

# “I hadn’t a penny”

A Review of State Income Supports Available to Young Parents

By Sinéad Riordan,



The Centre for Social and Educational Research, Dublin Institute of Technology

*Commissioned by the Teen Parents Support Initiative*

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## Foreword

As Minister for Children, I am pleased to publish this paper which provides an overview of the income supports available for young parents. This paper has been commissioned as part of the evaluation of the Teenage Parents Support Initiative (TPSI) funded by the Department of Health and Children.

The objective of this paper is to discuss the degree to which existing provision within the Irish welfare system meets the financial support needs of teenage parents, in particular, the level to which it meets the needs of different subgroups within the overall population of teenage parents.

Young parents saw the provision of timely financial supports as a key to assisting them in the long term move from welfare dependency to self sufficiency particularly when they were attempting to participate in education or training. Other issues highlighted include the importance of building young parents awareness of supports, accessibility of information on supports and confidence to pursue these supports.

TPSI participants identified a number of issues and difficulties arising from the availability, accessibility and equity of the present system of income supports. The concerns voiced by the TPSI participants illustrate clearly the ongoing need for income support policies to take into account the needs of young parents. The majority of TPSI participants are dependent on state income supports and income from employment or maintenance payments play a small role as a source of income.

The projects have focused on providing young parents with the information necessary to enable them to approach and petition relevant agencies and organisation for the assistance they require.

*Brian Lenihan*

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## The Centre for Social and Educational Research

The Centre for Social and Educational Research, an independent research and policy analysis body, was established in 1997 and is located within the Dublin Institute of Technology.

In 2001, a dedicated Families Research Unit was established. This development was a consequence of the increasing number of research and evaluation studies undertaken by the Centre in the broad field of families research and of the need to consolidate and advance the families research agenda. The work of this Research Unit is informed by, and informs, the research carried out in two other units – the Residential Child Care and Juvenile Justice Research Unit and the Early Childhood Care and Education Research Unit. This is an important aspect of the research carried out, given the cross-cutting nature of various policies targeted at families and children.

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**Dr. Lorna Ryan, Manager**

## Researcher

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**Sinéad Riordan, Researcher.**

## Abbreviations

|      |  |
|------|--|
| BTEA | Back to Education Allowance  |
| CB   | Child Benefit  |
| CDA  | Child Dependent Allowances   |
| CWO  | Community Welfare Officers (employed by Health Boards)               |
| DHC  | Department of Health and Children                                    |
| DSFA | Department of Social and Family Affairs                              |
| FAS  | Foras Aiseanna Saothair (National Training and Employment Authority) |
| FIS  | Family Income Supplement   |
| NCS  | National Children's Strategy   |
| NDP  | National Development Plan  |
| OFP  | One Parent Family Payment  |
| PPF  | Programme for Prosperity and Fairness                                |
| SWA  | Supplementary Welfare Allowance                                      |
| TPSI | Teen Parents Support Initiative                                      |
| UA   | Unemployment Assistance  |
| UB   | Unemployment Benefit   |
| VTOS | Vocational Training Opportunities Scheme                             |

## Executive summary

This paper has been commissioned as part of the external evaluation of the Teen Parents Support Initiative (TPSI) funded by the Department of Health and Children. The purpose of the paper is to discuss the extent to which existing provision within the Irish welfare system meets the financial support needs of teenage parents, in particular, the extent to which it meets the needs of different subgroups within the overall population of teenage parents. These subgroups are largely delimited by their marital status and age that is, those parenting alone, cohabiting, married, aged less than or greater than 18 years. The impetus for this paper was provided by the work of the four elements of the Initiative (see Box No. 1 for further details of these) and its identification of a number of issues arising from the present system of support.

Young parents with whom the Initiative engaged, saw the provision of timely financial supports, particularly when they were attempting to participate in education and training, as key to assisting them in the long term to move from welfare dependency to self-sufficiency. The principal financial support needs identified by young parents relate to the following areas:

- Education and training;
- Childcare;
- Assistance with unanticipated expenses or emergency costs; and
- Accommodation.

A key issue arising is the difference in provision for parents based on their marital status and their participation in education or training. There is clearly a lower level of provision available for parents who are cohabiting or married, aged less than 20 years and in full-time education (without any breaks). The only financial support that these parents are entitled to is Child Benefit (CB). In contrast, a single (that is, not married or cohabiting) parent aged 18 years who had previously left school early or been in receipt of One Parent Family Payment (OFP) for two years and who returns to full-time second or third level education may be entitled to the OFP, CB and the Back to Education Allowance (BTEA) while retaining other secondary benefits previously payable.

Other major gaps identified include:

- The limited availability of financial support for childcare expenses for those participating in full time education or employment;
- Difficulties in accessing Rent Supplement for those aged less than 18 years and in education; and



- The lack of information about the operation of the social welfare system combined with the unease expressed by many young parents in dealing with social welfare officials.

The Teen Parents Support Initiative sought to respond to these issues in a number of ways and achieved a considerable degree of success in tackling these difficulties at each pilot site. The response of the projects has generally not been primarily focused on directly subsidising or providing additional financial supports to participants. Instead, it has focused on working within the existing network of service provision for young parents. The main methods followed by the projects include:

- Provision of information to young parents on benefits and entitlements for which they may be eligible and assistance with filling out forms, writing letters of support to accompany parents applications, arranging meetings with officials et cetera;
- Developing opportunities to meet with key players namely Community Welfare Officers and Social Welfare officials to highlight issues identified by young parents and to advocate for reform; and
- Provision of financial subsidies to those in full-time education to assist with the cost of childcare expenses and grinds, course fees, course equipment and materials.

A number of recommendations are made in Section Five of this paper. In particular, the recommendations call for:

- Greater support with childcare expenses for young parents particularly, support for those using 'informal' childcare;
- Greater support for teen parents with education and training expenses. Assisting young parents to remain in education is a key factor in decreasing the possibility that teen parents will 'drop-out' of education and live in long-term poverty;
- Better outreach to teen parents to build their awareness about the existence of and their eligibility for supportive assistance; and
- The adoption of specific strategies by key agencies frequently interacting with teen parents (particularly the Department of Social and Family Affairs and the Department of Health and Children) specifically, the appointment of a 'teen specialist' at each local office or contact point to liaise with teen parents and relevant agencies.

Section one

# Setting the scene

## 1. Introduction

This paper has been commissioned as part of the external evaluation of a national pilot programme, the Teen Parents Support Initiative (TPSI), funded by the Department of Health and Children. The purpose of this paper is to discuss the extent to which existing provision within the Irish welfare system meets the financial support needs of teenage parents. The paper arose in part, from the identification by TPSI participants and project workers of a number of difficulties and barriers in the present system of income supports. This paper will question the extent to which the age of parents is considered in the development of current income support and related policies.

### Box 1. Overview of the Teen Parents Support Initiative

The Teen Parents Support Initiative consists of a number of pilot projects working to support and enhance the wellbeing of young parents and pregnant teenagers aged 19 years and under. There are four core elements to the Teen Parents Support Initiative comprising 3 pilot project sites and the development of a Resource Pack and Directory for key workers with young parents. These four elements are located and managed as follows:

- The Dublin project is based within a voluntary organisation, Barnardos and covers the areas of Dublin 8, Crumlin, Drimnagh and Tallaght;
- The Limerick project is based within a community organisation, Limerick Social Services Centre and covers Limerick City and County;
- The Galway project is based within a statutory body, the Western Health Board, and covers Galway City and County; and
- Treoir (the National Federation for Unmarried Parents and their Children) is producing a Resource Pack and Directory for key workers with young parents.

TPSI participants identified a number of issues and difficulties arising from the availability, accessibility and equity of the present system of income supports and related policies. The profile of participants in TPSI shows that the majority are single (that is, never married) young mothers and for the most part are treated by the social welfare system as lone parents.<sup>1</sup> The discussion within this paper is consequently, largely situated within the wider discussion of supports available to lone parents while bearing in mind that within the wider population of teenage parents there are also married parents, cohabiting parents, those who are in employment, education or caring in the home.

<sup>1</sup> In 1996 there was only 192 marriages where the bride was under 20 years of age compared to 2,995 in 1973. However, the number of teenagers who give birth each year has not changed appreciably since the social welfare schemes were introduced in 1973 (Department of Social, Community & Family Affairs, 2000:61).

There has been little explicit discussion or reflection on the specific needs of young parents in the formation of national welfare policies including benefits, housing and education policy.

The key policy question this paper explores is the extent to which existing provision within the Irish welfare system meets the financial support needs of the various subsets within the population of teenage parents. While recognising the impact of other aspects of public policy notably childcare, education and training and their interaction with the social welfare system, the focus will remain on financial supports and there will be no detailed discussion of these other policies.

The paper is structured as follows:

- **Section 1:** Introduction and general context;
- **Section 2:** Overview of income supports available to young parents;
- **Section 3:** Policy context and discussion;
- **Section 4:** Difficulties identified by TPSI participants and work of TPSI pilot projects in response to these issues; and
- **Section 5:** Conclusions and recommendations.

### 1.1. Background context

There has been little explicit discussion or reflection on the specific needs of young parents in the formation of national welfare policies including benefits, housing and education policy.

Commentators in both Ireland and the UK (McCashin, 1996; Social Exclusion Unit, 1999; Report of the Working Group on Teenage Pregnancy & Parenting, 2000; Richardson, 2001) have suggested that this may be a reflection of a combination of factors including:

- A lack of awareness of the specific needs of young parents who have to-date lacked a common voice and platform to express their requirements;
- An ambivalence among policy makers who do not want to be accused of indirectly promoting teenage pregnancy by improving services and supports; and
- A political climate that puts more emphasis on the family as the unit of welfare for young people up to the age of 18 or 22 years (the latter applies if they are in full-time education).

The links between state provided income supports, poverty, social exclusion and access to long-term life opportunities, particularly for lone parents and their children, are increasingly acknowledged (Millar, 1996; Selman & Glendinning, 1996; Berthoud & Robson, 2001). The extent to which income supports provided by the state encourage ongoing dependency on state welfare or facilitate access to education, training and employment is a continuous feature of social policy debate. In addition, policy makers have an interest in ensuring that welfare and employment policies do not discourage marriage or encourage relationship break-ups. In the US, welfare policies have been accused of contributing to the breakdown of the nuclear family insofar as they may discourage the formation of traditional, nuclear family units (Harknett et al., 2001). Some concerns are also expressed regarding the disincentives that may arise for Irish lone parents

dependent on social welfare who wish to enter into a relationship (NESF, 2001). Irish research suggests that lone parents can lose out financially if they decide to marry or cohabit as they may lose their entitlement to income supports predicated on their parenting or marital status (Department of Social, Community and Family Affairs, 2000; Richardson, 2001).

## 1.2. Literature review

Research in the UK and Ireland suggests that concerns about debt and coping with limited budgets can be a major source of stress for young mothers (Muston, 1997; Richardson, 2001). Some evidence exists to suggest that lone parents in particular are significantly more likely to be dependent in the long-term on state services and benefits (McCashin, 1996; Social Exclusion Unit, 1999; Department of Social, Community and Family Affairs, 2000). For example, a report by the Social Exclusion Unit (1999) highlighted the high proportion of teenage parents reliant on welfare benefits and the long-term nature of this dependency.

The current system of income supports means that many teenage parents may experience difficulties in managing to exist on their weekly incomes but it also raises barriers to young parents participation in employment, education and training programmes. These issues are clearly shown within Richardson's (2001) study of young mothers in Dublin. The majority of these young mothers found it difficult to cope on their present income particularly when extra demands were made on them at particular times. All of the women were in receipt of the One Parent Family Payment (OFP) and none were reliant on maintenance payments from the fathers of their children. Just over half of the women were in employment but all, bar one, were in part-time employment. Income from employment did not figure significantly as an income support and many expressed little understanding of how best to maximise employment with social welfare benefits (2001:3, 4).

Berthoud and Robson (2001) analysed the current positions of women whose first child was born when they were teenagers across 13 countries in the European Union, based on findings from the European Community Household Panel Survey.<sup>2</sup> The starting point for the research was concern about the fate of teenage mothers and their children, compared with families whose mother was over the age of 20 when the first child was born. Factors considered included educational attainment, family structure, family employment, household income and poverty (initially considered the best indicator of disadvantage). They study found that all these factors were associated with each other, to a greater or lesser degree, so that disadvantage in one dimension tended to coincide with disadvantage in another. The age at which a woman gave birth to her first child proved to be associated with all these factors, with teenage motherhood always representing the disadvantaged end of the spectrum.<sup>3</sup> Part of teen mothers' increased risk of poverty could be

2 The countries were classified according to whether they belonged to the 'Northern/Protestant' group or 'Southern/Catholic' group. The former group includes: Denmark, Finland, Netherlands, United Kingdom, Germany, Belgium and France. The latter group includes: Italy, Austria, Ireland, Greece, Spain and Portugal.

Teenage motherhood may be seen as conceptually equivalent to poverty – a convenient benchmark on which to focus analysis and policy, rather than a clearly delineated boundary between an acceptable and unacceptable social position (Berthoud and Robson, 2001:52).

explained by their low level of educational qualifications, part by their family positions, and so on. However, much of the poverty problem appears to have been a direct correlate of the age at which she had her child, independently of the intermediate factors included in the analysis. Thus, more negative outcomes were likely to be associated with parenthood at the age of 15 or 16 years, compared to becoming a parent at the age of 19. Following from this, the study suggested that:

Teenage motherhood may be seen as conceptually equivalent to poverty – a convenient benchmark on which to focus analysis and policy, rather than a clearly delineated boundary between an acceptable and unacceptable social position (Berthoud and Robson, 2001:52).

The study found that teenage mothers were disadvantaged in all countries, but the severity of the disadvantage varied substantially between countries. In every country, early motherhood was associated with an increased risk of poverty and young mothers were less likely to have upper secondary educational qualifications than older mothers. In most countries, young mothers were less likely to be in formal marriages (with the exception of Greece), less likely to have a job and less likely to have a partner in work. However, the findings also suggested that the group of countries where the families of young mothers were more likely to be poor (relative to older mothers) tended to be countries where:

- The rate of teenage motherhood was much lower than the equivalent fertility rate for 25 to 29 year olds; and
- Where women often had a lengthy period between leaving their parental home and forming a nuclear family of their own.

Berthoud and Robson argue that these two findings when taken together suggest that the outcomes of teenage motherhood may arise more from social conventions than from social policy and service provision. To support their argument they classified countries according to whether age at first birth is closely associated with poverty versus those with a relatively weak link between parenting and poverty. In the former group (composed of mainly northern countries), women who have children as teenagers are exceptional and find that the family and neighbourhood networks that might otherwise have supported them are no longer available. In the latter group (composed of mainly southern countries), young people are closely tied to their families of origin and women often have children at a relatively young age, so teenage mothers are less isolated.

However, when Berthoud and Robson gave equal weight to all indicators (namely poverty,

3 For example, on average across Europe 54 per cent of women who had a child at 18 gained upper secondary educational qualification; among women who delayed having a child until they were 28, the proportion was 89 per cent (2001; 21).

education, family structure, employment) by taking account of each type of outcome as a disadvantage in its own right, they found:

on this measure, taking all things into account, Ireland was the worst place to have a baby while still a teenager (Berthoud and Robson, 2001:56)

A follow-on report to the above study by UNICEF in 2001 found that 41 per cent of Irish women who were teen mothers are in households with income in the lowest 20 per cent, but only 23 per cent of women who had their first child in their 20s are in this income group. It found that 73 per cent of Irish women who were teen mothers had less than upper secondary education, 69 per cent were not working (that is, were inactive or unemployed) and 42 per cent were without a partner (2001: 9). These figures suggest significant disadvantages exist for those who become teen mothers in Ireland. Section Two explores one element of existing state response to these issues, that is, through the specific avenue of Irish social welfare income support systems.

Section two

# Overview of income supports available to young parents



For young parents, the provision of state income supports is generally based on their status as parents (through the provision of universal supports such as Child Benefit) and their marital or employment status, on whether they are participating in education or training and on whether they are living with their family or in a separate household et cetera

## 2. Introduction

The purpose of this section is to provide an overview of the key income supports available to young parents. Eligibility for various supports is clearly dependent on a range of factors. As stated previously, there are various subgroups within the teenage parent population and Table One outlines the various forms of support available to parents depending on their status (see Appendix One for further detail of these income supports).

### 2.1. Income supports available to young parents in Ireland

The complex nature of the welfare system can often lead to confusion on the part of a prospective claimant as to which benefits they may be entitled to and for which they should make a claim. The nature and level of benefits which pregnant or parenting teenagers may be entitled to is dependent upon a number of factors. For young parents, the provision of state income supports is generally based on their status as parents (through the provision of *universal* supports such as Child Benefit) and their marital or employment status, on whether they are participating in education or training and on whether they are living with their family or in a separate household et cetera (*conditional* supports, that is, based on a 'condition' such as lone parenthood, unemployment or low income employment).

Age by itself does not entitle young parents to receive any specific income supports. However, age can act as a barrier to the receipt of particular income supports when combined with a consideration of young parents' marital status and/or participation in education and employment. It can also affect eligibility for participation in education or training programmes and schemes (for example, Vocational Training Opportunities Schemes (VTOS) and Foras Aisenna Saothair (FAS) schemes) and associated allowances (namely the Back to Education Allowance). In other instances, age is not a consideration in determining eligibility to participate in such schemes and marital status and participation in education or unemployment are the principal factors determining entitlement to income supports. For example, teenage parents (mostly mothers) who are not cohabiting are entitled to claim the OFP once they become mothers and satisfy the means test, no matter what age they are.

Age by itself does not entitle young parents to receive any specific income supports.

Table 1. Income supports available to young parents participating in education, by age and marital status

|   | <b>EDUCATION</b>   |  |   |   |
|---|--|--|---|---|
|   | <i>Returned to full-time education (2nd or 3rd level) following early school leaving or 2 years non-involvement in education</i>   | <i>In full-time second level education</i>   | <i>In full-time third level education</i>   | <i>In training scheme (e.g. FAS, VTOS)</i>  |
| <b>LONE PARENT</b><br>AGED < 18 YEARS     | <p>If living at home:</p> <ul style="list-style-type: none"> <li>• <b>OFF + CB</b></li> </ul> <p>AND their parents receive <b>CB</b></p> <p>If living out of home:</p> <ul style="list-style-type: none"> <li>• <b>OFF + CB + may be entitled to SWA</b> (at discretion of CWO)</li> </ul> | <p>If living at home:</p> <ul style="list-style-type: none"> <li>• <b>OFF + CB</b></li> </ul> <p>AND their parents receive <b>CB</b></p> <p>If living out of home:</p> <ul style="list-style-type: none"> <li>• <b>OFF + CB + may be entitled to SWA</b> (at discretion of CWO)</li> </ul> | <p>If living a home:</p> <ul style="list-style-type: none"> <li>• <b>OFF + CB + may be entitled to Third Level Grant</b> (if parents income does not exceed eligibility criteria)</li> </ul> <p>AND</p> <ul style="list-style-type: none"> <li>• their parents receive <b>CB</b></li> </ul> <p>If living out of home:</p> <ul style="list-style-type: none"> <li>• <b>OFF + CB + may be entitled to SWA</b> (at discretion of CWO) and may be entitled to <b>Third Level Grant</b></li> </ul> | <ul style="list-style-type: none"> <li>• <b>Training allowance</b> (to same rate as OFF) + <b>CB + any secondary benefits</b> entitled to + may be entitled to <b>travel /food/ childcare allowance</b> from VEC</li> </ul> |
| <b>LONE PARENT</b><br>AGED 18 TO 20 YEARS | <ul style="list-style-type: none"> <li>• <b>BTEA</b> (to same rate as OFF) + <b>CB + any secondary benefits entitled to + annual Cost of Education Allowance</b></li> </ul>  | <ul style="list-style-type: none"> <li>• Same entitlements as lone parents aged &lt; 18 years</li> </ul>   | <ul style="list-style-type: none"> <li>• Same entitlements as lone parents aged &lt; 18 years. <b>Plus Third Level Grant</b> (if meets eligibility criteria – based on parents income if living at home)</li> </ul>   | <ul style="list-style-type: none"> <li>• Same entitlements as lone parents aged &lt; 18 years</li> </ul>  |

|   |  |  |  |   |
|---|--|--|--|---|
| <p><b>COHABITING or MARRIED PARENTS BOTH AGED &lt; 18 YEARS</b></p> | <ul style="list-style-type: none"> <li>• <b>CB +</b> may be entitled to <b>SWA</b> (at discretion of CWO)</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>CB +</b> may be entitled to <b>SWA</b> (at discretion of CWO)</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>CB +</b> may be entitled to <b>SWA (at discretion of CWO) + Third level grant (if meets eligibility criteria)</b></li> <li>• Couples may qualify for the BTEA &amp; if so, will receive individual personal rats of payments &amp; cost of Education Allowances from September 2002</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Training allowance CB + any secondary benefits</b> entitled to + may be entitled to <b>travel /food/ childcare allowance</b> from VEC</li> </ul>  |
| <p><b>COHABITING or MARRIED PARENTS BOTH AGED 18 – 20 YEARS</b></p> | <ul style="list-style-type: none"> <li>• <b>CB +</b> if one partner in receipt of <b>UA</b> or <b>UB</b> for at least 6 months then they may qualify for the <b>BTEA +</b> may be entitled to <b>SWA</b> (at discretion of CWO)</li> </ul> | <ul style="list-style-type: none"> <li>• <b>CB +</b> may be entitled to <b>SWA (at discretion of CWO) + Third level grant (if meets eligibility criteria)</b></li> <li>• Couples may qualify for the BTEA &amp; if so, will receive individual personal rats of payments &amp; cost of Education Allowances from September 2002</li> <li>• Both in f/t educ: <b>CB + Third level grant</b> (if they meet income eligibility criteria)</li> </ul> | <ul style="list-style-type: none"> <li>• <b>CB +</b> may be entitled to <b>SWA (at discretion of CWO) + Third level grant (if meets eligibility criteria)</b></li> <li>• Couples may qualify for the BTEA &amp; if so, will receive individual personal rats of payments &amp; cost of Education Allowances from September 2002</li> <li>• Both in f/t educ: <b>CB + Third level grant</b> (if they meet income eligibility criteria)</li> </ul> | <ul style="list-style-type: none"> <li>• 1 partner claims for both = <b>CB +</b> may be eligible for <b>Training allowance</b> (if in receipt of UA or UB for at least 6 months or signing on for credits) + <b>secondary benefits + travel /food / childcare allowance</b> from VEC</li> </ul> |

Table 2. Income supports available to young parents by employment status, age and marital status

|  | <b>EMPLOYMENT</b><br><i>Full-time employment</i>   | <i>Part-time employment</i>  | <i>Unemployed</i>   | <b>FULL-TIME CARING IN THE HOME</b>   |
|--|--|--|---|---|
| <b>LONE PARENT AGED &lt; 18 YEARS</b>  | <ul style="list-style-type: none"> <li>• <b>Wages + OFP+CB</b> (Retains all If income does not exceed €146.50 gross p.w. Half of the income up to the amount of €293 gross p.w. are assessed as means). If earnings exceed €293, OFP is paid at half rate for 1 year &amp; then discontinued)</li> <li>• May be eligible for <b>One Parent Family Tax Credit</b></li> <li>• May qualify for the <b>Back to Work Allowance</b> (if in receipt of OFP for 15 months)</li> <li>• May be eligible for FIS</li> </ul> | <ul style="list-style-type: none"> <li>• <b>OFP + CB+ FIS</b> (the latter if: income does not exceed €362 &amp; if employment does not exceed 36 hours per fortnight)</li> </ul> | <ul style="list-style-type: none"> <li>• Cannot receive UA but will receive <b>OFP + CB</b> if registered as a lone parent and not as 'unemployed' &amp; 'actively seeking work'</li> </ul> | <p>If living at home:</p> <ul style="list-style-type: none"> <li>• <b>OFP + CB</b></li> </ul> <p>If living outside of home:</p> <ul style="list-style-type: none"> <li>• <b>OFP + CB +</b> may be entitled to <b>SWA</b></li> </ul> |
| <b>LONE PARENT AGED 18 TO 20 YEARS</b> | <ul style="list-style-type: none"> <li>• Same entitlements as lone parents aged &lt; 18 years</li> </ul>   | <ul style="list-style-type: none"> <li>• Same entitlements as lone parents aged &lt; 18 years</li> </ul>   | <ul style="list-style-type: none"> <li>• Same entitlements as lone parents aged &lt; 18 years. But can register as 'unemployed' and receive same amount of UA as OFP.</li> </ul>            | <ul style="list-style-type: none"> <li>• Same entitlements as lone parents aged &lt; 18 years</li> </ul>  |

|  |  |   |  |   |
|--|--|---|--|---|
| <b>COHABITING or MARRIED PARENTS BOTH AGED &lt; 18 YEARS</b> | <ul style="list-style-type: none"> <li>• <b>Wages + FIS</b> (if income lower than €362) + <b>CB + SWA</b> (if eligible)</li> </ul>   | <ul style="list-style-type: none"> <li>• <b>Wages + FIS</b> (if income lower than €362 ) + <b>CB + SWA</b> (if eligible)</li> </ul> | <ul style="list-style-type: none"> <li>• <b>CB + SWA</b> (if eligible)</li> </ul>  | <ul style="list-style-type: none"> <li>• <b>CB</b></li> </ul> |
| <b>COHABITING or MARRIED PARENTS BOTH AGED 18 – 20 YEARS</b> | <ul style="list-style-type: none"> <li>• Ditto (same as for those aged &lt; 18 years)</li> <li>• May also qualify for the <b>Back to Work Allowance</b> if 1 partner in receipt of UA for 15 months</li> </ul> | <ul style="list-style-type: none"> <li>• Same entitlements as lone parents aged &lt; 18 years</li> </ul>                            | <ul style="list-style-type: none"> <li>• <b>CB + 1 partner</b> can claim <b>UA</b> or <b>UB</b> (and other partner treated as a 'Qualified Adult') + may qualify for <b>SWA</b></li> </ul> | <ul style="list-style-type: none"> <li>• <b>CB</b></li> </ul> |

**Note:** See Glossary for full explanation of abbreviations used in Table 1 and 2. Also see Appendix One for a more comprehensive overview of the various income supports referred to in these Tables.

## The complexity of the present system of state income supports generates anomalies in the treatment of different subgroups of young parents

These tables highlight a number of gaps in existing income support provision at present. The complexity of the present system of state income supports generates anomalies in the treatment of different subgroups of young parents particularly for:

- (i) Young parents who remain in full-time education without disengaging from the formal education system for a significant length of time: for example, a young, single (that is, never married) mother aged 19 years who is in full-time third level education (without any break in their participation in education) is not entitled to receive a BTEA allowance and can instead only receive a OFP and CB payments. In comparison, a young mother who leaves education for 2 years and then chooses to return to third level education will be entitled to receive the BTEA plus CB plus secondary benefits (if she meets eligibility criteria); and
- (ii) Young married parents who are both in full-time education: as these parents are married they are not entitled to receive any payment other than CB unless they fulfil the other eligibility criteria listed for receipt of the BTEA.

In addition, the administration practices and performance standards (for example, processing times of applications) of the key agencies involved in allocating financial supports can vary. Income supports are also paid through a variety of routes by a variety of different agencies on behalf of a number of Government agencies. The complexity of this system has been frequently noted in previous research exploring lone parents' experiences (McCashin, 1997; Richardson, 2001; NESF, 2001). Some efforts have been made by government departments to render the process easier for applicants to follow and understand, for example, the Department of Social and Family Affairs<sup>4</sup> produced a booklet outlining the different types of benefit that lone parents may be eligible to apply for. The 2001 Health Strategy, *Quality and Fairness: A Health System for You*, made a commitment to further action to improve the availability of information on entitlements for all patients (2001:39) particularly through the use of information technology.

4 This Department was formerly (prior to June 2002) known as the Department of Social Community and Family Affairs.

Section three

# Policy context



Considerable emphasis is placed on developing policy responses to remove the disincentives associated with moving from welfare dependency into employment.

Teenage motherhood may be seen as conceptually equivalent to poverty – a convenient benchmark on which to focus analysis and policy, rather than a clearly delineated boundary between an acceptable and unacceptable social position (Berthoud and Robson, 2001:52)

### 3. Introduction

The purpose of this section is to provide an overview of the key policy and legislative documents and ideologies shaping the administration of Irish welfare policies, particularly in relation to the provision of income supports.

#### 3.1. Overview of key policy strands and ideologies

Parenting has not elicited a single or coherent policy response to-date. Instead, a diverse set of policies fall under this heading, ranging from the provision of child benefit to increasing the entitlement of parents to parental leave, that is, leave to care for their children. Social welfare policies also impact upon parenting choices. The Irish welfare system of provision is based on the need to provide supports for particular contingencies including unemployment, lone parenthood and old age (NESF, 2001: 25).

Since the mid 1990s, a key policy priority has been the promotion of social inclusion. For the social welfare system, this has led to the partial restructuring of the policy approach to the provision of income supports. Several wider policy objectives influence this policy priority namely:

- Reducing long-term dependency on welfare benefits;
- Reducing unemployment and poverty traps (particularly by promoting greater participation in education and training);
- Promoting self-reliance;
- Increasing employment rates as a foundation for economic growth;
- Promoting equal opportunities for men and women; and
- Promoting good parenting (National Anti-Poverty Strategy, 1997; National Development Plan, 2000; McKie *et al.*, 2001; Gray, 2001; NAPS Review, 2002).

Since 1997, a range of policy documents have set out Government commitments to tackling the adequacy of income supports, reducing welfare dependency and promoting self-reliance. Considerable emphasis is placed on developing policy responses to remove the disincentives associated with moving from welfare dependency into employment. Broader anti-poverty and equality frameworks also underpin current policy, particularly the *National Anti-Poverty Strategy* (NAPS) (1997), the Equality Framework of the *Programme for Prosperity and Fairness* (PPF) and the *National Development Plan* (NDP) 2000 – 2006. Also significant are the broad principles outlined in the *Equal Status Act 2000* which outlaws discrimination on the basis of (among other factors) age, gender and marital status.



Irish policy has not fully embraced the policy approach of 'welfare-to-work' which is increasingly followed in the US and by Britain's New Labour Government. The implicit principle underpinning this approach is the implication that poor families are expected to earn their way out of poverty and towards self-sufficiency (Abel et al, 1995; Dean, 2001).

#### Box 2. The UK's 'New Deal for Lone Parents'

##### **The UK's 'New Deal for Lone Parents'**

'Making work pay' is a keystone of the UK New Labour's strategy to reduce welfare dependency and this strategy is particularly directed at lone parents. A key action undertaken under this strategy was the establishment of a 'New Deal for Lone Parents' (NDLP) scheme to encourage lone parents to enter the labour force.

All lone parents receiving Income Support (IS) as well as lone parents working less than 16 hours per week and in receipt of other benefits can access the scheme. It also offers an 'outreach service' for people who find it difficult to attend the local Job Centre. Participation is not compulsory although all lone parents are automatically invited to interview with a Personal Adviser when their youngest child reaches school age with a partial loss of benefit if they do not attend. The emphasis in NDLP is on providing support and guidance. It offers personal advisers, practical measures such as free childcare to cover interviews as well as advice on building up successful curriculum vitae, interview techniques and so on.

An initial evaluation of this New Deal observed that the positive and supportive role played by New Deal Personal Advisers in assisting those who wanted to access the labour market "may have gone some way towards persuading lone parents....that these programmes are meant to help, not to harm, them and so have helped to restore some trust in government towards them. Compulsion could put this at risk" (Millar, 2000: 39; Dean, 2001).

However, Irish policy is beginning to draw upon approaches and policies influenced by an employment-led model (McKie *et al.*, 2001). Central to this model is the obligation of adults to participate in employment, if at all possible – mothers with children are not excluded from this obligation, even if they are lone parents (*ibid*). While this model is drawing greater support, there remains evident an ambiguity amongst Irish policy makers as to whether parents (particularly lone mothers) should be viewed primarily as mothers (and supported to remain within the home) or

unemployed workers (and supported to participate in paid employment). It is clear that a 'protective' view of mothers (as first expressed within Articles 41 and 45 of the Constitution) still holds sway within Irish social policy.<sup>5</sup>

These policy strands and ideologies are well illustrated within the report of *The Commission on the Family* (1998).

### Box 3. Report of the Commission on the Family (1998)

The Commission's Report outlined the following findings and recommendations:

- It should be each parent's individual decision whether to participate in paid employment outside of the home or to work within the home;
- That State support should be forthcoming regardless of which option parents choose (work within or outside the home);
- It acknowledged that unpaid caring work within the home was "*invaluable to society*" and should be given "*financial recognition by the State in a more direct way*";
- It recognised however, that the availability and accessibility of childcare acted as a major determinant in parents' decision whether to participate in employment (or education) outside of the home; and
- It called for the provision of a childcare allowance payable to parents working in the paid labour market to assist in meeting childcare costs (1998: 60 – 65).

The Commission believed that income support for lone parent families should be an essential priority for State policy in relation to families. On the other hand, the *Report of the Commission on the Family* recognised participation in employment represented "the best prospects for improving incomes and living standards" (1998:102) and argued that this had other benefits for young, single mothers including greater choice, less isolation, and more involvement (in society).

## 3.2 Key policy issues

Entitlement to income supports for young parents is dependent in part, by their status as parents (that is, through the provision of universal supports for parents, such as child benefit) and partly through 'conditional' supports (that is, supports based on their marital or employment status).

Their status as 'young' parents does not entitle them to any specific financial supports. At

5 These Articles saw mothers as persons for whom economic activity outside of the home was driven primarily by economic necessity rather than personal choice and whose natural place was within the home, fulfilling caring duties. Article 41 states "The State shall endeavour to ensure that mothers shall not be obliged by economic necessity to engage in labour to the neglect of their duties in the home" (1937:160). These Articles acted as a cornerstone for the development of successive income support policies during the 1970s particularly for lone parents. The allowances introduced were, in effect, a wage or allowance for mothers for housework and childcare (Conroy Jackson, 1996).

Where their eligibility for income supports is determined by their marital status (that is, lone parenthood), the issues arising for young parents are similar to those encountered by older, lone parents.

present, young parents are generally targeted through financial supports arising from policies for supporting low-income families and/or policies for lone parent families.

Considerable emphasis is placed on developing policy responses to remove the disincentives associated with moving from welfare dependency into employment, particularly for lone parents. This occurs within the framework of reciprocal obligations as identified in Partnership 2000, namely, the obligation of society to provide decent incomes and worthwhile job supports in job seeking for the unemployed and for the unemployed to seek and accept reasonable employment, development and training opportunities (NAPS, 1997:14).

NAPS, the PPF and the NDP included commitments aimed at supporting employment by developing the skills of the workforce through education and training. The Employment and Human Resources Development Priority of the NDP identified a number of groups at whom measures are targeted to provide education and skills to enable them to participate in the labour force (these groups include early school leavers and women wishing to return to work). Following from this, payment rates for lone parents have increased, the earnings disregard has improved significantly and a variety of allowances have been introduced to support parents (lone and low income) making the move into education, training or employment.

A divide remains between the benefits regime for lone parents and that for long-term unemployed persons (including married or cohabiting parents). Where their eligibility for income supports is determined by their marital status (that is, lone parenthood), the issues arising for young parents are similar to those encountered by older, lone parents. The Review of the One Parent Family Payment (2000) and the NESF Report on Lone Parents (2001) clearly identified a number of difficulties arising for all lone parents, irrespective of their age, under the current provision of income supports. These included:

- Difficulties in participating in employment (difficulties arise in terms of the complexities of the taxation and social welfare systems; the loss of secondary benefits and lack of childcare);
- Participating in education and training (difficulties arise from ineligibility for BTEA while in full-time second level education without taking a 2 year absence from school; lack of childcare; lack of family friendly arrangements and loss of secondary benefits); and
- The impact on re-partnering or moving into a cohabiting relationship (difficulties arise from loss of individual payment; drop in income if cohabiting or marrying an unemployed partner).

For instance in the case of very young lone parents, the objective of supports might be to ensure that they remain in school and complete their education so that when they are ready to take up employment, their prospects and the quality of the work to which they might aspire are much improved (Review of the One Parent Family Payment, 2000:62).

While both the Review of the OFP and the NESF report on lone parents welcomed the equality of treatment for all one parent families under the current OFP administration system, they recognised that different needs were evident between older and younger lone parents, particularly in relation to education, training and work issues. NESF argued that the key policy question was what particular supports including the OFP are needed and how to better integrate tax and welfare provision to reduce disincentives (2001:27). The Review of the OFP questioned how these issues could be best addressed within a payment (the OFP) that aims to treat all of those parenting alone equally and argued that the uniform treatment was a valid approach and should be maintained. It suggested that the solution to this issue lay in tailoring other policies to suit different needs within the lone parent population.

For instance in the case of very young lone parents, the objective of supports might be to ensure that they remain in school and complete their education so that when they are ready to take up employment, their prospects and the quality of the work to which they might aspire are much improved (Review of the One Parent Family Payment, 2000:62).

Other issues arise for young parents who are married or cohabiting. The Report of the Working Group Examining the Treatment of Married, Cohabiting and One Parent Families Under the Tax and Social Welfare Codes (Department of Social, Community and Family Affairs, 1999) noted a number of features of the social welfare system which work favourably for the lone parent but less so for the married or cohabiting couple. A key issue identified was the lesser degree of flexibility in means testing arrangements for married parents (including young parents) dependent on UA as their main income source, compared to the means test arrangements for persons claiming OFP. The second issue was that entitlement to UA is linked to a work test (that is, persons claiming UA have to be 'actively seeking or available for work') and the absence of this requirement for those in receipt of OFP. Issues also arise where a couple are cohabiting or married and both are in full-time second or third level education. In this instance, the couple would be unlikely to receive any form of income support other than CB unless they meet the eligibility criteria for the BTEA.

The lack of attention paid to age within current income support policies may arise in part from an implicit assumption in State policy that the family will act as the principal welfare unit for young persons. For example, teenage parents who remain in continuous full-time education retain their full OFP but, unlike those in receipt of BTEA generally, do not receive secondary benefits. While many teenage parents who remain in full-time education, particularly second level education, do so partly because of the support provided by their parents, situations may arise where it is not always possible or appropriate for them to remain in the family home while continuing their education. The lack of additional supports for young parents who find themselves in this situation means that some young parents are being left with no option other than to live in houses that are very overcrowded or unsuitable for small children.

The lack of attention paid to age within current income support policies may arise in part from an implicit assumption in State policy that the family will act as the principal welfare unit for young persons.

One of the few documents to explicitly address the general support needs of young parents was the Report of the Joint Committee on Social, Community and Family Affairs. It called for:

- A childcare allowance for all mothers under 18 who are in full-time education and/or enter training;
- The Department of Enterprise, Trade and Employment to facilitate all pregnant adolescents and teenage parents who wish to participate in education/training programmes and the removal of any age barriers in existence;
- Payment of a short-term allowance (an 'emergency allowance') to teenage mothers to encourage them, and ease their financial burden, to return to education or training;
- The introduction of a quota scheme in publicly funded crèches for the children of teenage parents (the quota to be determined by the density of teenage parents in an area);
- The introduction of a 50 per cent disregard on maintenance payments received (this has been introduced);
- The introduction of a scheme similar to the JET programme in Australia and the New Deal for Lone Parents in the UK (see Box No. 3) aimed specifically at teenage parents. FAS should take responsibility for this scheme; and
- The establishment of a Working Group under the Department of the Environment and Local Government, in partnership with local authorities and voluntary agencies, to consult with teenage mothers to identify their needs and wants for suitable accommodation (2001: 28 – 30).

It argued for greater efforts to be made to promote the social inclusion of teenage parents and for a greater emphasis on investing in teen parents' (and their children) long-term opportunities through quality service provision and support.

Section four

## Key issues identified by TPSI participants and support offered

limited availability and low levels of financial support encourage young parents to enter into employment, even into low paid work with poor training and little or no prospects, rather than staying in education.

#### 4. Introduction

The purpose of this section is to highlight some of the key barriers and issues identified by young parents participating in the Teen Parents Support Initiative and by TPSI project workers.

The ability of TPSI to provide assistance with financial costs was a major factor enabling them to respond to the support needs of participants and was frequently praised by the latter. Each TPSI project received funding from the Department of Education and Science through the 'Grant Fund for Certain Children at Risk' in 2001 and 2002 and this funding was used to meet certain financial support needs identified by young parents participating in education and/or training. Project workers and management were very positive about this expenditure:

Having access to financial support received from DES positively affected the activities of the project. Without this finance, it would not be possible to encourage young mothers to participate or return to education or training programmes as in some cases, the young mothers would not have the finances to pursue such activities which would require some kind of up-front payment for example, for books, uniforms, entrance fees and childcare costs (TPSI project worker).

The majority of TPSI participants are dependent on state income supports and income from employment or maintenance payments play very small roles as sources of income. The principal financial support needs identified by young parents related to a number of main areas:

- (i) Education and training;
- (ii) Childcare;
- (iii) Assistance with unanticipated expenses or emergency costs; and
- (iv) Accommodation.

Learning arising from the piloting of TPSI was particularly clear about the way the current availability of financial supports for young parents impacts on the choices they make. For example, limited availability and low levels of financial support encourage young parents to enter into employment, even into low paid work with poor training and little or no prospects, rather than staying in education.

##### 4.1 Impact on access to education, training and return to employment programmes

A key issue arising in this context is the lack of support available for those aged less than 18 years who remain in education (whether second or third level) continuously that is, those who are not early school leavers or who are not disengaged from education for at least two years. For the latter two groups, specific provisions are available to encourage their participation in education or

I have my lone parents allowance which all of it goes to my mother now cos she babysits for me now that I'm in college

training through the provision of specific education and training programmes (such as Youthreach) and financial supports (such as allowances for participating in training or back to education allowances and assistance with childcare costs in some instances). However, young parents who remain continuously in mainstream education and who are less than 18 years receive no additional financial supports to assist them to remain in education, for example, additional financial support to pay for childcare.<sup>6</sup> Young parents who are single (that is, not married or cohabiting) are entitled to receive the OFP while in full-time education. However, no such entitlement exists for young parents who are married or cohabiting and who are both in full-time education. In this instance, the only form of income support to which they are automatically entitled is Child Benefit.

For some TPSI participants, a significant support need was financial assistance to enable them to either remain in or return to education or training programmes.

I think at the moment there are very little financial supports available for young parents. You know you hear on the TV and all that kind of stuff 'we have great supports for young parents going back to school' but you know even in college at the moment now, I have my lone parents allowance which all of it goes to my mother now cos she babysits for me now that I'm in college as well. And if it wasn't for the grant I would have been screwed, I wouldn't have been able to go back at all and the grant isn't even for parents, it's for everyone (Young mother).

Key areas in which they identified financial support needs include:

- Assistance with costs of grinds (to 'make up' for time lost at school through pregnancy or maternity leave);
- Childcare costs (see section 4.2);
- Costs of course fees (for example, the European Computer Driving Licence (ECDL); and
- Costs of course materials and equipment.

The TPSI projects responded to these needs by:

- Providing financial assistance towards meeting the costs of grinds:-

She paid for my grinds which I wouldn't have been able to manage. They were the best thing because I wouldn't have been able to get them. At the time I was paying, my boyfriend lost his job so I definitely wouldn't have been able to do them. They're brilliant, they're a

<sup>6</sup> If they are living within the family home, their parents will continue to receive Child Benefit for the young parent until they cease participation in full-time education or reach 18 years.



real kick start when you don't want to study and you see everybody else doing them, so you have to do it then (Young mother).

- Assisting with cost of course fees;
- Assisting with cost of materials and equipment for courses; and
- Assisting with childcare costs (see Section 4.2).

#### 4.2 Assistance with childcare costs

Lack of quality, affordable childcare has been identified as an issue for all parents. From the perspective of the young parents participating in TPSI two particular issues were significant in relation to their need for financial support with childcare costs. Firstly, the reimbursement of childcare costs was seen as essential in order to enable young parents to participate in education and training. Secondly, for many teenage parents their source of childcare comes from within the informal sector (that is, family and friends). This creates particular policy challenges in relation to the reimbursement of childcare costs.

The principal response provided by TPSI to this need was the adoption of a subsidy approach that is, the provision of direct financial assistance with childcare costs either by reimbursing the young parent the cost of the childcare or arranging to reimburse the school or college for childcare costs incurred. This subsidy was also available for those whose childcare was provided by family members and/or relatives.

Well money wise really when I went back to do my Leaving Certificate it was this crowd here (i.e. TPSI project) who helped financially. I went to the Family Welfare and she said that because I was so young she couldn't give me anything so we actually had no support when I was going back to school and money wise it was very tight. But they gave me help with money so I could pay my mother something for minding him while I was in school (Young mother).

Providing a childcare subsidy where childcare was given by a family member had a number of impacts. Many young parents expressed the feeling that the subsidy allowed them to participate in education/training without feeling "guilty" because their child was being cared for by their family (generally their mother acted as the main carer) as they (that is, the minder) were getting some financial remuneration for this work.

My work is with schools and in most cases their (the young parents) babies are minded by their mothers. The payment from the project helps prevent their resenting the extra burden and thus makes the young person feel less guilty (Referrer to TPSI project).

Some of the young parents noted that this payment for childcare made a positive and welcome contribution to the family's household income. A number of participants noted that their mothers could perhaps have taken a job outside of the home but had instead chosen to stay at home and care for their child to enable them to continue in education and training. While the young parents greatly appreciated this support, they felt that their mothers deserved some form of financial support and recognition from the State for this.

Projects engaged in a great deal of awareness raising activities with relevant agencies such as FAS to highlight the importance of either direct provision of childcare or assistance with childcare costs to assist young parents participation in education or training programmes. At one TPSI project site, staff held a number of meetings with FÁS to discuss the possibility of young parents participating in a FÁS computer course. TPSI staff advocated for the provision of a part-time training course with assistance with childcare costs for participants and this course was set-up in September 2001. A current participant on the course had this to say about it:

*I'd say without the course I'd be sitting at home with awful depression. And as well you get paid a few extra pounds for taking part in the course so I get a bit more money and I can give that directly to my Mam for our keep at home. Plus she minds the baby while I'm at the course in the morning and gets some money from FAS for doing that too. The course can last for up to 2 years and I think I'll probably stay on it alright (Young mother).*

TPSI projects also provided information directly to participants, or referred them to other agencies with this knowledge, on possible sources of assistance with childcare expenses, for example, VEC grants.

*She (TPSI project worker) was able to give me then some of the social welfare and some of the school grants like the VEC that I was able to get and some of the childcare grants and stuff which was really handy because I wouldn't have a clue! I wouldn't even know where to start looking for that kind of stuff you know. Like now I can go in and say 'look if I did this course, could I get that?' and she would go off and find out exactly what you can do (Young mother).*

#### **4.3 Assistance with unanticipated expenses or emergency costs**

The Supplementary Welfare Allowance (SWA) system, as administered by Health Boards through the structure of Community Welfare Officers (CWOs), was identified by many parents as a key possible source of money in the event of emergency or unanticipated expenses. A number of criticisms were made about the administration of the SWA, including the lack of information about the payment in particular, the Exceptional Needs Payment, and the way decisions are made about eligibility for allowances. These findings echo those in earlier studies by Doherty (1997) and NESF (2001).

When I had him, I hadn't a penny like. I hadn't a clue what I was entitled to or how to go about anything . . . . Anyway I came down here and the project worker was like 'you do know you have an allowance for a cot or they'll get a cot for you?' Sure, I'd no idea (Young mother).

When I had him, I hadn't a penny like. I hadn't a clue what I was entitled to or how to go about anything - like what to say to a CWO when you go in – I mean what do you say, 'Give me money!' I mean my rent is very, very high and I couldn't even afford to put money aside to pay for clothes or anything. Anyway I came down here and the project worker was like 'you do know you have an allowance for a cot or they'll get a cot for you?' Sure, I'd no idea (Young mother).

A clear issue emerging over the course of the TPSI pilot period is the lack of uniformity in the allocation of allowances and payments to young parents under the SWA scheme. It appears that whether or not a young parent receives certain elements of the SWA is heavily dependent on local negotiations between the young parent and their relevant Health Board and local Community Welfare Officer. There is no guarantee that young parents within the same health board but with a different Community Welfare Officer, who have identical circumstances (for the purposes of receiving SWA) will receive the same type and degree of allowances and assistance under the Scheme.

The TPSI projects' response to these issues took a number of different forms. Responses common to each project site included writing letters of support for young parents and making phone calls to CWOs, providing information on the type of allowances available and assisting young parents in completing forms.

She explains things like and she let me know all my options. Cos I didn't even know there was...that you were entitled to get money. I hadn't got a clue. I didn't know anything. She brought out all the forms to me like a week after my baby was born so I could fill them in and send them off straight away and get everything done. She was just brilliant (Young mother).

The work undertaken by the TPSI pilot projects in highlighting the difficulties experienced by young parents in accessing financial supports impacted on the policy and practice followed in the administration of the SWA schemes in two of the regions where the Programme was being piloted.

- Following discussions with a TPSI project, the decision was made by a Superintendent C.W.O. that young parents in full-time third level education (only) would not be precluded from receiving SWA (including Rent Supplement) and that these circumstances would now be seen to merit payment as an Exceptional Needs Payment; and
- A TPSI project facilitated a meeting by the Superintendent C.W.O. with young mothers from the local area to discuss issues arising in the administration of the SWA scheme within the region. Following this, there was an increase in the confinement benefit payment (this is a once-off payment that is means tested) from €63.49 to €158.72.

There is no guarantee that young parents within the same health board but with a different Community Welfare Officer, who have identical circumstances will receive the same type and degree of allowances and assistance under the Scheme.

#### 4.4. Accommodation supports

Receiving financial support to assist with the costs of private rented accommodation was a significant issue for those young parents who wished to move out of the family home or who had to locate alternative accommodation. Many of the young parents made reference to the cost and insecurity associated with the private rented sector, echoing the findings of the NESF Report on Lone Parents (2001). Many felt that landlords in the private rented sector had negative attitudes towards renting to people receiving Rent Supplement and to tenants with children. Some young parents also reported difficulties in getting Rent Supplement particularly where they were in full-time education.

TPSI projects sought to respond to these concerns in a number of ways. A key form of support undertaken by the projects was the provision of information and support (for example, assistance with completing forms) to young parents seeking to apply for Rent Supplement.

*I wanted some information about the Rent Allowance and she was really helpful there. Its good cos I can talk to her about stuff like the rent allowance. Like she can come from all angles, she doesn't really have to stand up for anyone like if she was from the welfare – she's not against anyone, she's not up for anyone (Young mother).*

While unable to provide direct financial support in this regard to the young parents, they undertook a considerable amount of what may be termed 'advocacy' work namely raising these issues with the CWOs within their local region. In one project site, discussions on the Management Committee influenced a decision made by the Superintendent C.W.O. regarding parents-to-be eligibility for Rent Supplement. Previously young persons could only apply for the Supplement following the birth of their child. A new 'rule of thumb' introduced for CWOs across the region following these discussions now allows CWOs to give out housing support to parents-to-be (if they meet other eligibility criteria) three months before their due date. This was a very positive development for young parents in this region as it assists them to locate and settle into appropriate accommodation before the birth of their child. However, young parents frequently noted that the quality of the housing available in the private rented sector did not always meet the standards they felt were appropriate for housing for children.

Treoir, through its work on the Resource Pack and Directory for Key Workers with Young Parents, sought clarification of these issues (particularly the discrimination by some landlords against young parents on Rent Supplement) in the context of existing equality legislation particularly the *Equal Status Act 2000*.

The experiences of the TPSI projects' reveals that the financial support needs of teenage parents vary widely making tailored services necessary.

#### 4.5. Discussion

The experiences of the TPSI projects' reveals that the financial support needs of teenage parents vary widely making tailored services necessary. A number of the young parents identified a need for additional financial supports primarily as a way of enabling them in the long-term to 'get off welfare'.

Finance is the biggest thing I think. If you know you can afford to go through school well, you can think stuff everyone else and just do it. Even if you have no-one to talk to you know you can do it and get off welfare as well, finish school and get a good enough job. But if you can't afford to do that that then you're stuck. You can't afford to do anything, you're still stuck on welfare and you still have to put up with people turning their nose up at you and saying 'oh look at her, living off the state (Young mother).

Many of the mothers participating in TPSI expressed a clear motivation to improve their own lives in order to provide for their children. Although many said that they were strongly motivated to enter the labour market at some point in the future, a considerable number noted that they preferred to prioritise their role as parents until their children passed a certain age.<sup>7</sup> Some said they would prefer ideally to stay at home until their child was 'older' (this varied from a year old to school going age) but identified problems with doing this, particularly in terms of the limitations imposed on their lifestyle by being dependent on welfare. However, none of the young mothers openly expressed the view that they saw their life being characterised by a permanent dependence on welfare. On the contrary there was a strong dislike expressed by some young mothers of this:

I mean even if I got £500 a week (from welfare) I'd still go back to work cos I think you still need that, yeah? Like I'd like to stay at home with him until he's walking and I'm one who would love to stay at home with him all the time but its not fair. I need to do something for him, I need to build a future for us, get us a house, get us out of here (Young mother).

It was also interesting to note that financial difficulties were as frequently mentioned by those who remained living within the family home as those who were living separately from their family.

But I do sort of feel obliged to stay with my mother as well because the way it is now we are going to get a place, all of us together, a 3 bedroomed and I'll rent 2 rooms and she'll rent 1 and it'll be cheaper on her in the end. She can't afford to live there on her own like, we've always rented and we're not the richest family in the world like and I think its much better to stay with my mother. I just wish people wouldn't see me as a scrounger because I stay with my mother (Young mother).

<sup>7</sup> This echoes the findings of research on this issue with older lone parents in the UK and US (Dean & Taylor-Gooby, 1992; Ford, 1996; Bradshaw et al., 1996).

# Conclusions and discussion

One way to decrease the possibility that a teen parent will drop out of education and be living in poverty long-term is to support his or her efforts to complete second level education.

## 5. Conclusions

This paper has outlined some of the key issues arising in relation to the provision of income supports for young parents. As previously stated, young parents do not primarily receive income supports due to their status as 'young' parents but due to their status as a parent (through receiving universal supports such as Child Benefit) or following other criteria (for example, receiving conditional supports such as unemployment benefit).

The concerns voiced by TPSI participants illustrate clearly the need for income support policies to take into account the variety of needs experienced by young parents, including those who are parenting alone, cohabiting, married, living in the family home or forming a separate household unit, in education or employment or caring for their children. The majority of TPSI participants are dependent on State income supports and income from employment or maintenance payments play a very small role as a source of income. The concerns expressed highlight the importance of ensuring the adequacy of income supports available to young parents to enable them to participate fully in education and training in particular. Other issues highlighted include the importance of building young parents' awareness of supports, the accessibility of information on supports and their confidence to pursue these supports. The current system of income supports also attracted much comment in terms of what some saw as its 'failure' to financially support young parents, particularly those aged less than 18 years, to remain in education.

### 5.1. Recommendations

The NESF report on lone parents (2001) identified a number of general issues applicable to the delivery of services for lone parents in general.

As previously noted in Section 3.2, the Report of the Joint Committee on Social, Community and Family Affairs (2001) made a series of recommendations to improve the general support given to young parents, particularly financial support, and this paper broadly concurs with these recommendations. One way to decrease the possibility that a teen parent will drop out of education and be living in poverty long-term is to support his or her efforts to complete second level education. The availability and affordability of childcare is a key factor for many in determining their ability to participate in education or training. This paper supports the Joint Committee's call for " a childcare allowance for all mothers under 18 who are in full-time education and/or about to enter training" (2001:28) and suggests that there should be:

A further expansion in provision of subsidised childcare for those aged less than 18 years to enable them to participate in education and training. This support may take the form of subsidising childcare provided by the family as carried out by the pilot projects of TPSI or the provision of subsidised crèches within second and third level education.

A key recommendation is for the clarification of entitlements for young parents by each health board authority for each region.

This paper also concurs with the Joint Committee's call for the payment of an 'emergency allowance' to teenage mothers to encourage them, and ease their financial burden, to return to education or training (2001: 29).

A key issue noted by the TPSI pilot projects was the extent to which entitlement to additional emergency payments and to supports such as rent supplement could vary across regions as well as within different subgroups of young parents. A key recommendation is for the clarification of entitlements for young parents by each health board authority for each region. It is also suggested that the Department of Health and Children and the Department of Social and Family Affairs consider:

Designating at least one person at each local welfare office and health board office as a 'teen specialist' and training them in policies pertaining to teen parents. These specialists would work with all teen parents presenting at their local offices.

A key benefit of the role of teen specialist is that these workers would be trained in adolescent development and would understand issues relevant to teen parenthood and would be able to work with teens in an age-appropriate manner (Shapiro et al., 2002).<sup>8</sup> However, if the Family Services Project (FSP) pilot initiative was to be extended to all areas, it could absorb this proposed role. The FSP initiative was acknowledged as providing "an enhanced programme of support to a small group of customers with complex needs including very young lone mothers" (NESF, 2001:47).<sup>9</sup>

A key element of the role of the teen specialist worker would be to:

Establish an improved system of referrals to projects such as the Teen Parents Support Initiative and to other supportive services and network with these services as appropriate.

This recommendation builds upon the expressed drive to develop greater co-ordination of statutory, community and voluntary services to address the needs of specific target groups (NESF, 2001). In line with this, it is suggested that local social welfare offices and community welfare offices:

Provide better outreach so that teens become knowledgeable about the existence of and their eligibility for supportive assistance such as medical cards, education and child care subsidies. This work should be monitored and evaluated and identified as a specific element of the service's work programmes.

8 The NESF report on lone parents (2001) recommended the appointment at local level of an official to work with families, particularly, lone parent families. While broad support is given to this recommendation, this paper suggests that specific issues arise for teen parents not only from their status as lone parents but also from their age and the process they are undergoing in balancing their development with parenting.

9 The NESF report noted that "evidence from the project to date shows that there is significant potential for this type of intervention which leads the lone parent through the 'system' and identifies opportunities on an individualised basis" (2001:47).



TPSI participants frequently mentioned that they were unaware of many of the benefits to which they were entitled.

TPSI participants frequently mentioned that they were unaware of many of the benefits to which they were entitled.<sup>10</sup> The proposed National Health Information Strategy will play a key role in promoting access to information about health and personal social services for the public (DHC, 2001:132). In addition, each county or health board region should have in place detailed plans for outreach services to inform teen parents' about the full range of benefits and assistance programmes available to them. These efforts should inform teen parents about what assistance they might be able to qualify for, as well as what requirements they will need to meet.

### 5.2. How did the TPSI pilot projects respond to these issues?

The response of the TPSI projects has not generally focused on directly subsidising the income supports received by participants. Instead, it has focused on working within the existing network of service provision to make better use of these structures for the support of the young parents and to facilitate their continued (or return to) participation in education and training or employment. A significant element of this task has been the development of collaborative working arrangements with key agencies and personnel in order to draw attention to specific issues arising for teenage parents and to advocate for greater flexibility amongst agencies in responding to these needs. The projects have very much focused on providing young parents with the information necessary to enable them to approach and petition relevant agencies and organisations for the assistance they require to improve their life opportunities (for example, supporting them to apply for childcare grants, rent supplement, et cetera).

Overall, the projects would appear to have responded well to the challenges arising from the difficulties experienced by young parents reliant on state income supports. While encouraging and supporting the young parents who choose to stay at home with their child, the projects also strongly encourage participants to look ahead to the future and to begin to consider what they wish to do in the long term, whether it be returning to school, participating in further education and training or taking up employment. Building on this, the projects frequently emphasise the personal rewards that may be gained from participation in education and training programmes – not only the development of new skills but the opportunity to focus on their personal development, meet with new people, et cetera.

In summary, the projects' responses to the issues presented in relation to income supports for teen parents' display two key characteristics that it is recommended should be adopted by other relevant services. Firstly, a focus on working with 'what is already there' to find a response to identified needs. Secondly, a focus on developing strong, collaborative links with other agencies, highlighting key concerns for parents and stimulating response at an agency level.

<sup>10</sup> This issue was also identified by the NESF report on lone parents. It acknowledged that the Department of Social & Family Affairs had taken some steps to address this 'information deficit' by preparing and distributing (in conjunction with a number of voluntary groups) an Information Guide for One Parent Families. However, lack of information or understanding of entitlements remains a key issue for teen parents suggesting that these methods of 'outreaching' have limited success for this target group.

# Appendix one

## 1. Historical context of income supports for families

A universal child benefit payment was introduced in 1944 but operates alongside payments made as 'child dependant additions' to recipients of most social welfare schemes.

Up until the early 1970s, the only type of lone parent families catered for under the social welfare system were widows with contributory and non-contributory schemes introduced in 1935. Schemes for other types of lone parent families were first introduced in the 1970s with the first scheme for deserted wives in 1973<sup>1</sup> followed by provision in 1973 for unmarried mothers. In 1974 the Prisoner's Wife's Allowance was introduced to provide income support for women whose spouse was in custody/serving a prison sentence for longer than 6 months. These allowances were for the most part only available to 'mothers' of dependent children even though they were known and referred to as allowances for 'wives' (Millar *et al.*, 1992).

In the early 1980s, concerns about financial incentives to take up employment led to the introduction of the Family Income Supplement (FIS), paid to those with child dependants whose income from employment was low relative to their family size.

In 1990, a new scheme, the Lone Parent's Allowance (LPA), was introduced. Lone parents with dependent children who had previously been in receipt of Unmarried Mother's Allowance, Deserted Wives Allowance (DWA), Widow's Non Contributory Pension, and Prisoners Wife's Allowance were transferred to the LPA. It introduced a new feature in provision for lone parents notably, equality in the treatment of lone parents regardless of gender and the removal of the need to prove desertion in the case of separated spouses. The current scheme, the One-Parent Family Payment (OPF) was introduced in January 1997 and all other schemes operating at the time – the LPA, DWB, DWA and Prisoner's Wife's Allowance – were closed to new applicants. Existing recipients of the schemes continued to be entitled to payment as long as they continued to satisfy the condition of the schemes (DSCFA, 2000:35).

## 2. Income supports for parents not economically active outside the home

The principal sources of income support available to teenage parents who are not economically active outside the home include:

<sup>1</sup> The Deserted Wife's Benefit (DWB) was introduced in response to the increase in marital breakdown and was based on the applicants own or husband's PRSI record. In order to be eligible, desertion had to be proved and appropriate efforts made to secure maintenance. A Deserted Husbands allowance was introduced in 1989.

- One Parent Family Payment (OFP);
- Supplementary Welfare Allowances (SWA);
- Maintenance from a former partner/spouse; and
- SWB where young parent is being claimed for by partner.

These key supports are briefly discussed below:

- **One-Parent Family Payment** is funded and administered by the Department of Social and Family Affairs (DSFA). It is made up of a personal rate and increases for dependent child/ren. The personal rate depends on a person's means/income - the rate of payment reduces as means/income increase. An increase in payment is made in respect of child dependant/s up to age 18, or up to the end of academic year (June) of the year in which the qualified child reaches age 22, if s/he is in full-time education by day at an institution of education.

In 2000, there were 2,905 recipients of OFP aged less than 20 years representing approximately 4 per cent of total recipients. Of these the vast majority were female, with only 26 males claiming the payment (DSCFA, 2001:33).

- **Supplementary Welfare Allowance (SWA)** provides a basic weekly allowance for people with low incomes who meet the eligibility criteria.<sup>2</sup> It is funded by the DSFA and administered by the Community Welfare Officers of each Health Board. The decision whether to award a supplement and the amount of supplement awarded is based on an individual's circumstances. Each Health Board has individual guidelines and criteria followed when deciding eligibility. There are four main types of payments under the scheme:

- (i) **Basic payments:** If a person has no income they may be entitled to SWA or if their income is below the SWA rate for their family size, a payment may be made to bring their income up to the appropriate SWA rate. If a person is awaiting receipt of a social welfare benefit or pension and has no other income, they *may* qualify for SWA while awaiting payment;
- (ii) **Supplements:** If a person's income is too low to meet certain special needs and they are receipt of a social welfare payment, they may be granted a weekly supplement. Special needs may include: (i) Rent or Mortgage Interest payments; (ii) Exceptional Heating Expenses due to Ill-health, (iii) Special Diet due to a medical condition. The amount of any supplement is decided by each individual Health Board based on an individual's circumstances;
- (iii) **Exceptional Needs Payments:**<sup>3</sup> These are paid to assist with, once off expenditure in

<sup>2</sup> If you have no income you may be entitled to basic SWA. If your weekly income is below the SWA rate for your family size, a payment may be made to bring your income up to the appropriate SWA rate and if you have claimed a social welfare benefit or pension but it has not yet been paid, and you have no other income, you may qualify for SWA while awaiting payment.

exceptional circumstances. There is no automatic right of entitlement to an exceptional needs payments. Payment is at the discretion of the health board taking into account all an individual's circumstances. It may be paid to assist with the cost of: bedding or other essential household equipment; funeral expenses or other unforeseen large expenses; and (iv) **Urgent Needs Payments:** these may be paid even if a person is not normally eligible to receive assistance under the SWA scheme. Payments are normally made to assist with needs such as, food and clothing in the aftermath of a fire or flood. Depending on each individual's circumstances, full restitution may have to be made of this money (Department of Social, Community & Family Affairs, Booklet SW54).

Many teenage parents awaiting receipt of their OFP book depend upon SWA as an income source. A key element of the SWA scheme for teenage parents living in private rented accommodation is the provision of Rent Supplements.<sup>4</sup> Seven hundred and thirty five people under the age of 20 were in receipt of rent supplement from the DSFA in 2000 (DSCFA, 2001:81) – representing just 1.7 per cent of total recipients. Approximately 12 per cent of OFP recipients received rent supplement from the DSFA in 2000 although, no breakdown by age is available for this. Other SWA payments include the Back to School Clothing and Footwear Allowance. 'Exceptional needs payments' can be particularly relevant for teenage mothers as an aid to meeting the initial costs associated with child birth and confinement costs, for example, buying maternity clothes, baby clothes, buggies and cots.

- **Maintenance payments:** An objective of the OFP scheme is that "*where possible the cost of any support given to lone parents from the other parent of the child/ren is recovered*" (DSCFA, 2000:64). When claiming for the OFP only separated claimants are required to make efforts to seek maintenance from the other parent. In the case of unmarried claimants, the efforts condition is not an issue until the claim has gone into payment. Under the Social Welfare Act 2001 recipients of maintenance payments are allowed to retain 50 per cent of the amount received.

There is no evidence to suggest that maintenance payments form a central element of income support for young parents. Richardson's (2001) study of young lone mothers found that maintenance from the father of their child formed a part of their income for only 4 of the young mothers (out of 31) and did not constitute a principal source of income for any of the mothers.

3 "The purpose of these payments is to help prevent hardship by providing for essential, one-off exceptional expenditure which you could not reasonably be expected to meet out of your weekly income" (DSCFA, 1998:178).

4 This supplement is payable to people who have difficulty paying the rent or mortgage and who are in receipt of a social welfare payment. In order to qualify, the following are assessed: whether the accommodation is suitable to the size of the family, whether there was a valid reason for leaving the family home, the cost of the accommodation compared to the cost of similar accommodation in the area and whether the accommodation is shared with other tenants.

- **Social Welfare Benefit:** if a young mother is living with their partner who is claiming unemployment benefit, then they are treated as a dependent for the purpose of the provision of income support. Their partner is assigned the jobseeker status and receives the benefit payment with allowance made for their dependents (i.e. the young mother and their child). The young mother is not eligible for any income payment by virtue of her own status bar receipt of child benefit.

Teenage parents may also be entitled to an allowance under the National Fuel Scheme.

### 3. Employment supports

The principal types of state provided income support available to teenage parents who are economically active outside the home include:

- One Parent Family Payment (OFP);
- One Parent Family Tax Credit;
- Family Income Supplement (FIS); and
- Back to Work Allowance (BTWA).

These supports are briefly discussed below:

- **One Parent Family Payment (OFP):** recipients of the OFP may earn a maximum of €146.50 gross per week before the payment is affected. Half of the earnings over this amount up to €293.00 gross per week are assessed as means. Once earnings exceed this amount then the OFP is paid at half rate for one year and then payment ceases. Tax is paid on all income, however, the One Parent Family Tax Credit may be available above the normal allowances (see below).
- **One Parent Family Tax Credit** gives an additional tax allowance to lone parent families which brings their tax-free allowances in line with the married allowance. For an unmarried parent with a dependant child, the allowance is approximately €5,968. For all PAYE workers there is an additional allowance of approximately €1,270.
- **Family Income Supplement (FIS)** is a weekly payment for families, including lone parent families, at work on low pay. Teenage parents qualify if they are in employment for 19 hours per week or 38 hours per fortnight in duration, providing their average weekly family income (where they have one child) is below €362.

- **Back to Work Allowance (BTWA):** in order to qualify for the BTWA young parents must have been in receipt of OFP or other named benefit payment for 15 months. Under this scheme, claimants are entitled to keep 75% of the OFP in the first year, 50% in the second year and 25% in the third year. Only earnings are taxed, not the BTWA and participants may also qualify for FIS.

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# Notes



# Notes