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About You

1 What is your name?

Name:
Issy Petrie

2 What is your email address?

Email:
issy.petrie@svp.ie

3 I am responding as:

A representative of an organisation

4 If you are responding on behalf of an organisation, please enter your organisation name here:

Organisation:
National One Parent Family Alliance (NOPFA)

Chapter 1 - General Questions

1 What elements of the taxation and welfare systems do you feel are working well?

Please elaborate below::

In recognition of the higher rates of poverty among one parent families and the negative impact of the reforms to One Parent Family Payment (OFP), there have been some welcome measures for lone parents and their families in recent Budgets.
- There have been incremental improvements in the earnings disregard for the OFP and JST recipients to €165 per week that will help lone parents take up and increase their working hours.
- Higher rates of Increase for a Qualified Child (IQC) payments for children over 12 are an important recognition of the higher costs of raising older children.
- Prior to Budget 2022, the way in which Back to School Clothing and Footwear Allowance (BTSCFA) was administered treated one-parent families less favourably than two-parent families. A lower income threshold for one-parent families means they had tighter criteria when accessing the scheme, despite their children having the same costs. Budget 2022 made welcome progress in addressing this inequality and from June 2022 BTSCFA will increase by €10 per week and the weekly income limit for one-parent households will be increased to the same as two-parent households.

2 What elements of the taxation and welfare systems do you feel are not working well?

Please elaborate below::

Reform of One Parent Family Payment (OFP)
Reforms to OFP were implemented on a phased basis, from 2013. The age thresholds at which lone parents become no longer eligible for OFP were reduced so that by July 2015, the age threshold for the youngest child was seven years of age. When their child reaches the age of 14, parents' caring obligations effectively become invisible to the system as they are now just viewed as "Jobseekers". This is also at a time when a family's expenditure on food, clothing and education increases as the cost of raising a child over the age of 12 is significantly higher but access to in-work income support becomes more difficult.
An independent review of the financial and social effects of changes to OFP was carried out by Indecon in 2018. While the report noted a small increase in full-time employment among those affected by the changes (from 15% to 22%), 48% saw a drop in their income and rates of deprivation were above 80%. Only 20% said their financial situation improved, with over half (52%) stating that their financial situation got worse after the changes.
In 2018, a report on the impact of the changes on the financial incentives to work confirmed that the reforms reduced the income of working lone parents and weakened the financial incentive to take up employment among non-employed lone parents (ESRI (2018) Lone-parent incomes and work incentives. https://www.esri.ie/publications/lone-parentincomes- and-work-incentives). During this time, the rate of in-work poverty among lone parents had more than doubled from 9% in 2012 to just over 20% in 2019 (SVP (2019) Working, Parenting and Struggling https://issuu.com/svp15/docs/working__parenting_and_struggling-_/1?e=25010855/71456122).
The OFP changes reduced the income of lone parents who were already working, pushed more lone parents into low paid employment, increased their risk of poverty and deprivation, and reduced the well-being of their children.
One parent families continue to be the group most at risk of poverty in Ireland today. Research from the Economic and Social Research Institute (ESRI) shows that lone parents and their children experienced persistent levels of poverty during boom, recession and the early stages of economic recovery (ESRI (2018) Poverty dynamics of social risk groups in the EU: an analysis of the EU Statistics on Income and Living Conditions, 2005 to 2014. https://www.esri.ie/system/files/media/file-uploads/2018-01/BKMNEXT345.pdf). In 2019, 17% of one parent families lived in consistent poverty, 45% were experiencing enforced deprivation and almost 80% were unable to afford an unexpected expense (CSO (2020) Survey of Income and Living Conditions https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2018/).

These high rates of poverty and deprivation show that the social welfare system leaves many without an adequate safety net. Without effective action across income supports and the provision of services, the cost of poverty to individuals, and to society at large, will continue: research commissioned by SVP has shown that the cost of poverty to public services is estimated at €4.5 billion a year (https://www.svp.ie/getattachment/3b9f910a-4617-4592-abb0-edd0774f56e8/The-Hidden-Cost-of-Poverty-Executive-Summary.aspx).

Child Maintenance
Unlike other jurisdictions, child maintenance is seen largely as a personal, parental obligation and therefore a matter of private Family Law (https://onefamily.ie/wp-content/uploads/2017/01/One-Family_Shared-Parenting_Results-and-Recommendations_FINAL-REPORT_Online.pdf).There is no state agency with responsibility for child maintenance payments and pursuit of maintenance is left up to the claiming parent on behalf of their child. Where a maintenance agreement cannot be reached by parents privately, they are forced to seek maintenance through an adversarial, costly and time-consuming court system.
Processes in the Courts are difficult to enforce, precipitate protracted and often hostile parental negotiation, contribute to poverty and have little regard to the safety of those who have been subjected to domestic abuse, violence, coercion and financial abuse.
From our work with families, we are aware that there is a significant rate of non-compliance with child maintenance orders (SPARK Survey (October 2017) showed 66% families either no maintenance or maintenance in arrears), significant delays in the courts system and a high cost involved in engaging a litigious route.

Issues with this system include (NWCI (2017). Submission to the LRC on child maintenance. https://www.nwci.ie/images/uploads/2017_NWCI_Submission_to_LRC.pdf):
- Courts cannot issue summons for maintenance unless the custodial parent can provide an address for the non-custodial parent – this is not always known.
- There are no statutory guidelines on the level that maintenance payments should be set; instead, they are at the discretion of the court.
- Revenue does not have the power to deduct maintenance at source. If the non-custodial parent fails to comply with the maintenance order, it is up to the custodial parent to issue enforcement proceedings. An attachment of earnings order can only issue when the payer is a PAYE worker. It is linked to an employer and is invalid if the payer changes jobs.
- If the liable parent fails to appear at court proceedings, a bench warrant is issued but rarely acted upon as there is no prosecuting Garda involved – this stops any further proceedings while the warrant remains unexecuted.
- In cases of domestic abuse, the system places survivors in a difficult situation. While survivors can request that their address be redacted, there are no specific rules to deal with this and it is dependent on the discretion of the judge. In some cases, survivors forgo maintenance payments rather than risk compromising their safety and security.

The interaction of maintenance with the social welfare system creates additional barriers to lone parents in receipt of social welfare payments:
- In the shift from One-Parent Family Payment (OFP) to Jobseekers Transitional Payment (JST), the Department of Social Protection (DSP) expressly ends the child maintenance payment requirement of the other parent. This confuses often fragile maintenance agreements and can disrupt established maintenance payment arrangements.
- DSP assesses child maintenance as means in relation to a range of different supports, including HAP, Rent Supplement, the Medical Card and subsidies under the National Childcare Scheme. While there are disregards in place for some social welfare payments, these are not sufficient to prevent poverty. Maintenance is also subject to multiple means tests so the recipient can end up losing income.
- Child maintenance is assessed as means regardless of whether it is paid or not. This can leave a parent below social welfare rates, if the liable parent does not pay. Failure to provide proof of “efforts to seek maintenance” can lead to payments being suspended, cancelled or not awarded.
- Many people have been forced to forgo court ordered mortgage payments as it impacts on their eligibility for social welfare payments, leading to arrears problems and housing insecurity.

NOPFA Recommends:
- A Statutory Maintenance Agency or equivalent mechanism to take maintenance out of the private sphere and ensure the State is responsible for assessment and enforcement of child maintenance.
- In the case where a liable parent does not pay or does not have sufficient income to pay the required maintenance payment, the State should take on the liability and ensure child maintenance is paid. Responsibility for recouping payments from the liable parent should lie with the State, where applicable.
- Child Maintenance should be a non-means-tested, non-taxable income for children, as with Child Benefit, to support one parent families out of poverty.
- Maintenance and mortgage payments should be separated in assessments of maintenance along with a complete reassessment of mortgage payments being calculated as means.

3 Good quality public services, welfare provision and infrastructure are financed mainly from taxation and PRSI. What are the features that you think our taxation and welfare systems should have in order to meet these needs?

Please specify::

4 In your view, what main reforms are necessary so that the Irish taxation and welfare systems can embrace the opportunities and meet the challenges that Ireland may face over the next 10-15 years?

Please outline your views::

NOPFA proposes three key reforms:
- Benchmark social welfare rates against the costs of a MESL
- Support lone parents in education and training
- Provide in-work income supports to support lone parents in employment

1. Benchmark social welfare rates against the costs of a MESL

Adequate social welfare helps people reconnect to the world of work and allows them to live in dignity. Where social welfare payments help address only very basic needs, they can contribute to locking people in a cycle of dependency without adequate means to access opportunities or to fully participate in society (Social Platform (2014) Economic Recovery and Minimum Income Scheme https://www.socialplatform.org/wpcontent/uploads/2014/04/20140429_SocialPlatform_Contribution_informal-EPSCO_Greece.pdf)

A Minimum Essential Standard of Living is one which meets the minimum needed to live and participate in Irish society and is a standard of living which no one should be expected to live below (See www.budgeting.ie). The MESL analysis finds that one parent household compositions continue to demonstrate the greatest rates and depth of income inadequacy (Vincentian Partnership for Social Justice (2020) Budget 2021 Impact Briefing https://www.budgeting.ie/download/pdf/budget_2021_-_mesl_impact_briefing.pdf). In 2021, the gap between the social welfare income of a one parent household with two children (primary and secondary school is €80 every week. MESL reports conclude that 'child poverty and income inadequacy can only be fully addressed when the minimum needs of the entire household are considered.' (Vincentian Partnership for Social Justice (2020) Budget 2021 Impact Briefing https://www.budgeting.ie/download/pdf/budget_2021_-_mesl_impact_briefing.pdf)

The MESL research also demonstrates the importance of services in limiting the expenditure and income required for a socially acceptable minimum standard of living with housing supports playing a crucial role. The data also shows that supports with childcare costs are essential to ensure that employment can provide an adequate income from work. These factors also assist in facilitating the transition from welfare to education, training and/or employment for parents most distant from the labour market.

NOPFA recommends:

- Set a target of reaching an adequate level for all primary payments and qualified child payments by 2025 in line with the Roadmap for Social Inclusion 2020-2025.

2. Support lone parents in education and training

Student Universal Support Ireland (SUSI) Grant Scheme:

Lone parent participation in education decreased by approximately 20% between 2011 and 2016 (Census 2016. http://www.cso.ie/en/census/). The reasons for this trend are complex and varied, but as with accessing employment, barriers to education are significant.

SUSI is an integral part of a system of support which lone parents need to access education, particularly at third level but restrictions on the type of course and the criteria applicants must meet are excluding a significant cohort of lone parents from accessing education.

Some lone parents are excluded from the SUSI grant because they are in receipt of the Back to Education Allowance (BTEA) despite evidence that this cohort are among the most economically vulnerable (Byrne, Delma and Murray, Cliona (2017) An Independent Review to Identify the Supports and Barriers for Lone Parents in Accessing Higher Education and to Examine Measures to Increase Participation. Technical Report. Department of Education and Skills, Dublin).

Housing insecurity acts as a barrier to lone parents accessing education. Anomalies in the system block lone parents from accessing SUSI if they are in receipt of Rent Supplement and are on OPF/JST. The ability to access and stay in education should not be linked to housing tenure.

Support via SUSI is restricted to full-time courses, which are often unavailable to people parenting alone due to parenting or work commitments. The student grant scheme should be available for part-time, online and blended learning courses. In the context of limited resources, this can be targeted to those groups most excluded from education in the first instance. SUSI should also be made available to parents engaging in education, regardless of the age of their youngest child (up to a limit of 18 years). It is important that once a lone parent is in receipt of One-Parent Family Payment/ Jobseeker's Transition and the SUSI maintenance grant has begun, that their payment continues until their course is completed.

NOPFA Recommends:

- Make SUSI available to parents engaging in education regardless of the age of their youngest child.
- Make SUSI available for part-time and blended learning courses.
- Ensure parents in receipt of BTEA can access SUSI.
- Make SUSI and BTEA available to ensure continuous access to education for parents irrespective of what housing supports they receive

Community Employment and Training:

Increasingly, lone parents are finding that pathways back to education/employment/training are not clear. Traditionally, many lone parents re-entered paid employment through CE schemes and FAS/ ETB courses. The loss of the double payment for lone parents had a significant negative impact on the uptake of these pathways to work. Budget 2012 ceased double payments and this had a major impact on the participation of lone parents in CE schemes immediately. In December 2011, there were 4,650 parents on CE schemes. This reduced to 2,658 by December 2012 and as people finished schemes and new lone parent applicants failed to enter, it had dropped to 1,647 by the following October. This a 65% drop in lone parent participation in CE scheme. Budget 2014 ended the payment for lone parents participating in FAS/ ETB training courses and we would anticipate that there has been a similar drop in lone parent participation in these schemes too. These schemes carry a substantial cost for lone parents. Lone parents have unique and specific needs that need to be met to allow them to participate. The pay for CE work helped lone parents manage the additional childcare and transport costs involved. There is also a risk of losing income, because they miss attendance due to a sick child or school closures. Lone parents are on limited means and many do not have the financial flexibility to allow them participate in these schemes. The results are that parents may instead choose to take up low paid, low skilled precarious employment which leads to poorer long-term outcomes instead of having the opportunity to retrain for better quality employment.

Activation Policy:

Since the 1990s unemployment policy has shifted towards 'activating' the unemployed to take up work (McGauran, R (2013) Activation Secretariat Paper, NESC). Labour market activation policies tend to fall into two categories or include elements of both; Labour Force Attachment (LFA) or Human Capital Development (HCD). LFA policies focus on getting people into employment quickly, in the belief that access to paid employment is the most effective way to reduce social welfare dependency. HCD policies focus instead on education, training and improving employability, with a view to granting access to high- quality, sustainable employment (Millar, M and Crosse,R. (2016) Lone Parents and Activation, What Works and Why: A Review of the International Evidence in the Irish Context). Research suggests activation and employability programmes are effective at increasing the employment rates of participants in the medium to long term. However, there is a recognised need to lower case-officer- client ratios and increase government investment, particularly for one-parent families where research shows caseworkers are often the key to lone parents progressing to employment (Millar and Crosse (2016)).

For one-parent families, the goal of activation should be both to provide a route to employment and also a means of decreasing child poverty (Millar and Crosse (2016)). Due to the high level of care responsibilities lone parents have, access to the labour market is often reliant on access to both formal and informal childcare. Lone parents provide double the parental care of someone in a two-parent household and their employment options should reflect

this; part-time and flexible employment should be available in tandem with financial supports to allow for an appropriate work- life balance. Purely LFA models of activation do not take a holistic approach to the needs and specific circumstances of one-parent families. Instead, a suite of supports which includes employment and financial supports, education and access to affordable, quality childcare is required (Millar and Crosse (2016)).
NOPFA recommends:
- Invest in a targeted and tailored programme of activation supports for lone parents to include support in accessing employment, financial supports, education and training and access to childcare.
- Move case-officer ratio towards international best practice of 100-150 per case work.
- Provide training for DSP staff interacting and working directly with lone parents. In particular, case workers should be trained to understand the specific challenges and responsibilities of lone parents and to respond with empathy and respect.

3. In-work income supports - see question 3

Chapter 2 - Fiscal Sustainability

1 What reforms to the taxation and welfare systems should be considered to ensure the system is sustainable and resilient and that there are sufficient resources available to meet the costs of public services in the medium and longer term?

Please specify taxation reforms you consider important::

Single Person Child Carer Credit:
In 2014 the One-Parent Family Tax Credit was replaced with the Single Parent Child Carer Credit (SPCCC). The change meant two parents were no longer eligible for a tax credit in recognition of their role as a lone parent. Since that decision was made only one parent, the 'primary claimant' or parent who the child lives with for the majority of the time, is eligible to receive the credit. In cases where there is an equal custody arrangement, the parent in receipt of Child Benefit Payment will automatically be the primary claimant. The SPCCC is problematic for a number of reasons:

- As the SPCCC is linked to the Child Benefit Payment it means where parents are sharing custody equally, one parent automatically receives much more statutory income and taxation support than the other for no just cause.
- While the credit is transferable, it relies on the primary claimant agreeing to transfer the payment to the secondary claimant. This is unworkable for many families, particularly where there is history of domestic abuse or acrimonious separation. Even where the SPCCC is transferred, the primary claimant reserves the right to withdraw this at any time. One Family is not aware of any other personal tax credit where an individual's access is controlled by another person.
- If a primary claimant is not eligible the SPCCC is not automatically transferred to the other parent, meaning many families lose the support altogether.
Budget 2022 saw the announcement of €50 per person increase to the Single Person and Married Couple tax credits; however, there was no similar increase to the SPCCC.

Currently two-parent families can earn up to €45,800 at the lower rate of tax, whether they have one income or two. The corresponding threshold for SPCCC recipients is €40,800. This means that in two households, both with one income, the recipients of SPCCC have an extra €5,000 of their income taxed at the higher rate, regardless of how many people are supported by that income. Furthermore, any parents who are not in receipt of SPCCC for reasons stated above, are not recognised by the system as a family at all and are subject to the single person tax band.

NOPFA Recommendations:
- Amend the administration of the SPCCC to reflect the realities of sharing parenting and ensure that the SPCCC is available to both parents sharing parenting of their children.
- Equivalise the tax rate for recipients of the SPCCC with the single earner two-adult household tax rate.

Please specify welfare reforms you consider important::

In Ireland, poverty is responsible for €4.5 billion of additional public services spending each year. This equates to 5.1% of total government revenue, and 5% of expenditure. (https://www.svp.ie/getattachment/3b9f910a-4617-4592-abb0-edd0774f56e8/The-Hidden-Cost-of-Poverty-Executive-Summary.aspx) Poverty leads to an increased demand for a range of services including healthcare, housing, Gardai, criminal justice, emergency services, certain welfare supports, education and training, and child and family services. Both the current and past experiences of poverty leads to costs for the state, as services must step in to provide a safety net for the individuals and families affected. This research displays the virtuous circle of investment that could be created if poverty was ended: an upfront investment in an adequate safety net would protect individuals from poverty, lead to reduced expenditure, and free up government resources for spending elsewhere.
It is worth noting that the Citizens Assembly on Gender Equality recognised that their recommendations call for better public services and improved social protection in order to advance gender equality. They voted in favour of funding their recommendations "firstly through greater efficiency and accountability for public funding and reprioritisation between current spending and revenue raising. If necessary, we are also prepared to support and pay higher taxes based on the principle of ability to pay, to make a reality of our recommendations".

2 Rate each issue below in terms of strategic importance to the taxation and welfare system over the next 10-15 years (1 being least important and 5 being most important):

importance options - Achieving good public health outcomes for our people:

importance options - Addressing the climate crisis:

importance options - Adequate social transfers and benefits:

importance options - Growing employment:

importance options - Sustainability of public finances:

importance options - Sustained economic growth:

3 Given approaching demographic pressures and future uncertainties, future funding of public services is a critical issue. In order to meet these challenges, what is the appropriate balance between the taxation of a) earned income, b) consumption e.g. VAT and c) wealth e.g. capital acquisitions tax?

Please outline your views::

Chapter 3 - Promoting Employment

1 What reforms to the taxation and welfare system should be considered to ensure that taxation and welfare work in tandem to support economic activity and promote employment while also supporting those most vulnerable in an equitable way?

Please outline what reforms should be considered::

In work income supports – JST and BTWFD
Once a lone parent's youngest child turns 14, the parent is no longer entitled to Jobseekers Transitional Payment (JST) and must change to a normal jobseeker payment or working family payment, depending on their particular circumstances. This can lead to a significant drop in income, at a time, when children become more expensive.
Extending JST until a parent's youngest child reaches the age of 18 is a recommendation of the 2017 Joint Oireachtas Committee Report on Lone Parents (Report of the Joint Committee on Social Protection, Houses of the Oireachtas - https://data.oireachtas.ie/ie/oireachtas/committee/dail/32/joint_committee_on_social_protection/reports/2017/2017-06-15_report-on-the-position-of-lone-parents- and the implementation of this report is currently a key commitment in the Programme for Government. Allowing parents who are in work or education/ training to remain on JST has many benefits, including: supporting parents to remain in part time employment, if they don't qualify for working family payment; allowing parents to complete education courses, without having to be accepted on BTEA payment and acting as an identifier of lone parent families so that their unique challenges can be identified and addressed.

Back to Work Family Dividend (BTWFD) is a temporary support for parents who close a social welfare payment. Parents who change from any Jobseekers/ One Parent Family Payment to Working Family Payment are eligible for this payment (subject to qualifying conditions). The payment is for a maximum of 2 years. In Year 1, the payment is equivalent to a Qualified Child Increase for every eligible child dependent, and in Year 2, this reduces to 50% of the Qualified Child Increase Payment. This can be a significant loss of income for parents after two years, and eligible parents may transfer back to payments such as OPF/JST after two years. This causes unnecessary paperwork for the department and for parent's ineligible for OPF/JST, it is a significant loss. Incorporating this payment into the WFP long term, would support parents to remain on this payment and in employment.

NOPFA recommends
- Extend JST to those in education, training or employment until a parent's youngest child reaches the end of second level education as recommended in the 2017 Joint Oireachtas Committee Report on Lone Parent.
- Incorporate the Back to Work Family dividend payment into the WFP long term, supporting parents to remain on this payment and in employment.

Low paid work
According to a recent report by the ESRI, only full-time employment is effective in lifting families out of poverty (Maître, B. , Russel, H., Smyth, E. (2021). The Dynamics of Child Poverty in Ireland: Evidence from GUI. https://www.esri.ie/system/files/publications/RS121.pdf). These findings are hugely problematic for lone parents who bear primary responsibility for care and often cannot reconcile full time work with care. The social welfare system must recognise lone parents' care responsibilities and must ensure that part time work, combined with social welfare payments is enough to provide economic security to one parent families.
Lone parents are predominantly women. In Ireland, women make up a higher proportion of minimum wage workers compared to other countries – in 2017 66.1% of those earning between 90 per cent - 110% of the minimum wage in Ireland were women. This compares to a European average of 57.5 per cent (Eurofound (2019) Minimum wages in 2019: Annual Review.
https://www.eurofound.europa.eu/sites/default/files/ef_publication/field_ef_document/ef19028en.pdf).
In 2019, 21% of lone parent families in work were also at risk of poverty – more than double the lowest point in the last decade (9 per cent in 2012) (Eurostat: In-work at-risk-of-poverty rate by household type - EU-SILC survey [ilc_iw02]). This increase in poverty risk has gone alongside a rise in employment levels for this group, and data from the DSP suggests that increasing employment for lone parents has largely been in low income and low hours workers (SVP (2019) 'Working, Parenting, Struggling? An analysis of the employment and living conditions of one parent families in Ireland.' https://issuu.com/svp15/docs/working__parenting_and_struggling- _/1?e=25010855/71456122).[20]

The OECD has found that in countries with lower wage differentials, more flexible working provisions, and state subsidised childcare, lone parents are more likely to work and less likely to be in poverty (OECD (2011) 'Doing Better for Families' https://www.oecd.org/els/family/47719022.pdf). While the situation for lone parents has flatlined rather than worsened since 2016, we can see that the risk remains stubbornly high. The in-work poverty rate for lone parent families stands at 8 percentage points higher than for single adults without children (though their risk has gone up this year), and 17 points higher than for two-parent families, whose in-work poverty rate is just under 4 per cent, and declining (Eurostat: In-work at-risk-of-poverty rate by household type - EU-SILC survey [ilc_iw02]).

NOPFA recommends:
- Set a pathway to provide workers with a living wage by progressively increasing the NMW.
- Link earning disregards, means-tests and income tests for supports such as the Back to School Clothing and Footwear Allowance and Medical Card and in-work income supports to increases in the National Minimum Wage and core social welfare payments, maintaining the value of and access to these supports year on year.

2 Does Ireland's taxation and welfare system strike the right balance between maintaining the incentive to increase earnings and alleviating some of the risks of low income (poverty and deprivation)?

Not Answered

Please explain your view::

Lone parents are also more likely to be in low paying insecure jobs and experience in-work poverty than two parent households (Eurostat: In-work at-risk-of-poverty rate by household type - EU-SILC survey [ilc_iw02]). Research shows that high housing and childcare costs combined with low levels of income, mean that it is challenging for many families with children to make ends meet. These factors significantly reduce the standard of living of working lone parents who face additional challenges as both the primary earner and primary caregiver for their families. It also creates additional barriers to employment for those who want to take up work or increase their working hours. These factors combine and contribute to the relative low living standards of lone parents in Ireland compared to one parent families in Europe as they have the second highest rates of income poverty, persistent poverty and severe deprivation among 15 EU peer countries (SVP (2019) Working Parenting and Struggling: https://issuu.com/svp15/docs/working__parenting_and_struggling-_/1?e=25010855/71456122).

3 Are income supports equitable in terms of how they treat people of working age?

Not Answered

How is this balanced with the requirement to meet differing needs?:

As the responses to the above questions show, there are many facets of the social welfare system and its interaction with employment that impact disproportionately negatively on lone parents. This is borne out by the data on poverty and social exclusion which consistently shows one parent families to be most at risk of poverty, deprivation and social exclusion.
A further example is provided by access to Parent's Benefit – an income support for parents taking parental leave in the first two years of a child's life. While children in two parent families can benefit from their parents taking 14 weeks of paid parents leave, one parent families only have access to one portion of the leave, i.e. 7 weeks.

4 What changes to the social insurance system should be considered to ensure sustainability into the medium to longer term? (Please note the recommendations of the Pensions Commission and NESC Report 151 on the future of the Irish social welfare system)

Please specify changes to be considered?:

Chapter 8 - Public Health

1 How well do the taxation and welfare systems support good public health outcomes, addressing health challenges including but not limited to those caused by or related to tobacco and alcohol use, obesity, poverty and/or environmental issues?

Please outline your views::

2 What changes would you like to see to better promote the goal of good public health?

Please specify::

Medical cards are a means tested health expense support, which provide access to a range of health services and treatments free of charge. For most people, to qualify for a medical card they must meet specific income criteria and have a weekly income below a threshold for their family size. The threshold for a one-parent household with one child is just €202. This is extremely low and excludes many families in need of support with health costs. One of the core strategic actions to be implemented under Sláintecare is to expand eligibility for medical cards on a phased basis to move towards universal healthcare (Government of Ireland, (2017) Sláintecare Implementation Strategy.). As previously outlined, one-parent families are amongst the most at risk of poverty and deprivation in the State, therefore they should be among the first in line to benefit from the expansion of the medical card scheme.
NOPFA recommends:
- Increase the income threshold to the equivalent of the highest means-tested welfare payment. Equivalise allowance for dependents in line with other social welfare payments and extend the retention period beyond three years to meet the Sláintecare implementation targets for universal healthcare.