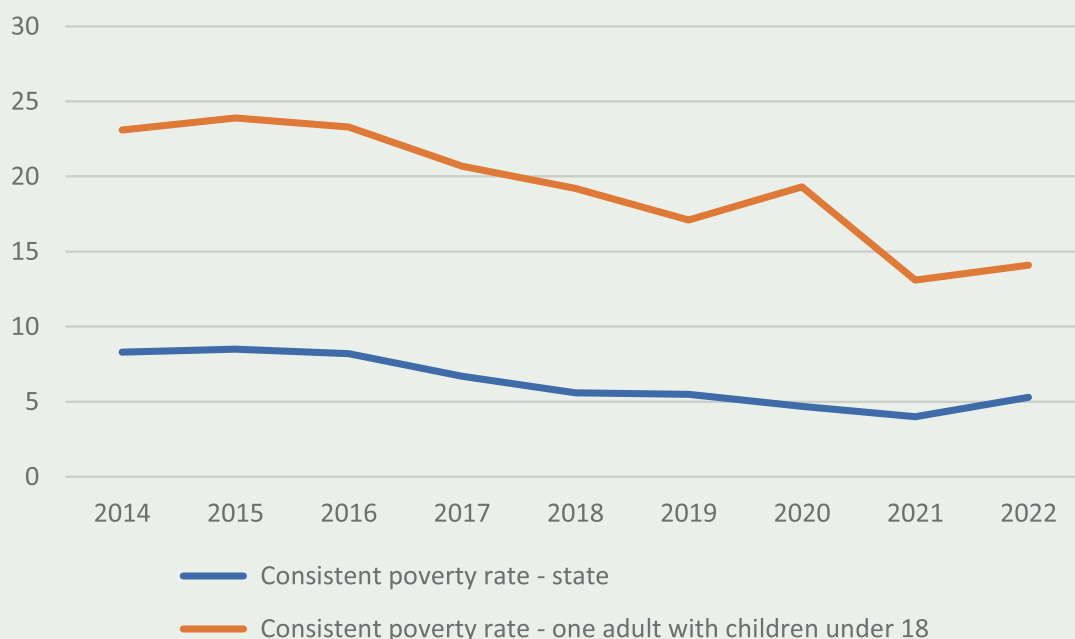


Source: CSO SILC, various years.

Trends in the deprivation rate for both the general population and one-parent households follow a pattern of decline until 2018. Subsequently they have risen and plateaued for one-parent households, with a broadly similar trend evident for the general population (Figure 8). The gap in deprivation rates between the two groups has fallen

but remains substantial since 2013 when there was a 34.3 percentage point difference, compared to 2022 when there was a 25.8 percentage point difference. In 2022 one-parent households were 2.5 times more likely to experience deprivation than the general population (43.5% of one-parent households compared to 17.7% of the general population).

**Figure 9: Consistent poverty rate 2013-2022**



Source: CSO SILC, various years.

As for the consistent poverty rate, this has declined for both groups since 2013, again with the pattern for one-parent households being more uneven (Figure 9). While the gap between the two groups has also declined, lone-parents again remain close to three times more likely to experience consistent poverty compared to the general population (14.1% of lone-parent households compared to 5.3% of the general population in 2022).

**In 2022 one-parent households were 2.5 times more likely to experience deprivation than the general population.**


## Factors related to the high risk of poverty amongst one-parent households

Numerous factors contribute to the high risk of poverty and deprivation amongst one-parent households. Access to decent, well-paid work is an issue. A substantial proportion of lone-parents are not in work and Ireland is an outlier in European terms on this metric (Roantree, 2020). For lone-parents that do work, the typically lower levels of educational qualifications amongst lone-parents are linked to employment in low-skilled and low-paid work (Millar et al., 2018). Econometric research tracking the impact of the retrenchment of OFP and the roll-out of JST and its impact on work and poverty reports some positive impact however, the overall picture is complex (Indecon, 2017; Redmond et al., 2022). These findings and issues are discussed further in the **next section** of the report. The risk of in-work poverty for lone-parents is a significant issue. The Society of St Vincent de Paul's (SVP) (2019) research showed that it doubled from 8.9% to 20.8% between 2012 and 2017. By 2019 it had grown again for lone-parents to 21.5% compared to an overall rate of 5.8% (Roantree et al., 2022).

Lack of affordable childcare is another crucial issue, which is a continuing legacy of Ireland's male breadwinner welfare regime that familialised childcare. This poses a significant barrier to lone-parents taking up work, education or training that

would improve their earning prospects. While recent initiatives signal a turn towards greater state support for childcare, in particular with the introduction of the Affordable Childcare Scheme in 2016 which in 2019 became the National Childcare Scheme, issues remain for lone-parents. Specifically, lone-parents are more likely to use childminders who are typically less expensive than formal, centre-based care. The scheme covers childminders that are registered with Tusla which is only a requirement for childminders of three or more children (McGauran, 2021). In addition, across the EU the cost of childcare for lone-parents is highest in Ireland (McGauran, 2021).

Housing costs are another very significant factor influencing the deprivation and poverty one-parent households face in Ireland. Russell et al. (2021) found that lone-parents are a disadvantaged group on several housing indicators. Lone-parents reported some of the lowest rates of homeownership and some of the highest rates of private rented accommodation and Local Authority housing. One-parent families were also overrepresented amongst homeless families, and in the housing waiting list. Lone-parents routinely recorded higher rates of affordability issues when compared to other household types. Roantree et al. (2022) use an after-housing cost poverty measure, finding that lone-parents are particularly at risk of poverty when housing costs are taken into account, unlike the SILC AROP measure. Under this metric, 45% of lone-parents were found to be at risk of poverty after housing costs are taken into account.



**Numerous factors contribute to the high risk of poverty and deprivation amongst one-parent households.**

# Themes from activation literature

This section sets the *In-Transit* study in context by outlining the key themes emerging in national and international literature on lone-parent activation. Broadly, we explore two main interconnected areas: firstly, the origins and nature of lone-parent activation programmes, as well as the outcomes and barriers to implementation; and secondly, the lived experience of lone-parents in the context of activation. In terms of the latter, we look specifically at lone-parents' experiences with welfare services and staff; the challenges of balancing work and caring responsibilities; and lone-parents' experiences of financial precarity.

## Debates on activation

### Justifications for activating lone-parents

Lone-parents have been a particular focus within welfare to work policies across OECD countries due to their disproportionately high poverty rates and, in several countries, low employment rates (Johnsen, 2014: 2). Changes to the benefits system for lone-parents have been introduced in recent years with an increasing focus on work preparation and obligations to find work (Lane et al. 2011). The activation reforms affecting lone-parents are typically justified on the grounds that paid work benefits one-parent families financially and will reduce the prevalence of poverty experienced by these households. Activation has been further justified on the grounds that paid employment will break the cycle of welfare dependence and improve physical and mental health outcomes (Johnsen, 2014). According to Brady (2021: 304-5) activation reforms since the mid-1980s have been rationalised on the grounds that employment is part of being a good parent: 'conservative and progressive governments have argued that employed single parents have better mental health and confidence and decrease their children's risk of developing a welfare-dependent disposition'. In one Oireachtas debate, Taoiseach Leo Varadkar suggests that the mental health benefits of the transition to work outweigh potential financial losses: 'For reasons of confidence, mental health, self-respect and how they are considered in society, people are always better off working than on welfare, even if they might be a little better off on welfare' (cited in Millar et al. 2019: 571).

### Types of Activation


Although there is no common definition of activation, and policies vary considerably between countries, a number of key elements and categories have been identified in the international

literature. In classifying activation policies, a distinction is often made between demanding measures that try to stimulate employment through regulatory means such as tighter eligibility criteria for benefits and sanctions for noncompliance with work-related requirements, and enabling measures such as training and work experience programs designed to build skills (McGann et al., 2020). In the context of lone-parent activation, Millar and Crosse (2018) note the distinction between policies that are Labour Force Attachment (LFA) and those that are Human Capital Development (HCD) in their orientation. LFA policies involve a 'work first' approach grounded in the belief that swift entrance into paid employment is the most effective way of ensuring financial independence for lone-parents; while the HCD approach is centred on the view that education and training will improve the employability of lone-parents and in the long-term lead to higher-quality, sustainable employment. LFA and HCD approaches are ideal types, and activation programmes often contain a mixture of these approaches. Financial supports and in-work-benefits constitutes another element of activation policy (Millar and Crosse, 2018: 111).

Kowalewska (2017) develops a new typology of lone-parent activation across several countries, taking into consideration factors such as access to childcare and training, and degrees of conditionality. She identifies seven different models ranging from 'general coercion' in which joblessness is understood primarily as a behavioural problem and the aim is to push the jobless into paid work by imposing strict conditions while offering few training opportunities (e.g. the US); to 'optional' and 'weak' activation models where conditionality is light with limited targeted policies for lone-parents (e.g. Sweden and Finland). Haux (2013) distinguishes between three approaches – voluntary (gives agency to the lone-parents to decide when to move into the labour market); general activation; and activation based on the age of the child. She notes that at the time of writing, the voluntary approach was fast disappearing, and references recent changes in Ireland.

### Enabling measures in activation programmes

As noted above, a distinction is made in the literature on activation between 'demanding measures' and 'enabling measures' such as training and work experience programs designed to develop skills and employability. Education and training is seen as important as many lone-parents tend to have lower levels of educational attainment, and those who are attached to the



**Without adequate supports – in the form of childcare, appropriate training, and so forth, activation is unlikely to achieve its objectives.**

labour market tend to work in low skilled areas with consequent low pay (Millar and Crosse, 2018: 116). According to a report commissioned by the DEASP (Indecon, 2017) assisting lone-parents to enhance skills needs to be seen as a key objective as low paid employment will not, on its own, ensure a reduction in the risk of poverty. Byrne and Murray (2017) note that The Pathways to Work policy assumption (the first iteration of which was published in 2013 (Government of Ireland, 2013)) is that JST will offer a development period for lone-parents to improve their work prospects through training and education. A similar emphasis on training and employability is evident in policy discourses in other countries. Brady (2021: 308) notes that lone-parents in the UK and Australia are obliged to participate in various employment planning and training activities, ‘which render them permanently ready to re-enter the workforce’. Higher education in particular is seen as a route to secure, well-paid employment for lone-parents (Millar and Crosse, 2016; Byrne and Murray, 2017; SVP, 2019) though there are significant barriers to access and retention.

Support provided by case officers to lone-parents is regarded as another key aspect of the ‘enabling’ approach to activation. Case officers or advisors are typically involved in providing assistance with searching for work, accessing training, making the transition to work and maximizing in-work incomes. In their review of the literature on activation, Millar and Crosse (2018) note that successful case officer involvement is dependent on a number of factors, including their awareness and knowledge of issues facing lone-parents, specific training in lone-parent issues for the case officers, the level of discretion and flexibility available to them, and caseload management skills. Central to successful outcomes is ‘an individualized, sustained and consistent relationship between the case officer and clients’.

### **Outcomes of activation and barriers to implementation**

In their review of welfare reform in the UK Rafferty and Wiggan (2011) note that some programmes facilitated greater choice by making paid work, an option previously less plausible for many lone-parents, more feasible. While acknowledging the potential benefits to lone-parents, commentators have argued that reforms take insufficient account of the personal factors (e.g. educational qualifications) and structural obstacles (e.g. childcare availability and costs, limited job availability, access to transport) underpinning low rates of participation in paid work (Rafferty and Wiggan, 2011; Johnsen, 2014; Campbell et al., 2016; Millar and Crosse, 2016; SVP, 2019). Kowalewska (2017) notes that in some countries working parents are given minimal support to reconcile activation and childcare and are instead largely expected to make their own arrangements through the market, despite some modernisation in recent years. Millar and Crosse (2018) identify a number of issues that make the implementation of activation policy difficult in Ireland, including ‘the absence of tailored support for lone-parents, low levels of educational attainment, difficulties with childcare, the efficacy of financial supports to provide income adequacy and the failure to take into consideration their parenting responsibility’. In addition, the Irish government was criticised for introducing lone-parent activation reforms during a recession when there were high rates of unemployment (SVP, 2019: 9). Moreover, once in employment, factors that act as barriers to labour market entry, such as inadequate childcare arrangements or poor child health, may act as ‘stressors’ on employment retention, triggering labour market exits (Rafferty and Wiggan, 2011). In light of these barriers, commentators argue that without adequate supports – in the form

of childcare, appropriate training, and so forth, activation is unlikely to achieve its objectives.

As noted above, one of the primary rationales for activation is that it will lift people out of poverty through work. In their review of the international literature, Millar and Crosse (2016; 2018) note that the evidence of activation improving the economic well-being of lone-parent families is mixed, and much of the research questions the effectiveness of activation to significantly reduce poverty rates in lone-parent families. Data from Ireland, the UK and other European countries indicate that increases in the labour market participation of lone-parents does not necessarily reduce their poverty risk (Coleman and Riley, 2012; Jaehrling et al. 2015; Indecon 2017; Dwyer, 2018; SVP, 2019). This is attributed to a higher propensity for lone-parents to be employed in low paid, variable hours and insecure employment (ibid., see also Campbell et al., 2016). In some instances, activation policies may even have resulted in greater hardship. Research carried out in Australia suggests that reforms have decreased the financial well-being of single parents and their children, and led to higher poverty rates amongst this group (Brady and Cook, 2015). Furthermore, employment does not necessarily end welfare dependence. Rafferty and Wiggan (2011: 281) note that welfare reform is permeated by the notion that employment will secure the independence of the individual and their family, but for those moving into low-paid work, 'the reality is often exchanging dependence on out-of-work benefits for dependence on in-work benefits'. Being unable to sustain employment is also a feature of lone-parents' work trajectories, with some moving between work and benefits with no lasting improvements in their living standards (Millar and Crosse, 2016: 44).

In line with other activation studies, Indecon's (2017) review of the impact of amendments to the OFP system provides a mixed picture. In research commissioned by the DEASP, Indecon found that policy reforms (involving changes to eligibility and income disregards) increased the probability of those impacted being employed in subsequent years by between 2%-3%. While it is noted that these figures show OFP reforms have been successful in increasing employment and reducing welfare dependency, concerns are also raised in the report that many of those who lost OFP remain unemployed or are in low paid or part-time employment. Furthermore, the impact of OFP on individuals' financial incomes varied: the results indicate that 52% of individuals who lost OFP in 2015 faced no decline in incomes in the following year; 19.8% experienced increases in income of over 10%, but over 30% experienced

income declines of over 10%. These individuals are likely to include those with very small earnings from employment. In line with international studies, Indecon concludes that low paid employment will not on its own ensure a reduction in the risk of poverty and recommends detailed activation support for those losing payments. Further research on the impact of OFP reforms were carried out by Redmond et al. (2022) using data from the Irish SILC. Their analysis suggests that, following the policy change, the hours worked by lone-parents increased (by between two and five hours per week); and the probability of working also increased by approximately 12 percentage points for parents of younger children (aged 7-9 years). Furthermore, the authors report an increase in household income of between eight and twelve percent, an increase in employee earnings of between 20 and 29 percent; and a 10 to 13 percentage point reduction in the poverty rate of affected lone-parents. However, Redmond et al. caution that it is important to interpret these findings in the context of a strongly performing economy. The unemployment rate in Ireland had been decreasing steadily since 2013. Therefore, many lone-parents who were impacted by the policy may have had the option of either increasing their hours or moving into employment, due to a strong labour market. However, if the policy had been implemented in a recessionary period of high unemployment, the outcomes for lone-parents may have been different as increasing hours worked, or even finding work, would have been more difficult. This points to the complexity of assessing the outcomes of activation reforms.

Evidence on whether increases in labour market participation led to improved mental health and well-being is also mixed. A small number of studies in Campbell et al.'s (2016) review reported beneficial outcomes, including participants sense of self-worth and confidence. Moreover welfare reforms (such as the introduction of tax credits) has facilitated greater choice by making paid work a more feasible option for lone-parents (Rafferty and Wiggan, 2011). On the other hand, several studies on the transition to paid employment have highlighted the stress of combining work and caring responsibilities, and working in precarious low-paid jobs that offer little financial security (Campbell et al., 2016; Millar and Crosse, 2016). As might be expected, outcomes are often linked to the parent's job security and income level, and the availability of childcare (discussed below). As part of its wider review on the impact of OFP, Indecon (2017) looked at how changes to the scheme impacted individuals and families in terms of overall well-being. 23% of individuals affected by the policy reforms indicated that the changes improved their




sense of well-being but 43% indicated that this had worsened. Similarly, 21% suggested the changes had improved their children's well-being while 40% suggested this had declined.

### **Education and training in the context of activation**

Several studies have considered the nature and outcomes of training/education in activation. Research suggests that training provided/required as part of activation programmes may have some benefits (e.g. raising confidence, learning specific skills) but is often too basic to significantly improve chances of employment. According to Campbell et al.'s (2016) review of activation research, training frequently did not lead to recognised higher qualifications and was too basic to be useful; in some instances the emphasis seemed to be on compliance with welfare to work requirements rather than the needs of the individual. They note that within welfare to work systems there was often conflict between the type of training available to respondents and what respondents required or aspired to. These issues are illustrated in Gingrich's (2008) research on lone mothers' experiences of the Ontario Works social assistance programme, in which participants are required to undertake training, volunteering or subsidised employment. Gingrich found that lone mothers with potentially valuable skills and education were directed into short-term, basic-level training programmes that might or might not be related to their field of expertise. Participants distinguished between 'real' education – the accrual of cultural capital

in the form of a university degree or college diploma – and the short-term, 'rinky-dinky', 'non-certified' training programmes offered through Ontario Works. In their search for 'good' training programmes or job opportunities, several described better outcomes on their own or through friends than when they rely on welfare workers.

Moreover, efforts to increase their cultural capital through education were often not supported by the workfare system or individual caseworkers, an issue also raised in Griffiths (2011). Similarly research in the UK found that single parents were often offered only a relatively basic and generic core of training support by either Jobcentre Plus or Work Programme providers (Whitworth, 2013). Dwyer's (2018) research on conditionality reported that there was a mismatch between the mandatory support currently provided and the needs of most lone-parents. For many participants in this study, the support was not intensive, personally tailored, or flexible enough; for some, it was too basic, generic and/or irrelevant. These experiences of education and training are not exclusive to lone-parents. In Ireland, McGann's (2021) research (with Jobseekers) found that much of the training available through JobPath was very basic: beyond job-search skills and CV preparation workshops, examples of participants being assisted with courses to gain vocational skills or formal qualifications were much rarer. Participants also questioned the value of some of the other activities that they were asked to participate in, such as the supervised job searches (McGann, 2021).



**Research suggests that training provided/required as part of activation programmes may have some benefits (e.g. raising confidence, learning specific skills) but is often too basic to significantly improve chances of employment.**





## Research on the role of case officers and other welfare to work staff in helping lone-parents transition to work or education shows a mixed picture.

A second issue raised in the literature is that lone-parents face significant barriers to accessing training and education, associated with transport, childcare, health, the competing pressures of the needs of children, and, sometimes, feelings of inadequacy (Guenther et al, 2008). Based on research with key stakeholders (including advocacy groups, voluntary organisations and state agencies), Millar and Crosse (2016: 33) report that difficulties faced in the area of training pertain to lack of flexibility, childcare, regional variations in supports, reductions in community-based options and often a lack of viable options. The majority of the participants interviewed were of the view that much more needs to be done to make training a viable option for lone-parents.

Byrne and Murray (2017) carried out a comprehensive review of the supports and barriers for lone-parents in accessing higher education in Ireland. The report identified a number of economic, institutional and childcare challenges, including lack of affordable childcare, lack of information on the options and supports available, difficulties in navigating the 'bundles' of support offered by Government departments and higher education institutions (HEIs), and concerns about the potential reduction or loss of certain benefits (e.g. in relation to housing). It was also noted that there may be a lack of institutional support for lone-parents as a cohort with particular needs: in a large number of HEIs there were no specific supports directed towards lone-parents. In relation to childcare, a key concern raised by lone-parent advocacy groups, lone-parents and case officers was that many universities and HEIs have private crèches on campus, with little access to community crèches and/or subsidised childcare in or around HEIs. In terms of information supports, the report notes that Intreo case officers 'require more training and awareness of the pathways to HE that lone-parent can take, and more training in the bundles of support offered by the state that lone-parents can access for both part-time and full-time HE participation' (Byrne and Murray, 2017: 13). An SVP report (2019) also identifies barriers

to participation in HE and other forms of training and education for lone-parents, for example the SUSI is not available to part-time students in HE or students taking online courses. Education and training, including the barriers to HE is also raised in the Joint Committee on Employment Affairs and Social Protection (JCEASP) report on labour activation (JCEASP, 2018).

Finally research on the role of case officers and other welfare to work staff in helping lone-parents transition to work or education shows a mixed picture. In one UK study, for example, Lone-parent Advisors were reported to be sympathetic towards parents' job aspirations but seemed to have limited expertise in training and career matters and could offer little in the way of practical help (Griffiths, 2011). In the Irish context, concerns have been expressed over the number of case officers available, the time given to each case, and case officers' knowledge and awareness of the barriers to employment experienced by lone-parents (Millar and Crosse, 2016). Similar issues are raised in the international literature including lack of staff continuity, short appointment slots, difficulties contacting staff and insufficient training for the role (Campbell et al., 2016). In their evaluation of the 'In Work Retention Pilot' programme, a new scheme which purported to provide additional advisory support, Ray et al. (2010) found that little retention and advancement advisory support was provided, suggesting that reform may be limited in practice. Moreover case officers may be put in a difficult position if their role involves both supporting and sanctioning lone-parents. In another UK-based study advisers described a reluctance to use the JSA sanctions regime with lone-parents, as they were concerned about undermining the relationships they had with service users, as well as the possible financial hardship for families and adverse publicity (Casebourne et al., 2010). Interactions between staff and lone-parents will be considered in detail below on lived experiences.

## Lived experience of welfare and activation

In the following section we will outline the findings from research on the lived experience of lone-parents in the context of activation, focusing on experiences with welfare services and staff; balancing work and caring responsibilities; and financial precarity.

### Experiences with welfare staff and services

A growing body of literature looks at benefit recipients' experiences with welfare services and staff (Whitworth, 2013; Boland and Griffin, 2015, 2016; Patrick, 2016; Johnston and McGauran, 2018; Finn, 2021; McGann, 2021; Whelan, 2021a,b, 2022; Finn and Murphy, 2022). In their research on low work intensity households (including one-parent households) Johnston and McGauran (2018) found a range of experiences with employment support services. Some respondents felt that Intreo services were good and that jobseekers needed to build on them by using their own initiative. Others suggested that Intreo case officers were going through the motions, ticking boxes to say they had dealt with a client, sending them on inappropriate courses or seeking unsuitable jobs, rather than trying to genuinely help people to find suitable work. Interviewees reported numerous rules around eligibility for income and employment supports, some of which were 'bewildering' for service users, and even for staff in employment services. A number of interviewees noted that people fear engaging with Intreo in case their payment is endangered, and this leads to a lack of trust. The authors note that although Intreo services are seen to have improved, they still face the challenge of re-engaging those who do not have much faith in them. The complexity of the system, which makes it hard to understand and engage with, is also likely to lead to disengagement and lack of trust. Significantly the research suggests that community centre staff and the Citizens Information Centres are trusted and play an important role in providing people with information.

Finn and Murphy (2022) have argued that for welfare claimants, everyday welfare office engagements with caseworkers and other staff are permeated with, and shaped by, stigma. Lone-parents interviewed as part of their research felt 'looked down upon and under constant scrutiny' in their interactions with welfare offices. The experience of welfare stigma was underpinned by a sense of being trapped due to the economic necessity of welfare payments for week-to-week survival. Feelings of stigma were reinforced by

'invasions of privacy regarding status, past and current relationships and living arrangements' which, the authors argue, are often grounded in 'moralising judgements about sexuality, blame and responsibility' (Finn and Murphy, 2022: 682). Similarly Whelan's (2021b) research on welfare reciprocity in Ireland found that claimants experienced a sense of diminished self-worth and social stigma, associated with the 'toxic symbiosis' of worklessness and welfare receipt. Negative self-images were reinforced at a societal level through traditional and social media, and through popular and political discourses that tend to valorise work and denigrate welfare 'dependency'. Interactions with Intreo services – where the emphasis is primarily on work and job-seeking activities – reinforced this sense of dependency. Participants felt under continuous scrutiny from the Intreo service, which engendered feelings of stress and anxiety (Whelan, 2021a). Some claimants described a sense of dread before face-to-face meetings, or even when receiving correspondence by post relating to their payment (Whelan 2021a, b). Furthermore participants reported feeling embarrassed and judged when collecting payments from their local post office. While Whelan's sample included people on different payments, the negative internalisation and experience of scrutiny was common across different groups, including lone-parents in receipt of OFP.

Millar and Crosse (2018) consider the issue of stigma and lone-parenthood in historical context. They argue that in the past Irish society held lone-parents in distain because parenting outside the realm of marriage was considered morally deviant. However, 'with changing values heralded by the waning influence of the Catholic Church, lone-parents are now, instead, stigmatized for their welfare dependency'. Lone-parents can also be constructed in calculating roles, for example as 'gaming' the social housing system and 'nesting' on benefits, which help to perpetuate notions of the deserving and undeserving poor (Murphy, 2020).

### Experiences of working and caring as a lone-parent

Another important dimension of the lived experience of activation concerns balancing work and care. Childcare is a key issue for lone-parents transitioning from 'welfare to work', as well as for those in receipt of payments such as JST, which allows parents to work part-time.

Studies have highlighted the complex arrangements and care strategies that enable lone-parents to combine work and family

obligations (Scott et al., 2005; Millar and Ridge, 2017). In their research with lone-parents in the UK, Bell et al. (2005) found that coordinating work, childcare and education took considerable time and effort, and was rarely a straightforward process. The practicalities of organising childcare included ensuring continuity of care and making appropriate arrangements for travel to and from different destinations (home/school/after-school activities/carer(s)). Lone-parents with the most straightforward arrangements tended to transport children to and from their destinations themselves, while those with the most complex arrangements tended to rely on others for support with children's transport, often alongside the provision of wraparound care. Parents commonly used multiple forms of support, sometimes involving a mixture of informal and formal care. Similarly longitudinal research in the US found that the majority of mothers moving from 'welfare to work' (in low-income jobs) relied on multiple arrangements to cover their childcare needs (Scott et al., 2005). Those working multiple jobs or jobs with erratic schedules or nonstandard hours were more likely to rely on complicated arrangements that included relative caregivers. Furthermore many lone-parents are constrained by limited economic resources and consequently face complexities in accessing childcare not encountered by more advantaged families (Scott et al., 2005). Aside from the costs of formal childcare, many lone-parents do not own cars and rely on public transport, which poses additional challenges when coordinating work, childcare and education (Skinner, 2003).

Research in the UK and the US has highlighted the role of informal care networks as a source of support for lone-parents returning to work. Drawing on data from a longitudinal qualitative study, Millar and Ridge (2009, 2013, 2017) note that sustaining work involves the active input of a number of

different actors, including wider family members (particularly grandparents), former partners, friends, neighbours, as well as children themselves. Similarly a national quantitative survey of lone-parents in the UK found that the majority of those who worked outside the home used informal childcare (Coleman and Riley, 2012). Grandparents were the most common care-providers and accounted for a large proportion of the total childcare hours. In Scott et al.'s (2005) research, the majority of working mothers regularly used immediate and wider family members for childcare, with most of the remaining doing so occasionally. Family members were particularly important in managing non-traditional or irregular work hours. Despite their central role in enabling lone-parents to return to work, family carers are often invisible in policy discourses: 'we make invisible the often unpaid, unregulated relative care, which may be crucial for sewing together low-wage working women's patchworks of childcare' (Scott et al., 2005: 373).

There are a number of potential advantages to informal care arrangements, including financial savings, greater flexibility, and children's preferences for familial care over more formal arrangements (Millar and Ridge, 2009). However, relatives are not always a secure long-term source of care - relationships may break down (Millar and Ridge, 2009) or people's circumstances change so that they are no longer in a position to provide care (Scott et al., 2005). The Covid-19 pandemic also exposed the precarity of reliance on relative care when it was effectively prohibited. Although sometimes unstable, relative care is still a critical component of the 'patchwork' of care that allows many lone-parents to return to work (Scott et al., 2005).

Decisions about finding work, changing jobs, and the number and timing of working hours are often shaped by caring responsibilities and arrangements (Bell et al., 2005; Millar and Ridge, 2009; 2013; 2017; Sims et al. 2010; Lane et al., 2011; Coleman and Riley, 2012). Finding work which fits around childcare commitments and children's school hours may be more important than the type of job. Lone-parents in one study (Sims et al., 2010) had chosen part-time work (mainly low-paid and low-skilled) that suited their caring responsibilities even when it did not reflect their skills. Similarly Millar and Ridge (2009; 2013; 2017) found that some mothers worked in part-time jobs well below their potential capacity, in order to minimise the impact on their time with their children. When they choose to make job changes, it was generally not to secure higher wages, but because they were looking for suitable jobs to fit in with family life. Many of the women relied upon other family members



for informal care and so had to fit with what was available and what they felt they could ask family members to do. As far as possible, working time had to mesh with these arrangements rather than the other way around. Childcare arrangements could also be a reason to remain in a particular job: when the women found a manageable fit between family and work, many chose to stay more or less the same in terms of jobs and hours of work, if they could. Seeking to improve their employment situations or their wages required a much longer time-frame than just a few years. Parents may also choose employment local to their homes as a means of simplifying the coordination of work, childcare and education (Bell et al., 2005).

Some parents may experience feelings of guilt or loss at returning to work and not being able to provide the same level of care to their children (Millar and Ridge, 2017). Millar and Ridge (2013) research also highlights the role that children themselves play in enabling lone-parents to return to work, for example in terms of taking on additional responsibilities.

### **Experiences of financial precarity**

Research in Ireland and the UK highlights the financial insecurity and everyday struggles experienced by lone-parent families (Kerrins, 2016; Millar and Ridge, 2017; SVP, 2019; Roantree et al., 2022). Participants in Millar and Ridge's longitudinal study described the anxieties and daily 'grind' of having to live on very low incomes. Setbacks that can happen to anyone, such as accidents or ill health, represented significant challenges for these families because they have little or no resources to call on. Looking to the future, some of the parents feared a 'cliff-edge' when their children reached 18 and they were no longer eligible for child tax credits. There were concerns also for the future beyond their working lives. The need to manage immediate and day-to-day challenges meant that lone-parents struggled to build up financial reserves - pensions, secure housing and savings - that would safeguard their retirement. Even those who had gone on to find full-time work were concerned about a return to financial precarity in old-age. Other research (Dwyer, 2018) has noted the impact of benefits sanctions, which triggered a range of negative outcomes, including increased debt, poverty and reliance on charitable providers and informal support networks in order to meet basic needs. This report also points to the psychological distress caused by the threat of sanctions, even when not enacted.

Research with lone-parents being assisted by the SVP in Ireland provides insights into the lives of some of the most economically vulnerable families following the financial crisis of 2008 and the introduction of austerity measures (Kerrins, 2016). Lone-parents described the difficulties they experienced in meeting their families most basic needs for food and heating during this time. Most fell into debt with mortgages/rent and household energy bills and struggled to access affordable credit given their low incomes and credit ratings. Participants also spoke of their sense of embarrassment at having to seek financial support from the SVP - a charity historically associated with the poorest in society. Moreover, the author notes, the constant hardship and strategising in the present had the impact of cutting lone-parents off from having ambitions for the future.

## **Conclusion**

High rates of poverty have been consistently recorded amongst lone-parent families in Ireland and other OECD countries. Over the last few decades labour market activation programmes - which generally combine 'demanding' and 'enabling' measures - were put forward as a means of promoting employment and thereby increasing family incomes. However, the evidence in relation to activation improving the economic well-being of lone-parent families is mixed, and data on poverty rates suggest that activation programmes have not led to significant change. It has been argued that while activation may have the potential to contribute towards improving the financial security of lone-parents, there are significant barriers to parents entering the workforce, particularly the lack of affordable childcare. Moreover, research suggests that activation programmes which do not provide adequate training and case worker support, and which emphasise placement in any available job, are unlikely to lead to improved long-term employment prospects and financial security. The literature on the lived experience of lone-parents in the context of activation also points to the challenges of combining work and care in one-parent households and the everyday struggles of families living on low incomes.



### What is the lived experience of claiming JST? How is the policy working on the ground?

In this section we present our research findings arising from our focus group and subsequent interviews with lone-parents and their experience of claiming JST. After presenting an overview of our research participants at the start of this section, the section then turns to focus on a number of themes related to the transition into JST and various dimensions of experiencing JST. We begin by looking at what changed for participants when they moved on the JST, either from prior experience of claiming OPF or from a life situation which necessitated income support. Our second theme captures feelings of insecurity and pressure that many participants expressed as part of the overall experience of being on the payment and which underline experiences described in several subsequent themes. Accordingly, we then look in more detail at the experiences and interactions participants had with DSP staff across several areas including the degree to which DSP staff were informed of the nature of JST and its implications for individual recipients; the overall tone and tenor of those interactions and the spaces in which they occur; and practices which are not formally recognised or recorded as sanctions but which participants encounter as being cut-off or threatened with payment cut-off. This is followed by a more substantive look at the views of participants on the information and training supports they received as part of their engagement with the activation component of JST. We then look at degree to which JST supports the transition to work from the point of view of the participants. If this theme might constitute participant's assessment of JST according to its stated policy goals, we then turn to how participants assess the overall nature of JST on the grounds of what matters most to them. Accordingly, this theme

focuses on the degree to which participants felt they had autonomy and could make work, training/ education and parenting choices that best suited them at this particular stage in their and their children's lives. An important sub-theme here is the degree to which participants felt JST supported child well-being at this particular stage of childhood (aged 7-13) and in the context of lone-parenthood situations. Their views on fourteen as the cut-off age for lone-parent supports, at which time lone-parents are expected to work full time or be available to work full time are also considered.

#### An overview of research participants

Table 3 provides an overview of our thirteen participants. Each participant is identified by a pseudonym and some basic information is provided about their age, their children, how long they have been receiving JST, their situation prior to claiming JST and whether they are combining work and/ or education/training while claiming JST. With the exception of one participant all were women which is reflective of the profile of JST claimants in general (see section two). While the majority transitioned into JST having prior experience of claiming OPF this is not reflective of all situations in which people find themselves claiming JST. In terms of time spent claiming JST, our participants were diverse, ranging from one participant whose experience of JST was very recent having just started to claim the payment at the time of interview to three participants who were no longer claiming JST because their youngest child no longer met the qualifying criteria. The length of time claiming JST amongst our participants thus varied from two weeks to four years.



**Table 3: Overview of research participants**

Name	Age range	No. of children	Time on JST	Claiming OPF prior to JST	Work or study while claiming JST?
Sabine	50s	2	1 year	Yes	No (had been self-employed under OPF)
Trevor	30s	1	1 year	No	Working part-time
Sophie	30s	2	1 year	Yes	In higher education; occasional work
Aileen	40s	1	4 years	Yes	Working part-time
Claire	40s	2	4 years	No	Worked part-time
Sally	50s	1	11 months	Yes	No (had been self-employed under OPF)
Margaret	50s	4		Yes	Working part-time
Lillian	50s	2	1 year	Yes	Working part-time
Megan	40s	3	7 months	Yes	Self-employed
Ella	40s	3	3.5 years	No	In higher education but taking year out
Clodagh	40s	2	2 years	Yes	In higher education
Naoise	30s	2	5 weeks	Yes	In higher education
Darcy	30s	2	2 weeks	Yes	In higher education

## Transitioning to JST - what changed?

This section deals primarily with the experience of moving from OPF to JST and looks at what changed for participants. Ten participants had experience of being on OPF before transitioning to JST. The transition involved a number of changes to the experience of claiming a welfare payment, including to their standard of living, and for many it was not a smooth transition from their previous payment to JST.

### A change of identity: from single parent to jobseeker

In overall terms some of the participants spoke about how the payment signalled the end to their identity and status as single parents according to the social protection system. The change of payment conveyed a notion of now being identified primarily as a job seeker as opposed to a single parent with children who are still very young. Megan for example felt the transition was an ‘abrupt ending’, both for her as a single parent and for her child in terms of being recognised as having specific needs:

*I am no longer a “single parent” apparently! That is basically what they do – they change your status from being a single parent to a job seeker but sure your youngest child is only seven. ... I don’t think it is a transition, it is more of an abrupt ending to your child being a child according to them.*

Similarly, Naoise’s feelings about the transition questioned how it changed her identity and status in the social protection system:

*that was always the one that really bugged me because I am still a single parent even though she is seven like. It is bizarre to me.*

Margaret’s experience conveys both a feeling of anger and anxiety at what the transition to JST implied for her in terms of being told ‘go to work’ and the situation she found herself in:

*I felt anxious from a financial point of view but I felt quite angry. I suppose angry that I had a child of seven years old and all of a sudden, I was being told I had to go to work. Like I have no support network – like all my family are in England – I just had nobody. I had come out of a really abusive relationship and there were no supports. I actually didn’t know what to do.*

Not all participants expressed negative feelings towards the payment in terms of a change to their identity. In Claire’s case, a participant who applied for JST having not been on OPF previously, it actually had the effect of allowing her to be a single parent in terms of balancing work and parenting:

*It is brilliant because it lets me work part time and it is basically reflecting the fact that I am a single parent – that is really how I would describe it.*

Such expressly positive feelings were however articulated relatively rarely amongst the

participants involved in the research. A key difference in Claire's case is that she chose to apply for JST instead of continuing to work full-time when she became a single parent. For most other participants the transition was not one of their choosing but an unwanted transition. This is summed up well by Sophie: 'It is just basically a case of you are going on to this and that is it'.

### Loss of income

Several of the participants who had been on OFP previously reported a loss of income with their transition to JST, with amounts varying from less than €10 a week to over €100 week (including Sally, Sabine, Megan, Aileen, Lillian, Clodagh, Naoise and Darcy). The reasons for this loss in income were sometimes quite complex and specific to their individual situations and how their payment calculation reflected their life circumstances at this point in time, including whether they received other sources of income (including for example SUSI grants, maintenance payments or housing payments). Certain elements of the loss of income incurred did come across quite strongly. In particular, participants who were self-employed experienced a significant drop in income; an income source which is treated less favourably under JST compared to OFP rules. In Sabine's case for example, her work was no longer financially worthwhile. She describes how when she transitioned to JST that she:

*got the fright of my life in January when I found out that I wasn't really allowed to work as a self-employed person anymore, and if I was, uh, 50% of my income is deducted from my, uh, transitional job seekers payment, which is just not sustainable.*

Similarly Megan, who is self-employed and whose income fluctuates from month to month, described how moving to JST 'just turned my whole financial situation upside down'. This was partly due to how her entitlement to rent allowance also changed at this point in time. And because she was not aware of the financial implications of being moved to JST beforehand she describes going into debt following her transition, a debt which she is still dealing with and paying back after being on JST for seven months. Sally, also self-employed, described having to eat into her savings due to her drop in income and the stress of juggling bills:

*big bills would come along and something would have to be put on the an mear fhada [long finger] to wait you know. I had letters to the ESB, to the Gas Company, to the Phone company. I would constantly write to them to say look this is where I am at. I am down - I didn't pay last week's*

*payment. I used to pay everything a tenner a week off everything and that way, even if I was down €60 on a bill, they knew I was paying a tenner a week off everything because that way I just was able to ... They knew I wasn't delinquent in my repayments. I actually sank into a massive state of depression.*

Some participants also lost income because they were no longer in receipt of WFP, an in-work benefit which single parents claiming OFP and working are entitled to, but JST recipients are not. This occurred in Lillian's case. She noted the general irony of the fact that recipients who moved from OFP to JST who were not working did not experience a drop in income, whilst those who were working while claiming OFP were entitled to less under JST. Thus, the new payment appeared to penalise work which is contrary to the aims of this reform.

Avoidable administrative problems with the switch from OFP to JST also involved a temporary loss of income for participants in some cases. Clodagh, for example, described being cut off for a week in between ending OFP and starting JST (a loss which was subsequently reimbursed). This stemmed from being informed that her entitlement to OFP was coming to an end without being informed about JST and how to apply. This only happened a month later following a phone call from the DSP. Naoise had a similar issue. She wasn't notified of the impending transition from OFP to JST and went about it herself on the basis of information that she could apply up to eight weeks early. However, the DSP subsequently put the application on hold without processing it when the time came to make the transition. Echoing Sally's experience, Naoise describes the stress such situations cause in the context of the financial precarity of being on welfare:

*When I went into the post office [on Thursday] and there was no payment to view so I had to go back into the office. To be fair the lady in there was lovely and she said she would flag it as urgent but it could take up to three weeks so she gave me a Supplementary Welfare form to apply for an Emergency payment. I did apply but I ended up not needing it because she had gotten the application through by the Monday and then I got the payment on the following Thursday.*

*Like I am very lucky in that I have family support but I had both of their birthdays eleven days apart and it was rent that week and back to school costs and I was starting going back to college so it was extremely stressful not knowing when or what because they hadn't told me what rate I was going to get paid either; so I didn't know what was coming in or when it was going to be coming in.*



## It is like they don't trust us.

### Signing on

Several participants (Sally, Lillian, Aileen, Sophie) mentioned the experience of having to sign on every three months under JST as a significant change to the experience of claiming welfare and unlike the conditions attached to OFP. The purpose of the sign on is to formally confirm they are still entitled to JST.

Aileen describes the ritual of having to sign on and the lack of trust it engendered:

*I went down then every quarter to sign on and I am like 'my circumstances haven't changed', I fill out a form yearly to say my circumstances haven't changed, I give them whatever information they need and yet they need to babysit me and bring me in every quarter again. You are just like well 'I am being honest and I am signing'... It is like they don't trust us - trust me.*

*Sophie conveyed the anxiety this procedure and its intrusiveness invoked: 'every few months you get your big long list of the "whole of your life" that they want to know about'. Similarly Lillian described the level of intrusion as wanting to know 'what you had for your dinner'.*

### Pressure to find work

Some participants felt that they had been put under pressure to find work when they started on JST. Experiences varied depending on the Intreo or Social Welfare branch office involved, and on when people started on JST.

In Ella's case, she describes the effect of moving her claim to a new Intreo office where she experienced a very different emphasis on searching for work in contrast to the previous office she engaged with: 'what started to happen straight away was "you need to get a job, you need to start applying for jobs"'.

Margaret transitioned from OFP to JST when it was first introduced, and she recalls that there was an expectation at that time that parents should look for work. She recalls being put under pressure to find a job - any job - to get off the JST payment as quickly as possible:

*What I can remember is that a letter came and it was just saying that as your child has reached a certain age you have to come off the Lone-parent and go onto this Job Seeker's Transition. There was no real explanation of what it was - you were told you would have to look for work. I think that subsequently changed but it was almost like this threatening undertone, you know - your child is seven, you have got to get off your backside and go out to work now.*

However, Margaret notes that the system has changed in the intervening years so that JST is now similar to OFP. The changes over time were also experienced by Lillian who had experience of claiming JST at different points in time. Moreover, she felt that the differences between JST and OFP, having experience of both, were becoming more similar with regard to expectations around work.

This is also reflective of the experiences of participants whose JST is a more recent occurrence. When Claire applied for JST for example, it was with the understanding that recipients are not expected to find work. Similarly, Megan, who has been on JST for seven months, did not feel she was expected to find work. Naoise, who only recently started to claim JST felt there was little or no change between the two payments, other than causing her 'hassle', so it seemed pointless to her:

*I feel it is pretty much the same payment just with a different name on it. You qualify for the same things that you qualify with One-Parent Family; so, I don't see why it is needed in the first place. It was a hassle for me anyway to sort it out, you know, so I could have done without it. I don't understand why it is a thing. I appreciate the support of it, but I don't see why it was needed to change.*



## Insecurities embedded in claiming JST

From outlining some of the key ways in which the transition to JST represented a changing experience of claiming welfare, especially for participants who have moved to JST from OFP, in this section we explore some of the core feelings underlining the experience of claiming JST. Feelings of stress and anxiety were thus frequently expressed by participants when describing various aspects of their experience of JST. We describe these as embedded insecurities to capture ways in which feelings of anxiety and uncertainty underline the reality of being on the payment and the sense of increased conditionality.

Such feelings are summed up in the anxiety generated by the conditions attached to JST and fear of not being in compliance. Clodagh for example, who had received no information on JST before transitioning, recalls thinking 'what if I am not doing something right will it go against me?'. Aileen described feeling anxious because of the way in which the system of supports for lone-parents had changed and her fears that the 'goal posts' could be moved again.

Margaret compared the insecurity and stress of JST with the relative security of being on OFP:

*I think with the One-Parent Family payment, you were quite secure in that you were going to get that no matter what and it just dropped into the bank every week kind of thing but with the Job Seeker's Transitional there was always this cloud hanging over you like is it going to be removed because I am not working, am I not meeting the conditions ... I think there was a lot of stress and pressure that came from leaving the Lone-Parents to go onto the Job Seeker's ... I just felt stressed all the time.*

Clodagh made a similar point about feeling less

secure under JST, compared with OFP. For her the regular signing on experience means there is always a lingering anxiety about her entitlement to the payment:

*I think it is more a security or a feeling of insecurity in it; whereas with the One-Parent Family allowance you were guaranteed it to a certain time whereas you are still with the Job Seeker's Allowance being called back into the office. There is still a feeling of lack of security in knowing that you are going to continue to get it until you need it. (sic)*

Clodagh specifically linked this to the threat of sanctions in correspondence about JST:

*... just a little letter ... and it just says 'this is your appointment. If you don't show, it can affect your payments, your future payments'.*

Lillian also mentioned the threatening tone of the letters:

*... 'your payment could be at risk if you ...' - you know; it is all of this - it is just added pressure that you don't need. You are working, you are raising a family and you are trying to manage limited finance and you do not need threatening letters coming in the post - another added burden.*

For Darcy, the process of being means tested as part of her application for JST re-iterated her insecure position. At a meeting arranged by her local Intreo office to complete her application she mentions that:

*The meeting itself was quite distressful to me. Even though there was nothing mentioned directly to me indicating anything that could upset me but it is just ... I am fully aware of the means test and how punitive it is - I was completely aware of that - but experiencing very private questions, every aspect of my private life was scrutinised ... No comments or judgements*



**There was always this cloud hanging over you like is it going to be removed because I am not working, am I not meeting the conditions.**

*are passed – no – but I just felt I needed to explain myself, how I spend my money.*

Darcy also spoke about the effect of continuously receiving mailshots about training and job opportunities. Even though she is in education full-time and knows she is in compliance with JST rules, the effect of this activation measure leads her to question her compliance:

*I keep replying that I am in full time education and I am still receiving these emails; so they do put a lot of pressure mentally on me ... it doesn't really make me comfortable because there is still something in the back of my mind.*

Ella also described a sense of insecurity around her entitlement to JST and the financial precarity of living week to week. For her this did not stem from her previous experience with OFP but from the experience of her payment being temporarily cut off:

*I also feel like the plug could be pulled at any time and it has been. Like when I moved from the office in Meath to Ballyfermot the response from the Office of Meath is 'so we've just stopped your payment'. And you're living on a week-to-week basis. So I was like "what do I do?" I have no money coming in next week, I've, you know, I can't put petrol in the car. I can't do this ... I think it's just that that feeling of not, you know, you're being financially supported, but you're not really being supported. It's like they're telling you we don't really want to help you. We don't really want you here.*

Sophie mentioned that the only thing that gave her 'comfort' about the payment was knowing there was an end point, which for her meant graduating from her degree, which would give her a professional qualification, and gaining full-time employment:

*The only thing that gave me comfort was there is a time limit to be on it. Like knowing that hopefully I will be qualified with a degree and won't need that anymore was a comfort but I can imagine there were a lot of people where that would put the fear of God into.*

Again, Claire's experience stands out for being different and is related to the choice she made to claim JST. Claire thus described a sense of 'security and stability' knowing that she would be paid each week:

*One of the things that I felt is a sense of security and stability in that payment is coming every*


*week ... you know that it can reflect your circumstances so it will be adjusted up and down if your income changes. ... so I was like ok well at the very least I can kind of count on that income.*

While such feelings of security and stability are obviously to be welcomed and should arguably be at the core of how welfare is experienced, Claire's experience ran counter to the majority of participants. As previously noted, a key difference is the choice and autonomy involved in Claire's experience of claiming JST in contrast to the lack of choice the majority of other participants had who were at the receiving end of a policy reform. This meant having no choice but to transition from OFP to JST if they were to continue to seek support as single parents or, more specifically as claimants in transition to job seeking.

This sense of insecurity embedded in the payment sets the scene for a deeper exploration of several aspects of the experience of claiming JST addressed by participants in the research. The next set of themes look in more detail at the experiences and interactions participants had with DSP staff across several areas including the degree to which DSP staff were informed of the nature of JST and its implications for individual recipients; the overall tone and tenor of those interactions and the spaces in which they occur; and practices which are not formally recognised or recorded as sanctions but which participants encounter as forms of payment cut-off.

## **Interactions with Intreo/ Social Welfare branch offices**

Typically for activation programmes, recipients are allocated a case officer who provides support and information relevant to their individual needs. In the wider suite of reforms of which JST was a component part, the transformation of social welfare offices into Intreo offices acting as 'one stop shops' also involved an increase in the provision of case officers who would be a focal point for welfare claimants and their 'pathway to work'. In our research there is little or no evidence of this type of support being provided through the JST system. Participants described routine/ procedural interactions with staff e.g. submitting paperwork, signing in, going through applications, etc. They usually met with different staff members (at a hatch) each time they went into the office. They received general mailshots (e.g. for job fairs and training opportunities), rather than tailored supports from staff members. Some participants had one-off meetings with a staff member which



## I was so shocked, I wasn't prepared for it. Nobody had told me that this was gonna happen.

went beyond procedural matters, but these typically did not result in the type of support being sought. In the following sub-sections we unpack these findings in more detail.

### Lack of information

In general, our research suggests that there is insufficient information at the point of transfer from OFP to JST; poor communication (in some cases) while parents are on the payment; and lack of information on other benefits for which JSP recipients might qualify.

The lack of information at the point of transfer to JST was raised by several participants who had varying experiences of insufficient information. Several participants recalled receiving short, generic letters that provided little information on JST or how it would affect them personally.

Sally recalls being sent a letter telling her she had been moved to JST after the transfer had taken place, which for her, implied a substantial drop in income because of how her self-employed income would be treated differently:

*I never got anything - this was the bit that bugged the crap out of me - I never got a letter six weeks beforehand - eight weeks beforehand - to say your time on OPF is coming to an end - you are going to be transferred over to JST and this is what JST will look like. And on JST you are going to be down €120 a month ...And then what ensued was letter after letter after letter to say go into Intreo and talk to them about your employment options.*

This was all the more distressing and financially penalising for Sally because her plan was to move

to Back to Work Enterprise Allowance and her move to that payment was consequently delayed for nine months.

Similarly, Sabine recalls that she had not been warned about a drop in income as a self-employed person once she moved from OFP to JST: 'I was so shocked, I wasn't prepared for it. Nobody had told me that this was gonna happen'. Similarly, Naoise did not receive a letter informing her of the rate she would be paid and how the calculation was arrived at. For her, the only way of knowing was through the slip she received upon collecting her first JST payment at the Post Office. This left her in the dark about any changes to her income that the transition would entail and, in her case, how her maintenance payment would be treated in calculating her JST amount.

In Darcy's case, while her transition to JST was flagged to her well in advance, this notification came without any information about what JST would entail and what would change for her. Similarly for Sophie, while she received a letter notifying her of the change, the information included was minimal and lacked crucial information about the amount she would be paid:

*So they sent me a letter. I think it - now I can't be fully sure but from what I remember it was three months before the time that my son turned eight, turned seven, sorry. They just informed me that I had to move on to JST because he was turned that age. Like I wouldn't have been told that before that and I remember having to make a phone call to ask more questions about it because there wasn't much information on the letter.*

That set the tone for Sophie's general experience of Intreo and of having to constantly seek out information rather than it being freely available:



## It was almost like a secret society; you have to navigate your own way - you have to find it yourself.

'everything shouldn't have to be sought out constantly by us from them'. Clodagh, who shared similar experiences remarks that 'it was almost like a secret society; you have to navigate your own way - you have to find it yourself'.

Despite Claire's positive view of JST overall, her experience of obtaining information chimes with those of other participants. She makes the point that:

*you really have to be your own advocate and you have to be confident in looking for what you are entitled to, having the paperwork and the information that they need and doing your own research around what you are entitled to ... I don't think it is a very supportive scheme.*

The point Claire makes here segues into the general lack of information provided throughout people's time claiming JST. For Aileen this resulted in frustrating experiences with staff not knowing answers to her queries or providing conflicting information.

*... nobody actually knows. When you speak to one person and when you speak to another person and you ask a question you get two different answers. The staff don't know ... There is no sliding scale or there is no diagram to show you where if you got €200 a week this is what you get or ... There is no-one to explain it.*

This echoed some other participants' experiences of the lack of specialised knowledge on JST and related entitlements amongst Intreo staff. Margaret for example felt that the staff in her local Intreo centre 'knew nothing' and that she herself was better informed. She had been advised by staff to transfer to programmes which she was either not eligible for (e.g. Back to Education Allowance) or that would have resulted in an overall reduction in benefits. Clodagh had a similar experience of being

initially advised that Jobseeker's Allowance was the 'next thing' for her in a follow up call a month after receiving a notification that simply stated her entitlement to OFP was due to end. This was before she was advised in the same call that JST would actually be more beneficial to her.

It was also noted that the Intreo service is not forthcoming in providing information on other benefits for which JST recipients might qualify. For example, Claire was only told about benefits such as the Fuel Allowance when she asked; the information was not automatically provided. The same went for being allowed to have her payment transferred to her bank account rather than collected at the Post Office. In her view, while Intreo staff were well informed about various entitlements, they were not forthcoming with the information. They both have to be asked and parents need to know what to ask. In this context, several participants spoke of relying on other sources of information, including SPARK, One Family, and Citizen's Information. Other lone-parents are also seen as an important source of information.

The reality of trying to navigate the social welfare system as a single parent needing support is vividly described by Ella. In her case she needed to claim JST in the aftermath of her marriage breaking down, going through court processes in relation to that and not having an independent income or a sufficient social insurance record to rely on because she was a full-time parent beforehand. While this puts a context on her remarks here, it also points to the importance of being attuned to the lived experience of any particular claimant. For Ella, she felt that:

*They think well, everyone's just trying to work the system, you know, this is that's your story, but we've heard all these stories before and ... as I said, for everyone, everyone does have their story. Everybody's life is different, but I think when you*

show up at social welfare, you're usually showing up because you need help. You need support. You need somebody to actually say to you, 'right? let's look at what's happening in your life'. You know, how can we help you? How can we support you? And instead you're just given 'fill this form in' and you're supposed to know all the ins and outs you're supposed to know all the things that are available to you, and it's just a minefield. You know it's a minefield that when you when you land there, you're already exhausted. ... you're already exhausted because you're raising children alone. You know you're not just looking after your own life, you're looking after the needs of your children as well, so there's so many other you know priorities in your life. ... It's great that I have it, but I think overall I don't feel supported by the system.

### **Tone of communication**

There was considerable variation in how participants described Intreo staff and their interactions with them. Many participants reported positive experiences with individual staff at a personal level. Claire said her interaction with Intreo 'has been really positive'; she had found staff helpful and well-informed. For most however, positive experiences were balanced with either an awareness of the rigidities of the system or with negative encounters with other staff. Although Megan and Clodagh were critical of the system this contrasted with personal experiences with staff who were 'all friendly and nice' (Clodagh) and, in Megan's case very helpful to her when she appealed a decision about her payment. Ella described the 'tick box approach' and the humanity of some staff versus the rigidities of the system:

*I think it comes down to what the caseworkers or what the system allows in terms of having a tiny bit of leeway there that will just support somebody. Sometimes that happens anyway because you have a really nice caseworker that will go out of their way to work with you or work around something or you know ... but you're relying on the humanity to do it.*

Judgemental and shaming encounters however stood out for some participants. Aileen, Sally, Lillian, Margaret and Darcy reported negative experiences with Intreo staff, whereby they felt judged, threatened (with payment cut-off) and humiliated. For example, Margaret recalled being 'hauled in' to the office:

*Yeah so, they would kind of "haul" you in as I said I found it. You did feel like you were being hauled in - this kind of person that wasn't willing to work*

*- and at the time like I say I was still in the FETAC Level 5 so I had gone back to college if you like and it was almost like that wasn't good enough. It was like "why aren't you working?" kind of thing.*

*... They were kind of oppressive and quite threatening, I think. If you don't do this, then this will be the consequence and the consequence basically was usually a threat that your money would stop or you would be deducted money.*

Aileen was also very critical of the Intreo staff: she described how one staff member appeared to relish the prospect of cutting off her payment when she (unknowingly) breached a JST condition. She noted that:

*whenever you go down to the social welfare office they just bark at you and expect you to know all the answers.*

She felt she was being judged, and that there was a lack of trust on the part of Intreo staff. Her experiences in particular reflect attitudes about the undeservingness of lone-parents:

*They just think that all lone-parents are dodging the system in some way. ... you feel like you are judged when you are going into the social welfare office. You are begging for money.*

Similarly, Lillian described 'the humiliation' of some of her interactions with the Intreo service, during which she was made to feel like 'a beggar'. Reflecting on one encounter (in which her payment was moved to another post office without notification) she said that the Intreo services 'treat us like dogs' and that 'you wouldn't do that to any other group'. In Sally's case, the relationship with DSP staff was poor and at times confrontational, especially when they lost her paperwork three times.

The spaces in which these interactions occur also mattered to participants. This in turn was entangled with the stigma participants felt for claiming welfare. Many spoke of encounters at the 'hatch', a space where there is no privacy. Aileen for example spoke of feeling like she was 'being herded around the place' and 'everyone can hear your business down in the social welfare office'. Maria, who lives in a rural area describes it like going into a living room: 'my Intreo office is very small - it was almost like the front room of somebody's house - there were two staff in there'. Many spoke of not wanting to have to bring their children with them to the Intreo office and the difficulty of avoiding this when their appointment times were in the afternoon, after school pick up time.

Aside from these face-to-face interactions, some participants also commented on the tone of the written correspondence which, as Lillian pointed out, often contained an implied threat. For Aileen, the letters she received were ‘so blunt’ and she contrasted this with the type of communication she would use in her own on workplace:

*It is not the language that I am used to – you know that kind of a way – we don’t use it even in the workplace. It is like talking down to me. I am not a child – I need support.*

Some respondents described what seemed to be excessive or inconsistent bureaucratic procedures. In some cases, this made people feel insecure (they were concerned about being cut off for not following the rules); in others, it added to the frustration of applying for payments and interacting with Intreo staff, as Naoise points out:

*Even something so simple as like I had to photocopy the maintenance agreement – the Court Orders. I had them all photocopied, and they ask you to have the “real” ones with you as well and I did but he couldn’t accept my photocopy because it was scanned from my phone; so, I had to go back out and go down to the library and just photocopy it that way even though it was the exact same print. So I had to go back in again. Then I saw someone else next to me who was just getting theirs photocopied in there and I was going why couldn’t I just photocopy mine in there.*

Clodagh spoke about having to reproduce the same documents constantly:

*Trying to find those documents again, trying to get the letters from the school saying that your sons are attending school – there was a lot. I know it has to be done but I think there is a bit more of a user-friendly way to do it rather than that.*

Megan described the constant form filling from a neuro-divergent perspective:

*Form filling is like kryptonite to neuro-divergent people getting letters, sending them in. ... having these forms coming in their door and expecting them to fill them in and then getting another form from another department and getting them to fill that in again and then having to chase up bank statements and get this printed out ... It is huge for a person who is neuro-divergent – it is exhausting – and it literally makes you go “I will just deal with that later” and then things just catching up with you and not doing them.*

Some of the participants, who entered third level education as mature students while on JST felt that staff were ‘nicer’, when they realised that they were in university (e.g., Clodagh, Sophie). Sophie found that:

*Only within the last year or two since they know that I am now in a degree, I found them a lot nicer to be totally honest with you and they come across as a lot nicer on the phone and a lot more helpful which shouldn’t be the case.*

Even so, Sophie clearly expresses the intrusiveness of system and her longing to no longer have to deal with it: ‘I can’t wait to be qualified and not have to explain my whole life to them. I can’t wait’.

### **Being ‘cut-off’**

Here we look in more detail at the experience of what is a relatively hidden layer of sanction-like practices that several of the research participants experienced (Aileen, Lillian, Clodagh, Sally, Megan and Ella). While these instances are not formally recorded as sanctions according to the new conditions attracting penalty rates for working age social welfare introduced in 2010 and 2013, several of our participants spoke of being ‘cut off’ or being threatened with being ‘cut-off’, or having their payment ‘stopped’. In some instances these experiences referred to situations where their payment was diverted/moved without being told so.

As an example of being threatened with cut-off, this occurred to Aileen when she missed an appointment. The reason for this was her move to another county during the school summer holidays so her parents could help her with child minding and her employer allowed her to work remotely for this period. When she explained that over the phone to her case officer, ‘it was like a light switch and it was just all daggers out. It was like he won the lotto actually! He found somebody that didn’t comply with the rules’. While Aileen was able to avert the cut-off, both Sally and Ella had their payments temporarily cut off for infringement of rules; in Sally’s case for missing a sign-in appointment because she was on a summer holiday without informing Intreo and in Ella’s case because her address had changed. In both cases this happened without notification. Such an experience for Sally reinforced the idea that she was not to be treated like a ‘normal’ person ‘because if you were on JST you are not meant to actually exist in the normal realms of society and have a little holiday’.



Aileen also had experience of being cut-off from her payment when some of her paperwork was mis-laid by Intreo (it was handed just before close of office on a Friday to be passed on to the relevant staff however, this did not occur). In this case her payment was cancelled without any notification that this would be done. In Sophie's case, her payment was cut-off when she did not receive a form from Intreo that she was required to complete. Again, this cut-off occurred without notification from Intreo. In her case she was able to rectify the situation rapidly but she clearly expresses the precarity of being put in that position:

*I am not flush with money and, unfortunately too sometimes two days before pay day, I don't have money; so if you get to that Thursday and that money isn't there - you might not have credit to contact them.... Yeah, I did ring them and to be fair they sent me the letter, I went home and got the things they wanted and came back down straight away just before the office closed and they had me paid by the next day so thank God.*

*Like I mean for a lot of people that is a huge thing - and that has been a huge thing for me - expecting money - you probably have nothing in your pocket for a few days and you are using the last bits in the cupboard to feed the kids - I have been there.*


Another practice participants experienced was having their payment diverted to another post-office, again without notification. In Lillian's view the practice operates as a form of 'contact':

*it is very much a hierarchal move to get you to call them and, instead of doing what they would*

*do to normal civil human beings of phoning them or writing them a letter, they withhold your money by secretly putting it in somewhere else. They can't be called out on it because they didn't suspend you, they didn't cut you off but they did hide it and it is not about their communication because they could have easily told you they were doing that but that is not their want - they want you to arrive at the Intreo office - that is their way of getting you in to their office.*

In Lillian's case, this occurred when the paperwork she submitted was mis-laid by the Intreo office and her payment was diverted in response. Her recounting of her discovery that her payment had been diverted and the stress it caused is worth outlining here in detail for the manner in which it conveys not only the insecurity but also the demeaning conditions such practices engender:

*I queued up in the post office for whatever length of time I had to queue up. Got to the top of the thing and they said there was no money. Then I went straight from there - I had to walk to the Intreo office and ask them why is there no money. "Because you didn't do your review" "yes I did" and then from there I then had to walk another two kilometres to the village to collect the money from there; so it was like, instead of going thinking I will collect my money and do my shopping, I ended up spending a whole afternoon queueing up in the post office, queueing up in the Intreo office and then going to another post office - nearly missing it because it was so late at this stage - and then having to do my shopping. At that stage when I tell you that you are frustrated and you are close to tears and you feel humiliated - you really are made to feel like "I am a beggar here".*



**Instead of doing what they would do to normal civil human beings of phoning them or writing them a letter, they withhold your money by secretly putting it in somewhere else.**

**... you really are made to feel like "I am a beggar here".**



**There wouldn't be many courses there for me – they are very kind of, I don't know, basic I guess.**

### Information on jobs and training

In this section we look more substantively at the views of participants on the information and training supports they received as part of their engagement with the activation component of JST. The overwhelming experience of participants is that the information and advice offered to JST claimants on jobs and training is not fit for purpose. It is often limited in scope, too basic or not tailored to their individual needs and qualifications.

The quantity of information JST recipients received whether by texts, letters, emails or in meetings in person or over the phone, was voluminous but untargeted. Clodagh spoke for example of being 'bombarded' with information. All spoke of the lack of tailored information. Megan for example, had two phone calls with regards to training however, the focus is generic, telling her what courses were on offer, rather than developing an individualised training plan. Moreover, there was a considerable disjuncture between Maria's area of expertise (in health care) and the list of courses sent to her. As she puts it:

*I really wouldn't be interested in becoming a barista at this age [laughs] or upgrading my forklift skills! 'First Aid response' – grand – but there wouldn't be many courses there for me – they are very kind of, I don't know, basic I guess.*

Reflecting on the disjuncture between the courses on offer and individual recipients needs and situations, Clodagh notes that:

*It was more the courses that they had decided that were available to people on the payment. I would have thought it would have been better to encourage people to go for education broadly and try and support them in their own avenue rather than limiting people because you see the first list of courses and you think 'no – that is not*

*for me' so there is no point in reading any further because you don't have time and you just pass them by because nothing – there is no area that you are interested in; whereas if they actually properly interviewed people, brought them in and said 'what are you looking for? What do you want to do?' right 'where do you see yourself, what is your goal?' and then maybe on a personal basis they could tailor a few things towards them. I ended up doing this myself not with their help.*

Margaret encountered a similar uniform and unhelpful approach via a CV-development event she was asked to attend:

*You were just lumped with the masses. It didn't matter where you were – at what stage in your life you were – what previous work you had done – what your level of education was. You were just all herded together and 'Right, you are all going to do this now.'*

The conditionality of this aspect of JST was also something brought up by the research participants. While no event or course was specifically compulsory the threatening tone of communications was a background constant. As Lillian puts it:

*there was always an implied threat in everything. It was never like 'we would love to show you this great opportunity – come along if you are free' – nothing like that. It was always 'there is an Information session at 10.30 on Tuesday – you are required to be there – it is a condition of your payment that you engage in job training opportunities'. There would always be something like that at the end of it.*

While the courses on offer had little relevance, participants also spoke of not being supported to embark on courses that were of interest to them and that would represent an 'investment' in their



future. As Aileen remarked, 'if you are not in the box they can't help you'. Margaret felt that she was discouraged from undertaking more substantive training that might improve her life-chances in the long-run as the focus at that time was on finding work. Similarly, Megan identified an online, third level course 'but I wouldn't get any support to do it even though it would upskill me and give me a better chance of getting a job say in a hospital or something with my work which would give me a more stable income but they wouldn't be able to support that'. Several participants had themselves identified and undertaken professional or higher education courses, but they had not received help or advice from Intreo staff in this regard. Across the participants therefore the general feeling amongst them was that they generally sought out and took up relevant training on their 'own bat' (in the words of both Aileen, Ella) rather than as a consequence of information and training provided to them as part of JST.

## Does JST support the transition to work?

In this section we look at the degree to which JST supports the transition to work from the point of view of the participants. Following the lack of tailored information and support with regard to training, a similar finding emerges with regard to the transition to work. In essence, there is scant evidence from our research to suggest that JST specifically helps people transition from welfare to work or into decent work that would improve their lives. The reasons for this are various ranging from the lack of support JST recipients received to the rules attached to the payment. For some participants who were already working part-time the issue is not so much about whether JST is supportive of a transition into work but whether it is supportive of the choices recipients make around work.

Most negatively, some participants felt that the JST conditions were a disincentive to work. As highlighted earlier, those who had been self-employed under OFP found it difficult to continue under JST because of the drop in their income. According to Sabine, they were 'being penalised heavily for wanting to work'. Megan had continued in her self-employed health role but she also described the financial challenges. Sally also noted that self-employed people who stop working under JST are at risk of losing their client base, so it is difficult for them to start up again afterwards.

In Naoise's experience, JST does not facilitate a transition to work as it is basically the same as

OFP. For her, a greater emphasis on the provision of affordable childcare would be a more effective means of getting people back into the workforce. Sophie reflects on the earnings disregards attached to JST. Even though these have improved over time and are now in line with earnings disregards attached to OFP (as outlined in section one of the report), in Sophie's point of view:

*I have been stuck between a rock and a hard place trying to better my children's lives for the last decade because they will not help you to make yourself comfortable... And if you earn extra, they will take it off you - it is that simple like.... There were times where I didn't eat because I had to feed the kids and then you earn any little bit of money and that is taken off you. You might be allowed your certain little extra but it is never enough to be comfortable, it is never going to be enough to be comfortable - it is still always going to be scrimping and you can't have a comfortable life.*

Margaret was left with the impression that the scheme is designed to get people into work 'as long as you are working, we don't care what you do, just get out and start working in any job'. Margaret went on to note that there appeared to be little or no recognition of the challenges that lone-parents might face in returning to work:

*Even when you put your predicament to them, you know, they might say to you there is a full-time job going at such and such place. I would say 'right, I have got a seven-year-old child - he needs to go to school at such and such a time. He needs to be picked up. How do you expect me to do it?' There was no support - they just weren't interested in overcoming any problems or barriers to seeking work.*

While Margaret now works in a managerial position in the social services, she does not attribute this to JST:

*I think it is important to look at say when I went on to Job Seeker's Transition to where I was then like a jobless woman to say where I am now managing a [service]. What has happened to people in those years and how have we got there? Have we got there through the transitional payment, or have they got there through their own determination almost? Did the Job Seeker's Transition help me to get the job I have got now? Probably not.*

Clodagh describes her difficulties in trying to find work at the point at which her entitlement to OFP was ending and in anticipation of what might change under JST. However, this was not a successful endeavour for her:

*I had tried a couple of places for jobs – couldn't find anything that would cover school hours - and the youngest was out at half past one at the time. It was a lot of anxiety around the whole situation to be honest. When you can only work a few hours, you can't pay childcare then after that.*

*Nobody wants to take you then either. It is very difficult to find an actual job that will take you within school hours.*

In the event, she managed to return to education as a mature student and combine this with claiming JST. As mentioned earlier, this was not prompted by specific advice and support from Intreo but something she pursued herself. Her eventual qualification is the pathway to well-paid work. However, her experience of a lack of support to embark on this route in combination with the limited training opportunities on offer leads her to suggest that the activation component of JST is primarily targeted at low-paid and relatively unskilled work:

*I think it is the mind-set that they think that it is a certain level of society and to keep them within a certain level of jobs as well.*

Aileen experienced the payment as pressure to work more and for her there was no recognition of parents who were already working:

*if you are working why do I need to go out and work more – am I not doing enough as a parent? Where am I going to fit in and if I need to go to college or something like that there is no childcare support – you are depending on family or whatever it is in order to try to do the college.*

On the other hand, Claire's experience again stands out. For her claiming JST allowed her to move from full-time to part-time work which was a much better balance for her with parenting, whilst also eliminating her childcare costs. At the same time, she did not associate JST with pressure to find work. Working twenty hours a week is as much as she wants 'to commit to' yet she 'was clear ... from the get go that even though it is a Job Seekers Transitional Payment I don't actually have to work to get it'. Another participant, Trevor, also moved from full-time to part-time work while claiming JST. In his case his need for support was prompted by taking on the full-time care of his child from his ex-wife for health-related reasons, which allowed him balance work and care but which comes at a cost in that he needs childcare during night-time work shifts.

Highlighting the issue of childcare specifically, several participants mentioned childcare as a

barrier to accessing work, including both lack of access to suitable childcare and the cost of childcare. For participants who were self-employed, the flexibility they had to determine their hours of work mattered hugely in terms of being able to work around caring for their children. Having to juggle work and childcare was a persistent issue amongst the participants, with the preference for working during school hours being a challenge in terms of finding suitable employment. Many participants mentioned relying on family members to cover gaps and unexpected events. Aileen, for example, relied on her parents to look after her child during the school holidays. Sophie, who does not have family living nearby relied on paying a neighbour to look after her children during late evening periods when she was on placement during her degree. Darcy also paid for private childcare whilst her studies required her to be in college late in the day, as did Trevor who did night-time shift work. While participants mentioned the availability of childcare under the new National Childcare Scheme, lack of local services was an issue in Darcy's case while the provision of after school care via this scheme was not always suitable. Claire, for example, mentioned that her daughter, as she was getting older 'would be pained' if she had to go somewhere after school. Megan experienced the same issue mentioning 'You have to take the individual into consideration as well'.

## Does JST support lone-parents?

If the previous theme might constitute participants' assessment of JST according to its stated policy goals, here we turn to how participants assess the overall nature of JST on the grounds of what matters most to them. Accordingly, this theme focuses on the degree to which participants felt they had autonomy and could make work, training/ education and parenting choices that best suited them at this stage in their lives. An important point here is the degree to which participants felt JST supported child well-being at this particular stage of childhood (aged 7-13) and in the context of lone-parenthood situations. Their views on 14 as the cut-off age for lone-parent supports, at which time lone-parents are expected to work full time or be available to work full time are also considered.

Having temporal autonomy and the time to spend with their children while they were still relatively young mattered hugely to participants in their position as lone-parents. Being there for their children – being able to pick them up from school, being home with them in the afternoons, being able to cook their dinner and having less pressured

time after the conventional working day, for both themselves and their children mattered.

Claire was fulsome in her praise of JST for these reasons. For her it had allowed a better work/life balance whereby she could spend more time with her children. The 'home time' it affords her while her children are still relatively young and that working full time would deny her mattered very much to her. In the round she recommended JST:

*I mean to me it really gave me options. It actually gave me the option to work part time and the knock-on benefit for my kids was brilliant you know.*

*So, from a family life point of view, I can't recommend it more. I need enough money to live a decent good life ... for me when I add it into my part time income and my maintenance for the kids I can make it work, you know. Then that has given me the option of having a much better family life and when you are a single parent it takes the pressure off a bit because it is on you a lot when you are a single parent. Yeah, so from a quality of life point of view, it has been really amazing. ...I am home more. They can come home with their friends after school - we can have a decent dinner before they go to training - all those little things really add up you know. Yeah definitely.*

Another factor in her positive feelings about JST was the fact that she could time her part-time work around her children's school time, thus eliminating childcare costs.


Trevor, who also switched from full-time to part-time work in order to care for his son, was more ambivalent. This was more an enforced choice for him in order to be present for his still young son (aged 8) with his paid employment barely covering his expenses:

*things have been, you know, hard and I wouldn't say going well, no, I wouldn't say going, well, you know the payment from the factory is not really anything to write home about and I'm always there for my kid when he needs me.*

Lillian, despite her many negative experiences of JST, felt that at its core JST does give parents the choice and space to balance parenting with working at an important time in their children's lives:

*It is a good payment and it does support you in part time work and I always loved the fact of being able to collect my daughter from school. From a very young age, I dropped her to school - there was a homework club in her school that was €2 a day for an hour and it gave me an extra hour and then I would come and collect her at that. Homework would be done, we would be home by 4 o'clock, we had an evening. If she wanted to bring a friend after school, we could have after school activities.*

Being able to balance this with working part-time was also significant for Lillian, particularly from the point of view of being able to progress in her career when her child would not be so young:



**It does support you in part time work and I always loved the fact of being able to collect my daughter from school.**

*I was able to work, keep my career going and that was important because I don't like the idea of - and maybe that is me - being so distant from the workforce and then coming in at my age now, trying to break in and trying to make a career - very difficult. You are likely to be on minimum wage your whole life at that stage; so I do like that idea of being allowed to work and have that part-time option.*

Similarly for participants whose main focus was education, the payment afforded them the balance between securing a qualification as a route to a decent career and looking after their children, whilst at the same time not being pushed into work that might limit their prospects long term. For Clodagh for example:

*It gives me more time at the moment that I can actually go to study. It gives me that option that I am not forced into the workplace straight away and, with raising two boys on my own, you are limiting yourself and your life and your future potential for both you and your children when you know that you can do better than that.*

Yet, in Clodagh's case it must be borne in mind, as discussed previously, that her efforts to progress through education were not by design of the payment. That is to say they did not stem from the support or specific direction she received from being on JST but more so due to her own efforts and seeking of support.

For participants who were or had been working in self-employment the payment was not so child or work friendly. For this group of participants their choice to work in self-employment afforded them the autonomy to organise their hours of work

around their children and being available to them, and to also minimise childcare costs. The income rules surrounding self-employment and claiming JST severely restricted this choice. Megan for example felt penalised as a result:

*I have chosen to be self-employed so I can work around my children and be there for them. I don't think I should be penalised for wanting to do that.*


While some participants appreciated the balance the payment offered between work and parenting this was not a universal feeling. On the contrary Aileen describes the conflict and pressure of being on the payment and the feeling of being pushed to do more work against parenting:

*when you have only one-parent in the home you are everything - you are everything in the home. ...I don't know what they want, I don't know what I can do more.*

For Aileen, this tied with a feeling that there was a lack of consideration for children's needs and well-being on the payment:

*At the end of the day, the child is not number one - the child is never ever number one - in social welfare we are all numbers and that is it ... we haven't even discussed the child at all. It is all about money and it is not about well-being, about mental health.*

*It is a negative thing - the name of it - you know - even the One-Parent Family payment - and then you transition - they automatically think that at the age of seven that a child is ok, can look after itself from the age of seven onwards when you and I know that is not the case.*



**I have chosen to be self-employed so I can work around my children and be there for them. I don't think I should be penalised for wanting to do that.**



## I know what it is like to have a fourteen-year-old.

... I would prefer to keep up this until they are both a bit older.

Similarly for Margaret, whose appraisal of JST was wholly negative, this was tied very much to the young age of children caught up in the transition:

*I couldn't see any benefit really. I didn't see the point of changing from the Lone-Parent when the children were so young. ...I could have understood if it had been, say, sixteen or something like that but to pull everybody off the One-Parents with such young children just seemed really barbaric.*

Related to this was a feeling that fourteen years of age was too early a cut-off at the other end of JST. For Lillian, this was one of the most negative aspects of the payment:

*I suppose the biggest con I can see with the Job Seeker's Transition is that the cut-off point is when the child turns fourteen and I just think that is so wrong.*

*Some fourteen-year-olds - especially if you are in a lone-parent household - you don't know when the breakup of a marriage or when a relationship broke up - these children could be going through traumatic times. Just because they are fourteen doesn't mean they are any more capable of dealing with these adult emotions... There are no allowances for children developing at different ages. ... There is a lot of parenting that has to go on between fourteen and seventeen.*

For Lillian, 'fair choices' were not being presented to single parents once their entitlement to JST would end and they faced a new set of prospects between work, parenting and JSA:

*If you have a child who is not able to manage that on their own, like what are you expected to do? ...we have seen so many cases where parents have to choose between giving up work because they can't do the part time hours anymore - they would lose all their social welfare payment - or else giving up work and living in poverty on social welfare or working full time and risking their*

*child and risking their child's well-being. They are not fair choices - it is not fair that children in vulnerable situations like that - that parents are being forced to make those choices. ... let parents know what is best for their children.*

Aileen spoke of a similar issue with the conflict between working and parenting and that becoming more intense with the expected shift on to JSA:

*I do work - I parent full time plus I work outside the home and I think that is a huge difference. Job Seeker's - I don't have time to look for a job. I am parenting. I don't have the second parent to help or support financially or emotionally or anything for a child; so where do they expect me to get time to actually look for a job?*

In addition, for Aileen, and for Sophie, this further shift to JSA does not recognise the particular needs of children as they get older, specifically the financial and emotional support children need as they get older. Claire shared these sentiments, based on her experience of parenting an eleven and a fourteen-year-old:

*I know what it is like to have a fourteen-year-old. ...I would prefer to keep up this until they are both a bit older - eighteen or seventeen - even sixteen or something you know... If you think about it, is that a rationale that well sure at fourteen they can look after themselves, they don't need somebody at home with them? You wouldn't really leave a fourteen-year-old... You don't want to discourage people from working, you know, but then again you just have to balance that with what is realistic from a child's point of view, you know.*

However not all participants felt it was a problem that the cut-off age is fourteen and that it might be appropriate for some children. For Naoise and for Clodagh for example, having children move to second level was a milestone: 'there is not that pressure of childcare and they are old enough maybe themselves to get a bus home' (Naoise).



## Concluding discussion and recommendations

In essence, our findings demonstrate that from a lived experience perspective, the question of whether JST represents an improvement in how lone-parents are supported by the social protection and activation system is highly problematic. From a policy perspective, the fact that the nature of JST has also aligned more closely with OFP over time also raises the question of the purpose and the effectiveness of the reform. In this sense the nature of the reform points to several contradictions that are borne out in the everyday experience of working, living and parenting while claiming the payment. While our research draws from a relatively small number of participants, the findings we have presented have a striking resonance with the problems raised in the literature reviewed in section three of this report. This includes the issues raised in existing literature on the lived experience of claiming welfare in Ireland (Finn, 2021; McGann, 2021; Whelan, 2021a, b; 2022) and in the existing literature on lone-parent activation both in the Irish case (Millar and Crosse, 2016, 2018; Murphy, 2020; Finn and Murphy, 2022) and internationally (Millar and Ridge, 2009, 2013, 2017; Raftery and Wiggan, 2011; Campbell et al, 2016). In this concluding section we briefly discuss the key issues raised by the research and how they cross-cut with existing literature on the lone-parent experience of claiming welfare and activation along three dimensions – the enabling, demanding and disruptive elements of the experience of claiming JST.

Formally at least, it is difficult to classify JST according to the typical classification of activation measures as either demanding or enabling. The payment is neither a purely demanding nor enabling approach to lone-parent activation. It demands that recipients engage with activation services but it is also predicated on providing services that enable claimants to transition to work. For the participants in this project the balance, based on their experience, lies more with the demanding elements of the programme whilst the enabling aspects of the programme leave a lot to be desired. From the very start, JST cannot be said to be an enabling transition for many of our participants and was generally perceived to be a ‘hassle’. There are many reasons for this, including inadequate notification and information about the payment, to Intreo/Social Welfare staff knowing very little about the specifics of the payment or not being particularly forthcoming on information about entitlements and secondary benefits. The inadequacy of enabling measures is also evident in the generic and random provision of information on training and jobs that all participants experienced. No participant received tailored information about training and jobs whilst very few reported having a dedicated meeting with a case officer or

engagement based on their particular situation and their training, education or employment interests. This mirrors findings about the basic nature of courses offered elsewhere (Whitworth, 2013; Campbell et al., 2016; Dwyer, 2018) and within the Irish context, it appears that JST is not a new departure from existing payments and supports that similarly lack tailored provision of services (Millar and Crosse, 2016; McGann, 2021). The mismatch between services provided and the feeling expressed by several participants that their employment outcomes were due to their own efforts also mirrors findings from other studies (Gringrich, 2008). The ‘juggle’ of working and care in the absence of childcare provision that reflects the reality of parenting alone, as relayed by many of the participants, also reflects poorly on the enabling dimension of JST. As mentioned in section one JST was introduced without any improvements to childcare provision and whilst subsequent developments represent progress they are not adequate from a lone-parent perspective.

If the enabling dimension of JST is inadequate, the demanding side of the payment featured more prominently in our participants’ experience. The experience of having to ‘sign on’, the pressure some participants felt to work (particularly when the payment was first introduced), and the experience of being bombarded with generic information about training and job opportunities generated a pervasive sense of insecurity while being on the payment. All such features were frequently internalised as checks on compliance with the conditions of the payment. Moreover, notwithstanding the fact that many participants found individual Intreo/Social Welfare staff friendly and helpful; the rigidities of the system, the experiences of being in welfare spaces, the powerlessness of being a client at a hatch, the tone of interactions and correspondence, and the underlying reminder of the conditions of the payment added to this sense of insecurity. A sense of not being trusted and a feeling of being judged for being a lone-parent also contributed to this. These findings mirror similar research on the welfare claimant experience by Johnston and McGauran (2018), Whelan (2021a, b; 2022) and by Finn and Murphy (2022).


More fundamentally, the payment goes beyond demanding to disrupting in various ways. For participants who already work the new rules could be financially penalising. Working parents who received WFP while on OFP lost this source of income when they transitioned to JST. Furthermore, those who had been self-employed while on OFP found that it was less financially viable to continue working under the JST rules.

If they were unable to continue being self-employed they risked losing their client base and contacts in their field of expertise, which has implications for their careers in the longer term. For them the transition was a detrimental experience which took a toll not only on their finances but also on their mental health.

Another significant aspect of the disruptive aspect of the payment was the experience some participants had of being cut-off or being threatened with being cut off, usually for minor infringements of rules, often unknowingly. Such practices are not officially recorded as sanctions. One of these practices, that of having a payment diverted to another post-office is also raised in the National Economic and Social Council's (NESC) research on jobless households where it is described as a strategy to get clients to engage as opposed to applying a sanction (Johnston and McGauran, 2018). For such reasons NESC describes the Irish social welfare and employment system, in particular the degree to which it imposes conditionality, as 'relatively benign' (Johnston and McGauran, 2018: 45). However, this does not take account of the lived reality of such practices. As borne out by several of our participants' accounts, such practices deeply affect one's experience of welfare and cause significant psychological and financial distress. In particular, the threat of being cut-off or having one's payment diverted needs to be understood in the context of the financial

precarity experienced by lone-parents and the stigmatising experience of trying to rectify the situation. This mirrors findings in the UK about the impact of the threat of sanctions and how this matters (Dwyer, 2018).

That said, despite these several negative experiences of the payment, at its core, when evaluated from the perspective of what matters most to lone-parents of young children, the payment is of value. Namely, participants felt that it does allow lone-parents to balance their desire to 'be there' for their children while they are still relatively young with a desire to work or to engage in further training or education to improve their quality of life in the long run. A crucial point is that the system should expressly support lone-parents in doing that and in the choices they are making. In that regard, the payment was close to a 'model' experience for only one of our participants. Her situation was relatively unique, and it is important to acknowledge that lone-parents are not a generic group and have different needs that will shape their perceptions of the system, some of which are more positive than others. Taking these points into account, the payment could however be more of an enabling experience for other cohorts, though clearly this would depend on their particular circumstances and needs. With this point in mind, we conclude with a number of recommendations that would contribute to a more 'enabling' payment in the round.



**The system should expressly support lone parents in the choices they are making.**



1. Social protection staff who oversee the administration of JST should be trained in the specifics of the payment so that they can guide new entrants through their rights, entitlements, and responsibilities in an informed and helpful manner. Enhanced awareness of the lived realities facing those in one-parent households should also inform this training.
2. In order to reduce the anxiety associated with uncertainty and ahead of transitioning onto JST, new scheme entrants should be fully appraised of precisely how the payment works and what is expected of them in a systematic and comprehensive fashion as a matter of course. Moreover, new entrants should be fully informed in advance of their payment rate, of how it is calculated and of any secondary benefits they are entitled to. This should be 'built in' to how the payment is managed across all regions so that access to essential information is not limited by local tendencies. Similar information should be made available to new scheme entrants who are not transitioning from OFP.
3. A more personalised approach to offering training, education and work opportunities which takes account of claimant interests and ambitions alongside existing skills and experience should be introduced. This is likely to be welcomed by claimants while also increasing the likelihood of a sustained transition to meaningful work. Such an approach is exemplified by One Family's New Futures Employability programme funded by the EU and delivered in collaboration with the DSP in the North East.<sup>3</sup> This is a programme which should be mainstreamed and accessible to all lone-parents nationally.
4. Appropriate school-age childcare, including older children, must be factored into any policy designed to encourage caregivers in one-parent households to transition into paid employment. Taken in isolation, JST does not offer the realistic possibility of a successful transition into the workforce for many claimants who will have continuing childcare needs after their youngest child has turned seven. Therefore, a policy which compliments JST and is designed to assist caregivers in one-parent households to manage the upfront costs associated with childcare is more likely to make the overall aims of this transitional payment successful.
5. The tone of interactions with JST claimants should be re-evaluated both in the context of personal interactions and in standard correspondence. In the context of encouraging a transition to paid employment, a supportive and encouraging approach to communication with claimants is much more likely to produce desired outcomes. Where claimants have failed to comply with an aspect of their payment conditions, they should be contacted and offered an opportunity resolve the issue rather than having their payment stopped or diverted. This is particularly important for claimants who are reliant on JST as a primary strand of income. Where payment administrators are seeking to make contact with claimants, doing so directly by letter, by phone, or by email is preferable to taking steps which affect a claimant's payment. In addition, a documented policy of number and types of communication attempts with a customer should be maintained for transparency and consistency.
6. The financial ramifications of JST should be looked at carefully in order to make JST a more effective and financially viable social protection option. In the first instance WFP should be made available to recipients of JST. Moreover, earnings from self-employment should also be reconsidered and brought in line with how such earnings are treated under OFP by being subject to the same scale of means testing.
7. Caregivers in one-parent households should be allowed to continue on JST until their youngest child reaches the end of second level education if their circumstances are such that they wish to do so. This would allow for a much more gradual and resultingly child and family friendly transition to the work force. Moreover, it extends the time in which caregivers in single parent households can seek to upskill by pursuing training and education which in turn is likely to be of substantial benefit when seeking to re-enter the workforce.

<sup>3</sup>New Futures <https://onefamily.ie/education-development/employability-programmes/employability-programmes-new-futures/>

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# In Transit?

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