

An Independent Review to Identify the Supports and Barriers for Lone Parents in Accessing Higher Education and to Examine Measures to Increase Participation

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List of Acronyms

ACS	Affordable Childcare Scheme
AE	Adult Education
ASCC	After-School Child Care Scheme
ALMP	Active Labour Market Programme
BTEA	Back to Education Allowance
BTEI	Back to Education Initiative
CAO	Central Applications Office
CCS	Community Childcare Subvention
CEC AS	Community Employment Childcare Programme After-School Childcare
CEC PS	Community Employment Childcare Programme Pre-School
CETS	Childcare Education and Training Support Programme
CSO	Central Statistics Office
DCYA	Department of Children and Youth Affairs
DES	Department of Education and Skills
DHPCLG	Department of Housing, Planning, Community and Local Government
DSFA	Department of Social and Family Affairs
DSP	Department of Social Protection
ECCE	Early Childhood Care and Education Scheme
EEA	European Economic Area
ESRI	The Economic and Social Research Institute
ESF	The European Social Fund
EU	European Union
EOS	Educational Opportunity Scheme
FÁS	Irish National Training and Employment Authority
FIS	Family Income Supplement
GUI	Growing Up in Ireland
HAP	Housing Assistance Payment
HE	Higher Education
HEA	Higher Education Authority
HEAR	Higher Education Access Route

HEIs	Higher Education Institutions
ICT	Information and Communications Technology
IHREC	Irish Human Rights and Equality Commission
IoT	Institute of Technology
JA	Jobseeker's Allowance
JB	Jobseeker's Benefit
JST	Jobseeker's Transitional Payment
MDRC	Manpower Demonstration Research Corporation
NESF	National Economic and Social Forum
NUS	National Union of Students (UK)
NUTS	Nomenclature of Territorial Units for Statistics
OECD	Organization for Economic Cooperation and Development
OPF	One Parent Family Payment
PTEO	Part-Time Education Option
PLC	Post-Leaving Certificate Course
QQI	Quality and Qualifications Ireland
RAS	Rental Accommodation Scheme
RS	Rent Supplement Scheme
SAF	Student Assistance Fund
SLA	Second Level Allowance Scheme
TANF	Temporary Assistance for Needy Families
TLA	Third Level Allowance Scheme

Executive Summary

Introduction

This independent review has been commissioned by the Department of Education and Skills (DES) in association with the Department of Social Protection (DSP), the Department of Children and Youth Affairs (DCYA) and the Higher Education Authority (HEA). The remit was to:

- Examine existing data to identify the trends in participation and completion rates by lone parents in Higher Education (HE), and identify measures to strengthen data collation on lone parents in the future.
- Describe the range of measures that are currently available to support lone parents in accessing HE, including supports in the school and further education (FE) sectors.
- Identify obstacles and challenges for the various different categories of lone parents in accessing and completing HE programmes.
- Recommend additional measures that would support the different categories of lone parents in accessing and completing HE programmes, and provide costings for those recommendations.
- Highlight potential models of ‘good practice’ in Ireland or elsewhere that could be considered for wider dissemination.

Review Approach

In order to address each of these key objectives, the review incorporated periods of desk research and new data collection. The approach to the review was first to contextualise the issue of lone parents’ access to HE, in the wider context of social policy that impacts on lone parents – welfare, childcare, housing and education/training. Drawing on the existing research and data, the research examined the prevalence of lone parenthood in Irish and comparative aspect. An examination of the comparative European research on the educational levels of lone parents, and the effects of such on labour market outcomes and the risk of poverty, was made. A review of existing policy on lone parents, and existing supports to enable participation in HE by lone parents, was carried out. The experiences of lone parents in accessing supports were sought, and interviews were conducted with lone-parent stakeholder groups and DSP case workers. Questionnaires were sent to Higher Education Institutions (HEIs) and secondary data analysis of existing data was undertaken.

Key Findings

Chapter 2 sets out the prevalence of lone parenthood, comparing Ireland to other European and OECD countries.

- Census of Population data reveals a growth in the share of lone-parent families. However, this pattern is not confined to Ireland, as many European countries (Spain, France, Lithuania, Malta and Portugal), as well as the US, Canada and Australia and New Zealand, have experienced a long-term trend of growing numbers of lone-parent families. In international terms, the Organization for Economic Cooperation and Development (OECD) places Ireland in a middle-range position in terms of its share of lone-parent families. Within Europe, Ireland is characterised as having a higher proportion of lone-parent families than the EU-25 average (6.2 compared to 4.5%). However, countries such as Denmark, Lithuania, UK and

France emerge as having a higher proportion of single parent families. European data reveals considerable regional disparities within countries, as well as between countries.

- A review of policy relating to lone parents reveals that while lone parents have attracted considerable policy attention in welfare and education and training, much less specific attention has been paid to lone parents in HE and Widening Access policy.
- The National Plan for Equity of Access 2015-2019 has a vision to ensure that the student body entering, participating in, and completing HE at all levels reflects the diversity and social mix of Ireland's population. Among and across the national target groups in the Plan, lone parents are identified as a subgroup that experiences particular difficulties and requires particular support. While lone parents were first given emphasis in the 2008 *National Access Plan*, the articulation of specific targets and actions aimed at enhancing participation by lone parents and teen parents in HE remains uncommunicated. Furthermore, while the HEA sets out plans to increase mature student participation, lone parents are not specifically targeted within these goals. Target setting has been hampered, as baseline data on participation by lone parents in 2008 and 2015 was unavailable and therefore a target could not be set. However, the National Plan for Equity of Access 2015-2019 contains specific actions for improving the systematic collection of relevant, comparable data necessary for improving the evidence base for access policy. A Data Plan for Equity of Access to Higher Education is currently being developed, and lone parents should be a key consideration in this process.
- The provision of part-time and flexible education in the sector has remained relatively stable since 2010/2011. As a result, opportunities for part-time HE study are limited. Part-time/flexible provision is likely to facilitate increased participation in HE for lone parents. The provision of part-time and flexible education should be enhanced, and it is evident that some HEIs are making more concerted efforts to facilitate lone parents through part-time and flexible education than others. It is necessary that the existing pathways to part-time HE for lone parents are better communicated, while funding opportunities for part-time study at HE to cover the direct and indirect costs of HE are limited, and should be reviewed.
- Increasing participation in HE for lone parents must be placed in the context of changing social policy, and it is evident that social policy relating to lone parents is changing at a fast pace. Key areas include OFP Reform, Housing and Childcare policy, as well as proposed changes to the funding of HE.
- Recent OFP reform represents a shift away from passive welfare support towards active engagement with Intreo case workers to support participation in education, training and employment; the lowering of the eligibility criteria entitlement to OFP to when the youngest child reaches age 7, down from 18; and the introduction of the JST for those with children aged 7-13 as well as other changes. While data from the QNHS suggests that there has been an increase in the number of lone parents in employment between 2015 and 2016, it is too early to evaluate the full impact of the OFP reform on the uptake of education, training and employment.
- Changes in childcare policy are afoot as a result of Budget 2017, which allocated an additional €19m to enable the introduction of the Single Affordable Childcare Scheme (ACS). This scheme, when introduced, will replace the existing childcare subsidisation schemes that lone parents may potentially access.

- Housing policy is also currently under reform as policy seeks to transfer those on housing waiting lists from the rent supplement scheme to the Housing Assistance Payment (HAP) scheme. Given the constraints involved in participating in full-time employment under the Rent Supplement (RS) scheme, eligibility for HAP is based on income and so there is no exclusion of those participating in employment or full-time education under HAP, as is the case with RS. This is likely to be a significant support for lone parents who wish to participate in education and/or employment.
- Finally, few research studies have addressed the specific needs of lone parents in accessing HE. The areas of financial support, flexible modular education, childcare and supports for teen parents have been broadly identified in previous research studies. This review also highlights existing research that is critical of stringent activation policies for lone parents in other institutional contexts, where HE pathways are de-emphasised in favour of rapid labour force attachment. This body of research also highlights that the quality of education matters, and cautions against a general education approach.

Chapter 3 provides an overview of the comparative European research on the educational levels of lone parents and the effects of such on labour market outcomes and the risk of poverty.

- Research has consistently identified lone parents as a group with lower levels of HE, but also as a group at higher risk of social exclusion, financial exclusion and economic vulnerability in Ireland. More recently, the Economic and Social Research Institute (ESRI) has defined lone parenthood as a social risk and reported that a higher level of quality of life problems is found among lone-parent families.
- A review of the empirical European literature suggests that there are clear returns for investing in the HE levels of lone parents, in terms of not only reducing poverty and deprivation rates among adults and children, but also increasing labour market activity. Furthermore, education level exerts an independent effect on these outcomes, all other things being equal.
- Empirical analyses of the education levels of lone parents in the Irish context, using the available waves of Growing Up in Ireland (GUI) data, reveals a pattern of increasing HE levels, suggesting that increasing shares of lone parents achieve a degree or higher, as children become older, contrary to the pattern of parents with partners. While a high proportion of lone parents have low levels of education, this review provides empirical evidence of a willingness on behalf of lone parents to invest in education over the life course. An examination of the characteristics of lone parents with HE reveals the heterogeneity of lone parents as a group, and indicates that the age of children matter for HE acquisition among lone parents, and that the predictors of HE attainment differ according to the age of children.
- Interviews with lone parents reveal the motivations for lone parents to return to education and the positive effects of increasing parental levels of education on the aspirations, expectations and cultural capital acquisition of children.
- In the absence of existing administrative and research data to estimate the share of lone parents in HE, estimates of the student parent cohort were obtained using the most recent Eurostudent survey. The survey indicates that 17 per cent of undergraduates are student parents, and that the share of student parents is greater among the mature student cohort

(41%) than the under-23 cohort (2%). Student parents are also more prevalent in part-time (44%) and distance (26%) HE than in full-time HE (10.5%).

Chapter 4 considers a range of issues relating to the costs of attending HE, issues of affordability, and difficulties identified by lone parents in accessing supports to attend HE, across a range of government departments. In this chapter, the range of supports offered by the State are outlined.

- Lone parent experiences are occurring within a potentially changing policy context of how HE is to be funded, and research from the UK context is put forward to highlight the potential negative impact of a student loan scheme on lone parent HE participation, and lone parent debt levels.
- Analysis of the income of lone parents reveals considerable inequities among lone-parent groups. As a result, some groups are likely to experience considerable challenges in meeting the costs of attending college, paying rent, raising a family, working, and paying for childcare. These financial constraints are likely to influence decision-making around attending HE either on a part-time or full-time basis.
- Analysis of the established cost of living for a student, compared to support from the student grant scheme, reveals that for all students, the maintenance component of the student grant scheme – even at the special and 100% rates – represent a *contribution* towards the costs of living while at college, rather than full support.
- Estimations of the established cost of living for a student is extended to lone parent families, given the limited regard of lone parents in existing studies of the cost of attending HE. Because lone parents have higher living costs than school leavers, the efficacy of the student grant is limited further.
- Particular attention was placed on the cohort of lone parents who have transferred from OFP/ JST to BTEA. Estimates of the income of this group indicate that they are likely to face considerable challenges in meeting the costs of attending HE while raising a family and paying childcare, even in light of the supports offered by the State though bundles of welfare payments, housing support, and the student grant scheme. The reinstalment of the maintenance component of the student grant scheme for lone parents on the Back to Education Allowance (BTEA) would create a more equitable approach to supporting lone parents in accessing HE.
- The existing supports offered by the State to cover the direct and indirect costs of attending HE for lone parents are highlighted. Specific attention is focused on how these financial supports facilitate lone parents in making the decision to participate in HE, as well as the barriers that lone parents may face:
 - The Student Assistance Fund (SAF) has been a key source of financial support for lone parents in HE, but application procedures were viewed to be at times over-accountable in nature. As a result, some lone-parent students found it difficult and shaming to access the fund. An SAF implementation group chaired by the HEA is currently working on streamlining the application process and publicity associated with the fund.
 - The recessionary climate, and the range of cuts that lone parents experienced across a range of supports and services during that time, continues to influence educational

attainment, occupational choices and perceptions of lone parents, despite some positive policy developments for lone parents.

- Inconsistencies in the eligibility criteria for the various financial supports to cover the direct and indirect costs of attending HE are likely to be a deterrent for lone parents to participate in HE. This includes inconsistencies in the eligibility criteria for supports to cover the direct costs of full-time and part-time HE, and the limited range of courses supported by BTEA, in particular.
- Inadequate dissemination of information, guidance and awareness raising to lone parents regarding the 'bundles' of supports that are offered by government departments and agencies.
- Complexity in negotiating the range of supports on offer across a range of departments.
- The review also identifies a range of issues, whereby lone parents are likely to experience difficulty in accessing financial supports. These include:
 - While HAP is viewed as a positive development in allowing lone parents to both attend full-time HE and receive housing support, concern was expressed for lone parents who remain on RS. The 11 per cent of lone parents in receipt of RS cannot participate in full-time education.
 - Data to support policy intentions and policy initiatives for lone parents is weak across the range of Government departments highlighted in this review. Data is essential to identify where the policy strengths and weaknesses lie, and to provide an evidence-base. These data issues are constrained at times by data protection guidelines, as well as issues relating to how administrative data is collected and placed in the public domain.
 - Given that the OFP activation process is in its infancy, it is difficult to fully establish the extent to which OFP and JST, in particular, are being used to realize educational development, including participation in HE. Intreo case workers also require more training and awareness of the pathways to HE that lone parents can take, and more training in the bundles of support offered by the state that lone parents can access for both part-time and full-time HE participation.
 - The difficulties experienced by lone parents in accessing supports for childcare were highlighted, and the limits of the current state childcare supports for lone parents in full-time HE were discussed. There is an opportunity to enhance the effectiveness of these supports, with the forthcoming changes to the childcare infrastructure through the ASC are likely to facilitate lone parents in accessing HE.
 - The review identified that currently, there are clear inconsistencies relating to access to childcare support and rental and housing allowances for lone parents in education/training across the National Qualifications Framework (NQF). These inconsistencies are likely to have created a barrier for lone parents who are trying to access the pathway between FE to HE.

- Lone parents in full-time employment and part-time HE are likely to experience the greatest demands on their time. This group is likely to be constrained in accessing childcare on the private market, to pay for childcare costs during evenings, nights and weekends. State childcare supports are not currently supporting this group of lone parents.

Chapter 5 focuses on institutional policies of Higher Education Institutions, and their role in compounding or easing the issues faced by lone parents, or indeed the wider body of student parents in HE.

- Based on the findings of new data collection regarding the policies and practices of HEIs, we report that in relation to lone parents, there is:
 - limited visibility of lone parents in a range of policies and practices of HEIs;
 - very limited data collection around lone-parent participation, experiences and outcomes;
 - limited targeting of lone parents for entry to HE. HEIs should be incentivised to attract lone parents;
 - limited policy development regarding the needs of lone parents once they transition into HE; and
 - the current childcare infrastructure for lone parents attending HE is underdeveloped and HEIs do not appear to be equipped to support lone parents in accessing childcare supports.
- While mature student officers and others working in Access offices are active in pre-entry and post-entry supports for lone parents, the survey revealed that in general, there is considerable variation across the sector in the extent to which lone parents are specifically targeted by HEIs. Thus, HEIs and the sector still have considerable work to do in order to raise awareness regarding the opportunities for lone parents to attend HE. While there was considerable awareness of the obstacles and barriers likely to be faced by lone parents – including economic barriers, time barriers, institutional barriers and cultural barriers – it was also evident that HEIs still have considerable work to do in order to facilitate lone parents in navigating these barriers once they enter education. As well as identifying the specific obstacles and barriers that lone parents face, we used the survey to identify models of best practice, and the supports that lone parents are offered.
- For the most part, in many HEIs, supports for lone parents represented a range of generic supports that all students can access. Thus, in a large number of HEIs, there were no specific supports directed towards lone parents.
- In a smaller number of HEIs, specific measures were put in place to support lone parents and to recognise the challenges they may face. These supports included:
 - financial supports specifically for lone parents and/or childcare (at times these supports were prioritised for lone parents);
 - enhanced student supports (academic, assessment of need, policies relating to lone parenthood or motherhood, budgeting services); and
 - enhanced information supports pre and post entry.
- A review of the international best practice literature revealed that in addition to the measures listed above, scholarships and enhanced student supports (academic guidance and counselling) were central to enhancing lone-parent retention at HE.

Overall Conclusion

The review identifies a number of economic, institutional and childcare barriers, and makes specific recommendations around these. In addition, recommendations are proposed to strengthen data collection on lone parents, and areas for future research are identified.

Chapter 1: Introduction

1.1 Introduction

Despite the considerable policy emphasis and research literature on widening participation in HE in the Irish context, little is known about the specific barriers to HE that lone parents may face, or the challenges they encounter once they enter HEIs. Indeed, we have limited knowledge about the specific supports that facilitate access to, and participation in, HE for lone parents, or that influence retention, completion and access to the graduate labour market. In comparison to other groups of ‘non-traditional’ students, lone parents in HE have been given limited specific consideration in education, both in terms of policy intervention and research. However, more recently Government has supported initiatives which aim to increase the engagement of lone parents in paid work and in education and training. In particular, the level of support offered to this group by HEIs in the Republic of Ireland, and how existing policies meet their needs, remains a widely undocumented area. This review was commissioned by the DES in association with the DSP, the DCYA and the HEA.

The remit was to:

- Examine existing data to identify the trends in participation and completion rates by lone parents in Higher Education (HE), and identify measures to strengthen data collation on lone parents in the future.
- Describe the range of measures that are currently available to support lone parents in accessing HE, including supports in the school and further education (FE) sectors.
- Identify obstacles and challenges for the various different categories of lone parents in accessing and completing HE programmes
- Recommend additional measures that would support the different categories of lone parents in accessing and completing HE programmes, and provide costings for those recommendations.
- Highlight potential models of ‘good practice’ in Ireland or elsewhere that could be considered for wider dissemination.

In contrast to the relative ‘invisibility’ affecting this group, several elements point to the timeliness to examine the barriers and challenges that lone parents may face in accessing HE, as well as the supports that facilitate HE participation among lone parents. First, the available evidence in other national contexts suggests that lone parents – and indeed student parents – represent an increasing proportion of HE students, given current increases in the share of the lone-parent sub-population (Moreau and Kerner 2012). Research from other institutional contexts also tells us that it is likely that lone parents are overrepresented among groups facing disadvantage in HE and elsewhere (NUS 2009). Second, according to the limited but growing national and international literature on lone parents in HE, lone parents face a number of difficulties with regard to access, retention, attainment, finances and childcare, while juggling the demands of lone parenthood with studying (see, for example, Brooks 2012; Hinton-Smith 2016 in the UK, and McCoy et al. 2009; Fleming and Murphy 1997; Fleming et al. 2010, in the Irish context). While little is known about the size of this group attending HE in Ireland, it may well be that current levels of intervention, policy and support do not meet their needs. Third, there is a need to better understand how different routes into lone parenthood may influence access to HE. Finally, in the current changing policy context regarding supports for childcare, housing, OFP reform and policy recommendations around the future funding

of HE, there is an urgent need to examine how current, proposed and future policy changes in these domains are likely to impact on access to HE and to postsecondary education and training more broadly. That is, to what extent is access to, and participation in, HE for lone parents influenced by welfare reform, education, training and childcare and housing policy?

The remainder of this chapter sets out the methodological approach to the review.

1.2 Methodological Approach

This report presents the main findings of the review which was conducted between July 2016 and March 2017, and is centred around three key objectives which sought to:

- Identify the supports and barriers for lone parents in accessing HE.
- Better understand how lone parents are currently faring in HE.
- Recommend measures to increase participation by lone parents in HE.

In order to address each of these key objectives, the review incorporated periods of desk research and new data collection. The desk research period incorporated a review of existing and future policy pertaining to lone parents in the areas of widening HE participation; education and training policy; welfare and housing policy, and childcare policy. A review of the existing literature – nationally and internationally – on lone-parent experiences of accessing and participating in HE was also carried out. In terms of data collection and analyses, the review adopted a mixed-method approach, comprising both secondary data analyses of existing datasets and administrative data, and new qualitative and quantitative data collection.

The quantitative phase of the review involved secondary data analysis of the following research and administrative datasets:

- The infant and child cohorts of the large scale, nationally representative GUI study to consider the characteristics of lone parents with HE levels, and the rate at which lone parents upgrade their education level over time.
- Analysis of Eurostudent data to consider the prevalence of student parents in HE.

In terms of new data collection:

- A short questionnaire was also sent to each HEI. This survey sought to capture information on the supports, barriers and models of best practice currently operating in HEIs for lone parents. In all, surveys were sent to 30 HEIs, with a response rate of 66 per cent (20 responses).

The qualitative phase of the review consisted of the following new data collection entailing interviews and focus groups with lone-parent stakeholder and representative groups, lone parents attending HE, and DSP case workers.

- Interviews with lone-parent stakeholder/representative groups were conducted in August 2016. This phase of the review included interviews with representatives from St Vincent de Paul (SVP), Treoir – The National Federation of Services for Unmarried Parents and their Children, Children’s Rights Alliance, One Family, SPARK and the National Women’s Council of Ireland (NCWI).

- Interviews and focus groups with 14 lone parents attending HE were conducted during November and December 2016.
- Interviews with two DSP case workers were conducted in December 2016.

It is important to note that the interviews with lone parents were undertaken prior to the full implementation of Housing Assistance Payment (HAP), and prior to the forthcoming implementation of the Single Affordable Childcare Scheme. The interviews took place in the period soon after expansion of the childcare provision. That is, the Community Childcare Subvention (CCS) Programme, which subsidises childcare for certain low income parents and is available to HE students, was expanded in March 2016, and is now available through private childcare providers.

In total, 14 semi-structured interviews and focus groups were conducted with lone-parent students, spanning eight HEIs, including both universities and IoTs. This approach allowed us to explore how the array of policies and practices in place in each institution influence lone-parent students. The interviews lasted approximately 40 minutes and were conducted face to face, or, for practical reasons, or over the phone/via Skype. Among the lone parents interviewed, the majority were attending undergraduate courses in faculties of social sciences or arts, humanities and sciences, but some students also attended a faculty of science and/or engineering. None of the lone parents were engaged on vocational/professional courses (such as nursing, teaching or midwifery). One lone parent was currently completing postgraduate study, and two had recently completed postgraduate study. The majority were attending (or had attended) HE on a full-time basis, one lone parent was classified as a part-time student, and another had completed a distance education undergraduate degree. Twelve of the 14 lone parents were female. The majority were White Irish, and one lone parent had migrated to Ireland. The majority of the lone-parent students had one child, two had two children, and one parent had four children. In terms of the age of their youngest child, nine had at least one child under 7, three had their youngest child aged between 7 and 13, one had a child aged 13+, and one had an adult child. Coupled with the HEI institutional survey data, this approach facilitated a strong understanding of lone-parent HE experiences, and of the relationship of lone parents with institutional policies and cultures and wider social policy.

Insights from staff working in the DES, DSP, HEA, and DCYA were sought during five meetings with the Steering Committee over the course of the review, between July 2016 and March 2017. These meetings were important for the review process in highlighting key policy objectives and new policy directions. Costings of measures to support lone parents in accessing and completing HE programmes were provided in earlier drafts, and contributed to decisions taken in Budget 2017 regarding

- €1m to the DES for measures to support more lone parents to access HE
- The introduction of a €500 Cost of Education Allowance by DSP for parents, including lone parents, in receipt of BTEA.

Chapter 2: Lone Parents in a National and International Context

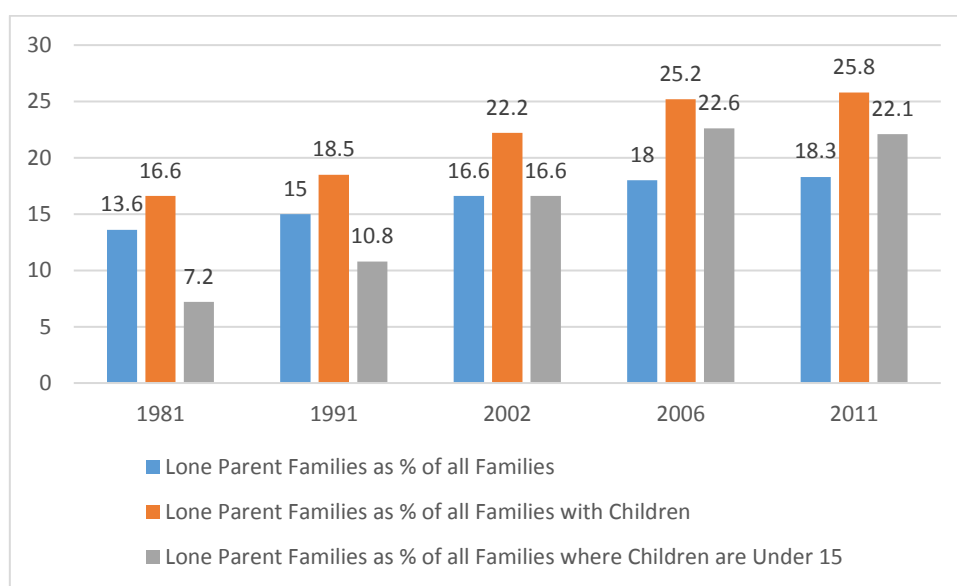
2.1 Introduction

In this chapter, the broad institutional policy context within which lone parent decision-making around HE is taken is examined. In doing so, we set out the changing national policy context against which lone parents' lives unfold.

2.2 The Incidence of Lone Parenthood in Ireland and in Europe

Figure 1 illustrates the growth of lone parenthood in Ireland over the period 1981-2011, based on the definitions adopted by the Census of Population. It highlights that the estimated size of the lone parent population and its composition varies according to the definition chosen.¹

Figure 1: Estimated Percentage of Lone Parent Families in Ireland, 1981-2011



Source: Census of Population, Various Years

The 2011 data suggests that over half a million people live in one-parent families in the Republic of Ireland. As we see from Figure 1, the share of lone-parent families as a percentage of all families (with and without children) has increased modestly from 13.6 per cent in 1981 to 18.3 per cent in 2011. If we then consider only families with children (of any age), the share of lone-parent families has increased substantially from 16.6 per cent in 1981 to 25.8 per cent in 2011. That is, one in four families with children is a lone-parent family. Finally, when families in which children are aged under 15 only are defined as what constitutes a family, the prevalence of lone-parent families has increased substantially, and is estimated to have grown from 7.2 per cent in 1981 to 22.1 per cent of

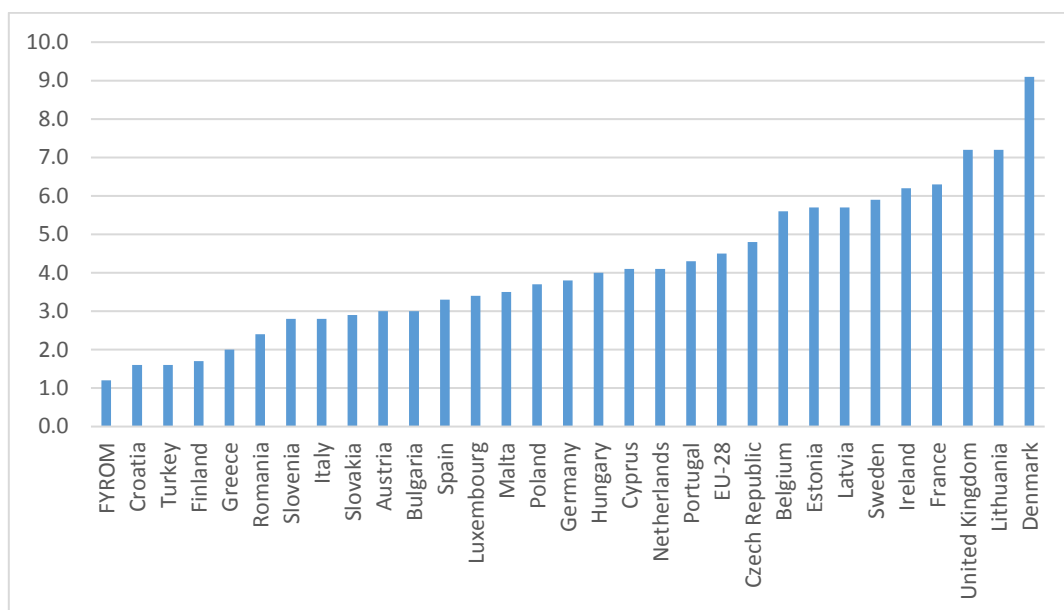
¹ It has been identified by previous research that lone parenthood was at times over-counted or under-counted in earlier censuses up to 2006 (see Lunn, Fahey and Hannan 2009; Callan et al. 2007; Fahey and Russell 2001; McCashin 1993).

all such families in 2011. Data from the Census of Population 2011 also reports that almost one in five children (18.3%) live in a lone-parent family.

Preliminary findings from the Census of Population 2016 reveals that the number of households headed by a lone parent has increased by just 1.6 per cent, from 215,315 in 2011 to 218,817 in 2016. This is substantially lower than the previous increase of 13.7 between 2006 and 2011.

These varying definitions highlight the reality that the concept of lone parenthood can embrace a wide diversity of family types, ranging from the elderly widow living with a grown-up child to a young never-married mother living with her infant child or school-age children (McCashin 1993).

Figure 2: Eurostat Comparison of Lone Parent Families in Europe



Source: Eurostat 2017 using EU LFS Data

In comparative perspective, as illustrated in Figure 2 using data obtained by Eurostat, relative to other European countries, Ireland has recently registered as having a high and increasing proportion of lone parent households (6.2% in 2015 compared to 5.5% in 2006), relative to the EU-28 average of 4.5 per cent. Countries such as Denmark (9.1%), Lithuania (7.2%), UK (7.2%) and France (6.3%) emerge as having a higher proportion of lone-parent households than Ireland (6.2%). Furthermore, an increasing proportion of lone-parent households was also found between 2006 and 2015 in Spain, France, Lithuania, Malta and Portugal (Eurostat 2017).

An alternative data source, the Eurostat Population and Housing Census, reports that families composed of lone parents (either a single mother with children or a single father with children) accounted for 16 per cent of the total number of families in the EU-28 in 2011 (Eurostat 2015). The data reveals considerable regional disparity within as well as between countries. By way of example, Belfast had one of the highest proportions of lone-parent families in the EU at 34.6 per cent. While the share of lone-parent families by Nomenclature of Territorial Units for Statistics (NUTS level 3

region) was considerably lower in Dublin (20.7%), it was higher in Dublin than in other regions of the Republic of Ireland.²

A further source of data is taken from the OECD (not shown here). In international terms, the OECD also places Ireland in a middle-range position in terms of its share of lone-parent families, with Latvia, New Zealand, Australia, Canada, Mexico, the US, Korea and Iceland displaying higher rates. A growth in the share of lone-parent families is not confined to Ireland, as many European countries as well as the US, Canada, Australia and New Zealand, have experienced a long-term trend of growing numbers of lone-parent families. Furthermore, the OECD reports that by 2025-2030 the share of single-parent households is projected to increase as a proportion of all family households with children in many OECD countries (OECD 2011).

Pathways to Lone Parenthood

Drivers of lone parenthood have changed considerably, as the risk of premature mortality has declined substantially and been replaced by a growth in births outside marriage/civil partnership and, in some part, by increased marital breakdown (Fahey and Russell 2001; Lunn, Fahey and Hannan 2010; Murphy, Keithly and Caffrey 2008). In 2015, over one-third (36.4%) of registered births were to women outside marriage/civil partnership, up from less than 10 per cent in 1986, 31.8 per cent in 2005 and 33.8 in 2010 (CSO 2016; Punch 2007; Mahon, Conlon and Dillon 1998). This increasing pattern is broadly in line with international trends. Eurostat (2016) reports that in 2012, 40 per cent of live births in the EU-28 were outside marriage, which was 12.7 percentage points higher than the share of 27.3 per cent in 2000. While reflecting a more general European trend, the rate at which births are taking place outside marriage/civil partnership in Ireland is considerably lower than in other European countries. For example, this is the case for over half of all live births in Bulgaria (59.1%), Estonia (58.4%), Slovenia (58.0%), France (56.7%), Sweden (54.4%), Belgium (52.3%) and Denmark (51.5%) in 2013. In this regard, Ireland is more like Germany (34.8%), Luxembourg (37.8%) and Slovakia (37%).

In comparative aspect, recent international studies suggest that teenage fertility rates in Ireland are moderate. Tomkinson (2016) reports that over the period 2010-2015, levels of teenage fertility were highest in the US, followed by New Zealand, England and Australia. Ireland and Canada are the two English-speaking countries with the fewest teenage births. However, based on this data, the other western European countries all have lower levels of adolescent fertility. In the Irish context, research suggests that those who become pregnant at an early age are likely to experience multiple disadvantages. For example, Hannan and O'Riain (1993) found that early parenthood was concentrated among those with low educational attainment, those with greater unemployment experience and those from disadvantaged backgrounds, and was associated with social isolation and psychological stress.

Rates of separation and divorce have steadily increased since the latter was introduced in 1996 (CSO 2007). Data from the Census of Population indicates that since 1996, the proportion of the population aged 15 years and over who were divorced has grown significantly from 0.4 per cent

² The share of lone-parent families for the remaining NUTS 3 level regions were as follows: South-East (18.3%), Border (18.2%), Mid-West (17.4%), Midland (17.2%), South-West (17.1%), West (16.1%) and Mid-East (16%).

(9,787 people) to 2.4 per cent (87,770) in 2011. The numbers of people who divorce increased steadily through the 30s and the 40s, reaching a peak at age 48. Furthermore, the number of separated and divorced women is greater than that of men (CSO 2012). Over the period 1996-2011, there was also a significant fall in the proportion of the population aged 15 years and over who were widowed (this fell from 6.7 per cent in 1996 to 8 per cent in 2006 and 5.3 per cent in 2011). In 2006, a substantial proportion of lone parents, 35 per cent, had experienced marital breakdown, while 8 per cent had been widowed (Lunn, Fahey and Hannan 2010).

2.3 Lone Parents in Full-time and Part-time Higher Education and Widening Access Policy

In terms of data collection, the HEA does not require that HEIs collect information on the family circumstances of their student population, either in terms of marital status or parenthood status. Thus, national data is currently not available for this group to document their participation, retention and progress through and beyond HE. Therefore, providing a statistical portrait of current HE enrolment, field of study, type of HEI, progression, completion rates and post HE outcomes of lone parents is not possible. As a result, we know much less about lone parents' college participation and completion rates than other categories of learners. Consequently, we also know little about the effects of college attendance for lone parents on family well-being, reducing poverty risks or increasing employment probabilities in the Irish context, compared to other country contexts (see for example Ruggieri and Bird 2014 and Chzhen and Bradshaw 2012 in comparative European perspective; Hancioglu and Hartmann 2014; Zagel 2014 in Germany; Brooks 2012 in the UK and Denmark; Björnberg, Ólafsson and Eydal 2007 in Iceland; Hinton-Smith 2016 in the UK).

In other institutional contexts, single-country studies have sought to estimate the share of lone parents, unmarried parents and student parents in HE. In the US, Goldrick-Rab and Sorensen (2011) reveal that among all undergraduates, the share of unmarried parents has almost doubled over the past 20 years, from 7 per cent to over 13 per cent. In the UK, Lyonette et al. (2015) estimate that the proportion of mothers remains around 8 to 9 per cent of all full-time female students, and in their study of a particular group of part-time undergraduates, lone parents represent 14 per cent (Callender and Wilkinson 2012). In the UK, a National Union of Students (NUS) survey suggests that one-third of those studying in the FE and HE sector in England and Wales care for a dependent (NUS 2009). The Student Income and Expenditure Survey 2011/2012 data in the UK reveals that respectively 3 per cent of full-time students are lone parents, while 12 per cent of part-time students are lone parents (Pollard et al. 2013), and that in 2007/2008, 8 per cent and 36 per cent of English-domiciled full-time and part-time students were parents (Johnson et al. 2009).

In the US, Goldrick and Sorensen (2011) find that unmarried parents are much more likely to leave college early, without a timely return to education. One reason for these lower rates of completion is that it can take longer for parenting students to finish degrees. They highlight caution when considering completion rates of lone parents, given that *'analysts sometimes make ultimate rates of degree completion lower than they are by neglecting these longer time periods to degree attainment. Many unmarried mothers eventually acquire postsecondary degrees, but do so over longer periods'* Goldrick and Sorensen (2011: 4). International studies have shown that adult learners may take more time to complete their degree, given that they typically tend to be on low incomes on entry and their income stems mostly from wages or welfare entitlements (Rowan-Kenyon 2007).

Policy Context

A key focus of Irish HE policy is orientated towards the objective of ensuring that *'the student body entering, participating in and completing higher education at all levels reflects the diversity and social mix of Ireland's population'* (HEA 2015: 9). The current *National Access Plan* builds on the Bologna Process,³ and equity of access is also identified as a core objective identified for the HE system in the *Higher Education System Performance Framework (SPF) 2014-2016*, which seeks to *'promote access for disadvantaged groups and to put in place coherent pathways from second-level education, from further education and other non-traditional entry routes'* (DES 2014: 5).

The current HEA *National Access Plan* names lone parents as a key target subgroup. In HE policy in Ireland, lone parents as an underrepresented group was first given emphasis in the 2008 *National Access Plan*, which stated:

This plan is guided by the commitments outlined in the current partnership agreement, Towards 2016, namely, "investing in further support measures in the areas of further and higher education to enhance participation by those from disadvantaged backgrounds, in particular: socio-economically disadvantaged school leavers, members of the Traveller community and ethnic minorities, mature students, lone parents and students with a disability". (HEA 2008: 16)

The 2015 *National Access Plan* indicates that lone parents are likely to be present among each of the targeted groups, and states *'among and across the national target groups there are also subgroups that experience difficulties participating in higher education and who require particular support – these include lone parents, teen parents and some people from ethnic minorities'* (HEA, 2015: 17). These groups include:

- Entrants from socio-economic groups that have low participation in HE.
- First time, mature student entrants.
- Students with disabilities.
- Part-time/flexible learners.
- Further education award holders.
- Irish Travellers.

The measures deemed necessary to enhance participation in employment by lone parents and other groups were broadly named in *Towards 2016* to include *'access to childcare, flexible training and education programmes'* (Department of the Taoiseach 2006: 52). In terms of widening access policy, the articulation of specific measures aimed at enhancing participation by lone parents (or indeed of members of the Traveller community or ethnic minorities) in HE were not communicated in the 2008 *National Access Plan* and again have not been communicated in the current *National Access Plan, 2015-2019*.

As indicated above, the actual number of lone parents currently participating in HE is unknown, making it difficult to locate the targeted supports and mechanisms through which lone parents and teen parents are to see an increase in rates of participation in HE. A lack of data on HE participation

³ The Bologna Process has sought to harmonise and ensure comparability in the standards and quality of Higher Education qualifications in the EU.

by lone parents (in either 2008 or 2015) means that there are no specific targets set out for lone parents and teen parents. Given that the current *National Access Plan* contains specific actions on improving the systematic collection of relevant, comparable data to improve the evidence base for access policy, and a Data Plan for Equity of Access to Higher Education is being developed, consideration of lone parenthood as a status should be central to these efforts.

In research terms, few studies have addressed the specific needs of this group in accessing HE. Indeed, few studies exist in the Irish context that deal with the specific experiences and requirements of lone parents in HE (or indeed, 'student-parents' in general). While some have discussed the issues that lone parents may face in accessing HE (Murphy, Keithy and Caffrey 2008; Murphy 2008; McCoy et al. 2009; Fleming et al. 2010) none have focused exclusively on this issue. Within this research, Murphy (2008: 38-40) argues for an 'education-first' strategy and stresses flexible modular education, childcare and supports for teen mothers as three key policy areas to promote access. McCoy et al. (2009) found that lone parents were among the groups most likely to be worried and feel that their financial difficulties negatively affected their progress and performance at university. At that time, lone parents were also among the groups most likely to have negative views about their financial situation. Fleming et al. (2010) recommended more affordable comprehensive crèche and childcare facilities for parents attending college. SVP, in its 2014 report, recommended that approaches should continue to be developed which improve and widen access to third-level education, and which decrease the 'gamed' nature of the current Central Applications Office (CAO) model (SVP 2014b: 15), thus facilitating access to HE for teen parents.

Furthermore, while improved access and supported pathways to education and training, and opportunities for educational and social development, have been advocated over the years for lone parents in policy reports (see for example Nolan 2000; NESF 2001; OPEN 2004; NESF 2005; DSFA 2006), specific reference to increasing lone parent participation in HE has largely been absent from these studies.

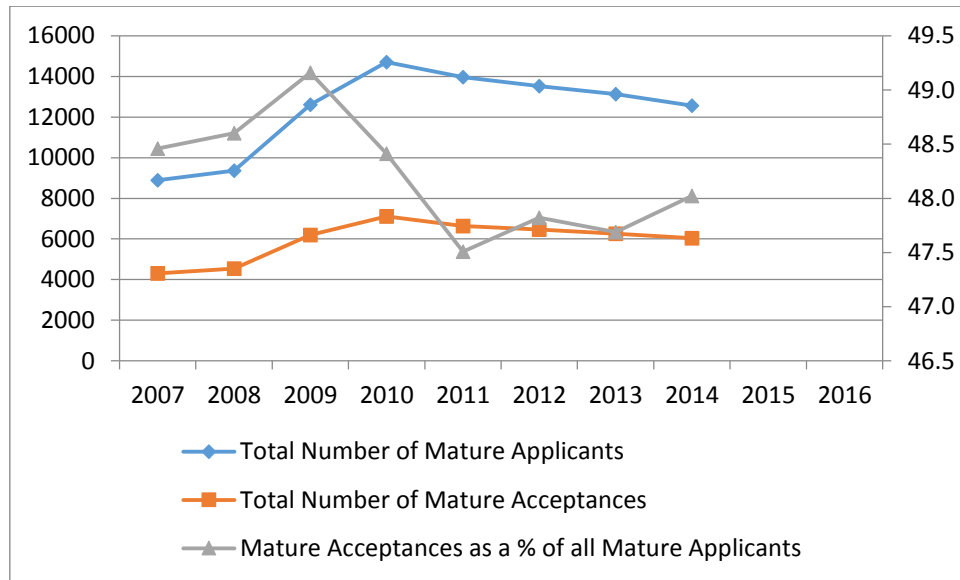
Current Plans to Increase Mature Student Participation

Widening participation has, for some time, included commitments to increase the numbers of mature students in HE. Mature students have been targeted by national access policy since 2005, and the current *National Access Plan 2015-2019* sets out a commitment to increase participation in HE and targeting support for mature students, specifically those who have not previously benefited from HE. Despite a focus on increasing mature student participation in access policy, there has been little reference to lone parents as a subgroup of mature students. While mature students are more likely than their younger peers to have caring responsibilities for dependent children, not all are likely to be lone parents. Currently, it is difficult to estimate the share of lone parents among the mature student population.

In the absence of data collection on the number of lone parents in HE in the Irish context, it is still useful to consider changes in the number of mature students in HE. Figure 3 illustrates the numbers of mature students applying to the CAO and accepting offers since 2007. The period 2007-2010 saw an increase in the numbers of mature student applications, followed by a steady decline thereafter. In 2010, almost 15,000 mature students applied to the CAO for a place in HE. By 2014, this had decreased to just over 12,500. The number of mature students who accepted a CAO offer had also

increased from 4,310 in 2007 to a high of 7,117 in 2010. More recently, there has been a steady decline in the number of mature students who have accepted an offer, and in 2014 it had decreased to just over 6,000. Over this period, the percentage of mature student applicants who have accepted an offer remains relatively static at between 47 and 48 per cent.

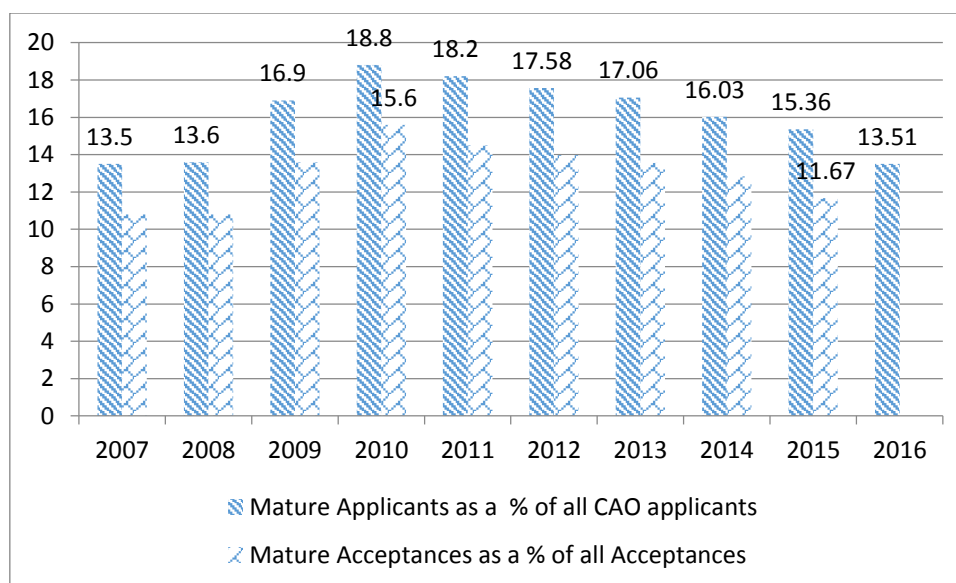
Figure 3: Numbers of Mature Students Applying to the CAO and Accepting Offers



Source: Higher Education Authority

Figure 4 reveals a steady acceptance rate for mature students over the period (around 47%), but fewer applications and acceptances since 2011. Over time, the share of mature student applicants as a percentage of all CAO applicants has declined, as has the share of mature student acceptances as a percentage of all CAO acceptances (see Figure 4). Carroll and Patterson (2011) argue that the proportion of mature applicants and acceptors declined, most likely because of the part-time HE opportunities provided under the Springboard initiative (Springboard will be discussed at a later stage in this chapter). However, a reduction in CAO mature student applications can also be contextualised with increasing unemployment rates from 2008 onwards (reaching a peak in 2012), suggesting limited opportunities to pay for the costs of attending HE.

Figure 4: Mature Student CAO Applications and Acceptances



Source: Higher Education Authority

Part-time and Flexible Higher Education

While opportunities for part-time undergraduate provision exist in the Irish context, this model of provision remains underdeveloped, and underfunded.⁴ While part-time targets were first set in 2008, the mid-term (2010) target of 12.5 per cent was exceeded, with over 14 per cent of all undergraduate students in HEA institutions participating on a part-time basis in 2009/2010' (HEA 2012: 8). Later, the terminology was changed to add 'flexible' to the term 'part-time' provision. As indicated earlier, the current *National Access Plan 2015-2019* seeks to increase the share of full-time mature entrants to HE to 16 per cent (up from the current share of 12%). The plan also seeks to increase the share of full and part-time/flexible (combined) mature new entrants to 24 per cent (up from the current share of 19%) by 2019. *'In numerical terms, these target percentage figures represent an increase of approximately 3,500 mature student entrants (full and part-time/flexible) over the next five years'* (HEA 2015: 38).

In the 2015/2016 academic year, part-time undergraduate enrolments as a share of total undergraduate enrolments stood at approximately 12 per cent (see Table 1 below). There is considerable differentiation across the sector, with a number of IoTs displaying particularly high rates of part-time undergraduate enrolments, considerably above the national rate of 12 per cent. It is evident that several HEIs have substantially increased their share of part-time undergraduate enrolments over the past few years. This is particularly the case for IT Tallaght (41%) and IT Carlow (38%), which have exceptionally high rates of part-time undergraduate enrolment, with increases also evident in Letterkenny IT and Dundalk IT. However, it is also evident that part-time enrolment has decreased in some HEIs. More generally, the share of part-time undergraduate enrolments in universities is considerably lower, and varies quite substantially across the university sector. Given

⁴ Part-time/flexible participation in HE is defined as participation that leads to less than 60 credits per academic year.

the varied nature of part-time provision, this is likely to have a considerable impact on the types of courses and fields of study that part-time learners and lone parents can access.

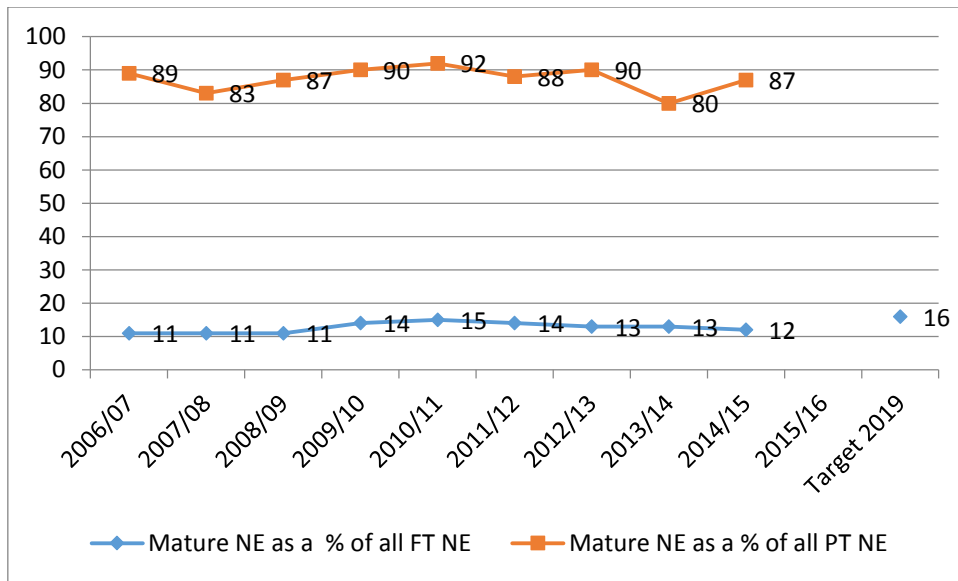
Table 1: Part-Time Undergraduates as a % of Total Undergraduates in HEIs, 2010/2011-2015/2016

<i>Higher Education Institute</i>	<i>2010 /2011</i>	<i>2011 /2012</i>	<i>2012 /2013</i>	<i>2013 /2014</i>	<i>2014 /2015</i>	<i>2015 /2016</i>
<i>IT Tallaght</i>	31	27	31	35	41	41
<i>IT Carlow</i>	29	29	30	36	34	38
<i>St. Angela's College of Home Economics</i>	26	37	28	19	22	28
<i>Cork IT</i>	21	21	22	24	23	22
<i>IT Blanchardstown</i>	21	24	22	18	20	21
<i>Athlone IT</i>	20	19	18	18	18	21
<i>Dublin Institute of Technology</i>	18	18	18	20	18	20
<i>Letterkenny IT</i>	12	8	15	14	16	18
<i>Mater Dei Institute</i>	35	20	23	22	17	14
<i>Limerick IT</i>	17	15	12	15	16	14
<i>National College of Art and Design</i>	22	20	21	14	12	13
<i>Waterford IT</i>	15	13	12	11	11	13
<i>Galway-Mayo IT</i>	15	14	17	11	13	13
All HEIs	12	13	12	13	12	12
<i>Dundalk IT</i>	5	5	9	9	7	11
<i>Maynooth University</i>	9	22	14	12	10	10
<i>University College Cork</i>	3	9	10	13	11	9
<i>IT Tralee</i>	10	10	10	9	5	7
<i>University College Dublin</i>	10	8	6	4	5	5
<i>Dun Laoghaire Institute of Art, Design and Technology</i>	5	6	4	5	6	5
<i>Dublin City University</i>	7	8	7	6	4	4
<i>Royal College of Surgeons</i>	7	14	8	6	4	4
<i>IT Sligo</i>	10	13	8	3	4	2
<i>Mary Immaculate College, Limerick</i>	2	0	3	4	1	1
<i>Trinity College Dublin</i>	2	4	2	1	1	1
<i>St. Patrick's College Drumcondra</i>	0	0	1.4	0.2	0.5	0.3

Source: Higher Education Authority, Direct Communication

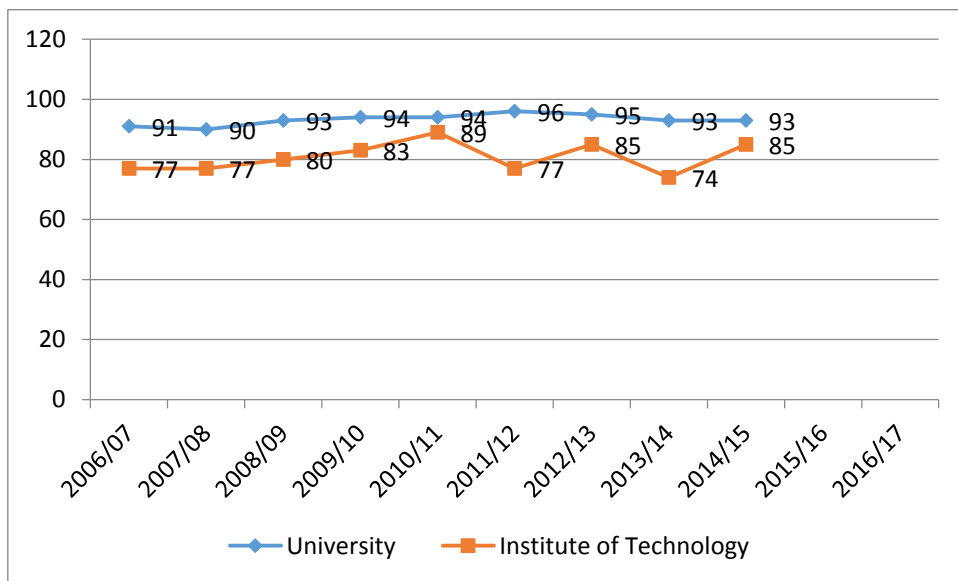
Among those who enter part-time HE, currently, mature students represent most part-time new entrants (see Figure 5), and this is true at both university and IoT level (see Figure 6). Mature students comprise a larger share of part-time entrants in universities than in IoTs. Furthermore, most of the increase in mature student participation in HE has taken place on a part-time or flexible basis. Despite a recommendation by the HEA (2012) report on part-time provision, application routes continue to differ substantially for part-time and full-time HE courses. Most part-time and evening courses are not offered through the CAO application system; instead, a direct application to the relevant HEI must be made. In the case of Springboard, applicants must first register on the Springboard website.

Figure 5: Full-Time and Part-Time Mature New Entrants as a % of all New Entrants 2006/2007 -2014/2015



Source: HEA Facts and Figures, Various Years

Figure 6: Mature New Entrants as a % of all Part-Time New Entrants 2006/2007-2014/2015



Source: HEA Facts and Figures, Various Years

Part-time Initiatives

Springboard is a key labour market initiative that supports access to part-time/flexible education, and is managed by the HEA on behalf of the DES. While lone parents are not specifically targeted to participate, the initiative currently provides HE opportunities for a targeted group: unemployed people with a previous history of employment, who have a previous educational qualification at Quality and Qualifications Ireland (QQI) Level 5 or above, or equivalent, and who would benefit from cross-skilling or upskilling in their efforts to regain sustainable employment. To be eligible for a part-time Springboard course, applicants must be in receipt of a social welfare payment (including signing

for credits). It is not necessary to be in receipt of a social welfare payment to participate in a full-time or part-time ICT Skills Conversion course, but data on social welfare status is requested from all applicants. In 2016, Springboard+ provided 5,825 places on 180 courses. To date, 4,844 have taken up places on courses under this round of Springboard (Communication from HEA, 10 March 2017). Evaluations of Springboard have explored the college experience and outcomes of participants from 2012. (HEA 2012a, 2013; HEA 2013a, 2013b; HEA 2014a, 2014b 2015a, 2015b, 2016a). Given that lone parents are not specifically targeted to participate in Springboard, the evaluations have limited focus on the experiences of lone parents. The most recent evaluation of Springboard suggests that over two-thirds of participants (69%) are male (HEA 2016a).

To date, it appears that lone parents are accessing Springboard, but not in substantial numbers. As shown in Table 2 below, the category of lone parents (defined as those in receipt of a lone-parent payment)⁵ as a share of all participants remains relatively consistent over time at 2-3 per cent. It is important to note that this data represents merely an estimate of lone-parent participation in part-time HE via Springboard. That is, Springboard, through its data collection system does not collect data on the number of dependents, or the marital status of applicants, and so cannot identify lone parents who are not in receipt of social welfare payments.

Table 2: Participation in Springboard/ICT Conversion Courses 2011-2016

	Springboard/ ICT 2011	Springboard/ ICT 2012	Springboard/ ICT 2013	Springboard/ ICT 2014	Springboard/ ICT 2015	Springboard/ ICT 2016
Total in receipt of lone parent payment	158	181	190	125	172	93 ⁶
Total participants	4,908	6,262	6,184	5,178	7,794	4,844
Lone parent payment as %	3.2%	2.9%	3.1%	2.4%	2.2%	1.9%

Source: DES Direct Communication

Graduation rates for those in receipt of One Parent Family Allowance appear to be around the 65% mark overall (58% in 2012, 64% in 2013, 65% in 2014 and 67% in 2015). It is important to note that 15 per cent for 2014 and 10 per cent for 2015 are either still enrolled or awaiting outcomes, so the graduation rate may rise.

Other part-time FE and Adult Education (AE) programmes include the Back to Education Initiative (BTEI),⁷ Adult Literacy Programmes and Community Education, which largely support pathways *towards* HE, and are provided within the FE sector as opposed to HE. While courses which are eligible under the Back to Education Initiative (BTEI) are flexible in their delivery (distance, part-time), they generally do not include courses offered at Level 7 and above.

However, lone parents in receipt of Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA) can access part-time HE via Springboard courses or the Part-Time Education Option (PTEO). The PTEO allows

⁵ Defined as the number of applicants who chose 'Single Parent Payment' when submitting their application. This includes those in receipt of 'Deserted Wives Allowance', 'One Parent', 'One Parent Family Allowance Payment'.

⁶ The data for 2016 is incomplete as Springboard+ 2016 is ongoing. To date, the number of applicants who chose 'Single Parent Payment' is 93 participants (1.9%) for 2016.

⁷ While the nature of delivery of BTEI courses is flexible, in that it offers part-time further education programmes for young people and adults, the initiative covers QQI Level 1-6 only.

welfare recipients to retain JA/JB and attend a part-time day or evening course of education or training.

Calls for more part-time and flexible modes of HE delivery have been commonplace in the academic and policy literatures for lone parents, teen parents and mature students. In 2012, the HEA engaged in a process of research and consultation on current policy and practice for part-time HE and training (HEA 2012). While barriers to part-time participation for students with disabilities was identified as a challenge, as well as challenges regarding fees and financial support, the potential barriers facing lone parents in accessing part-time HE opportunities were not identified in the report.

2.4 One Parent Family (OFP) Welfare Reform

Welfare supports for lone parents with dependent children have taken a variety of forms over time. Changes in the eligibility rules for lone-parent benefits have also occurred. Widows Contributory and Non-Contributory pensions were introduced in Ireland in 1935. In 1970, the first scheme for deserted wives was introduced, soon followed in 1973 by provision for the Unmarried Mother's Allowance and the Prisoner's Wife's Allowance. The One Parent Family Payment (OFP) was introduced in 1997. The period 1984 to 1999 was one of considerable welfare reform. For example, in 1984 separate payments were made for deserted wives, unmarried mothers and prisoners' wives, and widows, but by 1999 most of these payments had been amalgamated into the OFP (Fahey and Russell 2001). In 1990, the Lone Parent's Allowance replaced existing means-tested schemes for different categories of lone parents and was made available to lone fathers. This resulted in an increase in the number of claimants over and above the real increase in the number of lone-parent families. The large increase in the number of claimants between 1996 and 1997 partly reflected the introduction of the OFP. The higher earnings disregards associated with the OFP meant that more working lone parents were eligible to claim benefits, while the publicity surrounding the new scheme may have increased take-up among the eligible population (Fahey and Russell 2001).

The OFP scheme has played an important role in providing income supports to lone parents since it was introduced. In the past, income support for lone parents was passive in nature, and involved limited engagement by the State with OFP recipients. It is argued that the non-conditionality nature of the OFP payment, coupled with its very long duration, has, over time, engendered long-term social welfare dependency, and associated poverty among many lone parents and their children. For example, a report by the Houses of Oireachtas (2007) reported that in 2007 over 40 per cent of all one-parent families and 68 per cent of one-parent families with children under 20 years of age were dependent on OFP.

Activation was first introduced into Ireland in 1998 through the National Employment Action Plan, and was implemented nationally in 2003 (OECD 2014).⁸ The first policy document to raise concerns about lone parents was the OECD's *Babies and Bosses Report* (2003), which examined reconciling work and family life in Ireland and strongly recommended that Irish policymakers engage in 'A more forceful assistance in employment support policy' for lone parents taking up employment, and provide the relevant training or educational resources required for securing employment. The report argued that passive income support policy for lone parents until their youngest child was aged 18

⁸ Boucher and Collins (2003) argue that since the late 1980s there has been a shift from passive to active labour market policies within the Irish welfare state, mainly targeted at the unemployed.

years (or 22 years if in full-time education) was a significant contributory factor to the low levels of employment, and high levels of poverty, among them.

The Department of Social and Family Affairs (DSFA) reached the same conclusion in its own report, *Proposals for Supporting Lone Parents*, published in 2006, which highlighted Ireland's outlier status in terms of the maximum age threshold for the youngest child, as well as the need to bring the OFP scheme more in line with international standards – where a general movement away from long-term and non-conditional income support and towards a more active engagement approach was gaining momentum. These recommendations formed the basis for the decision to gradually lower the maximum age threshold for the youngest child on the OFP scheme to seven years in Budget 2012⁹, also to enhance educational, training, and employment supports to lone parents through the department's Intreo services.

The first reforms to the OFP scheme were introduced by the Social Welfare (Miscellaneous Provisions) Act 2010. On foot of this change from 27 April 2011, a new entrant could remain on the OFP scheme until their youngest child's fourteenth birthday. Budget 2012 extended these reforms so that a lone parent's entitlement to the OFP scheme would continue until their youngest child's seventh birthday. The reduction in the age threshold of the youngest child was implemented on a phased basis for all recipients during the period 2013 to 2015. Prior to this, OFP recipients could claim the payment until their youngest child was aged eighteen (or, 22 if in full-time education).

According to the DSP, *'The purpose of the OFP scheme reforms is to maximise the opportunities for lone parents to enter into and increase employment by providing them with enhanced access to the wide range of education, training, and employment supports that make up the Department's Intreo services'* (DSP Direct Communication, 12 October 2016).

As part of the DSP's wider reform programme, in particular the integration of the Community Welfare Service and the public employment service elements of FÁS into the department, the administration of the OFP scheme was devolved to Intreo centres, thereby connecting lone parents with the integrated services now available in those centres. Several changes were made to the original reforms, including:

- Introducing the Jobseeker's Transitional payment (JST) was a significant change, as it gives lone parents whose youngest child is under 14 years of age choice around work and caring for their young children. JST lone parents receive a tailored and extended activation engagement with a DSP case officer and can have up to seven years on JST to avail of education, training and employment programmes. This approach is also likely to help to increase the data available on lone parents and their needs over time.
- Extending the existing special provision for carers to lone parents caring for someone other than their child. It should be noted that this extended the existing arrangement where a lone parent with a child in receipt of the Domiciliary Care Allowance can remain on OFP until that child's sixteenth birthday.

⁹ The decision to reduce the age to 14 for new entrants took place in 2011, and the decision to reduce the age further to 7 in Budget 2012, to take place on a phased basis from 2013-2015.

⁹ It is important to note that once eligible, the state grant scheme is not paid automatically for the duration of the course.

- Extending the concurrent payment of OFP and Blind Pension until the youngest child is 16.
- Introducing the Back to Work Family Dividend, which can be paid concurrently with an individual's Family Income Supplement (FIS) entitlement. 4

As with OFP recipients (but also lone parents in receipt of Disability Allowance, Invalidity Pension or Illness Benefit), JST recipients make a choice regarding their payment if attending HE. That is, the first option allows lone parents in receipt of OFP/JST to maintain their payment and apply for the maintenance and fee grants under the state grant scheme. Under this option, the lone parent will not retain Rent Supplement (RS) if in receipt of such, but may be eligible for the HAPs scheme. The second option allows the lone parent to transfer from OFP/JST to Back to Education Allowance (BTEA), and apply for a fee grant under the state grant scheme. The maintenance component of the state grant scheme is not payable with BTEA. Lone parents in receipt of BTEA can however retain secondary benefits, including RS or HAP. In terms of part-time HE, a lone parent in receipt of OFP/JST may be eligible for Springboard, however the student grant scheme or BTEA is not available for part-time study.

Lone parents affected by the reforms transition to alternative income supports including JA, JST and FIS. A key strength of the reform, as viewed by the DSP, is that they ensure that, for the first time, lone parents gain improved access to the Department's Intreo service. Those who transition to JST or JA have access to one-to-one meetings with a Case Officer who assists them in producing a personal development plan. This tailored plan seeks to support lone parents towards appropriate education, training and employment support opportunities based on their individual circumstances and requirements.

Lone parents in receipt of of JA/JB must transfer to BTEA in order to participate in full-time HE, and can apply for a fee grant under the state grant scheme. The maintenance component of the state grant scheme is not payable with BTEA. Lone parents in receipt of BTEA can however retain secondary benefits, including RS or HAP. In terms of part-time HE, a lone parent in receipt of JA/JB may be eligible for Springboard or PTEO, however the student grant scheme or BTEA is not available for part-time study.

If a lone parent is in receipt of FIS, it is not a qualifying payment for BTEA. Lone parents in receipt of FIS if under the income threshold, may be eligible for the fee or maintenance components of the state grant scheme. If the youngest child is under 14, the lone parent may transfer to JST and then make a decision between the two options as outlined above. FIS recipients are not eligible for Springboard or PTEO.

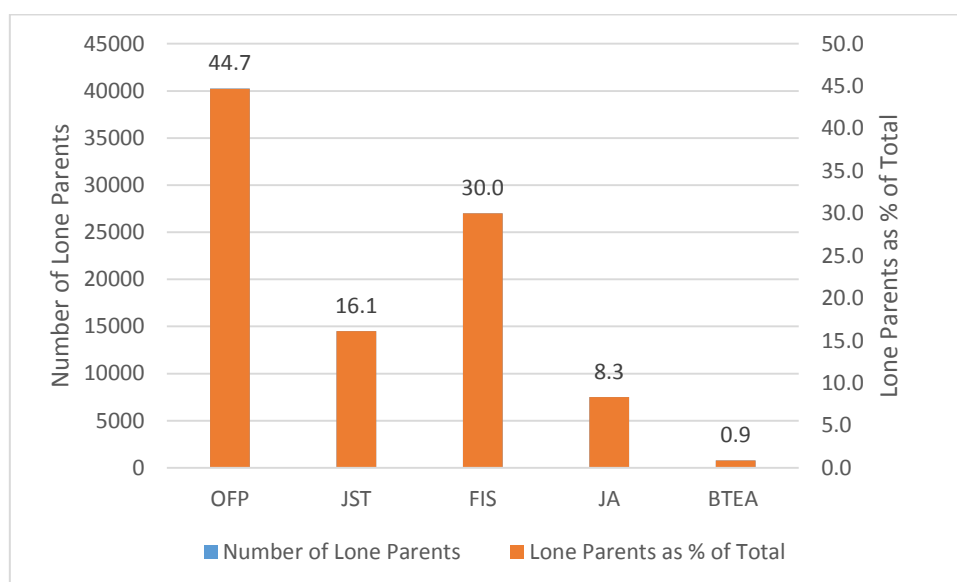
An Implementation Group and project team were formed to oversee the implementation of the reforms. The department liaised with other government departments in relation to the reform, most notably the DES and the DCYA. The DSP also regularly engaged with and briefed lone-parent representative groups in relation to the reforms. This involved consulting with them on the content of the correspondence issuing to lone parents, and their feedback was taken on board. The lone-parent representative groups received regular information updates and briefings after each Budget, and in advance of each phase of the age-related changes, which were implemented each July between 2013 and 2015. Issues raised by the groups concerning specific individuals were followed up and resolved.

Published statistical data for the numbers of recipients of expenditure on JST was not available in the 2014 Statistical Information on Social Welfare Services (see DSP 2014). However, Parliamentary

Question replies on the public record frequently contain this information. Of the 25,500 lone parents affected by the final phase of the OFP reforms on 2 July 2015, the majority had transitioned to the following schemes: 13,600 (53%) transitioned to the JST; 2,500 (10%) transitioned to the JA scheme; and 8,100 (32%) transitioned to the Family Income Supplement scheme (DSP Direct Communication, 12 October 2016).

Lone parents affected by the OFP reforms were invited to an information seminar with staff in their local Intreo office. These seminars commenced in February 2015. Approximately 750 information seminars were held throughout the country and approximately 25,000 people attended these seminars. DSP has indicated that every effort was made to contact those who did not respond to the invitation. In 96 per cent of cases the transition to another social welfare payment was seamless (DSP Direct Communication 12 October 2016). For the remainder, a contingency plan was in place if a customer was without payment where a designated member of the Community Welfare Service was available in each Intreo office to arrange a Supplementary Welfare Allowance payment in the interim.

Figure 7: Distribution of Lone Parent Welfare Recipients by Payment Type, February 2017



Source: DSP Direct Communication

As illustrated in Figure 7, by February 2017, among the 90,036 lone parents in receipt of a social welfare payment, the largest group is OFP (44.7%), 30 per cent are FIS, 16 per cent are JST, 8.3 per cent are JA and 0.9 per cent are lone parents on BTEA, whose underlying scheme is OFP/JST.¹⁰

Given the recent nature of the reforms, it is too early to evaluate the full impact on employment outcomes. However, the DSP indicates that there are some positive outcomes.

‘More than 3,000 lone parents became new FIS recipients by the end of 2015 indicating that these customers entered or increased their employment. Through the combination of earnings and FIS these lone parents have been lifted out of poverty’. (DSP Direct Communication 12 October 2016).

¹⁰ Sixty-eight per cent of lone parents in receipt of BTEA have transferred from OFP. The remaining 32 per cent have transferred from JST.

As of January 2017 over 9,000 lone parents, of the 14,500 lone parents who are on the Jobseeker's Transitional payment, have also been selected for activation and these numbers are increasing. This is the first time that the Department has actively engaged with lone parents on this scale with a view to improving their circumstances through access to education, training and employment supports. This is a very significant step forward in addressing the poverty rates for these families. Over 6,000 of those 9,000 lone parents are in the activation phase which means that they have already been selected for activation and have been case managed, are scheduled for an engagement or are awaiting an appointment time. The remaining 3,000 individuals have been fully case managed which means they have met with a case officer, have agreed a personal plan and are progressing with this plan which includes moving into education and training on foot of their engagement. (DSP Direct Communication 30 March 2017).

Data from the most recent Quarterly National Household Survey (QNHS) data shows that there has been a significant increase in the number of lone parents working between Quarter 2, 2015 and Quarter 2, 2016 – from 98,000 to 106,600. Table 3 shows that the percentage of adult members of lone-parent family units in employment has increased from 44.7 per cent in Q2 2015 to 48.3 per cent in Q2 2017.

Table 4 shows increases in employment among lone-parent family units where children are school-aged – those aged between 5 and 14 – as well as family units where all children are aged 15 or over. Furthermore, the increase of lone parents taking up employment between Q2 2015 and Q2 2016 has been four times higher than the equivalent increase in two-parent households (not shown here).

Table 3: Number and Percentage of Adult Members of Lone-parent Families in Employment, Q2 2010-Q2 2016

	Q2 10	Q2 11	Q2 12	Q2 13	Q2 14	Q2 15	Q2 16
Lone Parents in Employment	94.2	97.4	97.4	99.2	95.3	98.0	106.6
Total Number of Lone Parents	224.2	225.9	229.1	218.8	217.7	219.0	220.7
% in Employment	42.0	43.1	42.5	45.3	43.8	44.7	48.3

Table 4: Number and Percentage of Adult Members of Lone-parent Families in Employment, Based on Age of Children, Q2 2010-Q2 2016

	Q2 10	Q2 11	Q2 12	Q2 13	Q2 14	Q2 15	Q2 16
Children Aged 5-14 Lone-parent Family Units	24.6	25	23.3	26.5	22.6	22.1	26.6
Total Lone-parent Family Units, Children Aged 5-14	42.4	45	45.4	46.5	42.3	41.5	42.8
% In Employment	58.0	55.6	51.3	57.0	53.4	53.3	62.1
Children Aged 15+							
Lone-parent Family Units	37.5	38.4	38.5	38.3	42.5	41.8	45.5
Total Lone-parent Family Units, All children over 15	97.9	98.8	97.3	93.8	103.6	102.5	106
% in Employment	38.3	38.9	39.6	40.8	41.0	40.8	42.9

2.5 Changing Policy Relating to Childcare and Housing

Childcare

Access to childcare impacts greatly on the degree to which lone parents and all parents can engage in education, training or employment. For some time, an underdeveloped childcare infrastructure has consistently been cited as a barrier for lone parents to participating in education, training and work (Zappone 2015; Murphy, et al. 2008; NESF 2001). In the current context, access to childcare impacts greatly on the degree to which lone parents can negotiate the time demands for education, training or employment. The cost of childcare is repeatedly highlighted as a major issue, given that costs in Ireland are high in comparison to other EU countries (OECD Family Database 2012). Further to the cost and supply of childcare facilities, it is also a problem for many parents, given that lectures often begin earlier or finish later than the opening times of their childcare provider. In many cases, research identifies extended family as the principal support for lone parents in HE. This creates further inequities of access for certain groups within the lone-parent cohort, such as those from a migrant background who may not have extended family members in their country of residence.

Across the literature, the incompatibility of student life with the time demands of being a parent comes to the fore as a barrier to initial access and as a factor in student attrition rates. While childcare is a form of support that lone parents need in college, it has not yet been empirically linked to improved degree completion. However, studies consistently indicate that a lack of high-quality, affordable, on-campus childcare prevents full engagement in college life, as not all HEIs in the Irish context provide any form of care on campus, and most community-based childcare centres are over-subscribed. For example, in 2010, Fleming, Loxley, Kenny and Finnegan made a recommendation for more affordable, comprehensive crèche and childcare facilities for mature students and lone parents attending college.

Russell, Kenny and McGinnity (2016), in their analyses of children's socio-emotional outcomes at age 5, found that just over one-third of lone parents reported that they would not have been able to send their child to pre-school without the Free Pre-School Year scheme (36%) compared to one-fifth of couples. Data from the GUI finds that families headed by lone parents and those with only one child are more likely to avail of non-parental childcare (McGinnity et al. 2013; Byrne and O'Toole, 2015). This reflects the finding of McGinnity et al. (2013) that lone parents are more likely to return to work earlier than dual parents, and these families may have access to targeted community childcare schemes. This finding also indicates that the cost of childcare, particularly for multiple-child households, may be a factor in determining the uptake of non-parental childcare. Byrne and O'Toole (2015) showed that at infancy, centre-based care, compared to relative or non-relative care, is more likely to be chosen by two-parent households, high-income and better-educated families and those from professional and managerial social classes. Interestingly, however, this pattern reverses at age 3, so that despite an increase in the overall proportion of children experiencing non-parental childcare – particularly centre-based care – between these ages, centre-based care was more likely to be chosen by lone-parent families, those with multiple children, lower income levels and those from lower social class groups. More recently, Byrne (2016) has found that lone-parent families are

more likely to access after-school care for their child at age nine than two-parent families, again, reflecting that these families may have access to targeted, community childcare schemes.

However, more recently, State funding for childcare and early childhood care and education has increased substantially, and Budget 2017 allocated an additional €19m to enable the introduction of more affordable childcare from September 2017 and the development of a Single Affordable Childcare Scheme (ACS). This Scheme, when introduced, will replace the existing childcare subsidisation schemes that lone parents may potentially access.

Currently, a number of childcare subsidisation schemes exist alongside the universal Early Childhood Care and Education scheme (ECCE). These include the Community Childcare Subvention (CCS), Childcare Education and Training Support programme (CETS), After-School Child Care Scheme (ASCC), Community Employment Childcare programme Pre-school (CEC PS), and Community Employment Childcare programme After-School Childcare (CEC AS). However, not all of these schemes are currently available to lone parents who wish to attend HE. It is envisioned that the ACS scheme will make childcare more affordable, and will enable both universal and targeted subsidies for parents towards their childcare. That is, a universal subsidy will be payable for children between the ages of 6 and 36 months; and targeted subsidies will be available for children aged from 6 months up to 15 years, including school-age childcare, for both outside school hours and during school holiday time. Parents (including lone parents) will qualify for a subsidy based on their net income.

The new scheme has been designed to contribute to the reduction in child poverty, enhance affordability, be more user-friendly, encourage labour market activation, facilitate parental choice and improve access to affordable childcare, as well as to provide a flexible platform for sustained investment in childcare in future years. September measures for a more affordable childcare include:

- The introduction of a universal childcare subsidy of up to €20 per week for families with children aged from 6 months to 36 months old (using registered childcare) via an enhancement to the CCS scheme
- Increased subsidy rates for CCS Bands A, AJ and B and introduction of a new band within CCS (Band C)
- Increased subsidy rates for ASCC and CEC.
- An information campaign to increase awareness and increase the number of eligible parents availing of childcare subsidies, as well as a campaign targeted at childcare providers, and to increase the number of childcare providers contracted to deliver targeted childcare schemes.

For more detail, see note in the Appendix.

Housing

A pronounced characteristic of lone-parent families relates to housing tenure, and lone parents are particularly vulnerable to the current housing crisis (Murphy et al. 2008; Hearne 2011; Kitchin, Hearne, and O'Callaghan 2016; Zappone 2015). For example, a Combat Poverty study in 2006 reported that 43 per cent of people on local authority housing lists in 2002 were lone parents. This

had decreased to 38 per cent in 2005, and represented 75 per cent of all households with children in need of housing (Houses of the Oireachtas 2007).

There are various housing situations that may apply to a lone parent, including social housing, the RAS, HAP, the Leasing Initiative, Rent Supplement, private rental and home ownership. Many of the State housing schemes fall under the remit of the Department of Housing, Planning, Community and Local Government (DHPCLG) and are administered by local authorities. Based on data obtained from DSP who has sight of rent supplement, it is estimated that currently 11 per cent of DSP lone parent clients are in receipt of Rent Supplement. This is the case for approximately 40 per cent of lone parents in receipt of BTEA, 16 per cent of OFP and JST recipients, 8 per cent of JA recipients, and 2 per cent in receipt of FIS. Those who have been deemed as having a housing need by their local authority can apply for housing supports, of which HAP is one of a number of supports¹¹.

A prominent policy development relating to housing concerns the development of the HAP scheme. Those on housing waiting lists are currently being transferred from the rent supplement scheme to the Housing Need Assessments (HAP). HAP supported tenancies are agreed between the landlord and the tenant; the local authority is not a party to the tenancy and has no role in its agreement.

There is no limitation placed by the scheme on the length of tenancy that can be supported by the Housing Assistance Payment (HAP). However, as with other private rental tenancies, the Residential Tenancies Act 2004 (as amended) governs the relationship between landlord and tenant and the length of the tenancy is a matter that must be agreed between the landlord and tenant in that context. At the time of writing, 33 per cent of all active HAP tenancies have moved from rent supplement to HAP. This group is most likely to have been identified locally as in receipt of rent supplement for 18 months or more, as well as some self-referrals. Under HAP responsibility for the provision of rental assistance to those with a long-term housing need is to transfer to local authorities under the auspices of the DHPCLG. As of 1 March 2017, the HAP scheme is available in all 31 local authority areas, in line with accelerated targets established for the *Action Plan for Housing and Homelessness* (Government of Ireland 2016). DSP will continue to provide rental support, under the rent supplement scheme, to those with short-term needs, generally because of a temporary loss of employment. Given the constraints involved regarding participation in full-time employment under the Rent Supplement scheme, eligibility for HAP is based on being qualified for social housing, which is based on income criteria and you must also show that you do not have suitable alternative accommodation, and so there is no exclusion for those participating in employment or full-time education under HAP. This may prove to be a significant step towards housing stability for lone parents who wish to participate in education and/or employment.

The Civic Forum on One Parent Families (2015) acknowledges the need for lone parents to avail of housing support, given the high cost of both housing and childcare in Ireland. The report of the Civic Forum endorses the HAP scheme, and states: *'The Housing Assistance Payment (HAP) allows a recipient to work full time, which gives people the opportunity to work longer hours. Additionally, under the HAP scheme the rents are based on a percentage of income and therefore there is a real benefit for a recipient if they increase their income'*. With regard to housing, the Civic Forum made the following recommendations:

¹¹ The process for Housing Need Assessments (HNAs) can vary across local authorities, as does the amount and calculation of a differential rent payable by a HAP tenant.

- Those lone parents who require housing support payments should be prioritized to access the Housing Assistant Payment Scheme as soon as possible.
- Lone Parents who work part-time with FIS or who work full-time and require housing support, should be prioritised to move from the current rent allowance scheme to the HAP scheme. Otherwise, there is less incentive for them to improve their income.

The Irish Human Rights and Equality Commission (IHREC) also considers that the introduction of HAP to provide a more sustainable housing support for people on low incomes will go some way to addressing the affordability issue. However, they assert that, in a climate of rising rents and house prices, more must be done to address the lack of available housing in both the social housing and private rented sectors.

2.6 Existing Research on Lone-parent Families

Studies to date have identified that lone parents living in Ireland are a heterogeneous group in terms of pathways to lone parenthood; but also in terms of age, children's ages, social status and employment histories, poverty rates, as well as education, housing and childcare needs (see Millar and Crosse 2016; Corrigan 2014; Hannan, Hapin and Coleman 2013; Callan et al. 2007; Crosse and Millar 2015; CSO 2012a; CSO 2012b; CSO 2008; Fahey and Russell 2001; McKeown 2001; McKeown, Ferguson and Rooney 1998; Fahey, Fitzgerald and Maître 1998; McCashin 1996; Hannan and Ó Riain, 1993; Flanagan and Richardson 1992). Although lone-parent families may share certain material and social disadvantages in common, it is likely that they have little collective identity (Crow and Hardey 1992 in the UK).

Transitions in and Out of Lone Parenthood

While much has been written about routes into lone parenthood in the Irish context, less explored has been routes out of lone parenthood, and the fluid nature of lone parenthood. Using all three waves of the longitudinal infant cohort of the GUI, among infants initially surveyed at nine months from September 2008 to April 2009, by age five, 18.6 per cent of the cohort had experienced lone parenthood (own calculations). Among those who had experience of a lone-parent family between nine months and age five, over half (53%) continued to be in a lone-parent family by age five, a quarter (25%) had experienced a transition out of lone parenthood by age five, and just over one-fifth (22%) had experienced a transition into lone parenthood by age five.

Corrigan (2014) also used cluster analysis to identify five characteristic subgroups of 'solo' parents (parents who did not have a partner and who were never married/divorced/widowed/separated), and identified them as the following subgroups, based on differences in income, education, employment status, cohabitation history, family size and age:

- The *Strivers* and *Thrivers* are generally labour-market active with low to middling earnings, and they differ in terms of their education, earnings, frequency of home ownership, and use of welfare benefits and other social supports. Combined, these groups account for 38 per cent of the population of solo parents with infant children.
- The *High Fliers* are very well educated and have high levels of income, generally with single-child families and the majority being home owners, though they are small in absolute numbers in the wave 2 GUI data (N<50), comprising less than 5 per cent of the population of solo parents with infant children.

- The *Strugglers* and *Poor Single Mothers* (PSM) are not generally active in the labour market, have a high reliance on welfare benefits, tend to have larger families and a greater reliance on social housing or, in the case of the PSM group, live at home with their parents; they are relatively young with poor education levels and low earnings. Combined, these two groups account for 58 per cent of the population of solo parents with infant children (PSM group accounts for 8%).

While the clustering technique is useful for classifying lone parents on a range of observed characteristics, it does not take into account the structural disadvantages that lone parents may face relative to two-parent families. The following section provides an overview of how lone parents vary in terms of gender, age, ethnicity, social class and employment status, housing, childcare needs and risks of poverty. A discussion of education levels is delayed until the next chapter.

Gender

In terms of gender, the 2016 Census of Population reports that 86.4 per cent of all lone-parent families are headed by a mother. Over time, the share of lone-parent families headed by a father has increased, and Lunn et al. (2010) report that in the 2006 Census of Population, 9 per cent of lone-parent families were headed by a father (over 10,000 lone fathers), most of whom had experienced marital breakdown. The pattern of lone fatherhood following marital breakdown by age is very similar to that of becoming a lone mother by the same route. The authors estimate that one in eight of the children of a broken marriage lives with their father (Lunn et al. 2010).

Age

While many lone parents have children at a younger age (Lunn et al. 2010; Fahey and Russell 2001; Hannan and O'Riain 1993), Lunn et al. (2010) also report that lone parenthood is a 'fairly constant' feature of adulthood. In their analyses of micro data from the Census of Population 2006, they found that between the ages of 26 and 48, 5 to 6.5 per cent of the adult population consists of lone parents.

Ethnicity

While 22 per cent of OFP recipients are estimated to be non-Irish (DSFA 2008), little research has been carried out with a focus on minority ethnic lone parents. Just one study in the Irish context has examined the specific needs of minority ethnic groups parenting alone in Ireland (OPEN 2010). Based on qualitative interviews and focus groups with ethnic minority lone parents and stakeholder groups, the study found that the challenges faced by majority ethnic (such as White Irish) lone parents, such as quality, affordable childcare, adequate housing provision and income and social supports, are of equal concern to minority ethnic lone parents. However, these lone parents also experience additional challenges because of language barriers, legal status and racism and discrimination (OPEN 2010). Millar et al. (2007) also found that almost 20 per cent of their Galway sample was from non-Irish communities. Of these, over 23 per cent had experienced some form of racism when they had tried to look for employment. They were also more likely to have English literacy and numeracy problems than Irish lone parents in the Galway area.

Poverty and Risks of Poverty

High rates of poverty are a disproportionate characteristic of lone-parent families, and the marginal position of lone parents has been well documented. We know from Central Statistics Office (2016) EU SILC 2015 data that lone-parent households¹² continued to have the highest and growing consistent poverty rate, increasing from 13.6 per cent in 2010 to 26 per cent in 2015 (Table 5).

Table 5: Poverty and Deprivation Rates of Lone Parents, 2010-2015

	2010	2011	2012	2013	2014	2015
Lone Parent Household ¹³ Consistent Poverty Rate	13.6	16.4	17.4	23.0	25.0	26.2
State Consistent Poverty Rate ¹⁴	6.3	6.9	8.5	9.1	8.8	8.7
Gap	7.3	9.5	8.9	13.9	16.2	17.5
	2010	2011	2012	2013	2014	2015
Lone Parent Household At Risk of Poverty Rate	24.7	28.4	29.1	31.7	36.5	36.2
State At Risk of Poverty Rate ¹⁵	14.7	16.0	17.3	16.5	17.2	16.9
Gap	10	12.4	11.8	15.2	19.3	19.3
	2010	2011	2012	2013	2014	2015
Lone Parent Household Deprivation Rate			49.5	63.2	58.7	57.9
State Deprivation Rate	22.6	24.5	26.9	30.5	29.0	25.5
Gap			22.6	32.7	29.7	32.4

Source: Central Statistics Office, Various Years

Furthermore, the at-risk of poverty rate for lone-parent households has consistently increased from 24.7 per cent in 2010 to 36.2 per cent in 2015, as lone-parent households are more than twice as likely to be at risk of poverty than the general population. However, the risk has declined significantly since 2004, when at the height of the economic boom, lone-parent households were over four-and-a-half times more at risk of poverty than the rest of the population (CSO SILC data for 2004). The deprivation rate¹⁶ for lone-parent households, while declining since 2014, also remains high at 57.9 per cent in 2015, and each of these metrics is substantially higher than the national average. It has also been documented that in 2013 and 2014, lone-parent households had the lowest disposable income out of all households in the State, but recent estimates suggest that these families have experienced a 10.2 percentage increase in 2015 (EU-SILC 2014; CSO 2017).

A number of published ESRI reports and reports by academics and social commentators continue to highlight the marginal position of lone parents in society (Russell, Maître and Donnelly 2011; Watson, Maître, and Whelan 2012; Watson, Maître, Whelan and Russell 2016) and the heightened risk of child poverty. In these studies, lone parents have consistently emerged as a group at higher

¹² Defined as individuals living in households with one adult and one or more children under 18.

¹³ Defined as households in which there was one adult and one or more children under 18.

¹⁴ 60% median income threshold.

¹⁵ Including all social transfers (60% median income threshold).

¹⁶ The deprivation rate measures the number of individuals in households experiencing one or more forms of deprivation.

risk of social exclusion, financial exclusion and economic vulnerability in Ireland. More recently, Watson et al. (2016) frame lone parenthood as a social risk,¹⁷ and report that a higher level of quality of life problems are found among lone-parent families, and that the children of lone-parent families (as well as children of a working-age parent with a disability) were more likely than other children to live with a parent experiencing mental distress. They also report that more children than adults live in lone-parent families, and over half of the gap in consistent poverty rates between adults and children (which are higher for children than adults) can be explained by this. They state *‘Of particular importance, given the child poverty target adopted in Ireland, is the significance of lone parenthood in accounting for the higher poverty rate of children than adults’* (Watson et al. 2016: iii).

Furthermore, they conclude:

The high levels of poverty and Quality of Life problems among the families of lone parents and working-age adults with a disability implies that the labour market barriers they face need specific attention as well as ensuring an adequate income and quality services for those excluded from work. Addressing labour market barriers includes the provision of affordable childcare, meeting the requirement for flexible work, protecting secondary benefits such as medical cards as well as the traditional focus in activation policy on training and work experience. (Watson 2016: xvii)

Despite significant levels of State spending on lone parents, which exceeded €1bn per annum from 2008 to 2012 (DSP Direct Communication 12th Oct 2016), lone parents continue to be significantly more at risk of poverty compared to the population as a whole. Households with children, especially those headed by lone parents, were most adversely affected by measures introduced in Budget 2013 (DSP 2013), resulting in reduced monthly incomings and access to services/supports.

Table 6: Summary of Findings from DSP Social Impact Assessments 2015-2017

	Budget 2015		Budget 2016		Budget 2017		Cumulative Gain
	% gain	€ gain	% gain	€ gain	% gain	€ gain	€ gain
Average Household	0.7%	€6.20	1.6%	€14.30	1%	€6.45	€26.95
Employed Lone Parents	0.8%	€4.85	2.0%	€13.70	1.2%	€8.05	€26.60
Non-earning Lone Parents	0.6%	€1.90	1.8%	€6.00	4.5%	€16.30	€24.20

Source: DSP 2016, 2015, 2013

The social impact assessment is an evidence-based methodology which estimates the likely effects of policies on household incomes, families, poverty and access to employment. Assessments have been prepared by the DSP, and published since Budget 2013. The assessment is based on the tax/welfare microsimulation model SWITCH, developed by the ESRI. Responsibility for the analysis rests solely with the DSP. An assessment of the social impact of the main welfare and tax measures in Budgets 2015, 2016 and 2017 is provided in Table 6 above.

¹⁷ *‘Social risk groups can be understood as groups that differ in terms of barriers to their capacity to acquire sufficient income for their needs through the labour market. They include groups distinguished on the basis of life-cycle stage (such as children, young adults, and older people) as well as groups such as lone parents and parents with a disability’* Watson et al. 2016: iii).

The assessments show considerable gains for lone parents, and in particular lone parents in employment, compared to assessments of Budgets 2013 and 2014. In 2014 (not shown here), all lone parents (earning and non-earning) experienced a loss, and employed lone parents experienced a loss in the region of 0.6 per cent. In Budget 2013 *'households most affected by the measures are those with children, in particular lone parent families.'* Employed parents were most affected, with a loss of 1.4 per cent of average income, and non-earning lone parents experienced a loss of 1.2 per cent.

However, subsequent Budgets in 2015, 2016 and 2017 have attempted to improve the lives of lone parents through the specific actions listed below, in addition to a new childcare and housing infrastructure. These include

- Increases in child benefit.
- Increases in FIS thresholds.
- Increases in Fuel Allowance.
- The closer alignment of the JST payment means test with the more generous OFP means test.
- An increase in earnings disregard for JST and OFP recipients.
- A partial restoration of the Christmas bonus (25% in Budget 2015, 75% in Budget 2016 and 85% in Budget 2017).
- An increase of the rates of payment by €5 per week.

In 2015, earning lone parents fare above average at 0.8 per cent. Households with children were the biggest beneficiaries from Budget 2016, in particular, working lone parents (2%) while non-earning lone parents fared above average at 1.8 per cent. In 2017, non-earning lone parents gained the most (4.5%), and earning lone parents above average (1.2%).

In framing lone parenthood as a social risk, Watson et al. (2016) argue that there a need to increase employability among lone parents, as well as target benefits and tax credits, and childcare and other services, further towards lone parents (see also Esping-Andersen 2009). Furthermore, analysis of SILC data by DSP has shown that being at work reduces the at-risk-of-poverty rate for lone parents by three-quarters – compared to the at-risk-of-poverty rate for lone parents who do not work (see Table 7).

Table 7: Consistent Poverty Rate for One-parent Families, CSO SILC 2015

	2015
One-parent Families (Overall)	26.2%
One-parent Families (at Work)	6.7%

Source: CSO SILC Survey 2015 (incorporating revisions for 2012-2014), 7 February 2017

The empirical literature has shown that increasing levels of education among lone parents has a positive impact on lowering poverty and deprivation risks. In their analyses of poverty and deprivation risks among lone-parent families across European countries, using EU-SILC, Chzhen and Bradshaw (2012) show that the education level of lone parents displays an independent effect on the risk of child poverty and the risk of material deprivation, all else being equal. That is, they find a significantly lower risk of child poverty and material deprivation in lone-parent families in which the lone parent has an FE or HE level compared to lone-parent families with at least upper secondary education. Lone-parent families with low education levels (less than upper secondary level) experience the greatest risk of child poverty. These results are robust when they model the risk of

child poverty and material deprivation by the gender, age, education level, marital status, and employment status of the lone parent, as well as the number of children in the household, age of the youngest child, and the number of family units in the household. In the Irish context, research has not yet sought to explain the factors that lead to variation among lone parents in poverty risks.

Employment and Social Class

Lone parents are found across all social class groups in Ireland. However, in comparison to married parents, lone parents are a disadvantaged group in Irish society, since just 2.4 per cent reported as professional workers, while 27.3 per cent reported as skilled, semi-skilled or unskilled manual workers (CSO 2012a).¹⁸ Analyses of GUI data reveals a consistently low prevalence of lone parents among the higher professional/managerial social class groups, relative to primary caregivers with partners (not shown here, available upon request).

The principal economic status of lone parents, based on the Census of Population 2011, reveals greater diversity; the largest group of lone parents, 42.5 per cent, is in paid employment, compared to 69.3 per cent of heads of two-parent households, and 14.4 per cent are unemployed, compared to 11.8 per cent of heads of two-parent families (CSO 2012b). These findings are consistent with previous studies in the Irish context (Flanagan and Richardson 1992; McCashin 1996), but also illustrate considerable uptake of employment among lone-parent families.

As a result of OFP reform (see Section 2.4), there is now greater emphasis on activation for lone parents. According to the DSP, *'The introduction of the JST scheme offers a tailored approach to the specific needs of each lone parent. It provides an extensive 7 year period in which lone parents are supported to either engage in education, training and employment programmes in order to bring them closer to the labour market. A personal development plan is unique to each lone parent, and at no time on JST are lone parents forced to take up employment as they are exempt from the conditionality of being available for and genuinely seeking employment. Should a lone parent on JST wish to seek employment, DSP Intreo case officers will provide them with the available supports, but at no time is there any compunction'* (Direct communication with DSP, 25 January 2017).

It has been argued that the most effective education, training and employment programmes are those linked closely to labour market demand (O'Connell and McGinnity 1997; O'Connell 2002). While Active Labour Market Programmes (ALMPS) are now evaluated more regularly in the Irish context (see for example McGuinness, O'Connell and Kelly 2011; Kelly, McGuinness and O'Connell 2011; Halpin and Hill 2007; Conliffe, Gash and O'Connell 2000), this body of evaluation research has been very informative but has yet to be applied specifically to lone parents. A review of the activation literature reveals a number of issues that warrant further attention.

Firstly, insufficient attention has been paid to lone parenthood as a status in the evaluation of effective education, training and employment programmes. That is, prior to the implementation of activation strategies to lone parents, lone parents were often subject to policy decisions that were devised on research which did not include an indicator for lone parenthood, or on research which 'bundled' lone parents together with all job seekers (as was the case regarding the Back to Education evaluation).

¹⁸ Flanagan and Richardson, in 1992, found that lone parents were disproportionately drawn from skilled manual backgrounds. More recently, Watson et al. (2016), using the Survey on Income and Living Conditions (SILC) found that lone parents and their children were over-represented in the unskilled manual social class.

However, there are some lessons to be learned about the effectiveness of activation measures for lone parents in the existing Irish literature. In the absence of an indicator for lone parenthood, more recent evaluations of ALMPS have captured separate indicators for marital status and parenthood. Using combined administrative and research data from the DSP, McGuinness et al. (2011) suggest that pathways to lone parenthood may matter for employment chances. Their study found that those who were widowed/married were more likely to exit from the live register at 91 weeks than those cohabiting, separated/divorced or never married. Furthermore, while jobseekers with children were less likely to exit from the live register at 91 weeks, the analysis did not examine if this was true for all types of parents. Finally, reflecting the importance of education for employment chances, job seekers with a third-level education were more likely to exit from the live register at 91 weeks than those with lower levels of education and apprenticeships, while those with literacy and numeracy difficulties were less likely to do so.

Secondly, there is an emerging body of international research which recognises the importance of distinguishing lone parents as a distinctive and heterogeneous group, given the range of inequalities that they are likely to face. As a result, a number of international studies focus attention on the effectiveness of activation strategies specifically designed for lone parents (see Brewer and Cribb 2016; Avram, Brewer and Salvatori 2016 in the UK).

The fact that ALMP research is still in its relative infancy in the Irish context means that the impact of current ALMPs for lone-parent outcomes in Ireland cannot be fully predicted at this early stage. That is to say, evaluation of the activation process – employment, training or education or a combination of each – has not been fully explored. However, a body of international academic research which is critical of stringent activation policies for lone parents argues that by de-emphasising HE pathways in favour of rapid labour-force attachment, welfare policies establish a double standard for those who are less well off (see for example Kim 2012; Morgen, Acker and Weigt 2010; Zhan and Pandey 2004 in the US). That is, education matters, but not just education *per se*. It has been well established that the economic returns to HE, in particular, tend to be greater in the Irish context (Holton and O’Neill 2015). This is important, given the critical role that high quality education and training play in achieving self-sufficiency.

The body of empirical international research suggests that the level of education matters for employment outcomes for lone parents. A number of empirical research studies have also focused on the role of education in the employment trajectories of lone parents. Using the German Socio-Economic Panel (1984-2010), Hancioglu and Hartmann (2014) found that education levels influenced the occupational careers of single mothers. In their longitudinal study, they considered the employment activity of women before becoming a lone parent and their subsequent labour market transitions. Education had an independent effect on taking up part-time employment (but not full-time employment), and enhancing employment among lone parents. That is, lone parents with tertiary education levels were more likely to make the transition from unemployment/inactivity to part-time employment; and were also more likely to expand their labour market participation from part-time to full-time work. However, the transition from unemployment/inactivity into full-time employment, or the process of reducing or giving up education, was not influenced by lone parent education levels. Rather, the latter transitions were best explained by the age of children and the health of the lone parent.

Zagel (2014) explored women's employment trajectories during and after single motherhood in the welfare state contexts of Britain and West Germany, using the longitudinal British Household Panel Survey and the German Socio-Economic Panel. In both countries, tertiary education was found to lower the risk of having an inactive trajectory among lone mothers. The age at which women became lone parents had a particularly strong effect on the risk of having an inactive trajectory, even when controlling for education level and duration of being a lone parent. These findings flag the importance of differentiating between subgroups of women in single motherhood in policy. They argue that young women experiencing single motherhood have rather different support needs than older parents with teenage children, and recommend policy approaches to addressing inequalities, especially in educational attainment, accumulated before single motherhood.

Finally, Ruggeri and Bird (2014), in their examination of lone parents and employment in Europe, report differences in education levels among single mothers and mothers with partners, and suggest that a higher percentage of single mothers lacks education and skills which may qualify them for higher salaried positions. They state:

This may mean that a policy consideration around education for single working mothers should be offered in such a way that supports employers to allow those with training needs time off to undertake it. However, mothers in occupations such as services and sales may need the opportunity to make a considerable investment in their education and skills in order to move in to significantly higher-paid work (Ruggeri and Bird 2010: 17).

In their study, they highlight the need for policies to ensure that single mothers can request some flexibility in their working positions, given that in many countries, professional and other highly-paid occupations may place significant demands on work hours which lone parents are unable to fulfil, given household responsibilities and the availability of childcare and after-school care. They also argue that perceived barriers to combining employment and motherhood (the view that professional work/a 'good' job is incompatible with lone parenthood) are affecting educational attainment and occupational choices of lone parents. Thus, some lone parents may forgo the human capital investments that would enable them to support themselves and their children. Such a pattern would reinforce both gender inequality and disadvantage in single-mother households.

In the US, 'education-first' programmes that required welfare recipients to participate initially in initial education or training (typically, remedial reading and math, GED exam preparation, or English as a Second Language classes) did not increase the likelihood of participants becoming employed in 'good' jobs, or produce more earnings growth, when compared with 'job search-first' programmes that emphasized getting people into jobs as quickly as possible (Hamilton 2002). In the US, Zhan and Pandey (2004), using the 1993 Panel Study of Income Dynamics, found that that postsecondary education, particularly a four-year college degree, improves the economic status of both single mothers and single fathers. Research of this nature is in its infancy in the Irish context.

2.7 Summary

Depending on the definition of lone parenthood used, the prevalence of lone parenthood varies quite considerably from 18.3 per cent of all families living in Ireland (with and without children), to 25.8 per cent of families with children, or 22 per cent of families with children under 15. Census data reveals a growth in the share of lone-parent families over time, but this pattern is not confined to Ireland. Within Europe, Ireland is characterised as having a higher proportion of lone-parent families

than the EU-25 average (6.2 compared to 4.5%). Ireland also recently registered as having a high proportion of lone-parent households (up to 6.2% in 2015 compared to 5.5% in 2006). However, countries such as Denmark, Lithuania, UK and France emerge as having a higher proportion of lone-parent families. European data reveals considerable regional disparities within countries, as well as between countries.

While lone parents have attracted considerable policy attention in welfare and education and training, much less specific attention has been paid to lone parents in HE and Widening Access policy. It was identified earlier that difficulties in relation to data collation have meant that it is not currently possible to identify the number of lone parents in HE. This also means it is not possible to set a target for lone parents in terms of participation rates. However, the plans to strengthen data that are contained in the *National Access Plan* have the potential to facilitate data collation and target setting in the future, provided data protection issues can be addressed.

At the same time, few research studies have addressed the specific needs of this group in accessing HE. The areas of financial support, flexible modular education, childcare and supports for teen areas have been identified broadly in previous research studies. While the HEA set out plans to increase mature student participation, lone parents are not specifically targeted within these goals. Moreover, the provision of part-time and flexible education in the sector has remained relatively stable since 2010/2011, and warrants greater attention. It is evident that some HEIs are making concerted efforts to facilitate lone parents through part-time and flexible education more than others. This is particularly evident in the IoT sector, as opposed to the university sector. These processes are occurring while the number of lone parents on part-time Springboard courses remains low.

Increasing participation in HE for lone parents must be placed in a context of OFP Reform, and changing housing and childcare policies. Data from the QNHS suggests that there has been a recent increase in the number of lone parents in employment between 2015 and 2016. However, it is too early to evaluate the impact of the OFP reform. Changes in childcare policy are underway as a result of Budget 2017 which allocated an additional €19m to enable the introduction of more affordable childcare from September 2017 and the development of a Single Affordable Childcare Scheme. This scheme, when introduced, will replace the existing childcare subsidisation schemes that may potentially be accessed by lone parents. Housing policy is also currently under reform as lone parents on housing waiting lists are currently being transferred from the rent supplement scheme to the HAP. HAP offers the ability to participate in full-time education and retain housing support, as it is based on income. This is potentially a significant step in providing housing security to lone parents who wish to participate in education.

Previous research has set out the heterogeneous nature of lone parenthood in terms of transitions in and out of parenthood, gender, age, and ethnicity. Furthermore, the high rate of poverty and deprivation risks of lone-parent families has been well documented, and more recently the rates of child poverty. Previous research has also documented how lone parent-households were most adversely affected by measures introduced in Budget 2013, while subsequent Budgets have partially offset some of the measures through increases in social provision. However, lone-parent families and children living in lone-parent families continue to experience the highest risks of poverty and deprivation.

Lone parents also represent a heterogeneous group in terms of labour market position and social class location. The review draws particular attention to the point that lone parenthood has received insufficient consideration in evaluations of active labour market policies. That is, prior to the

implementation of activation strategies for lone parents, this group has often been subject to policy decisions that have been devised on the basis of research which does not include an indicator for lone parenthood, as well as research which 'bundles' lone parents together with all jobseekers. Thus, the research has paid insufficient attention to the structural disadvantage that lone-parent families face. We highlight recent research that recognises the importance of distinguishing lone parents as a distinctive group in evaluation studies.

Finally, we highlight the existing research that is critical of stringent activation policies for lone parents in other institutional contexts, which de-emphasises HE pathways in favour of rapid labour force attachment. This body of research also highlights that the level and quality of education are associated with the employment outcomes and the nature of employment in which lone parents engage, and cautions against a general education approach. Evidence from research undertaken in Europe highlights how lone parents with higher levels of education (FE/HE) are less likely to be economically inactive. Other studies have found that education levels influence the occupational careers of single mothers, particularly in making the transition from unemployment/inactivity to part-time employment, but also in terms of expanding labour market participation from part-time to full-time. Notably, these studies highlight the importance of addressing educational disadvantage accumulated before or immediately after single parenthood. The studies also advocate flexibility on behalf of welfare policy and employers to allow lone parents in employment the time and opportunity to upgrade their skill and education levels.

Chapter 3: Higher Education Participation Levels among Lone Parents

3.1 Introduction

The focus of this chapter is to highlight issues around documenting and estimating HE participation levels among lone parents, and lone parents' willingness to engage with HE.

3.2 Previous Research

Lone Parent Education Levels in Comparative Aspect

Comparative European or international research on the education levels of lone parents is limited. However, Chzhen and Bradshaw (2012) show that there is substantial variation across European countries in the educational attainment levels of lone parents. Using the EU-SILC 2009, they find that the proportion of lone parents *without* upper secondary education ranges quite substantially from 7 per cent in Slovakia to 78 per cent in Malta. In the majority of the studied countries, lone parents with upper secondary but no FE or HE, are the single largest category. In their study, Ireland emerges as a country where the share of lone parents with lower secondary education or below is high (41%) alongside the following countries: Belgium (37%), Luxembourg (44%), Estonia (54%) and Malta (78%).

In the Irish context, research into this field is in its earliest stages, so providing a statistical portrait of current HE enrolment, progression and completion rates of lone parents is not possible. As a result, we know much less about lone parents' college participation and completion rates, and the effects of college attendance on family well-being in the Irish context, compared to other countries. In terms of administrative data, there is currently no remit for HEIs in the Republic of Ireland to collect such data, and as a result, national statistics on undergraduates and postgraduates collected by the HEA can provide neither an estimate of the numbers of lone parents attending HEI's nor an overview of the characteristics (gender, age) of lone parents currently enrolled in HE. As a result, national statistics on undergraduates and postgraduates collected by the HEA cannot provide an overview of the courses, fields of study or type of HEIs that are most commonly attended by lone parents. This is also the case with the post HE outcomes of lone parents.

In the Irish context, a review of the empirical literature reveals that there is considerable variation among lone parents in terms of education levels. While studies have continued to find that lone parents in Ireland have low levels of educational attainment, relative to the population as a whole, it would seem that while, over the long-term, educational levels among lone parents have increased, with some evidence of a decline more recently. However, it is difficult to compare like-with-like, given the inconsistent manner by which the education levels of lone parents are reported by CSO across documents.

A 2001 a National Economic and Social Forum (NESF) report on Lone Parents estimated that *almost half* of lone parents had only primary level education, and lone parents comprised less than 2 per cent of those on mainstream training, education and work programmes. Smyth and Byrne (2004),

using microdata from the QNHS 2002, found that 3.6 per cent of households headed by a lone parent had third-level education, compared to 25 per cent of the population. The Central Statistics Office, using the Census of Population 2006, reports that 13 per cent of lone parents had a primary education or less, compared to 8 per cent of all parents, and that 23 per cent of lone parents had achieved third-level education, compared to 34 per cent of all parents (CSO 2007). Census 2011 then showed an increase in the share of lone parents with a primary education or less – 19.6 per cent – while 21.2 per cent had some secondary education. In 2011, 40.8 per cent had less than upper secondary education; 45.8 per cent had upper secondary or higher, but less than a degree; and 13.4 per cent had a degree of higher (9.6% had a degree and 3.8% had a postgraduate qualification). In line with Chzhen and Bradshaw (2012), it would seem that lone parents with upper secondary, but no FE or HE, are the single largest category.

While lone parents are found at all education levels, low education levels in relative terms have emerged as a consistent characteristic. In their analyses of 2006 Census microdata, Lunn et al. (2010) draw a strong correlation between low educational attainment and lone parenthood – that is, one-quarter of women with lower second-level qualifications were never married lone mothers by their mid-20s, compared to less than 15 per cent with upper second-level qualifications and just 3 per cent of HE graduates. Previously, Hannan O’Riain (1993), using the longitudinal study of school leavers data from the late 1980s, found that 11 per cent of young women with no qualifications or Group/Junior Certificate became single mothers within five years of leaving school compared, to 1 per cent of those with Leaving Certificate or third-level qualifications. They attributed poor employment prospects among early school leavers as a key contributor to lone parenthood among younger mothers.

In terms of retention and completion, the Cavan Lone Parents Initiative (CLPI) reported that one in five of their respondents who had managed to access HE did not complete it and that *‘[i]n some cases, having a child might have been the reason that respondents had to leave college’* (CLPI 2007: 20). Other studies in the Irish context have found that lone parents tend to be disproportionately represented in vocational courses such as nursing and childcare. In a County Clare study on lone parents, it was stated, *‘[o]f those who are currently attending education/training, 59% are undertaking a course that is in some way related to childcare’* (Clare County Council 2009: 38). While national data on the FE/HE field of study pursued by lone parents is not available, it may well be that some lone parents choose careers in childcare because it balances well with caring for their children. However, it is also likely that if a high proportion of lone parents are pursuing particular fields of study, inequity of choice is in operation. It may be that lone parents are defined by their parenthood and, as a result, may perceive more diverse options as being culturally, financially and logistically out of reach.

Research on the experiences of lone parents once they enter HE highlights a number of factors that shape this group’s education trajectory (see for example Moreau 2016; Brooks 2015; Hook 2016, 2015; Graham 2015; Morrison 2013; Kearns 2014; Loxley and Kearns 2012; Marandet and Wainwright 2010, 2009; Wainwright and Marandet 2010; Hardiman 2011). As with the barriers to accessing HE, access to financial support in light of the current national policy context (in terms of both education and welfare policy), limited access to childcare and time demands are the greatest stressors for lone parents. Other, less visible factors are however also important in determining whether lone parents will successfully complete their study pathways. These include university culture, identity conflict, emotions and, increasingly, discourses of individualization. This latter group

of factors, when successfully managed, can in fact temper the negative impacts of the first group. In the literature, financial fragility arises not only from tuition and other related direct expenses, but also from a decrease in income/welfare support during schooling. It is argued that this wage penalty could also present a barrier to the amount of time that adult learners are able to dedicate to their education and to their graduation, given that the majority of adult learners are often those with second-level qualifications, and thus from a lower-income pool (Nyum-Kim and Baker 2015).

Benefits of Higher Education

There is considerable evidence to suggest that having a college degree confers substantial benefits not only on individuals but on their families too (see for example Byrne and O'Toole 2015). International studies show that the benefits extend beyond individuals to their families, as families headed by college-educated adults are more likely to be intact, stable, and economically secure than those headed by adults who have not attended college (see Goldrick-Rab and Sorensen 2011 in the US). And the advantages of HE also appear to be transmitted across generations, further increasing its returns (GUI 2016; McGinnity, Russell and Murray 2015; Byrne and O'Toole 2015; Hannan, Halpin and Coleman 2013).

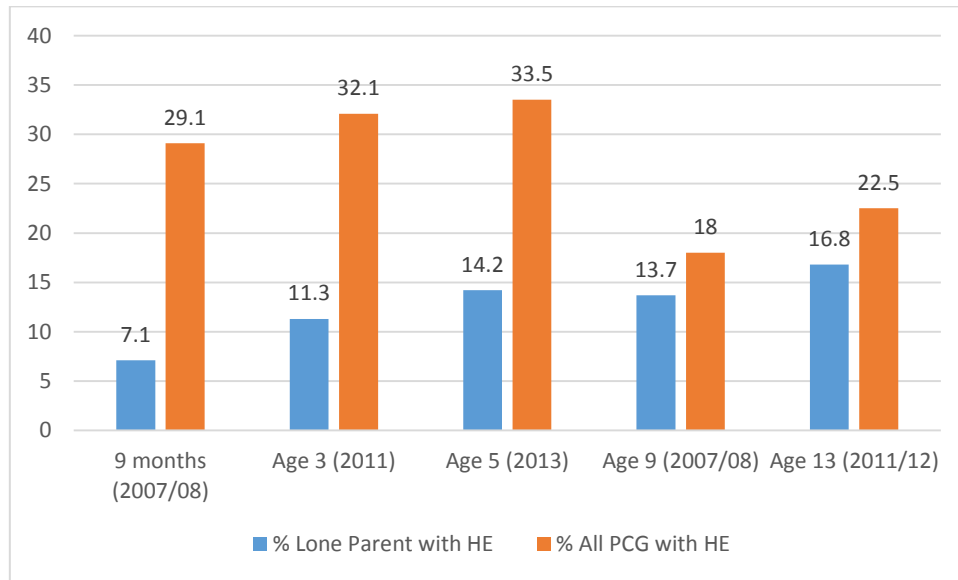
Existing Irish research also finds that parenting practices differ across education levels (see Byrne and Smyth 2010). Recent research from the US finds that that increases to mother's educational attainment can alter parenting practices (Domina and Roska 2012). That is, changes in maternal education predict positive changes in parenting practices, such as increasing the number of children's books in the home, and the frequency with which mothers participate in nonacademic family activities with children. The study also found that exposure to HE increases the extent to which mothers are involved in their children's schools. That is, formal education can create avenues for cultural mobility for women who continue to pursue education after their children enter elementary school.

3.3 Educational Attainment of Lone Parents: GUI Analyses

While the Census of Population provides aggregate statistics on the education levels of lone parents, in this section, using the GUI data, we explore the rate at which lone parents upgrade their education levels. Using the GUI also allows to explore how education levels differ among lone parents according to the age of children.

Figure 7 illustrates the prevalence of HE attainment among lone parent primary care-givers, relative to primary care-givers with partners, using all available waves of the GUI study. A snapshot of primary care givers of infants and children across the stages of childhood provides a life-course perspective (while still using cross-sectional data), and reveals a pattern of increasing HE levels among lone parents as children grow up. This suggests that while lone parents are consistently less likely to hold an HE qualification than all other primary caregivers at all stages of childhood, the process of acquiring HE for lone parents takes longer. That is, it appears to take longer to obtain a degree. The data suggests that selection into lone parenthood, and/or the consequences of lone parenthood, influences the rate at which educational upgrading occurs.

Figure 7: A Snapshot of the Share of Parents with a Higher Education Qualification (Degree or Higher), Differentiated by Family Structure



Source: Cross-sectional Waves 1-3 of GUI Infant Cohort, Wave 1-2 of GUI Child Cohort

Figure 7 illustrates that among the infant cohort (nine months, three years and five years), the gap between lone parents and other care-givers is greater than the gap between lone parents and other care givers in the child cohort (age 9-13). It is likely that there are cohort effects working here pertaining to increasing levels of education among the female population more generally, considerable disparity is evident among the younger cohorts. Furthermore, some of this difference between the cohorts can be attributed to the fact that the cohort of parents of younger children are on average younger than the cohort of parents of older children

However, prior to period of the implementation of the OFP reform, a general pattern emerges whereby lone parents as a cohort consistently increase their education levels as their children grow older, a pattern which is not evident among primary care-givers with partners.

The longitudinal nature of the GUI data can also be used to estimate the rate at which lone parents are likely to improve their education levels, and to understand how this rate differs, relative to all primary caregivers. To do so, we draw from wave 1 of the infant cohort which represents data collection during the period September 2008 to April 2009, prior to the implementation of OFP reform, and what we refer to as time one or 'T1'. The study child at T1 was followed until T3, representing wave 3 of the infant cohort when the study child was five years old. Wave 3/T3 data was collected during the period January 2013-September 2013. The T3 data collection period represents the (very) early implementation of the OFP reform, given that the reform was implemented on a phased basis from July 2013.

From the sample of lone parents at T1, two sub-samples were created – (i) those who reported having lower secondary or less education at T1 and (ii) those who reported having an upper secondary education/FE qualification but not an HE qualification at T1. The results are presented in Table 8. For the purpose of capturing lone parents with lower education levels at T1, lone parents with an HE undergraduate or postgraduate degree were excluded from these analyses.

Table 8: Comparison of Education Levels at T1 and T3, GUI Infant Cohort

	Education Level at T1 (when Study child was 9 months old)			
	Lower Secondary or Less		Upper Secondary or Higher (Excluding Degree or Higher)	
	Lone Parents	All PCG	Lone Parents	All PCG
Education Level at T3 (When Study Child was Age 5)	%	%	%	%
No Formal/Primary Education	10.4	8.6		
Lower Secondary	51.1	50.2		
Upper Secondary	13.9	16.0	33.5	26.5
Technical/Vocational/Apprenticeship	20.8	18.8	36.1	28.8
National Certificate/Diploma	2.7	4.3	23.4	37.0
Primary Degree or Higher	1.2	2.3	7.1	7.6
%	100	100	100	100
N	519	1592	693	4789
% that had Acquired a Higher Level of Education between T1 and T3	38.4	41.1	7.1	7.6

Examining PCGs with lower secondary education or less first, we find that 38.3 per cent of lone parents who had a lower secondary level of education or less at T1 (when the study child was nine months) had improved their education level by T3 (by the time the study child was age five). This was marginally lower than the proportion of all primary caregivers who had done so (41.1%).

Considering the PCGS who had an upper secondary education/FE qualification but less than HE at T1, 7.1 per cent of lone parents had improved their education level by the time the study child was aged five, at T3. This was very similar to the proportional of all primary caregivers who had done so (7.6%).

These findings suggest that over a five-year period, it is relatively common for parents to upgrade their education to , and that parents and lone parents with lower levels to begin with are more likely to upgrade their education than lone parents with higher levels. This suggests that there is considerable scope for incentives to encourage parents to upgrade their education levels, particularly those with upper secondary or higher, but less than HE.

What are the characteristics of lone parents who have acquired an HE qualification? Again, to provide a snapshot of the factors that influence having an HE qualification, we use cross-sectional data from the GUI. Specifically, using data from wave 2 of the infant cohort (three years old) and wave 1 of the child cohort (nine years old) – both waves carried out prior to the implementation of OFP reform. We examine how the pathway to lone parenthood, parental age, number of children, and country of birth are associated with having an HE qualification. The analyses are restricted to lone parents, and the results are presented in Table 9 below. In these samples, the lone parents of 3-year-olds are on average younger than the lone parents of 9-year-olds (the average age is 34 and 39.2 respectively).

Among the lone parents of 3-year-olds, having an HE qualification is associated with marital status, number of children and country of birth. Parental age is not a predictor, suggesting that when parents have young children, factors other than parental age are stronger predictors of having acquired an HE. The pathway into lone parenthood matters, as those who were never married are 1.5 times more likely to have an HE qualification than those separated/divorced/widowed. Lone parents who were not born in Ireland were significantly less likely to have an HE qualification compared to lone parents who were born in Ireland, suggesting that educational disadvantage among lone parents may operate along minority ethnic/racial lines.

Table 9: Logistic Regression Model of the Factors Associated with Lone Parents Having a Higher Education Qualification (Degree or Higher) v a Lower Level of Education

	Lone Parent PCGs of 3-year-olds (2011)	Lone Parent PCGs of 9-year-olds (2007/2008)
Never Married <i>Ref: Separated/Divorced/Widowed</i>	0.407* (0.207)	-0.374* (0.185)
PCG Age	-0.003 (0.12)	0.568*** (0.142)
2 or More Children <i>Ref: One Child</i>	1.00*** (0.158)	-0.496** (0.185)
Not Born in Ireland <i>Ref: PCG Born in Ireland</i>	-0.672** (0.195)	0.892*** (0.187)
Constant	-1.99*** (0.476)	-3.324*** (0.618)
<i>N</i>	1217	991

Among the lone parents of 9-year-olds, we find that having an HE qualification is positively associated with each of the four variables: marital status, age, number of children, and country of birth. However, the direction of the effects differs quite substantially. This cohort of older lone parents has been parents for at least nine years, since 2002. The findings suggest that those who were never married are less likely to have an HE qualification than those who were separated/divorced/widowed. Age also matters: as the age of the PCG increases, the probability of having an HE qualification also increases. That is, the older the PGC, the more likely they are to hold an HE qualification. The number of children lone parents have is negatively associated with having an HE qualification – those with more than one child are less likely to have completed HE, reflecting the difficulties for lone parents with multiple children in accessing HE. Finally, among this cohort, lone parents who were not born in Ireland are more likely to have an HE qualification, than lone parents who were born here.

These findings clearly reveal the heterogeneity of lone parents as a group, and indicate that the age and stage of children matters substantially for the education levels of lone parents.

3.4 Data on Student Parents from EuroStudent V

For reasons outlined in Chapter 2, it is not possible to give an accurate estimate of the percentage of lone parents in HE. However, using EuroStudent V data 2013, it is possible to estimate the prevalence of parenthood (but not lone parenthood) among the HE student population. In all, 17.2

per cent of respondents indicated that they were student parents – 20 per cent of males and 14.4 per cent of females. The data estimate that 41 per cent of mature students are student parents, compared to 1.6 per cent of those under 23 on entry. As expected, student parents have higher participation rates in part-time HE than full-time HE (44.8% compared to 10.5%, respectively), and distance learning (26.1% compared to 16.7%). In Eurostudent V, the majority of student parents were participating in ordinary/honours bachelor degrees. For more detail, see Table A1 in the Appendix of Tables.

3.5 Lone Parents' Willingness to Engage with Higher Education

The findings from the GUI indicate a strong willingness on behalf of lone parents to upgrade their education, despite their high levels of, at times, multiple disadvantages. It also indicates the availability of pathways and opportunities for some lone parents to upgrade their education, albeit in the period prior to OFP reform. This willingness to engage with education demonstrates their prioritisation and commitment to education. Such perspectives were very evident in the qualitative interviews and focus groups conducted with lone parents, who often spoke about their commitment to education and the value that it brings to their and their children's lives. It was evident that these parents viewed upgrading their education as an essential route out of poverty.

I'm thinking about the future ... I need to get a job that will allow me the flexibility you know to spend time with her, not to be off in the morning until night-time, and I think that [with this field of study] I can do that, and also that I would be empowered and not under the social welfare system, you know, for a very long time, and that for me is very important as well ... (Lone-parent student in part-time HE, one dependent child, 0-7)

A recurrent theme in the interviews pertained to the long-term benefits of acquiring HE for themselves and their children, the intergenerational effects:

I think that one of things that's missing too is celebration of the lone parent, nobody talks about the benefits of education for lone parents. Like my family trajectory, I actually feel tearful saying this, has completely changed. My children's aspirations have completely changed, like my children, we sit around the dinner table and we talk about education, all of them are aspiring to college now, it's when I go to TCD or when I go to UCD ... but there's no talk about that, there's no celebration, we don't see those role models. (Lone parent graduate, completed undergraduate and postgraduate HE, in full-time employment, three children)

It has had a positive impact on my children, to them college is something that you can do. One of them has said I don't think I want to go to college and I said that's grand, I don't care what you do as long as you're happy. In my immediate family, all my brothers went back, my sister went back, friends that would have been school leavers and went straight into jobs a couple of them have gone back to do the Access course. (Lone parent graduate, completed undergraduate HE, three children)

I am constantly on campuses, I mean I never realized I was a nerd but even when we go on holidays we will stay in the university campus in the town where we are. My children will walk onto a campus anywhere in the world and feel that they not only belong but own it, it is there for them. So ... there is no question that they will have a primary Degree but they have seen that it isn't easy and when it takes a lot of time it can be very stressful. (Lone parent graduate, completed undergraduate and postgraduate HE, in full-time employment, two children)

One of the lone parents spoke about the intergenerational benefits in his family:

It's improving the family in that the kids are proud of me for going to college, I know my daughter now is adamant that she is definitely going to go to university, em, I would be the first person in my family to have a degree. (Lone parent undergraduate student, four children)

Some of the lone parents we spoke to articulated a need for policy-makers to take the longer-term view when considering reform for lone parents, and to ensure that opportunities for postgraduate study are not limited. Louise, who has a 3-year-old son, and is studying a professional course, had been advised that in the current graduate labour market postgraduate study is necessary for an entry graduate position. She too spoke about the need for policy to take a longer-term view:

*Because it's not just them [the lone parent] it's affecting. It is their kids ... What you get out of it [education], you get a **good job**; you're a solicitor, a psychologist. A mechanic even you know, something you can **actually do**. I'm not even just talking about support lone parents through academic university. If you want to go be a welder, if you want to be a plumber. Why aren't the supports there for you, that's a trade, that's a good job. You know like be an electrician, be something. And then your kid sees you become something, wow she did it, I can too. She's out of that [poverty trap] I can get out of it too. Do you know, so it is, it's one of those snowball things. That some money has to be put in at the start. And the benefits at the end will be amazing. But they're looking too hard at the bottom line of the, it's going to cost this much to set up. And they're not looking at, but in 20, 30, 40 years. This really will pay off.*

This was also replicated in the interviews with Access staff in HEIs. One Access officer spoke about the intergenerational benefits of Access education:

Everybody that you see in here [students in the Access office], like we have lone parents who have been through here whose children now are entering directly here to [elite university], not through the HEAR scheme, they are actually aspiring now and walking through the gates.

3.6 Summary

This chapter began with a review of the comparative European research on the educational levels of lone parents (which is limited). This revealed that the education levels of lone parents differ substantially across European countries, suggesting that welfare states differ in the extent to which they promote or inhibit access to HE for lone parents. According to these studies, Ireland is characterised as a country where the share of lone parents with lower education levels is high, alongside Belgium and Luxembourg. European research also indicates that the education level of lone parents displays a positive independent effect on reducing the risk of child poverty and the risk of material deprivation within lone-parent families.

The chapter reported the 'ad hoc' and inconsistent nature of how lone parents' education levels are reported in official statistics in the Irish context. Irish research on the educational attainment of lone parents finds that they have low levels of educational attainment, relative to the population as a whole. While education levels have increased over the long-term, Census of Population data suggests that between 2006 and 2011, levels of education among the lone parent sub-population have declined somewhat. In 2011, almost 41 per cent had lower secondary or less, 46 per cent had upper secondary but no FE or HE, and 13 per cent had an HE degree or higher. Research which outlines the benefits of attaining an HE degree for individuals and their families was discussed, but, it was noted that this line of academic inquiry has not been explored in depth with regard to lone-parent families.

The chapter then drew from the GUI to highlight the changing educational profile of cohorts of lone parents as children grow up. A cross-sectional snapshot of the education levels of lone parents of infants and children from 9 months to age 13 revealed a pattern of increasing HE levels, suggesting that increasing shares of lone parents achieve a degree or higher, as children become older, contrary to the pattern of parents with partners. Thus, selection into lone parenthood and/or the consequences of lone parenthood influence HE attainment.

Longitudinal data from the infant cohort of the GUI study was used to estimate the rate at which lone parents upgrade their education. A descriptive analysis revealed that over the five-year period, 2008/2009-2013 during which children were tracked from nine months to five years, 38 per cent of lone parents with lower secondary education or less to begin with upgraded their education level, compared to 41 per cent of all primary caregivers. Furthermore, 7 per cent of lone parents and all primary caregivers with upper secondary education or higher attained a degree over that period. The data reveals that over a five-year period (the period prior to OFP reform), lone parents had similar rates of 'educational upgrade' to parents with partners. Furthermore, an examination of the characteristics of lone parents with HE reveals the heterogeneity of lone parents as a group, and indicates that the age and stage of children matters substantially for the education levels of lone parents.

Analysis of the Eurostudent V data allowed us to estimate the share of student parents in HE, given the lack of available data to estimate the share of lone parents in HE. Analysis of Eurostudent V (2013) indicates that 17 per cent of undergraduates are student parents – 20 per cent of males and 14 per cent of females. Forty-one per cent of mature students are parents, compared to less than 2 per cent of those under 23. Student parents have higher participation rates in part-time HE (44%) than full-time HE (10.5%), and distance learning (26%).

The interviews with lone parents reveal a willingness on their behalf to invest in education over the life-course, as demonstrated in the longitudinal analyses. The interviews also highlighted the motivations for lone parents to return to education, and the positive effects of increasing parent levels of education on the aspirations, expectations and cultural capital acquisition of children.

Chapter 4: The Costs of Attending HE and Navigating Financial Supports

4.1 Introduction

In this chapter, we turn to the cost of attending HE and the experiences of lone parents in navigating financial supports, given the centrality of these issues in the interviews. In the Irish context, many of the entitlements of HE students are defined at national level. This is particularly the case for financial support, while other types of support (such as on-campus childcare provision) are closely tied to national welfare and family policy, but may also be dependent on HE institutional policies, as in the UK (see Moreau and Kerner 2012). A national framework of Higher Education and Social Protection policies establishes which grants, supports, tax relief and childcare subsidies are available to lone parents and to other groups of students. This chapter is also supplemented with perspectives arising from the qualitative interviews with lone parent and lone-parent stakeholder groups. Lone parents are positioned at the nexus of a number of areas of state policy intervention, including HE, welfare, childcare and housing policies. Policy in these areas is transforming at a quick pace, with implications for how lone parents perceive the cost of attending HE.

4.2 Previous Research

The international research indicates that a lack of college affordability is frequently influencing educational decisions, with particular consequences for the most talented students from low-income families from even applying to colleges and universities that match their abilities (see Goldrick-Rab 2016 in the US). Previous research conducted in Ireland and elsewhere also indicates that students from low-income families have difficulty covering the costs of attending HE and that these challenges can indirectly inhibit degree completion (see Skomsvold, Radford and Berkner 2011 in the US; McCoy et al. 2009 in Ireland). However, less attention has been paid to the costs of attending HE and issues of affordability for lone parents in the Irish context (for exceptions see McCoy et al. 2009). That is, while existing studies which seek to estimate the costs of attending HE are in their infancy in Ireland, specific estimates for lone-parent students, or indeed student parents, are not included in these estimates. In this chapter, we seek to address these gaps, while also highlighting the increased household costs that come with the birth of a child, as well as reduced earning capacity (see for example Russell, Maître and Whelan 2011).

It has been well established that while HE continues to be largely publicly funded in the Irish context, students and their families are making substantial contributions both to the costs of tuition and to additional expenses associated with study both in the Irish context and internationally (OECD 2016). McCoy et al. (2009), in their study of the costs of HE, found that overall expenditure patterns among full-time undergraduate HE students conceals considerable variation across students with different living arrangements and across subsections of the student population. Students living away from the family home bear sizeable accommodation costs, alongside greater subsistence (food and regular bills) expenses. Students living independently were found to have a mean monthly expenditure for basic items double that of expenditure of students living with their parents. This has also been reported in the most recent Eurostudent survey (HEA 2014). Expenditure patterns also varied geographically and across courses (differential levels of expenditure on books and materials).¹⁹

¹⁹ These findings were based on the Eurostudent Survey 2003-2004.

Throughout the literature on lone parents in HE, a major concern for lone parents considering entering HE is whether they will be able to access education grants (Engle and Tinto 2008 in the US; Reay, 2003 in the UK; McCoy et al. 2009; Clare County Council, 2009; Riordan, 2002 in Ireland). Institutional systems differ according to the financial supports that they offer lone parents attending HE. In the Irish context, all lone parents do not have the same entitlements for HE financial support, as eligibility often relies on characteristics other than parenthood. However, recently, as a result of OFP reform, lone parents can now receive OFP/JST while studying, which is identified by DSP as a specific support available to lone parents that is not available to other jobseekers including those with young children.

HEIs may directly award funds to students, either financed through their own resources or by philanthropy/endowments from alumni, private benefactors, industry and commercial partners or Government aid. Scholarships awarded mainly on academic criteria, but also taking into account financial need, are another means by which some students support their participation at HE. McCoy et al. identify the difficulties associated with scholarships.

While scholarships, perhaps most well developed in the USA, represent a way in which institutions offer monetary support to students who have been characterised as “needy and deserving” (MacPherson and Shapiro, 1998), criticisms have been levelled at such “sponsored mobility” (Clancy and Goastellec, 2007) in that it does not fundamentally challenge the stratification within HE itself. (see also Heller and Martin, 2002)

HEIs may also choose to administer scholarships/grants/bursaries, based on income thresholds, academic criteria or through Access schemes. While these forms of support have been welcomed by recipients and groups that face economic difficulty, they have been problematised in the literature, given the complexity that they introduce, with additional application procedures and different levels of provision. (Hatt et al. 2005)

To date, there are considerable gaps in what we know about how lone parents are financed in accessing HE. In this chapter, we make a clear distinction between the *direct or visible costs* of HE in terms of tuition fees, student contribution charges and student levies from NQF Level 5 to NQF Level 10, and the *indirect or invisible costs* of attending HE – the cost of living while a student, as well as the cost of foregone earnings – which can be brought together to represent the full cost of HE attendance.

4.3 Changing the HE Funding Landscape

It is important to be cognisant that efforts to increase participation in HE among lone parents is set within the broader context of a reduction in state support for HE. Within publicly-funded HEIs, the reliance on state funding has been reducing since 2008, as a series of increases in student contributions and corresponding reductions in state grants have been implemented. As a result, the overall level of funding of public HE institutions has declined since 2007/2008. Public funding for HE has been, and remains, tightly constrained, and HEIs have been subjected to year-on-year reductions in funding, while rapidly increasing their student number. As a consequence, there has been more than a 20 per cent reduction in the amount of funding per student and a 30 per cent decline in the staff to student ratio (Bekhradnia 2015). This holds, despite recent research which finds that the HE sector adds considerable gross value to the national economy, whether via state or other income (Zhang, Larkin and Lucey 2015).

The Cassells report, which set out to make recommendations on the future funding of HE, as well as other accompanying reports, identify the funding constraints within the HE system. While the impact of increased HE costs for students and households has been relatively well documented (increasing student contribution charge, introduction of student levies), lone parents are not specifically mentioned in any of these reports. However, key pressure points are identified that relate to lone parents, including an increased need for life-long learning, part-time and more flexible HE, and it is acknowledged that these aspects are not sufficiently supported within Ireland's system of HE. There is also recognition that funding and other measures are required to promote part-time, adult and taught postgraduate education (Expert Group on Future Funding of Higher Education 2015c). Currently, €0.4bn is generated from postgraduate fees, international fees, repeat students and part-time fees (Expert Group on Future Funding of Higher Education 2015b).

The Cassells report has put forward three funding options:

- Funding option 1: the State provides the bulk of the funding for HE and HE is free or subject to a nominal charge.
- Funding option 2: continuation of the current situation, whereby there is a significant amount of funding by the State, matched with a moderate upfront student contribution.
- Funding option 3: upfront fees are replaced by a student loan scheme of income contingent loans.

Funding option 3 has been adopted in a number of countries, and has particular implications for lone parents, but also targets set by the HEA for part-time/flexible provision and mature students. In the RIA dialogue, it is documented that after the introduction of tuition fees in certain UK universities in 2012, there has been increased participation among 18-year-olds but a fall-off in the numbers of mature and part-time students (RIA 2015). Bekhradnia (2015) also warns that there has been a *'serious reduction in the number of mature full-time students and more particularly part-time students of all ages'* thus highlighting the risks of adopting a student loan scheme for these groups. No such effect has been identified in Scotland, where there is the maintenance of a free fee system, and an overall increase in funding from public sources for HE (RIA 2015). In the English case, loans to pay increased tuition fees were available only for full-time students. The introduction of some loans for part-time students has made little difference to participation rates among mature students. As Bekhradnia explains *'The experience in England appears to be that part-time students need to be treated not just as well as full-time students, but probably better in order to maintain levels of demand for higher education'*.

These policy decisions were taken in the UK, despite the body of pre-existing research that has found that lone parents are one of the groups most susceptible to debt, and that lone parents carry particularly high levels of debt (Callender et al. 2013; Hinton-Smith 2012; NUS 2009; Callender and Jackson 2005, 2008; Callender 2002; Callender and Kemp 2000). Research in the UK has found that students with loans are more likely to also have additional forms of commercial credit compared to students without loans (Callender and Jackson, 2005). Furthermore, 61 per cent of lone-parent students identified as having debts in addition to student loans (NUS, 2009). Despite qualifying for the most student support (Callender and Kemp, 2000), and thus having the highest average student

income, lone parents remain the poorest students in England and Wales (NUS 2009) and are heavily reliant on Access to Learning²⁰ funds (Hinton-Smith 2012). In the Irish context, Russell, Maître and Whelan (2011), using the EU-SILC 2008, that lone parents face considerable risk of reporting severe debt compared to other households.

4.4 Estimating The Costs of Attending Higher Education

Table 10 presents estimates of the cost of living while attending full-time HE, which are defined for the academic year 2016/2017 by Dublin Institute of Technology (DIT), University College Dublin (UCD) and University College Cork (UCC).

Table 10: Comparing the Cost of Living for School Leavers across HEI

	Cost of Living (based on DIT Estimates) Student Living away from Home	Cost of Living (based on DIT Estimates) Student Living at Home	Cost of Living (based on UCD Estimates) Undergraduate Student Living away from Home	Cost of Living (based on UCC Estimates) Undergraduate Student Living away from Home
Student Contribution	333.00	333.00	333.00	333.00
Student Levy/Capitation Fee			27.44	18.33
Books and Class Materials	70.00	55.00	71.00	75.00
Travel	135.00	135.00	119.00	65-85
Utilities	28.00	28.00	44.00	30-50
Food	172.00	63.00	250.00	250-350
Clothes and Medical	42.00	42.00	45.00	
Mobile	32.00	32.00	20.00	20.00
Social Life/Miscellaneous ²¹	74.00	71.00	130.00	200-300
Costs without Rent per Month	€886.00	€759.00	€1,032.50	€991.30-€1,231.30
Rent	462.00 ²²	Not applicable: No rental costs	582.90-814.10	300-500 on campus 500-700 other
Total Cost per Month	€1,348.00		€1,615.40- €1,846.60	€1,391.30 on campus €1,831.30 private housing
Total Cost, Including Rent and a Student Contribution (Based on 9 Months)	€12,132.00	€6,831.00	€1,4538.60- €1,6619.40	€1,2521.70- €1,6481.70
Cost with Rent but without Paying Student Contribution per Month	€1,015	€426 No rental costs		
Costs without Rent and without Paying Student Contribution per Year (Based on 9 Months)	€4,977	€3,834	€6,295.50	€5,924.70-€8,084.70

The types of costs incurred include the direct/visible costs – student levy and student contribution when appropriate – and there is the assumption that tuition fees are covered by the Free Fees

²⁰ The Access to Learning Fund is open to undergraduate and postgraduate students to assist in times of financial difficulty.

²¹ ISI and VPSJ label this as ‘Social Inclusion and Participation’.

²² Dublin: single room rental based on DIT estimates from Daft.ie.

Initiative. Indirect/invisible costs also include books and class materials, wider living experiences (utilities, food, clothes and medical expenses, mobile phone and social costs) as well the cost of transport. The estimated costs provided by DIT (and other HEIs) are based on secondary data analysis of the Eurostudent surveys, but are estimated for school leavers only, and not lone parents or students with children.

Table 10 shows that estimated living costs vary considerably, depending on whether the student is living away from home or living at home. It also shows that the estimated costs differ considerably across each of the HEIs. We find that the monthly living costs associated with attending HE, for a school leaver living away from home, excluding rental and childcare expenses, but including the student contribution, are estimated to be in the region of €886 (DIT), €1,032.50 (UCD) and €991.30-1,231.30 (UCC). When student rental prices are included, based on estimates provided on the DIT and UCD websites, the monthly cost of living increases to €1,348 (DIT), €1,615.40-1,846.60 (UCD) and €1,391.30-1,831.30 (UCC) per month for nine months.

The annual cost of attending HE (excluding payment of the student contribution charge) are outlined in Table 11. For those living away from home, it is estimated at €4,977 for 9 months without rental costs, €9,135 including rental costs, and €3,834 if living at home without rental costs. The costs of attending college are potentially offset by a range of means-tested financial supports awarded by the student grant scheme through fee and maintenance grants.

Table 11: Percentage of Living Cost Covered by the student grant scheme 2016/2017

		DIT Estimates of Cost of Attending HE		
		Living away from Home	Living away from Home	Living at Home
Cost of maintenance (living) for 9 months of college (excluding student contribution charge)		€4,977 Excluding Rental Costs	€9,135 Including Rental Costs	€3,834 no rental costs
	Yearly Grant Value	% of Living Costs that the Grant Covers if Living away from Home	% of Living Costs that the Grant Covers if Living away from Home	
Student Contribution	3,000.00			
Grant Type				
Non-adjacent Grant Rates				
Special Rate (T1)	5,915.00	118.8	64.8	154.3
Full Maintenance	3,025.00	60.8	33.1	78.9
Part Maintenance (75%)	2,270.00	45.6	24.8	59.2
Part Maintenance (50%)	1,515.00	30.4	16.6	39.5
Part Maintenance (25%)	755.00	15.2	8.3	19.7
Adjacent Grant Rates				
Special Rate (T2)	2,375.00	47.7	26.0	61.9
Full Maintenance	1,215.00	24.4	13.3	31.7
Part Maintenance (75%)	910.00	18.3	10.0	23.7
Part Maintenance (50%)	605.00	12.2	6.6	15.8
Part Maintenance (25%)	305.00	6.1	3.3	8.0

Using the DIT estimates, Table 11 shows that these maintenance supports represent a *contribution* towards the full costs of attending HE. That is, in general, there is a substantial shortfall in the level of support provided by the maintenance grant to cover the costs of attending HE for the average school leaver either living at or away from home. There are two exceptions.

- Firstly, it is estimated that the non-adjacent special rate grant (T1) covers up to 119 per cent of the costs of attending HE for those living away from home but not paying rent. As soon as rent is introduced, the grant covers 65 per cent of the costs.
- Secondly, the non-adjacent special rate grant (T1) rate covers 154 per cent of the costs of attending HE for students who are travelling lengthy distances to college on a daily basis, but are living at home. Only these students are most likely to benefit from the student grant scheme, in terms of exceeding the costs of living.

These are exceptional cases, compared to the majority of grant recipients. Taking the two examples above aside, those on the special grant rate (T1) can expect to cover at best, 65 per cent of the costs of attending HE covered by the grant, and at worst, 26 per cent if on the adjacent rate (T2), but living away from home and paying rent. It is interesting to note that, for the regular school leaver without dependent children, this rate is insufficient to cover the full costs of attending HE, as it covers just 26 per cent of the costs for those living away from home and paying rent; 48 per cent of the costs for those living away from home but not paying rent; and 62 per cent of the costs for those living at home and not paying rent.

The next section builds on this HE affordability literature with consideration of the costs of attending HE for lone parents.

Cost of Living: Comparing School Leavers and Lone Parents

Table A2 in the Appendix of Tables further highlights the difficulties in trying to compare like-with-like regarding the living costs for school leavers and lone parents, even before specific costs (and supports) relating to rent and childcare are taken into account, when lone parents seek to access HE. In the absence of Eurostudent data relating to lone parents and the small numbers of student parents in the data (see for example McCoy et al. 2010), the cost of living estimates are taken from the Vincentian Partnership for Social Justice (VPSJ) 2016. Based on these estimates, the cost of living for lone parents are extensive, and include personal care and personal costs, as well as costs associated with running a household (household goods, services, insurance), but also as savings and money put away for contingencies.

Table A2 in the Appendix illustrates that the general costs of living increase substantially as a result of lone parenthood. This is in line with the findings from Russell, Maitre and Whelan (2011), who highlight the increased household costs that come with the birth of a child (as well as potentially reduced earning capacity in the absence of childcare). What is particularly striking is the extent to which the cost of living is greater for lone parents than the average school leaver, or indeed compared to a single adult living in an urban area. For example:

- The monthly estimated cost of attending HE is €553 (excluding rent and the student contribution charge).
- The monthly estimated cost of living for a single adult is €1,050.20.
- The monthly estimated cost of living for a single adult with an infant child is €1,344.60.

Table A2 in the Appendix also shows that the cost of living for lone parents varies, depending on the age of children. The number of children also matters, but these estimates are not shown here (for more information see ISI 2016; VPSJ 2016).

While the VPSJ underestimate the costs of attending HE for lone parents under their 'education' category, the cost of utilities, food, clothes and medical, mobile phone costs, social life (social inclusion and participation), are estimated to be considerably greater for lone parents with children than the estimates provided by DIT for school leavers. Furthermore, the VPSJ estimates also contain categories for lone parents relating to savings and contingencies, insurance, household goods and services, and personal care and costs. That is, the structure of the living costs also differ, and this is important to keep in mind. However, the estimates clearly suggest that lone parents cannot be directly compared to school leavers in terms of the cost of living that they are likely to encounter.

Balancing the Living Costs Associated with attending Higher Education with the Supports on Offer to Lone Parents

We now consider the balance between the costs associated with attending full-time HE, and the supports on offer from the State and HEIs for lone parents. In doing so, we provide estimates obtained from the DSP regarding the monthly income of lone parents on various lone-parent payments, and consider the effect of deductions for to meet the cost of attending HE, and for rental costs.

- *Cost of attending HE:* in our calculations the cost of living as a result of attending HE is based on the average school leaver living away from home and attending DIT. This estimate is used despite having highlighted that the living costs of lone parents differ substantially from the living costs of school leavers in the previous section. Thus, it is important to bear in mind that the living costs presented here for lone parents are likely to underestimate the real costs, and thus can be viewed as conservative estimates.
- *Rental Costs:* for rent, the average private rental cost is used when appropriate to indicate the maximum rental costs based on Daft.ie Estimates from Q1 2016 (Daft 2016). Rental estimates are also provided for lone parents in receipt of rental support from the State, to reflect the progress that HAP has introduced, where housing support is now available for those in full-time education.

Family Income Supplement (FIS)

Table A3 in the Appendix begins by considering the case of lone parents who are in employment and in receipt of Family Income Supplement (FIS) and in receipt of a maintenance grant from the student grant scheme.²³ Among all the estimates obtained from the DSP, this group has the highest monthly income, before deductions. It is also the case that these lone parents are likely to have considerable demands on their time as a result of juggling part-time employment, full-time study at HE and the demands of a family. Rent supplement is not payable for those in full-time education²⁴, but lone

²³ Information on the share of student grant scheme awardees who are FIS recipients was not available to the review team.

²⁴ It is estimated that 2 per cent of FIS recipients are in receipt of RS.

parents in this situation may be eligible for HAP housing support. The estimates presented here also exclude potential entitlement to the Back to Work Family Dividend.

As can be seen from Table A3, when the cost of attending HE and rent is taken into account, there is considerable variation across the groups in terms of what is left over, ranging from €309 to €1,184 per month. It would appear that some types of FIS lone parents are more economically vulnerable than others. This is particularly the case for FIS lone parents in receipt of the maintenance grant, but who are not in receipt of housing support. It is the case that some of these lone parents may be eligible for housing supports including HAP or RS. DSP state that generally a lone parent on FIS would be eligible for HAP, particularly if they are living in a high rental area.

Details of additional costs currently associated with monthly childcare are provided in Table A4. Childcare costs without State support are clearly more expensive than childcare costs that are subsidised. Subsidised childcare costs are currently in the region of €200-€380 per month for full-day weekly childcare, and in the region of €190-€100 per month for part-time weekly childcare. These estimates should be taken into consideration after rental costs and the cost of attending HE are taken into account.

The analysis suggests that some FIS recipients are more economically vulnerable than others, particularly those who are not supported in their rental payments in the private market. Despite eligibility for maintenance component of the student grant scheme, some lone parents in receipt of FIS are likely to face considerable economic difficulty when they participate in HE. Further attention should be paid to economic circumstances of this group when participating in HE.

OFP/JST

Table A5 in the Appendix considers the case of lone parents who are in receipt of OFP/JST and have been awarded a maintenance grant by the student grant scheme. Before deductions, it is evident that there is some variation in the monthly income, depending on the type of maintenance grant that lone parents receive. That is, OFP/JST lone parents who have been awarded a non-adjacent grant have a higher monthly income than lone parents who have been awarded an adjacent grant.

This group of lone parents has a lower monthly income than many FIS recipients, before deductions. This group of lone parents is likely to have the youngest children (up to the age of 13), and there is no compulsion to work. While rent supplement is not payable when in full-time education²⁵, these lone parents are likely to be eligible for and dependent on housing support under the HAP scheme.

As can be seen from Table A5, when the cost of attending HE and rent is taken into account, there is considerable variation across the groups in terms of what is left over, ranging from -€155 to €925 per month. It would appear that some types of OFP/JST lone parents are more economically vulnerable than others. This is particularly the case for OFP/JST lone parents in receipt of the maintenance grant but who are not in receipt of housing support. Thus, it is likely that in the absence of housing supports, this group of lone parents are unlikely to access HE. However, OFP/JST recipients with no other income are typically eligible for housing support through HAP which is payable while in full-time study. When state rental support is assumed, there remains considerable

²⁵ It is estimated that 16 per cent of OFP/JST recipients are in receipt of RS.

variation across the groups in terms of what is left over, ranging from €627 to €925 per month, which can largely be explained by the difference between the adjacent/non-adjacent grant rates.

Some types of OFP/JST lone parents are more economically vulnerable than others before childcare costs the actual costs of maintaining a family are taken into account. This is particularly the case for lone parents in receipt of the adjacent grant rates.

BTEA

Table A6 in the Appendix considers the case of lone parents who have transferred to BTEA (OFP/JST/JA/JB). Before deductions, both urban and rural lone parents receive a standard payment. Before deductions, these parents have the lowest monthly income, compared to other welfare recipients shown above. However, they can retain their secondary rent supplement payment²⁶. That is, for these lone parents, rent supplement is payable with BTEA, and they may be eligible for housing support under the HAP scheme.

As can be seen from Table A6, when the costs of attending HE and rent are considered, lone parents are left with €429 per month. This represents the lowest monthly income for each of the groups considered (OFP/JST/FIS), when rental costs and the costs of attending HE are considered. These lone parents are more economically vulnerable than others, bearing in mind that childcare costs and the actual costs of maintaining a family have also to be deducted from the remaining €429.

The reinstatement of the maintenance component of the student grant scheme for lone parents on BTEA would create a more equitable, less complicated, and targeted approach for supporting lone parents accessing HE.

Lone Parent in Employment, Part-time HE

Finally, Table A7 in the Appendix considers the situation of a lone parent on the average industrial wage studying part time at night. It is the case that these lone parents are likely to experience the greatest demands on their time, as a result of juggling full-time employment, part-time study at HE and the demands of raising a family. Among the examples considered, these parents have the highest monthly income before deductions are made. Once deductions for private rental costs and the cost of attending HE are made, these lone parents are left with similar amounts as OFP/JST lone parents in receipt of an adjacent grant (in the region of €630). While lone parents working in excess of 30 hours per week are not eligible for rent supplement, they may be eligible for HAP given that HAP does not have any limits to the number of hours worked for eligibility. Should these lone parents be eligible for housing support under HAP, their rental outgoings would also be reduced.

Depending on whether rental support is available via HAP, some of these lone parents are likely to be more economically vulnerable than others, bearing in mind that full-time childcare costs and the actual costs of maintaining a family also have to be deducted from the remaining €630.

Furthermore, because members of this group are engaged in extensive employment and part-time HE, they may also need to pay childcare costs on the private market, as subsidised childcare services are not currently offered at night.

²⁶ It is estimated that 40 per cent of BTEA recipients (previously OFP/JST) are in receipt of RS.

A summary of these estimates and issues are provided in Table 12.

Table 12: Summary of Estimates of Adequacy of Lone-parent Payments to Meet the Costs of HE

DSP Income Supports	Housing Support Payable?	SUSI Maintenance Grant Payable?	Monthly Income Range after Rental Costs (Assumes Housing Support)	Monthly Income Range after Rental Costs (Does not Assume Housing Support)
FIS	HAP	Yes	€927-€1,184	Ranges from €308 to €641
OFF/JST	HAP	Yes	€627-€925	Majority likely to be eligible for Housing Support
BTEA	Rent Supplement/HAP	No	€429.10	40% in receipt of RS

4.5 Navigating Financial Supports to Cover the Direct Costs of Higher Education

In this section, we review the financial supports that are provided by the State for lone parents to cover the direct and indirect costs of HE. We then explore the experiences of lone parents in navigating the financial supports available to them.

In Ireland, tuition fees for most full-time undergraduate students have been paid by the State since 1995-1996 through a transfer to public institutions via the Free Fees Initiative. The this initiative covers the majority of *full-time* undergraduate courses at Level 6, 7 and 8 programmes provided by IoTs, universities and qualifying colleges. That is, the HEA/DES pays the tuition fees directly to institutions, based on eligible students participating. The Free Fees Initiative does not apply to courses outside the State. The initiative was introduced in 1996/97 and abolished tuition fees for first-time, full-time eligible undergraduate students, while retaining a small registration fee.

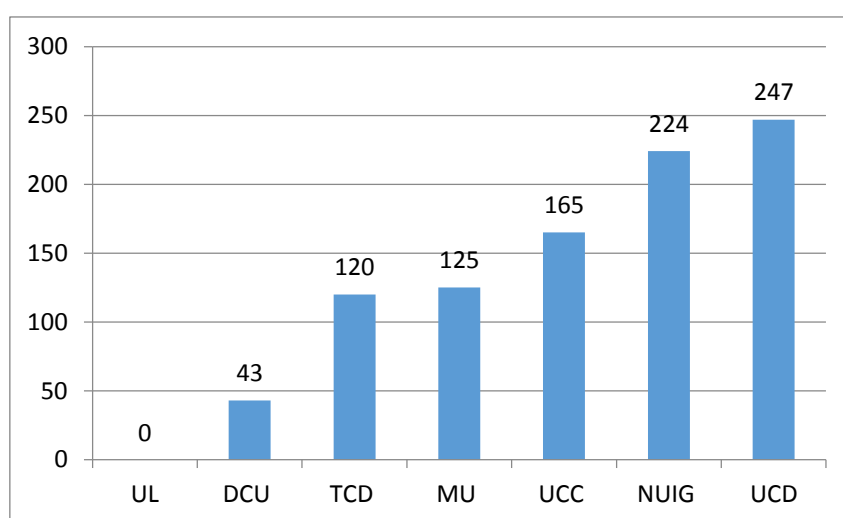
At undergraduate level, all students, (including those who are eligible under the Free Fees Initiative for NQF Levels 6 and above), must also pay the Student Contribution charge, while those in full-time NQF Level 5/6 Post Leaving Certificate (PLC) courses pay a Participant Contribution charge of €200 since Budget 2011. These are payments towards the cost of registration, examination and student services. As a result of their introduction, the direct cost of FE/HE attendance has risen substantially over the past few years. When registration fees were introduced in 1994, shortly before tuition fees for most full-time undergraduate students were paid by the State, the equivalent fee was €190 per academic year. The current amount payable has increased to €3,000 in the 2015/2016 academic year, representing a 1,500 per cent increase in 20 years.

The student contribution is subject to means testing and the proportion of students requiring HE grant support to pay the increased student contribution has increased consistently year on year, from 37 per cent in 2008 to 51 per cent in 2013 (Expert Group on Future Funding of Higher Education 2015; Delaney and Healy 2014). In their 2017 pre-budget submission, the Union of Students in Ireland called for the Government to reduce the Student Contribution charge by a minimum of €500, at a cost of €34m (Union of Students in Ireland 2016). The Free Fees Initiative

does not cover the direct cost of attending Access courses (either part-time or full-time) at QQI Level 5. The Free Fees Initiative does not cover tuition fees for postgraduate study (QQI Levels 9 and 10).

In addition to the Student Contribution charge/participant contribution charge, HEIs may add an additional 'student levy' to the student services charge, but only where agreement has been reached with the student body that such extra amounts can be levied on the students. This levy is not supported by the State (there is no grant), and must be paid in full by all students – full-time and part-time, undergraduate and postgraduate – including lone parents. Figure 8 illustrates the variation in student levies charged by each of the universities for the academic year 2016/2017.

Figure 8: Student Levy by University 2016/2017



The State provides a range of supports to contribute towards the direct/visible costs of Higher Education in the Irish context. These include (i) the Free Fees Initiative, (ii) the Student Grant Scheme, and (iii) Tax Relief. However, even within these support systems, lone parents may face difficulties in meeting the direct costs of attending FE/HE.

The first mechanism is the Free Fees Initiative. As indicated above, most undergraduates attending HE in Ireland do not pay tuition fees, as a result of the Free Fees Initiative.²⁷ In order to meet eligibility criteria for the Free Fees Initiative, students and lone parents must be attending an eligible course full-time, as well as meeting the conditions for individual eligibility – be an EU national, have lived three out of the past five years in an EU country, be a first-time undergraduate, or progressing in their education. As indicated below, the eligibility criteria for the Free Fees Initiative may present a barrier for some groups of lone parents.

Secondly, support for the direct costs of Post-Leaving Certificate Courses (PLCs), undergraduate and postgraduate study is also available from the Student Grant Scheme. That is:

- Students pursuing Post-leaving Certificate (PLC) courses at QQI Level 5/6 do not receive fee grants, but if they qualify for a maintenance grant, they will be exempt from the PLC participant contribution.

²⁷ In 2014, €0.94bn in HE income was derived from direct state grants including 'free fees' (Expert Group on Future Funding of Higher Education 2015a).

- At undergraduate level (QQI Levels 6-8), a fee grant from the student grant scheme can cover any of the following three elements: (i) all or part of the student contribution; (ii) costs of essential field trips; (iii) all or part of a student's tuition fees (unless covered by the Free Fees Initiative).
- Postgraduate contribution: Those who meet the qualifying conditions for the special rate of grant under the student grant scheme are eligible to have their postgraduate tuition fees paid up to the maximum fee limit of €6,270. Alternatively, a postgraduate student may qualify to have a €2,000 contribution made towards the cost of his/her fees. The income threshold for this payment is €31,500 for the 2016/2017 academic year, increasing relative to the number of family dependents.

The final mechanism relates to *tax relief*, which is available for those who pay tuition fees. The maximum amount of fees (including the student contribution charge) that can qualify for tax relief is €7,000 per person per course. When fees are not payable, tax relief for the student contribution charge is not available, but is payable for subsequent payments of the student contribution charge (Revenue 2016). That is, a family paying two or more student contributions may qualify for tax relief. Where fees are payable, tax relief is available in respect of tuition fees paid in private third-level institutions and in institutions abroad, and by repeat students, postgraduates and part-time students in public third-level institutions. It is also available for certain Information Technology (IT) and foreign language courses (see Revenue 2016 for a list of approved courses)²⁸. To date, little is known about the share of lone parents who apply for tax relief for tuition fees. However, a sweep of Revenue data may offer some insights into this cohort, and the uptake of tax relief for HE among lone parents.

While there are clearly a number of supports to assist lone parents in meeting the direct costs of HE, the review identified a number of barriers in accessing these supports. Many of these issues relate to eligibility for the supports to cover the direct costs of HE. These are outlined in the following sections.

Eligibility: Full-time HE Only

One of the particular problems highlighted in studies in the Irish context is that students on part-time courses are not eligible for fee or maintenance grants as part of the student grant scheme, and these courses are not covered under the Free Fees Initiative. This means that for some lone parents the only option is to take full-time courses. Full-time HE potentially creates severe difficulties in terms of time demands, limits the opportunity to take on part-time work (which is increasingly becoming the reality for lone parents in Ireland), and experience of childcare constraints if students are studying part-time at night. Lone parents and lone-parent representative groups were very vocal about the fact that eligibility for the Free Fees Initiative applies to full-time undergraduate courses only,²⁹ and that the student grant scheme does not provide support to offset the direct costs of part-

²⁸ Approved courses include courses in third level colleges in other EU member states, including colleges that provide distance education in Ireland. Approved postgraduate courses also include courses in universities or publicly funded colleges in non-EU states.

²⁹ Which must be a minimum of two years' duration.

time undergraduate or postgraduate study. As indicated earlier, two existing initiatives are currently available to offset the direct costs of part-time undergraduate or postgraduate study, which include Springboard and PTEO. The PTEO which supports part-time HE study is restricted to JA/JB recipients as they require special sanction from DSP to participate in education and training courses. Springboard has attracted some lone parents, but has not actively targeted lone parents. Currently there are no supports to cover the indirect/invisible costs of part-time education. As part-time courses are likely to suit lone parents, particularly those with small children, the costs involved in returning to either full-time or part-time education, particularly HE, may prove prohibitive (CPA 2010: 57). SVP recommends that third- and further-level bodies offer financial incentives to part time students to reduce the costs of study (SVP 2014).

Many of the lone parents we spoke to had entered HE upon completion of a QQI Level 5 Access/Foundation course. Because Access courses at Level 5 (part-time or full-time) are covered neither by the Free Fees Initiative nor by the Student Grant Scheme, a considerable financial barrier had to be overcome by many of the lone parents to meeting the cost of the tuition fee and thus of 'getting on the ladder to HE'. For example, one lone parent who had wanted to make it to college for quite a few years spoke about how she had to seek support from her family and SVP to cover the tuition costs of the part-time Access course:

I knew that I had to do something to make sure that I would apply for college ... so I enrolled for the [part-time Access] course here in [university] ... €1,000 so it ain't cheap ... so I applied to St Vincent de Paul and they gave me €500 towards the fee, and em ... my mam actually helped me out as well to pay for it. (Lone parent undergraduate student, one dependent child 13+)

Her experience contrasted with another lone parent, who was able to make a more impulsive decision to attend a full-time Access course at Level 5 in another institution because it was fully-funded by the HEI. Thus, this condition of eligibility for the Free Fees Initiative/Student Grant Scheme is likely to be a particular drawback for lone parents and teen parents. As a result, lone parents may find it difficult to get on the pathway to HE through part-time study because part-time courses are not covered by the Free Fees Initiative or the student grant scheme.

In the interviews, many of the lone parents and the lone-parent stakeholder groups highlighted that this is a key barrier to accessing HE for lone parents:

I don't think you can get your fees paid for a distance course or for a part-time course, and it might be a better option for that kind of non-traditional student who it might suit better, you know, that, you know, if they are living far away or if they have child care issues and all the rest of it may be a part-time course would be better, but I think the fees would be insurmountable I suppose, there's no point in getting tax relief on it when you maybe aren't going to have that much of an income at the end of it. (SVP)

In order to access any type of student grant, lone parents in receipt of FIS must fulfil the conditions of the scheme, which means full-time HE, coupled with part-time employment and care duties, thus juggling the demands of work, study and family. This was perceived to be unfair to lone parents in receipt of FIS, particularly when options for part-time, funded HE do not exist.

This was also the case at postgraduate level. The key policy instrument to support the direct costs of HE at Postgraduate level is the Postgraduate Contribution provided by the student grant scheme. On

the one hand, some of the lone-parent stakeholder groups were less concerned about limits to postgraduate funding, given that most lone parents typically engage with undergraduate HE in order to gain access to the labour market, as opposed to pursuing a more academic route at postgraduate level.

Over the course of the review, it was evident from lone-parent advocacy groups that lone parents in receipt of BTEA were not always aware that they may be eligible for a fee grant from the student grant scheme. That is, eligibility for different types of supports (welfare supports vs education supports) are not always clear to lone parents.

Lone-parent representative groups highlighted the complexity for lone parents when navigating the welfare support system and the student grant system as a barrier in accessing postgraduate HE. While the student grant scheme - fee grant - allows access to a range of full-time postgraduate courses across HEIs, lone parents in receipt of BTEA are eligible for a limited range of courses – that is, postgraduate study leading to a Higher Diploma qualification in any discipline, or a Professional Master's in Education.

If you want to do the postgrad and your child is over 14 you have to do the back to education allowance if you're to get any support. If you are doing the back to education allowance you can only do teaching degrees with it. So, you know people feel they are, are being pushed into teaching. It's just a feeling people are getting you know, it's just something that has come up again and again. (SPARK)

Eligibility: Withdrawal from HE

Under eligibility conditions for the Free Fees Initiative, students (and lone parents) who have had to withdraw from HE course at QQI Level 8, will need to take a break of at least five years to pursue a course at the same level. Although this condition may be waived by individual HEIs, such a waiver may not always take place. Thus, lone parents and mature students may be adversely affected by this condition of eligibility.

Eligibility: Residency

Finally, because of strict residency criteria, lone parents who have recently arrived into Ireland/other EU country are limited in terms of the financial support they receive from the State via the Free Fees Initiative or the student grant scheme. As in other institutional contexts, the average tuition fee charged by public institutions for students who are not citizens of EU or European Economic Area (EEA) countries is twice the fee charged for citizens of these countries. While support to cover the direct costs of FE/HE for migrant lone parents who do not meet the strict residency criteria are covered by the student grant scheme – as tuition students – this is not the case for the most recent arrivals. Unless they are deemed to be 'tuition students', lone parents who have recently arrived into Ireland/other EU country are limited in terms of the financial support they receive from the State via the student grant scheme. As a result, minority ethnic lone parents from 'new' migrant communities may be constrained in upskilling or studying for Irish qualifications, in order to secure employment.

4.6 Navigating Financial Supports to Cover the Indirect Costs of Higher Education

The indirect costs of attending HE include accommodation, meals, transportation, the purchase of books and learning materials, general living costs and childcare. The key policy instruments to support to the indirect costs of attending HE span widening access policy, social protection and social welfare policies and family policies (childcare). The key main policy instruments we consider in addressing the indirect costs of HE include:

- Student grant scheme – maintenance (PLC and undergraduate only).
- The range of welfare supports including Back to Education Allowance, OFP/JST, FIS, JA/JB.
- Student Assistance Fund (SAF).

Student Grant Scheme

The statutory based student grant scheme is the main financial support for students, and grants can be categorised as maintenance grants, fee grants and the postgraduate contribution. We now discuss the range of maintenance grants in more depth. A maintenance grant is a contribution towards the student's living costs, and are available for approved courses up to undergraduate level in Ireland and other EU states. In general, if a student qualifies for a maintenance grant he/she will qualify for all elements of the fee grant. As indicated earlier, tuition students – those who fulfil all the conditions for a student grant except for residence in the State, but who has been resident in an EEA state or Switzerland for three of the previous five years – and students in receipt of a BTEA payment are not eligible to receive the maintenance grant. While students pursuing Post-Leaving Certificate (PLC) courses do not get fee grants, a PLC student may qualify for a maintenance grant.

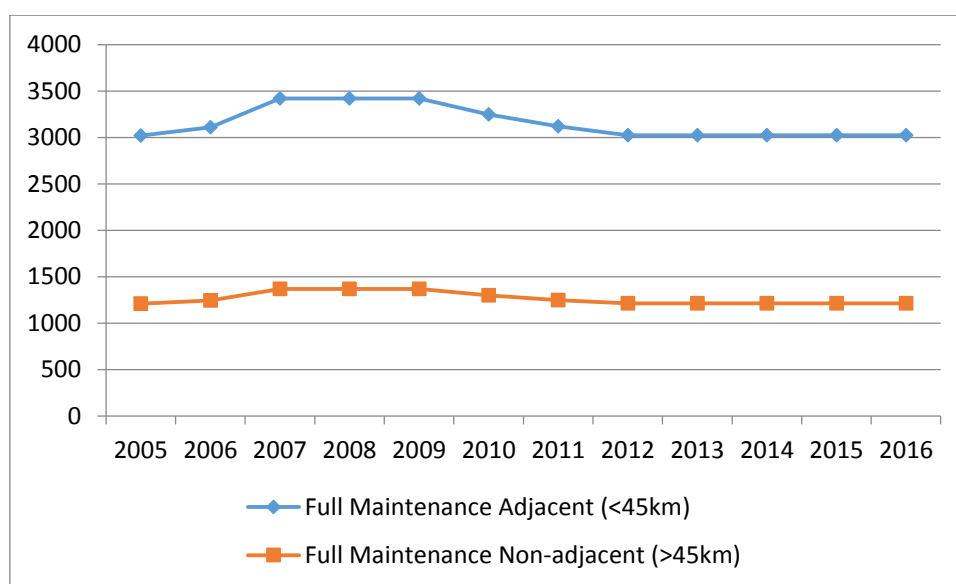
The maintenance grant is a contribution towards day-to-day living costs and is paid directly to eligible students through nine monthly instalments over the course of the academic year. The grant is means-tested, and the total amount of grant will depend upon the level of student's reckonable income. Maintenance grants are paid at an adjacent and non-adjacent rate. Students must ordinarily reside over 45km from where they intend to study to be eligible for the non-adjacent rate. Table 17 earlier in this chapter set out the SUSI maintenance grant rates for 2016/2017.

Over time, the financial support that HE students can claim from the student grant scheme has reduced substantially. Prior to the mid-2000s the grant system had been covering fewer students, and grant levels were only covering part of the costs. That is, students and their families have been making substantial contributions to the cost of their education for quite some time. Between 1992 and 2004, the percentage of full-time students in receipt of a grant fell by almost one-third, a period which saw a growth in participation of students from lower socioeconomic backgrounds in HE (McCoy et al. 2009). McCoy et al. (2009) argue that there have been limits to increases in the maintenance grant rates over a longer period of time. Furthermore, the decline in grant receipt was greatest among the non-manual group – the only group that experienced a decline HE participation rates.

Figure 9 illustrates the recent changes in the student grant scheme for the full maintenance grant and the special maintenance grant from 2005/2006 to present. While nominal grant levels increased over the period 2005/2007, the economic recession has had a considerable impact on the grant scheme. Nominal rates declined between 2010 and 2012 and have now reduced to (approximately) 2005/2006 rates.

Furthermore, under Budget 2011, the qualifying distance criterion for the non-adjacent rate of student grant increased from 24km to 45km, with considerable implications for mature students and lone parents. As a result of Budget 2011 mature students were no longer automatically eligible for the non-adjacent rate of the maintenance grant. The actual value of non-adjacent grant payments is higher than for adjacent grants and has been set and remains as 2.5 times the adjacent rate since the 1970s. The removal of ‘top-up’ payments in Budget 2013 has also had considerable implications for mature students, and lone parents in particular. That is, mature lone parents used to receive the ‘top-up’ grant of approximately €6,000 in addition to lone parents’ allowance. They now receive a maximum of €3,000 if over 45km from college and €1,500 if under 45km.

Figure 9: Student Grant Scheme Full Maintenance Grant Rates 2005-2016



Source: Department of Education and Skills Data

Table 13: Number of Student Grant Scheme Holders

	2012/13	2013/14	2014/15	2015/16
PLC	8,858	9,170	9,366	9,049
Undergraduate	66,524	67,100	68,627	69,249
Postgraduate	3,869	2,695	2,558	2,324
Total	79,251	78,965	80,551	80,622

Table 13 shows that since 2012/13, the number of student grant scheme holders has remained relatively stable. Some increase in the number of grants awarded is evident at PLC and undergraduate level, with the number of awards in decline at postgraduate level. In 2015/16, over 80,000 grants were awarded. An overview of the number of lone parent applicants and award holders was not available to the review team, but could in the future provide a valuable source of data for evidence-based policy-making.

The lone-parent representative groups commented on the reductions in the nominal amounts of the maintenance grant during the recession, as well as the substantial amount of paperwork required in order to access to the student grant scheme, which is means-tested. Typical comments included:

And there's cuts within the SUSI grant system as well. You used to be able to get, if you were a mature student get the non-adjacent rate regardless. And now they've stopped that. Again, I think they should target those supports back in to lone parents. Because they will use it effectively.

It is exposing for people. You know for example the SUSI grant authority, they ask for a ridiculous amount of paperwork. Now that is, everybody has to give that in fairness but it's incredibly overwhelming and invasive. (One Family)

Lone-parent advocacy groups also commented on how access to the maintenance grant is dependent upon the type of social welfare payment that lone parents receive. For example, it is not possible to be in receipt of the BTEA and a maintenance student grant at the same time. This has particular implications for lone parents. Currently, lone parents who transfer from OFP/JST, Disability Allowance, Invalidity Pension or Illness Benefit payments to the BTEA are not eligible for a maintenance grant. This is also the case for lone parents in receipt of JB and JA. In the stakeholder interviews, this was viewed as a key constraint for lone parents, as lone parents had relied on access to BTEA to cover childcare costs:

If you went on Back to Education Allowance you can't get the SUSI grant and the SUSI grant basically is what paid for the childcare. (SPARK)

They [the Government] just need to make SUSI maintenance grants available to people on back to education. Even if they only give it to lone parents ... because they are a specific group with a specific set of needs. (One Family)

Because the interviews were conducted before the full implementation of HAP, the issue of housing support was a central theme. Lone parents and lone-parent stakeholder groups had strong concerns that housing tenure and the conditions associated with RS, impacts on access to HE. As a result, tenure neutrality as a principle was a key issue for the lone parent advocacy groups:³⁰

You can't get rent allowance [if you are in receipt of] JST and SUSI, so you lose your rent allowance which is higher than the SUSI... you've got the rent allowance barrier if you go the JST and SUSI, or you've got the no SUSI grant if you have the back to education allowance (SPARK).

And the whole issue of being in private rented accommodation, one of the biggest issue for people, the biggest barriers to taking on any kind of change you know, to not fear change and not fear moving onto another payment or whatever. Losing your rent supplement is so huge, ultimately ... Losing your rent supplement is so huge, ultimately. So, you don't have that security of a secure home to be able to stop thinking about that and do your course and live your life and grow with your child you know. (Children's Rights Alliance)

HAP is seen as a positive development. In order to be eligible for HAP, an individual has to qualify for social housing support. To be regarded as eligible for social housing an individual must satisfy the income criteria. The individual must also show that they do not have suitable alternative

³⁰ It is important to note that the interviews were conducted before the full implementation of HAP, which is the Government's housing policy for all those who have a long-term housing need. HAP is tenure neutral and is an income test which takes no account of whether an individual is employed, unemployed or in education.

accommodation. DHPCLG has published detailed guidance on how household income is to be assessed by local authorities. There are 3 maximum income thresholds that apply to different housing authorities. The relevant local authority can determine a household's eligibility for social housing support and HAP. The rent contribution payable by the HAP recipient will be based on the 'differential rent scheme' for their local authority. This scheme links the rent contribution a household must pay to the household income and the ability to pay.

Stakeholder groups spoke about how the conditions with HAP are more favourable, particularly the issue of tenure neutrality, so that lone parents get access to the student grant scheme and be in HAP housing. There were concerns expressed regarding (the 11 per cent of) lone parents who continue to be constrained by the conditions of rent supplement, while acknowledging the positive steps that HAP provides:

The conditions with the Housing Assistance payment are more favourable, so you can get your grant and be in a HAP housing and whatever, so that's positive, but the problem is still with Rent Supplement, you can't get your grant and rent supplement together, so that's a barrier for people. It'll probably become less of a barrier as more and more people are transferred out of Rent Supplement and on to this HAP, this Housing Assistance Payment. (SVP)

In the current housing climate, the stakeholder groups spoke about the vulnerability of some lone parents and the heightened desire and difficulties experienced by lone parents to find 'secure housing':

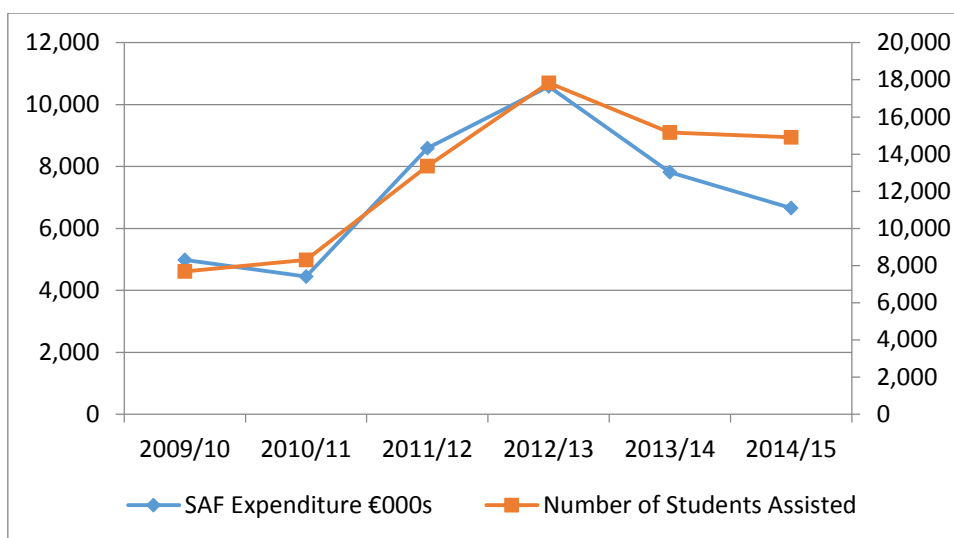
I don't know how many people now – but some parents that I've spoken to are reluctant to take up the Housing Assistance payment because they lose their place on the social housing waiting list ... They can go on a transfer list but it's not the same, some people are, they want secure housing, they're afraid, you know, and like while HAP is better than Rent Supplement it's not social housing in terms of you don't have that security of tenure and things like that, you're still subject to the vagaries of the private rented sector, you know. (SVP)

We argue that particularly in the current housing climate, the ability to stay in education should not be linked to housing tenure, and that the remaining 11 per cent of lone parents in receipt of rent supplement should be allowed to engage in full-time education. As indicated earlier, changes to address these issues are underway with initiatives such as HAP where housing support is based on income with no limit to the number of hours worked and where full-time education is supported.

Hardship Assistance: Access to Support Funds in HEIs

The Student Assistance Fund (SAF) is funded by the Irish Government and supported financially by the European Social Fund (ESF). The fund is managed by the HEA on behalf of the DES. Each year, the HEA allocates funding annually to each of the universities, IoTs, the Colleges of Education and several other HE bodies. From the years 2009/2010 to 2014/2015 over €43m was allocated to the SAF. As illustrated by Figure 10, considerable numbers of students have availed of support from the fund, reaching a peak of just under 18,000 in 2012/2013 when the fund was at its peak at almost €11m.

Figure 10: Expenditure on and Number of Students Accessing SAF Funding 2009/2010-2014/2015



Source: Evaluation of SAF 2016

Targeting of the fund has changed in orientation somewhat over time. The fund originally placed emphasis on targeting *'disadvantaged students most in need'*, and indicated that students such as first year undergraduates or postgraduates should not be excluded from the scope of the Fund.³¹

HEIs were also advised to be cognisant of the needs of those with family responsibilities – *'particularly in relation to childcare costs – and those under the age of 23 and independent of parents who might not come within the scope of the third-level student support schemes'*. A review conducted by the DES in 2002 noted: *'it is not envisaged that support be limited to students on a once-off basis as there may be students who will require continuing financial assistance over a period of time'*. The guidelines were revised again in 2011/2012.³² The dual focus of the SAF was emphasised as being to *'support students from under-represented groups AND to provide emergency financial assistance for other students'*. HEIs were also guided to be mindful of the consequences of the recession both for students and for student support in general.

SAF spending is allocated to eight different cost categories. Table 14 provides a summary of how the SAF as a whole has been allocated from 2009-2010 to 2014-2015.

Housing and general expenses around heating, lighting and food absorb over two-thirds (68%) of the overall spend between 2009/2010 and 2014/2015. The share of the fund going to these costs fluctuates between 63 per cent and 70 per cent of the fund year on year. Total expenditure on childcare over the period 2009/2010-2014/2015 has been less consistent, particularly during the earlier period where it almost halved from €790,722 in 2009/2010 to €460,431 in 2010/2011. The longer-term pattern indicates a decline in the share of total expenditure on childcare, from 16 per cent 2009/2010 to 6 per cent 2012/2013, picking up more recently to almost 10 per cent.

A breakdown of expenditure of the SAF by family structure and number of dependent children was not available, thus, we were not able to consider expenditure from the SAF on lone parents in HE.

³¹ DES. (2002). *Review of Guidelines for the SAF 2003*.

³² HEA. *SAF: Guidelines for 2014/2015*

However, our survey that was distributed to HEIs suggests that this information is collected as part of student applications to the SAF, and so warrants further attention.

Table 14: SAF Expenditure by Category (Returns from HEIs to the HEA)

	BOOKS/ MATERIALS	CHILDCARE COSTS	HEATING/ LIGHTING/ FOOD	MEDICAL (DOCTOR/ DENTAL)	MEDICAL (OTHER)	OTHER LIVING EXPENSES	RENT	TRANSPORT
2009/10	€213,261	€790,722	€795,146	€56,786	€17,128	€185,447	€2,471,595	€456,278
2010/11	€152,609	€460,431	€899,807	€31,238	€11,486	€131,100	€2,215,086	€544,691
2011/12	€414,147	€622,081	€1,931,976	€66,645	€16,132	€242,627	€4,024,924	€1,276,641
2012/13	€388,585	€633,546	€2,650,571	€74,011	€14,565	€248,371	€4,846,940	€1,735,903
2013/14	€272,674	€486,840	€1,955,082	€69,299	€9,516	€96,147	€3,561,542	€1,365,349
2014/15	€304,660	€655,206	€1,597,775	€49,646	€8,307	€153,032	€2,600,261	€1,292,387

In the interviews, it was evident that because of economic vulnerability, and at times of severe and unexpected financial hardship, lone-parent students frequently resort to accessing grants through the HEIs, SAF or similar funds in HEIs. While this was a very welcome fund to gain access to, some spoke of the negative experience they had encountered during the application process and two examples are given below. It is important to note that lone parents also spoke about how grateful they were to receive financial support from the State:

One difficulty I really had and I feel really strongly about this was, the financial support that we got from ESF (through the college) or similar at the time, we used to have to justify it with receipts and I used to feel so ashamed that I had to prove my poverty like you need to receipt this, you need to receipt this, you need to receipt this. I used to feel like is it not enough to know that I am on €186 quid a week with a child on my own and I'm in a flat, like, is that not enough proof that I'm not like, and I used to feel really ashamed of myself that I had to come in once a month or every three months with receipts photocopy and hand them in to get my money and that was really hard, I found that to be quite shaming and it sticks with me now and it's quite a thing to ask someone who we already know is on the poverty line, like we already know what poverty is, to have to prove more and more that was really hard for me and it wasn't enough anyway to help me, don't get me wrong, it got me through.h (Lone parent)

*Like when you go in, I mean I asked, I actually brought over my budget. And I was like, look can you think of anywhere I could save money. And she'd be, well I mean I can't help you, I don't know why you're over here. Like what do you expect me to do. **You need internet, like don't pay for your internet if you can't afford. Why do you expect me to do anything about that?** And I was like, I wasn't, I didn't even go over there asking for money. I went over there asking for, is there anywhere you could see that I could get help with budgeting. 'Cos that was the appointment that I made ... like I said, coming out of that meeting, I was nearly in tears 'cos she was after being so rude to me. And I didn't realize that she was going to put me forward for anything... I got an email*

like 10 days later going, you have been put forward for [an amount of money]. Please fill in your bank details and we'll give it to you. (Lone parent)

There were other instances where lone-parent students criticised the depth of written evidence and verbal justification of personal circumstances required to be awarded some funding. For one lone parent who was a BTEA recipient, the experience of the intrusiveness of the inquiry into her well-organised budget was exacerbated by the attitude of this university staff member. Her experience was in stark contrast to other institutional funding experiences of an application procedure that was easy and satisfactory. Because of her ongoing difficulty with her finances, this lone parent also spoke about how she had to seek funding from external sources:

But I had to go to the St Vincent de Paul to pay my car insurance this year. I couldn't afford it. I had, I literally had nothing. It was the first time I've ever had to ask for help like that and it was shaming. It was really embarrassing. Like it was awful and even I'm getting upset now, sorry. You're doing your best, you know you're really trying. And it's awful. Do you know and it's just awful like having to go to a flipping charity to afford your car insurance. It was just, it's horrendous.

It is relevant to note that arising from a review of the SAF in 2016, an implementation group chaired by the HEA is currently working on streamlining the application processes, improving data collection, and publicity associated with the Fund.

The SAF, alongside the Fund for Students with Disabilities, is currently available only for students studying on a full-time basis in recognised HE institutions. Despite National Access Strategy recommendations, part-time students cannot currently avail of the same supports (Union of Students in Ireland 2016). The same restrictions apply to students in further education (SOLAS 2016). Furthermore, a decision was made as part of Budget 2010 to discontinue a further fund for FE/HE students – the Millennium Partnership Fund³³ - from 2010 onwards. All of the part-time lone-parent students we spoke to reinforced how they did not have access to financial support from the SAF. One lone parent spoke about the financial vulnerability she experienced during her studies:

When I began my honours degree, I had to pay for it myself because it was part-time, even though I completed it in four years, there was no assistance with fees ... Do you know what third-level education means to me? For me, third-level education means hunger, it means going hungry. I can't afford to eat and study and do what I have to do to rear my children.

For lone parents in this research, financial problems emerged as a central concern, dominating the day-to-day routine and proving to be a source of stress. Almost all of the lone parents in this research discussed their financial concerns frequently and extensively. Accessing hardship funds was common among the lone parents we spoke to. Lone-parent advocacy groups also highlighted the temporal nature of the extra financial supports that the SAF may offer for lone parents, but also the limited information about the fund within HEIs:

³³ The Millennium Partnership Fund was a fund to provide financial assistance for FE and HE students who are experiencing financial difficulties whilst attending college, in addition to schemes such as the Maintenance Grant or the Student Assistance Fund.

But you know the issue with the [SAF] fund, I mean obviously, it is a limited source of income but its small and its one off and our experience of working with lone parents is that this isn't a one off issue. This isn't oh I'll take that €500 and that will solve the issue. Nobody is saying that they're not grateful to receive that but the issue is that they need a consistent amount of money to get them right the way through to the end of their degree. (One Family)

You can apply to the student assistance fund and get a grant towards the childcare, you know paying half of it which makes a huge difference. But again, it is so fluky that you may come across the information about the SAF. (SPARK)

I mean there's always an issue with lack of information. We certainly get calls from people and they don't actually know they can access those types of funds ... But I mean certainly we'd have heard that people have applied for it. And I would imagine the lone parents would fit perfectly, they'd be people that you know it's aimed basically to keep people there, that if for any other reason, you know they wouldn't leave if it wasn't for this financial reason. (One Family)

Back to Education Allowance (BTEA) and Other Welfare Supports

The BTEA is an educational scheme for people in receipt of qualifying social welfare payments who wish to pursue a full-time second-level or third-level course of education. The scheme is targeted at those who are unemployed, lone parents, or those who have a disability and are getting certain payments from the DSP (Kelly, McGuinness and Walsh, 2015). With the advent of OFP reform, the DSP view the right to receive OFP/JST while studying full-time as a specific support available to lone parents that is not available to other jobseekers, including those with young children. Furthermore, the Pathways to Work (2011-2016 and 2016-2020) policy assumption is that JST offers a developmental period for lone parents.

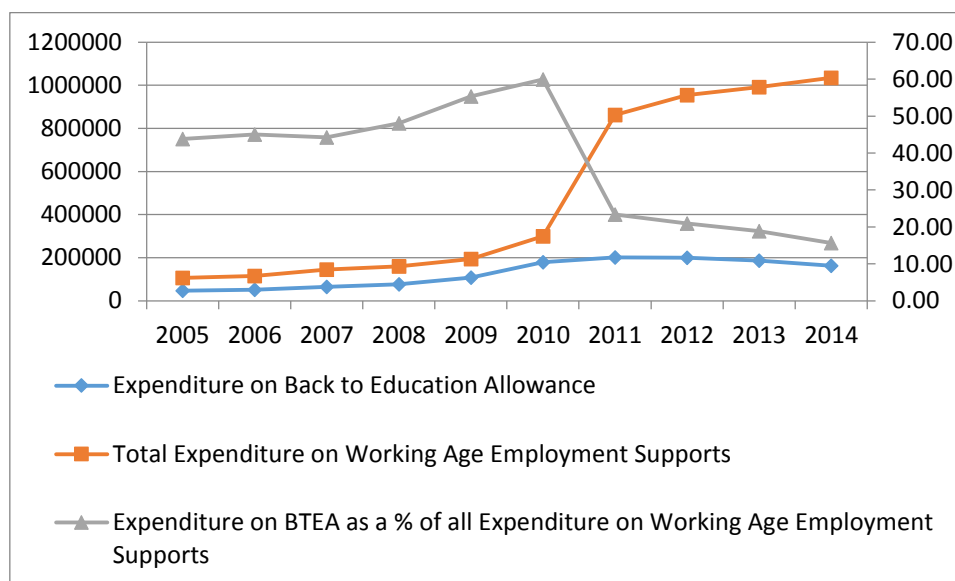
The BTEA was established in 1998, through the merger of the Third Level Allowance (TLA) and the Second Level Allowance (SLA) schemes, established from the Educational Opportunity Scheme (EOS), which was specifically designed to give individuals in receipt of certain social welfare payments an opportunity to pursue educational courses that would assist in gaining employment. Almost all courses attended by participants under the BTEA are standard PLC or undergraduate degree courses within the secondary, FE and HE sectors. However, the stated objective of the BTEA scheme in supporting unemployed people to attend these courses is to assist participants in acquiring sustainable employment, as route out of poverty.

BTEA is regarded as a DSP Working Age Employment Support, a form of Social Assistance alongside various activation schemes to include Back to Work Enterprise Allowance and Jobbridge.³⁴ Expenditure on BTEA increased threefold in a five-year period from €64m in 2007 to €200m in 2012. Expenditure on working age employment supports has increased significantly over the period shown in Figure 11. Since 2011, the total expenditure on Working Age Employment Supports has increased as a result of the introduction of several new employment schemes including JobBridge introduced in 2011. Since this time, BTEA no longer represents the dominant expenditure among Working Age

³⁴ Jobbridge provides work experience opportunities for unemployed people. It is aimed at people who have been either getting certain social welfare payments or signing for credits for at least three months, including lone parents on JB, JA, JST, DA and OFP. The scheme offers internship of six or nine months with a host organisation, while participants get €52.50 per week (for at least 30 hours) and are allowed to keep their social welfare payment.

Employment Support schemes. That is, by 2014, BTEA represented 16 per cent of all expenditure on Working Age Employment Support schemes, down from 60 per cent in 2010. While the number of recipients continued to increase substantially between 2005 and 2013 from 5,156 in 2005 to 24,175 in 2013, more recently, the number of recipients has declined in 2014 to 22,714. At the peak of unemployment during the recession (15.1% in Q1 2012), there were almost 25,000 people participating in BTEA, and BTEA represented 20 per cent of all expenditure on Working Age Employment Support.

Figure 11: National Expenditure and Numbers in Receipt of Back to Education Allowance



Source: DSP Statistical Information on Social Welfare Services 2014

In 2012, a DSP report found that in the academic year 2011/2012, 8 per cent of the 25,700 BTEA participants – just over 2,000 – were from one-parent families (DSP 2012). Furthermore, of the 41,321 OFP recipients in April 2016, 916 or 2.2 per cent were in receipt of BTEA. As of the end of February 2017, it is estimated that 6 per cent, or 786, of the 13,223 BTEA recipients are lone parents (Direct Communication DSP 30 March 2017). This represents a decline in the actual number and share of lone parents in receipt of BTEA since 2012.

In general, it is difficult to identify official statistics on the number of lone parents who have made *the transition to BTEA* from each of the lone parent payments (to include OFP, JST, DA, Invalidity Pension or Illness Benefit, JB, JA). Thus, we have little idea of the dominant DSP pathways from which lone parents are seeking to access HE through BTEA. A study of the pathways from which lone parents are applying for financial support to HE is urgently required in order to identify any barriers that this group may face in securing eligibility for BTEA.

The Pathways to Work (2011-2016 and 2016-2020) policy assumption is that JST offers a developmental period for lone parents, but to date commentators argue there has been little

supporting evidence to demonstrate how JST is being used to realize education development.³⁵ However, given that the OFP activation process is at an early stage, it is likely to take time for outcomes to be realized, and for Intreo case workers to be fully upskilled on the range of options available to lone parents in accessing HE, given the pace at which policy is developing. The developmental period available on JST seeks to improve the work prospects of lone parents, in order to help to lift them out of poverty and social exclusion through employment. According to the DSP, *'JST is a critical policy instrument to reduce poverty levels among lone parent families. This may involve training and education depending on the individual needs of lone parents. However, the key aim is to ensure that lone parents' employment prospects are enhanced and increased. Only by assisting lone parents secure employment will reductions in their poverty levels be successfully achieved'* (DSP Direct Communication 14 March 2017). While it is too early to assess the outcome of this approach, latest data from DSP communication (30 March 2017) suggests that of those lone parents in receipt of JST, and who have been processed through Intreo, up to 1,600 are progressing to an education or training option. Furthermore, a quarter of these have participated in courses at QQI Level 6. This number is likely to continue to rise as more JST recipients engage with their representative Intreo case officers.

Previous research studies on the effectiveness of BTEA do not capture lone parents as a distinctive group, despite the fact that the scheme is specifically orientated towards lone parents (see description of BTEA in Kelly et al. 2015; DFSA 2005). In spite of this, policy in this area tends to bundle lone parents with all job seekers. Studies undertaken by the DFSA and DSP found that the BTEA was not effective in assisting participants to find employment (DFSA 2005s; DSP 2012a). More recently the econometric evaluation undertaken by Kelly, McGuinness and Walsh (2015) found that taking into account a range of factors that would influence an unemployed person's likelihood of labour market success, jobseekers on BTEA who began a second-level option or a third-level option in September/October 2008 were significantly less likely to have left the Live Register in June 2012 and June 2014, relative to a control group. That is, in June 2012, individuals who undertook a third-level course in 2008 were 20 per cent less likely to sign-off the Live Register than a control group. These findings were consistent with previous studies conducted by the DSP (DFSA 2005; DSP 2012).

There was evidence that the BTEA scheme was successful in redirecting participants to further study or training. That is, both groups (second- and third-level BTEA participants) were more likely to have transitioned into another education programme. However, a large proportion of the second-level BTEA participants had not progressed to a more advanced education or training course.³⁶ However, it is also important to note that jobseekers – those in receipt of JA and JB – were the focus of the BTEA evaluation by Kelly et al. (2015). Thus, people on OFP were not included in the evaluation.

Since September 2013, the weekly rate payable for lone parents who transfer from OFP/JST to BTEA participants is equal. In light of recent supplementary payments, there was the impression from the stakeholder groups that the BTEA does not adequately reflect the costs of attending HE. While BTEA allows recipients (and lone parents) to keep any secondary benefits, such as rent allowance, since

³⁵ Previous commentators have been critical of the rate at which educational development is being pursued (see for example Murphy 2016, Millar 2016, Zappone 2015, Whelan 2016).

³⁶ Jobseekers – those in receipt of JA and JB – were the focus of the BTEA Evaluation by Kelly et al. (2015).

2012 BTEA and state maintenance grants cannot be received concurrently, and the loss of concurrent entitlement is said to be up to €2,375 per year (Zappone 2015).

Back to education allowance only provides so much and there [are] extra costs. That is one of the things that would come up is the cost of participating in education ... and how they [lone parents] are managing on such, having such a tight income. So, whilst back to education [BTEA] I think is an important thing, it's positive, but there needs to be more done in terms of the cost of actually participating in education. And particularly for lone parents who don't have other backup, you know there's no other income coming in that will allow you to do it. (The National Women's Council of Ireland)

As indicated earlier, the policy landscape for support for lone parents is transforming at a quick pace. A yearly Cost of Education Allowance (€300 in 2012) paid to recipients of BTEA was discontinued for new and existing participants from 1 January 2013. This was an issue that arose in the interviews, regarding the ability of BTEA to meet the costs of HE:

The cost of education allowance that used to come with the back to education has also been cut. There just isn't any extra income. You know so we hear the department of social protection who give the majority of direct financial supports in terms of weekly payments and things like that, they list all the things that they can get but failing to mention that when you add all those up it adds up to about €240 or something, it's like that's not enough. And it's also the same as what I'd get if I didn't go to university. So where is the additional? You know even if it's in the form of services like affordable childcare, you know where is the additional income to cover childcare, to cover travel cost to university, to cover course materials. (One Family)

However, the new Cost of Education Allowance announced in Budget 2017, and which comes into play in September 2017, will become available for parents, including lone parents, in receipt of BTEA, and is worth €500 per year.

Many of the lone parents we interviewed were in receipt of BTEA. For these lone-parent students, the support was very gratefully received:

I'm on back to education allowance. The financial support is the massivest, obviously. I mean you can't do anything without money in this world. But that's I was very lucky, in that I was on social welfare. They have, I think its 230 days or something that you have to be on social welfare, in order to get a back to education payment. And I think I was 232 days. I literally just barely made it. (Lone parent)

This lone parent expressed that without BTEA and the student grant scheme, she would not have had the financial means to access HE. Like many of our respondents we interviewed before the full implementation of HAP, she perceived that there was no option other than to move to BTEA, because of her housing situation, and the fact that she would not continue to receive rent supplement while in receipt of OFP (or JST/FIS).

The problem is, you can't be on one-parent family, receiving rent allowance in higher education. You're not allowed to do that. So, if I were on one-parent family, I couldn't get my rent allowance. So, it's just like, what do they expect you to do then, do you know. Live on €200 a week, with no rent allowance it's just, it's impossible. (Lone parent)

As we saw earlier in the chapter, unless there is a HAP available to them, this cohort can be left with insurmountable housing costs.

Over the course of the review, three cohorts of lone parents indicated that they were ineligible for the BTEA. Firstly, lone parents in receipt of FIS expressed an interest in becoming eligible for BTEA. Currently, FIS is not a qualifying payment for BTEA as FIS is an in-work support.

Now that we know that FIS isn't a qualifying payment for BTEA so people who were on part-time payments who want to upskill, who want to go back to education there's a clear barrier there for them. I mean being told they have to sit at home doing nothing for nine months before they can access it [via Jobseekers Benefit or Jobseekers Allowance], and again they can't even really transfer just to job seekers allowance, they can't really give up their job because then they go the nine weeks without any money at all. (SPARK)

In response, DSP state:

Lone parents on FIS can qualify for SUSI (state grant scheme). If a lone parent on FIS wishes they can transfer to JST where they can study, work and avail of the SUSI grant with HAP... Access to part-time education options with state maintenance and fee grants for lone parents who are in employment (with or without FIS) would help to address this gap'. (DSP Communication 30 March 2017).

Secondly, the criteria for BTEA excludes individuals who have not been in receipt of a qualifying payment for a period of nine months (12 months for PME) before commencement of their course. Effectively, this excludes individuals and lone parents who have been in full employment without recourse to a welfare payment. This issue was raised by the stakeholder groups in order to highlight the limited available supports for lone parents who are in employment and who may be economically vulnerable, in accessing HE. More inter-departmental communication is required to better support this category of lone parents. These lone parents could be assisted with the following potential measures:

- improved communication regarding the existing flexible options in the welfare system to support economically vulnerable lone parents in employment to access HE;
- improving the welfare system to provide greater flexibility where it is required for economically vulnerable lone parents in employment to access HE and upgrade their education level;
- providing access to part-time HE maintenance and fee grants from the student grant scheme for lone parents who are in employment (with or without FIS) would help to address this gap.

Finally, the eligibility criteria for BTEA excludes individuals and lone parents who are under 21 or, in certain cases, under 18. Eligibility criteria for the BTEA is related to age: thus, lone parents/teen parents under the age of 18 will not be eligible, as applicants must be over 21 to be eligible, and 24 to be eligible for the BTEA for a postgraduate course. This condition holds, despite a recommendation from the DFSA in 2005:

As already stated, lone parents generally have a low level of education, half

with only primary level or no formal education, which it is felt may trap them in low paid work which is often part-time. This highlights the importance of education for lone parents and calls into question, for example, the qualifying age limits, which currently stand at 21 years of age, that apply to Back to Education Schemes. It also highlights the need for other initiatives to ensure that younger lone parents remain in education (DFSA 2005: 77)

Young parents are currently supported in making the transition from school to HE through the Maternity Related Absences Home Tuition Grant and the HEAR/DARE schemes. However, as this cohort is excluded from the BTEA, they must rely on the state maintenance grant to meet the direct and indirect costs of attending HE, which does not allow for payment of RS (although some may be eligible for HAP). While a number of supports currently exist to support individuals under 18 (such as Youthreach and Youth Guarantee), these do not necessarily support young people who wish to access HE.

4.7 Childcare

As indicated earlier, the childcare infrastructure in Ireland is changing, and has received significant investment since 2015. Specifically, since this time, annual investment in early childhood care and education has increased from €260m to €466.5m. While further childcare reform is approaching under the guise of the Single Affordable Childcare Scheme (see also note in Appendix), currently, the restriction of most types of student financial assistance for lone parents to full-time modes of study means that the lack of adequate and affordable childcare creates great difficulty for this group.

In the review, many lone parents indicated that they could not attend HE unless they had some access to childcare support. There was unanimous agreement in the interviews that lone parents require greater childcare support by the State. This was the case given that currently not all subsidised childcare schemes supported by the State are available to lone parents attending HE. As outlined in Table A8 in the Appendix, not all subsidised childcare schemes supported by Government are on offer to lone parents attending HE. Specifically, the following points are relevant to locate the current experience of lone parents in HE:

- The childcare places provided through the CETS or ASCC schemes³⁷ are restricted to participants on employment support programmes (such as Springboard courses) and SOLAS or ETB courses (formerly FÁS or VEC) as opposed to HE courses at Level 6 or beyond. The Department of Children and Youth Affairs however recently directed the expansion of criteria for the CETS to include parents attending secondary school and further changes are underway under the Single Affordable Childcare Scheme.
- The CCS Programme, which subsidises childcare for certain low income parents, was expanded in 2016. Since March 2016, this programme is also available through private

³⁷ A further issue arises with the ASCC scheme in that it can only be availed of for 52 weeks for each child. Even if the child attends after school care one day a week, that will count as a full week. In effect, therefore, the scheme only provides one year of care, although most education courses last longer than this. The ASCC was specifically designed to provide a time-bound, targeted support to individuals transferring from welfare to employment, in the first year of their employment. This support is for individuals starting a new job, increasing their employment or commencing a DSP employment programme. According to DSP, it is not intended to support education/training and there are other schemes available to provide this support such as CCS and CETS.

childcare providers. Students and lone parents on undergraduate or postgraduate degree courses can currently avail of the DCYA CCS scheme³⁸ if their children are under the age of 15. However, it has been highlighted that the scheme is not sufficient to cover the full costs of childcare. Furthermore, many eligible parents cannot currently access the CCS, because the programmes are oversubscribed, or because of a lack of local childcare provision within the programme.

- Furthermore, an anomaly exists with regard to the differential childcare rates/bands according to the type of welfare payment that a lone parent is in receipt of. This means that all lone parents are not eligible for the same rates of subsidised childcare provided by the State. Since September 2012, several changes were made to the scheme. The first is a reduction in the higher subvention rate (Band A), from €100 to €95 for five days of full day care (and pro-rata reductions for part-time/sessional/half session places). The second, concerning eligibility, is that welfare recipients will only get the full rate of subvention if they also qualify for a medical card, otherwise they will be paid under Band B. New rates have been set, and can be found in the Appendix.
- From September 2017, families will see a significant increase, of up to 50%, in childcare subvention provided under these targeted Schemes. In addition to this, a universal childcare subsidy of up to €20 per week for families with children under 3 years old in registered childcare will be available (see Appendix).

As a result of difficulties in securing suitable, affordable childcare, some of the lone parents we spoke to had to rely on informal childcare (family, friends, neighbours) at low or no cost. In the interviews, a key concern with lone parent advocacy groups, lone parents and case workers was that many universities and HEIs have private crèches on campus, with little access to community crèches and/or subsidised childcare in or around HE institutions.

Well essentially there's very little affordable childcare available at third level. I think, personally I think one of the issues is that a number of education institutions have a private crèche on campus and I think they should all be, you know what you call community based, under the community childcare subvention scheme. (One Family)

Among lone parents with younger children, there was the impression that they were better supported compared to lone parents with school-age children given the provision of universal free childcare in the pre-school area. One parent relied on the generosity of the school to waive the after-school study club fee for her son. Many of the lone parents we spoke to indicated that there was a childcare piece missing with regard to childcare for school-age children. As one lone parent outlined:

I mean, if you are a lone parent and you come from a disadvantaged background, or under-represented group, you know, there are more barriers for that group. I think with lone parents, if

³⁸ The CCS programme provides funding to community/not for profit childcare services to enable them to provide quality childcare at reduced rates to disadvantaged and low-income working parents. About 25,000 children are catered for under the CCS each year in almost 900 community childcare services. Parents qualify as disadvantaged or low-income on the basis of means-tested entitlements.

they are in those groups, if you gave them enough childcare then the only issues they'd face is the same as everybody else. So I think childcare funding is the fundamental issue primarily.

Many of the lone parent advocacy groups recommended that childcare supports (in the form of financial assistance to cover the costs, or to provide services) be made available for lone parents. However, one lone parent advocacy group made the case that while after-school supports are required for older school-age children, the childcare issue while accessing HE can be more easily navigated when children are over the age of 13. Rather, the barrier for this group of parents is accessing financial support to participate in full-time education.

For the over fourteens, yeah the childcare is not such a huge problem. Because most university courses are in the day, they can work around it, they can do the stuff online now, a lot of the stuff as well, so they are not so concerned about childcare. But they are concerned about they can't actually get to HE and that's what their problem is. (SPARK representative).

Lone parents also spoke about the constraints of HE and the lecture and timetable schedule, meaning that some lone parents cannot attend some lectures (particularly those from 5pm onwards). Others spoke about the considerable stress periods around exam time, in trying to locate formal or informal childcare to suit the exam timetable. A number of lone parents spoke about missing a complete module at college because it was outside the travel time required to meet the formal childcare hours. Many lone parents, even at the adjacent grant rates, spoke about travelling lengthy distances between college and the childcare provider. Furthermore, it was evident that in the absence of informal childcare supports (family, friends or neighbours), lone parents will always face difficulties when their children are unwell.

It was evident that the supports were at times inadequate, and at times costly. The support that HEIs can offer also varied across the sector. Lone parents may be able to avail of a SAF or Childcare Fund in their university or college, but the extent to which these finances are available to the lone parent body is likely to vary from one HEI to another, and from year to year.

Some Institutions offered extra childcare supports for lone parents while others did not. Some allowed the SAF to be used for childcare while others did not. Lone parents indicated that HEIs are willing to support lone parents, but for HEIs to support lone parents in this regard is difficult when the number of lone parents as a baseline is not known. Lack of childcare can also be a real and persistent barrier to completion, and many of the lone parents spoke about this.

Lone-parent advocacy groups also highlighted models of best practice in other institutional contexts which included countries that have much greater statutory group provision of childcare. Many lone parents and representative groups cited a lack of affordable, quality childcare and after-school care places as a barrier to taking up education. Many lone parents living in rural areas cite this deficit as an often insurmountable block to their intentions to study. SVP recommends that the supply of affordable quality childcare and after-school places be prioritised to encourage vulnerable groups to access education (SVP 2014: 14).

While there are existing pathways supporting participation to full-time HE for lone parents with young children, the lone parent advocacy groups indicated that without the required childcare

supports, it is unrealistic that lone parents can participate in HE or indeed in the graduate labour market, to any great extent. The systemic issues surrounding low-income households and childcare needs were also argued to impact on the post-HE careers of lone parents, irrespective of higher levels of educational attainment .

It's not that, the career prospects have improved but having a career that's so lowly paid, you know like we are asking them to find a job that's flexible that pays enough is still impossible. It's still the dream you know, it's really hard to find a well-paying job that would support you in rent and childcare. And allow you the flexibility to look after your children. (SPARK)

If you had a proper childcare infrastructure in place maybe that's not unrealistic ... but a lot of the commitments around childcare just haven't materialised and particularly in terms of, I mean, two key areas that are constantly getting flagged by lone parent organisations and lone parents within organisations is the issue of the affordability but also the whole area of out of school childcare you know after school childcare just not being there. And that's causing huge problems and much more so for lone parents because there isn't another person there who can also fill in and do the caring, it's very much up to that one person. (The National Women's Council of Ireland)

So, there's very limited, I mean you're talking about affordable childcare, the after-school scheme isn't available to people entering education. It's only available to people that want to enter work. And there's the community childcare subvention scheme, again very limited. So really, there isn't anything there to support them. And I suppose when I mentioned earlier about somebody might, you know use some sort of affordable arrangement, it's usually some sort of informal arrangement with a friend that says listen I'll do it for €100 a week, I'll help you out. And then you know their life, you know gets in the way of whatever, they can no longer do that or their mum was helping them out and now they can't. But there's plenty of people that don't have any of those options. And when they look up what crèches are available in their area where they live, or where the university is, there just isn't anything affordable. (One Family)

There's this idea that education is the route out of poverty ... it's not when there isn't childcare and the housing supports behind it. (SPARK)

There were commitments made at that time, particularly around childcare, that haven't been realized. (Treoir)

Even if there was campus family style accommodation [for young lone parents], you would still need a system of subsidised childcare on campus. (Treoir)

I think because for lone parents they are thinking of their children a lot of the time and don't want to risk things because of them. So, in terms of supporting lone parents to continue in education or to enter HE, there needs to be some security that you know well okay if it doesn't work out that I'm okay and I'm not going to be back trying to struggle to get all this stuff together again. (The National Women's Council of Ireland)

Concern was also expressed regarding future policy in this area. Key issues related to whether all lone parents in receipt of welfare support would have access to the new subsidy, and whether lone parents in full or partial employment would remain eligible for the Single Affordable Childcare scheme, if there are age limits regarding the age of parent. It is not clear how the Affordable Childcare Scheme can help lone parents who are travelling lengthy distances to and from college.

That is, will parents still have to transport children from school to after-school settings? This is important, because based on the lone parents we spoke to in this review, many who are attending HE do not have a 'safety net'.

Two further specific groups of lone parents were also highlighted in the interviews over the course of the review – ethnic minority lone parents and lone parents in reception centres, and teen parents.

Childcare is one of the most pressing issues for lone parents from ethnic minority and ethnic majority groups, alike, in Ireland. It is argued that access to good quality, affordable childcare opens up opportunities to participate in educational and training courses and part-time or full-time employment (CPA 2010: 58). While access to childcare for lone parents in reception centres and direct provision centres been limited, more recently the childcare infrastructure has been expanded through the CCS, which provides support to Resettlement/Relocation Programme Refugees in line with eligibility documents supplied by the Department of Justice and Equality. Provision in the past has not been responsive to the needs of ethnic minority lone parents awaiting a decision on their asylum application (OPEN 2010). Pregnant girls also formed a subgroup of young people identified by Abunimah and Blower (2010) that either never enrolled or dropped out of school after their baby was born, or thereafter attended school sporadically, due to lack of childcare. Arnold and Sarsfield Collins (2011) note that the move of unaccompanied minors to direct provision accommodation, often in another part of the country, can have a negative effect on the young person's ability to continue his/her secondary education. The authors suggest that subsidised childcare is likely to allow young mothers to continue their education. The research also showed that some unaccompanied children were highly motivated and were making good progress. The Ombudsman for Children's Office also noted that childcare costs have prevented young mothers from returning and/or continuing their education (Charles 2009).

The experiences of minority ethnic lone parents were also dominant in the interviews we conducted, as well as the majority ethnic (White Irish) lone parents who did not have family support network. Lack of adequate, flexible childcare was one of the key barriers identified over the course of the review, and this was also identified as a barrier by DSP case workers.

*Yea, well I suppose the first question you have to ask is "what do they want?" You know "what are your goals? What are your short-term goals? What are your long-term goals?" So if you are looking at somebody either who is about to have a baby, or who has just recently had a baby, or has very young children, **they are probably extremely limited, you know, because childcare is obviously going to be an issue**, if the children are a little bit older, yea, they might be looking at training, or a course, or education. So, you are trying to ascertain what do they want? Or what do they need? (Case Worker)*

Lack of access to subsidised community childcare for teen parents was highlighted by Treoir, particularly given that DCYA has a remit for young people up to the age of 25.

We cannot understand how young mothers in second level and third level be not included in that [state subsidised childcare] scheme. (Treoir).

The representative from Treoir also highlighted this complexity, coupled with the costs of childcare for teenage lone parents in the existing infrastructure of supports for lone parents.

If you're somebody who's out of education and you're on rent supplement, the only way you can retain rent supplement and get a social welfare payment is if you go on to Back to Education allowance. In the past, the Back to Education allowance also came with a little bit of money for books and that kind of thing – it no longer does – and you could also apply for the maintenance grant, but a couple of budgets back they changed that and if you're on Back to Education allowance you can no longer, you are no longer eligible for a maintenance grant. So, we would have girls who are on rent supplement, on OFP, want to go back to third level, don't have any subsidised child care but they cannot, they cannot get a maintenance grant because they have converted to BTEA, you can't get BTEA on a maintenance grant. So now, they have a choice really – a lay person might look at it and say oh god, they're getting such a package, you know, they're getting their rent allowance and they're getting their BTEA and now they think they should be getting this maintenance grant as well, but like they need one of those, either the maintenance grant or their BTEA to pay for their childcare if they're not able to get subsidised childcare, and even if they can get subsidised childcare, if it is the community CCS scheme, the Community Childcare Scheme, they could be paying up to €90 a week out of that scheme, out of their OFP, out of their BTEA, it's just not doable, okay. So, we would also be advocating that, that decision be reversed. (Treoir)

As referred to earlier however, the CETS Scheme has been expanded to include parents attending secondary school. This change means that parents attending secondary school are now entitled to receive childcare funding under the CETS Programme.

4.8 Complexity Navigating the System of Financial Supports

Research has found that the Irish social protection system is complicated and studies have highlighted that lone parents experience difficulty in navigating it, given the complexity of the system (Murphy 2014, Millar et al. 2007; Millar 2016; Fleming and Murphy 1997). Much of this has been due to the requirement to deal with different state bodies for various allowances and supplementary payments. A recent report by SVP also indicated that a pressing challenge facing lone parents interested in pursuing education is the complexity of the supports and schemes they need to navigate to establish which income support route offered to them is the best option of support for their studies (SVP 2014).

The complexity of the choice they need to make illustrates how poorly designed schemes and supports can create barriers for this needy cohort. The choice facing lone parents is predicated on their housing tenure: they can opt for the Back to Education Allowance which can be claimed with the Rent Supplement payment but which does not have the maintenance element of the Maintenance Grant, or continue on the One Parent Family Payment, have access to the Maintenance Grant but be excluded from help towards rent via the Rent Supplement payment. (SVP 2014: 13)

Related to the upfront costs of returning to education were concerns about the effects that such a move would have on access to social welfare payments. A report for One Family (2008) identified fear of losing welfare payments and the cost of courses as the major barriers to accessing education. More recently, where a lone parent in receipt of a social welfare payments, housing support and a medical card takes up HE they will retain their access to these primary and secondary supports, unless in receipt of RS.

Many lone-parent stakeholder groups and lone parents we spoke to also highlighted the complexity of navigating the welfare support system and the State student grant system as a barrier in accessing FE/HE. Some of the lone-parent representative groups in our study indicated that reform of OFP increased uncertainty for lone parents around taking up education while on welfare, in an already complicated system of supports. A representative from SVP outlined the issue:

I suppose because the reforms to the OFP, like the barriers that people would experience before the reform, you know, the cost of going to college, the kind of maybe the, you know, nobody in my family went, that sort of thing. The issues around childcare and, you know, issues around rent supplement as well because that's a barrier to people who are in rent supplement accommodation that people in social housing don't face. So those barriers were all the same and then when the reforms to the OFP payment came out additional barriers were created people felt, so they wouldn't be able to retain the OFP, you know, throughout the level of their course, so for example if they were going to take up a course when their youngest child was 12 or 13 or 14 that was no longer possible because they had to move to the Back to Education allowance, the grant isn't payable with that and so people didn't have the, they couldn't afford to take up the course, whereas if they had been able to retain their OFP they could get that plus the grant ... Unless they were in rent supplemental accommodation, which is another difficulty there. (SVP representative)

As indicated outlined earlier, the representative from SVP also highlighted the complexity of navigating a system in which housing, welfare and financial aid policies were intertwined. Despite efforts by the DSP to communicate the impact of the changes, the stakeholder groups identified that the OFP reform created greater uncertainty among lone parents:

... the uncertainty around well, what happens if I do take up a course, you know, will I have a social welfare payment for the full duration of it or will that be kind of, will the rug be pulled out from under me half way through and I'll realize I can't continue with it after making a huge – like a lot of the parents in that first piece of research were talking about the kind of sacrifices that they'd made when they did take up education or training like, that it was a hard road, a hard slog, but they got there in the end, whereas now they're a bit more afraid that if they did something similar it mightn't work out as well, you know. (SVP representative)

Changing eligibility criteria for the BTEA and other supports over time, coupled with the limits around rent allowance, fed into the complexity of the range of supports that lone parents face when navigating the system. One lone parent articulated this when she said:

You can't entertain any of it when you're on rent allowance, they need to change that aspect of things, I think that would greatly help people, because they [lone parents] think I can't do this and I can't do that ... it's a trap. Also, they changed the eligibility for BTEA so many times that I don't know where the goalposts are but I have friends and they hit walls, they're mature students and some of them are lone parents and I think you [I] couldn't do it [got to college] now like I did. (Lone parent)

Another lone parent had experienced confusion regarding her payments when she was thinking about going to HE. She spoke about how she sought guidance from the Citizens Advice Bureau when she was seeking to make the transition from her OFP payment to Back to Education Allowance.

I went into the like the citizen's advice were amazing. I went into them and they told me exactly what I needed say to social welfare. And I like wrote it down and I went into the social welfare office and repeated it. And then they just sorted it all out. Because I knew exactly what to ask for

... but if I hadn't gone into citizen's advice, I don't think I would've, it wouldn't have been as easy do you know what I mean? (Lone parent)

However, once she understood the system, she found the process to be more straightforward:

Once you're in the system it's a reasonably smooth transition. It's just trying to get into the system in the first place that takes a long time. But no, it's not too bad now. (Lone parent)

For others, the transition from OFP to BTEA was seamless, despite the apprehension they had anticipated. Some did, however, indicate that the forms could be 'confusing':

I was quite anxious about going into them and saying, look I need to do this [transferring to BTEA] so I was quite anxious about that but they said no, I've been on payments for years. It's not that I'm entitled to it, but it's time that I got this opportunity to do this, so now is good. They were fine, it was really straight forward ... (Lone parent)

They say things on the form that are quite confusing, so you're wondering how it will affect you. But yet on the end of the form [they say you can't work], but they know that I have a part-time job, so it can be very confusing. Apart from that, for me I found payment wise, it's straight forward. (Lone parent)

I was really nervous about going into the welfare to tell them that I was thinking of going to college, I thought that they would cut me off, stop all my payments and say, off you go now, fund it yourself, but they were ok about it. (Lone parent)

The apprehension was in part driven by concerns about the adequacy of the supports to fund HE.

Finally, both the current economic climate and the changing HE landscape were seen as contributing to this uncertainty among lone parents, with the view that it is increasingly risky for lone parents to commit to HE. This was particularly evident in the interviews we conducted with lone parents who have completed HE:

Being an [Access] student I got the extra help with the crèche fees and the [local area partnership] and that really helped with the crèche fees, but at that time there was lots of funding but now everything has been pulled. Any extras for mature students has been pulled. (Lone parent)

I'm not being critical to anyone who is advising but ... now they [in Access offices] say you need to be demonstrating commitment to education before you can think about HE, and I think that there's no middle ground, there's no space for lone parents to move from that lower point [with very low levels of education] to a middle point [an Access course] and then to HE ... But now it's more like, especially with the change in retention, progression and how colleges are assessed, the finances and the tightening, I think that there are less recommendations for lone parents to come into higher education. (Lone parent)

4.9 A Note on Pathways to Higher Education

This review also sought to consider pathways to HE, as well as participation in HE. Table A9 in the Appendix of Tables identifies a number of HE and welfare policy anomalies that have a particular influence on lone parents in making the transition to HE. In particular, we wish to identify the following issues.

Firstly, as well as inconsistencies in access to financial support for childcare among lone parents attending HE, there are clear inconsistencies relating to access to childcare during education/training

across the NQF. For example, while lone parents on OFP, JST may be eligible for support to assist with the costs of childcare through the CETS scheme if on a SOLAS or ETB course or subsidised after-school care if in employment or on a vocational course, there is limited access to childcare supports from Level 8 onwards.³⁹ Likewise, lone parents in receipt of JA, JB or FIS may have access to the CCS, while those on BTEA have little access to childcare support. The ACS will address these anomalies.

Secondly, there are clear inconsistencies regarding rental and housing allowances across the QQI levels which influence lone parents' decision-making around participation in full-time education/training. The introduction of the HAP scheme is likely to reduce this complexity. Lone-parent recipients of OFP and JST were eligible for rent supplement if *not* in full-time education/training, thus discouraging participation in full-time HE from Level 6 onwards and promoting participation in part-time education/training at lower QQI levels. As a result, lone parents have had to transition to BTEA in order to retain rent supplement and pursue a full-time undergraduate or postgraduate HE course. However, as a result, they are not currently eligible for a SUSI maintenance grant.

4.10 Summary

This chapter considered a range of issues relating to the costs of attending HE, issues of affordability, and difficulties identified by lone parents in accessing supports across a range of Government Departments. These experiences are occurring within a changing policy context of how HE is to be funded, and research from the UK context was put forward to highlight the potential impact of a student-loan scheme on lone parent HE participation and lone parent debt levels. This chapter also identified the considerable range of supports available to lone parents in HE.

In estimating the costs of attending HE, our analysis of the established cost of living for a student against support from the student grant scheme reveals that for all students, the maintenance component of the student grant scheme - even at the Special and 100% rates - represent a *contribution* towards the costs of living while at college, rather than full support.

Furthermore, analysis reveals considerable inequities across lone-parent groups, with implications for meeting the costs of attending HE. That is, the analysis reveals that a number of lone-parent groups are likely to face considerable challenges in meeting the costs of attending college, pay rent and raise a family and pay childcare, even in light of the supports offered by the State through bundles of social welfare payments, housing payments and the student grant scheme. In particular, we note the following:

- We identify variability in the economic situation among FIS recipients: while rent supplement is not available to lone parents in receipt of FIS who are in full-time education, housing support is available under the HAP scheme. According to DSP, the most likely financial outcome for FIS lone parents is that they will receive their FIS from DSP (among other supports), HAP housing support, may be eligible for the student maintenance and fee grant from the DES and their earnings. Lone parents in receipt of FIS who are not in receipt of housing support through HAP are likely to experience considerable financial difficulty and a shortfall in meeting general living and childcare costs.
- We identify variability in the economic situation among OFP/JST recipients: when state rental support is assumed, there remains considerable variation across the groups in terms

³⁹ This is partly due to the limited number of places on the Community Childcare Subvention Scheme.

of what is left over, ranging from €627 to €925 per month, which can largely be explained by the difference between the adjacent/non-adjacent grant rates. It would appear that some types of OFP/JST lone parents appear to be more economically vulnerable than others before childcare costs and before the actual costs of maintaining a family are taken into account. This is particularly the case for lone parents in receipt of the adjacent grant rates, especially if full-time childcare is required.

- We identify considerable inequities across lone parent payments: Lone parent BTEA recipients (who have transferred from OFP/JST) have the lowest monthly income for each of the groups considered (OFP/JST/FIS/employed full time) when rental costs and the costs of attending HE are taken into account. It would appear that these lone parents are more economically vulnerable than others, bearing in mind that childcare costs and the actual costs of maintaining a family have also to be deducted from the remaining €429. The reinstatement of the SUSI maintenance grant for lone parents on BTEA would create a more equitable, less complicated, and targeted approach for supporting lone parents accessing HE.
- Lone Parents in full-time employment and in part-time HE: it is the case that these lone parents are likely to experience the greatest demands on their time as a result of juggling full-time employment, part-time study at HE and the demands of raising a family. Depending on whether these lone parents are in receipt of rental support via HAP, some are likely to be more economically vulnerable than others, and in a similar situation to OFP/JST lone parents, bearing in mind that full-time childcare costs and the actual costs of maintaining a family have also to be taken into account. Furthermore, because this group is engaged in extensive employment, and part-time HE, it may also need to pay for childcare costs on the private market, as childcare services are not currently offered at night.

The supports offered by the State to cover the direct costs of attending HE for lone parents were highlighted in this chapter. Specific attention was focused on how these financial supports help lone parents, but also on how lone parents navigate access to these supports. Key issues included:

- Better information is required around the range of financial supports that currently exist for the different types of lone parents to cover the direct costs of both part-time and full-time HE.
- Better Funding Arrangements for Access Courses: Currently full-time and part-time QQI Level 5 Access courses are not covered either by the Free Fees Initiative, nor the Student Grant Scheme. We recommend that these Level 5 courses be financially supported to target the most disadvantaged, including the different categories of lone parents in and outside of employment.
- Funding to meet the direct and indirect costs of attending HE on a part-time basis is lacking. There is unclear information regarding the existence of current financial supports and eligibility criteria for supports to cover the direct costs of part-time HE (QQI Level 8 and above). The key policy instruments and initiatives that assist lone parents in accessing financial support towards the direct costs of attending part-time HE should be clarified for all

types of lone parents. Government should also consider the use of the student grant scheme as a policy instrument to orientate lone parents towards part-time HE.

- More inter-departmental communication is required to better support lone parents who are in employment in accessing HE. These lone parents could be assisted with the following potential measures:
 - better communication regarding existing flexible options in the welfare system to support economically vulnerable lone parents in employment access HE;
 - adapting current welfare provision to provide greater flexibility where it is required for economically vulnerable lone parents in employment to access HE and upgrade their education level;
 - providing access to part-time HE maintenance and fee grants from the student grant scheme for lone parents who are in employment (with or without FIS) would help to address this gap.
- Eligibility for the Free Fees Initiative is overly stringent given the caveat that students (and lone parents) who have had to withdraw from HE courses at QQI Level 8. The rules indicate that students who withdraw will need to take a break of at least five years to pursue a course at the same level in order to re-access the Free Fees Initiative. This is overly stringent and allows limited flexibility. This rule should be waived for lone parents in particular, as it reduces their flexibility.
- The residency criteria which determines eligibility for financial support to cover the direct costs of HE is overly stringent, and is likely to constrain ethnic minority lone parents from 'new' migrant communities in upskilling or studying for Irish qualifications to secure employment. This should be reviewed.

The supports offered by the State to cover the indirect costs of attending HE for lone parents are also highlighted. Specific attention is focused on how these supports help lone parents, but also how lone parents experience difficulty in accessing these supports. Specifically, we identified the following issues:

- A general issue arose whereby given the 'bundles' of support offered by different Government departments and agencies, it was evident that lone parents in receipt of financial aid to support the direct costs of attending HE were not always aware that they may also be eligible for the range of supports that help address the indirect costs of attending HE.
- As reflected in the study by Ruggeri and Bird (2010), lone parents in this study indicated that many of their group perceive that accessing HE is not possible because of the range of cuts they experienced across a range of supports and services during the recession. As a result, the recessionary policy climate continues to affect the educational attainment and occupational choices of lone parents, despite the changes and policy reversals that have recently been made in a range of areas. As a result, it seems that some lone parents may forgo the human capital investments that would enable them to support themselves and their children because of these perceptions.

- While a range of financial supports exist to help cover the indirect costs of HE, the interviews highlighted the existence of inconsistencies in eligibility criteria for this financial support. As shown in Table 11 in this chapter, the State maintenance grant is not payable with BTEA, but it is payable with OFP/JST/FIS lone parent payments. The effect of this inconsistency means that lone parent BTEA recipients (who have transferred from OFP/JST) have the lowest monthly income for each of the lone parent groups (OFP/JST/FIS/employed full time) when rental costs and the costs of attending HE are taken into account. As a result, they are more economically vulnerable than others. The re-instatement of the State maintenance grant for lone parents on BTEA would create a more equitable, less complicated, and targeted approach for supporting lone parents accessing HE.
- More inter-departmental communication is required between the DSP, DES, HEA and DHPCLG to better understand the housing situation of lone parents, as financial vulnerability and high housing costs are likely to present a barrier for lone parents in accessing HE. It was outside the remit of this review to quantify the percentage of each of the lone parent groups (OFP/JST/FIS/other welfare/employed full time) that are in receipt of housing support (HAP/Rent Supplement/other housing supports).
- Furthermore, we could not quantify the percentage of lone parent applicants that apply to and are successful in securing an education grant from the student grant scheme. We also could not quantify the percentage of each of the lone parent groups (OFP/JST/FIS/employed full time) that are in receipt of a grant. Such statistics are essential in order to identify where the policy strengths/weaknesses may lie. These data issues are constrained by data protection guidelines, as well as issues relating to how administrative data is collected and placed in the public domain.
- In terms of housing supports, stakeholder groups spoke about how the favourable conditions of the HAP, particularly the issue of tenure neutrality so to allow lone parents access to the student grant scheme and be in HAP housing. There were concerns expressed regarding lone parents who continue to be constrained by the rent supplement issue, while acknowledging the positive steps that HAP provides.
- In terms of financial supports offered by the State through HEIs, in the interviews it was evident that because of being economically challenged, and at times of severe and unexpected financial hardship, lone-parent students frequently resort to accessing grants through the SAF or similar funds in HEIs. Lone parents were very grateful for this source of support, but indicated some issues regarding how the fund is distributed, highlighting negative experience they had encountered during the application process and the overt accountability of the process. From the years 2009/2010 to 2014/2015, over €43m has been allocated to the SAF. Furthermore, considerable numbers of students have availed of support from the fund, reaching a peak of just under 18,000 in 2012/2013 when the fund was at its peak at almost €11m. This fund has continued to exist unlike the Millennium Partnership Fund which was discontinued as part of Budget 2010. Some limitations of the fund were also highlighted. Firstly, the longer-term pattern indicates a decline in the share of total expenditure on childcare, from 16 per cent 2009/2010 to 6 per cent 2012/13, which

may have implications for lone parents. Secondly, the SAF, alongside the Fund for Students with Disabilities are currently available only for students studying on a full-time basis in recognised HEIs, and the same restrictions apply to students in FE.

- The BTEA is a well-established and recognised scheme that has been in existence since 1998. Data from the DSP Statistical Information on Social Welfare Services (2014) shows some decline in expenditure on BTEA since 2012. In 2012 it was estimated that approximately 2,000 or 2.2 per cent of OFP recipients were on BTEA. In February 2017, it was estimated that 6 per cent of BTEA recipients are lone parents. BTEA is a targeted educational support with the intention of moving the individual towards sustainable employment. Unlike the student grant scheme, the BTEA is discretionary and not guaranteed. The discretion is not a blanket discretion but rather related to the relevance of the course to improving an individuals' employment prospect. This change in policy direction for BTEA arose in the context of the Kelly et al. (2015) review. In general it is difficult to identify official statistics on the number of lone parents that have made the transition to BTEA or PTEO from OFP, JST, DA, Invalidity Pension or Illness Benefit, JB, JA to BTEA. Thus, we have little idea of the dominant DSP pathways from which lone parents are seeking to access full-time or part-time HE. A study of the pathways from which lone parents are applying for financial support to HE is urgently required in order to identify any barriers that this group may face in securing eligibility for BTEA or other supports to address the indirect costs of attending HE.
- Given that the OFP activation process is in its infancy, the extent to which OFP and JST in particular is being used to realize educational development is not yet quantifiable. However, we recommend that this be documented going forward. Among lone parents in receipt of JST and who have been processed through Intreo, up 1,600 have progressed to education or training, 25 per cent of which up to QQI Level 6. This number is likely to continue to rise as more JST recipients engage with their representative Intreo case officers.
- Key issues raised by lone parents and lone-parent stakeholder groups were provided in a context before the full implementation of HAP, and included issues relating to furthering the eligibility criteria for lone parents in receipt of FIS and for those under 21.

In this chapter, the experiences of lone parents in accessing supports for childcare, including the limitations of current state childcare supports for lone parents in full-time HE, has also been outlined. Forthcoming changes to the childcare infrastructure may overcome these limitations, in a context of increased state spending. Section 4.8 also provided an overview of the insights derived from the qualitative phase of the research around the complexity of navigating the system of financial supports in light of the range of policies that are at play (welfare, education, housing, childcare). At the end of the chapter, a number of anomalies in social policy relating to childcare support and housing support were outlined, given that these have a particular bearing on lone parents who are trying to access the pathway to HE.

Chapter 5: Higher Education Institutional Policies and Lone Parents

5.1 Introduction

In this chapter, we focus on institutional policies of HEIs, and their role in compounding or easing the issues faced by lone parents, or indeed the wider body of student parents in HE. This chapter is based on the findings of a questionnaire that was sent to 30 publicly-funded HEIs to include universities IoTs and other colleges, in an attempt to better understand how the provision (or dearth of) policies and practices implemented by HIEs influences lone parents in accessing HE. In all, responses were gathered from 20 HEIs across a range of universities, IoTs and other colleges, representing a response rate of 66 per cent. In particular, the following questions are addressed:

- What support is made available to lone parents at the institutional level in Ireland?
- To what extent are these policies/practices likely to support lone parents?
- Are there examples of best practice that can be disseminated further?

In doing so, we examine the role of institutional policies and their role in compounding or easing the issues faced by lone parents, or indeed the wider body of student parents in HE. The manner in which the data is presented is constrained by the guarantees given in terms of confidentiality and anonymity and our ethical commitments to the participating institutions and individuals.

5.2 Lone Parents in HE Institutional Policies

Review of Websites

A review of the websites of each of the HEIs for the search terms ‘lone parent’, ‘single parent’, ‘sole parent’, ‘student parent’ or ‘mature student parent’, ‘mature lone parent’ indicates that lone parents (and indeed parents in general) are relatively invisible in the websites and documentation of each of the HEIs. As with national access policy, specific mentions of lone parents do not occur very often, and this highlights the limited visibility, and inconsistency in visibility, of this group in both national and institutional policy. Similar findings have been found in the UK. In their study, Moreau and Kerner (2012) conclude:

This hints to the fact that the dominant, default image of the student in these ‘texts’ remains those of the carefree and the careless, with sites often populated by the presence of young, smiling and (presumably) unencumbered women (Moreau and Kerner 2012: 19).

The relative absence of lone parents and teen parents, their lack of visibility in websites, and limited policy around this group has left HEIs open to criticisms with regard to the reproduction of gender inequality. Moreau and Kerner (2012: 19) make reference to the work of Springer in the US:

Mothering and fathering is not normative on campus. Student mothers experience awkward pauses rendered by pregnant bodies on campus, struggle to navigate strollers in classrooms, and search to find clean and discreet places to feed their babies. Although sometimes subtle, there are constant reminders in the social and physical environment of the university that graduate student parents and their children do not truly belong. (Springer et al. 2009: 439)

Reay (2005) in the UK argues that students from working-class backgrounds often rely on prospectuses as the only information source, and that lone parents are often missing from these,

given the use of 'glossy' prospectuses (and websites) by HEIs to transmit their elite values. Importantly, Moreau and Kerner (2012) also address the complexity of addressing the 'invisibility' of lone parents and express caution against an 'add-on' approach that could further compound these issues.

Moreover, because of the stereotypes often associated with being a student parent, adding 'family-friendly' pictures [to websites] may lead to unexpected results. As academic excellence has long been associated with the image of the single, childfree, white, middle-class man, the inclusion of student parents may deter some students, including some student parents, who may conclude that such universities are not targeting the 'academically excellent'. (Moreau and Kerner, 2012: 20)

Data on Lone Parents

Further evidence of the 'invisibility' of lone parents is provided by the fact that few institutions collect data on lone parenthood as a status (or indeed parenthood in general). As a result, just two of the HEIs could estimate the share of lone parents within the student population, and none could provide evidence of the post-HE outcomes of lone parents that attend their institution. Just four of the HEIs indicated that data is collected on the family circumstances of the student population. When lone parenthood is being captured, this information typically arises due to participation on Access programmes, application to the SAF (details of income and welfare payments); other institutional funding (hardship) scheme; or through the Higher Education Access Route (HEAR) applications.

While the HEA collects data on gender, age, disability, and other identity markers pertaining to underrepresentation, there is a tension between current widening participation policy which names lone parents and teen parents, and the lack of data on lone parents. The point was made in the responses many times that lone parents could be captured in the Equal Access Survey data by HEA:

This data could be collected through the Equal Access data collection. There are no questions currently asked on this related to lone parent status or indeed whether students have children/caring responsibilities. (University representative).

While Springboard collects information on lone parenthood as a status, this is not the case for other HEA related data including HEA Returns. This data, as well as the EuroStudent Surveys, and data pertaining to student grant scheme, should be amended to capture this information. A point was also made that the HEA First Destinations Survey, does not seek detailed demographic information from respondents relating to marital status or the number of dependent children.

Our survey also indicated that few in-house studies exist of the post-university careers of lone parents, as data on outcomes for this cohort of students is rarely gathered. As a result, there is little evidence of the nature of pathways that lone parents pursue upon completion of HE. Typical comments included:

This data is not tracked systematically nationally. Career prospects will have improved although the external factors including access to affordable childcare remain as key barriers to employment. Many lone parents, in common with students from other groups underrepresented in higher education, need targeted supports to access relevant employment. (University representative).

Their [lone parents] career prospects are improved dramatically by completing higher education. They are restricted to minimum wage jobs without a third-level qualification and minimum wage is not sufficient to maintain a family on only one income. Completing their third-level education benefits them financially, socially and increases their self-esteem. It improves health outcomes for both them and their families. It increases the probability that their children will do well in education. The long-term benefits to society are obvious. (HEI representative).

We have considerable anecdotal information indicating positive outcomes both on the student and on the family's attitude to further education, but no systematic survey of this particular group. (HEI representative).

Targeting Lone Parents for Entry

HEIs were asked whether 'lone parents living in your catchment area are specifically targeted for attendance at the HEI'. A minority of HEIs (6) indicated that they do not specifically target any type of parent (such as lone parents, mature students who are parents, young parents living in the local area). Often it was commented that:

Entry to any of the university's programmes of study does not have any entry requirements that specifically target parents whether lone, single or otherwise. (HEI representative).

However, it was evident that many universities indicated that lone parents are targeted as part of Access programmes:

[Our Access programmes are] targeted at return to education cohorts which include many lone parents

Student parents/lone student parents are targeted specifically through Access outreach activities and initiatives which are open to our link DEIS Schools. While the students themselves are not asked to disclose or declare their parental status, School Principals and Guidance Counsellors are explicitly asked to flag students who require additional support as a young parent. (HEI representative).

Young carers are one of a number of groups of students that are explicitly targeted by the Access Service. This is reflected on application forms used by the Service and students who identify themselves as young carers often disclose being a parent. (HEI representative).

The dominant entry routes for lone parents tend to be through supplementary pathways, including the mature student route:

While we do not target lone parents specifically they can be included in other target groups such as mature entrants. (Response from a University)

A specific number of places on all courses are kept for mature applicants. However, no information is collected in relation to students' family circumstances. (HEI representative).

Many students who are lone parents will start their return to education through the FET route. While we do not specifically target student parents/lone parents, the supports provided to mature students or potential mature students – many of which include this cohort (student/lone parents) – are designed to provide every opportunity for students to access and succeed in education. (Response from a University).

Most of our student parents and our students who are parenting alone are entering via the mature student route and the FETAC route. (HEI representative).

Part time programmes, Springboard or upskilling programmes might be other routes of entry for lone/single/other student parents. (HEI representative).

Lone parents tend to be included in mature student targets, but there are typically not specific targets for lone parents. It is often the case that the Mature Student Officer is responsible for both outreach and pre-entry supports. There was considerable evidence in the responses to suggest that outreach activities include attending local and community education groups, ETB and FET centres, FE colleges, and adult education providers. Typical comments included:

The Access Officer visits ETB and FET centres throughout the year. Students from these centres also visit the campus. Lone parents make up a proportion of mature students attending ETB and FET centres. (HEI representative).

Many of the Colleges of Further Education visited by the Mature student Office includes large numbers of lone parents/student parents. The Mature Student selection process has a very strong guidance element providing applicants with detailed information and advice on many relevant issues. Mature students are also given the opportunity of learning key academic skills such as essay writing and mathematics prior to embarking on degree courses. (HEI representative).

[It's through our] Access Policy and our Mature student registration Policy. We link with FETAC providers, VTOS centres, Youth Services and Adult Education providers. We also have a specific link with a back education programme for young mothers. (HEI representative).

A mature-student representative and a student welfare officer are on the Staff-Student Liaison Committee so that specific needs of students who are parents can be brought to college authorities. (HEI representative).

One of the IoTs indicated that it had extensive links with VTOS, the National Learning Network (NLN), Local Employment Services, as well as referrals from Family Resource Centres, Adult Guidance Centres, local partnership companies, Money and Advice Budgeting Service (MABS), local gender initiatives, DSP, FETAC Link Coordinator, local Traveller Access Programme. Few HEIs extended their outreach this far, and it could be argued that there is an overreliance on capturing lone parents via the mature student route and pre-entry programme. Furthermore, while many queries relating to HE participation for lone parents are directed to the Mature Student Officer, there are few direct contacts for lone parents or lone-parent representative groups in HEIs. Just two HEIs (one university and one college) had a specific student parent officer. However, the lone-parent advocacy groups did not seem to be aware of this, and both positions were funded through external funding streams, as opposed to the DES/HEA.

Specific Policies Regarding Lone Parents

Lone parents are very much 'invisible' in the specific policies of HEIs. We found that the majority (12) of the HEIs who responded to the survey indicated 'No' to the following question: 'Do any of the policies of the HEI (your institution) make reference to student parents/lone parents and their children?'⁴⁰ Just five HEIs indicated that their policies make specific reference to lone parents (beyond widening access entrance policy).

⁴⁰ In the survey, HEIs were asked separately about student parents and lone parents.

Just one university currently has a specific policy around student parenthood, while another has a policy under development. Just one IoT has an Equity of Access and Participation policy in development, which includes reference to lone-parent populations. One HEI had a policy on 'Mothers' Rest Room', but, policies in general did not make reference to lone parents or their children. Two HEIs had guidelines had general policies on maternity leave for students/policies in support of students who are pregnant.

However, when HEIs were asked 'Do any of the following services and guidelines on your website make specific reference to student parents/lone parents and their children?', the majority of institutions indicated that lone parents/student parents are mentioned in policies around financial support and childcare. This was less the case with regard to academic life (academic advisory/support) and student social life (student union and student societies). Furthermore, no HEI indicated that lone parents/student parents are specifically mentioned in policies/guidelines around the academic timetable or careers advice.

HEIs were asked 'Are there any guidance notes for claiming extenuating circumstances explicitly relating to parenthood, such as childbirth, pregnancy complications, and the serious illness of a child or other circumstances as a direct result of parenthood as eligible criteria?' Again, the vast majority (15) indicated that there are no specific criteria that reflect the challenge of being a parent (or a lone parent). In four HEIs, the presence of children is restricted on campus. Far from expressing a concern for inclusiveness, these policies forbid the presence of children on campus, or allow them only under strict conditions (i.e., for brief periods of time and occasionally, to attend crèche on campus). This is largely justified by health and safety issues. In their study of student parents attending UK HEIs, Moreau and Kerner (2012) found that single parents were unhappy with the criteria for claiming extenuating circumstances, as they felt that there were no specific criteria which reflected the challenging experience of being a lone-parent student. In the Irish context, the existence of such policy is limited, but these issues are typically reviewed on a case-by-case basis.

Extenuating circumstances relating to issues of parenthood are dealt with on a case-by-case basis and generally students who require additional support have received this support from tutors, counselling, medical, financial and other student support services. (HEI representative).

Students can fill out a personal circumstance form for any personal issue. It refers to the circumstances to which qualify as extenuating. These include serious illness, hospitalisation, accident, family bereavement or other serious personal or emotional circumstances. (HEI representative).

With respect to students, the university's extenuating circumstances form [form number] and other relevant forms (e.g. postponement of assessment, etc.) do not explicitly refer to parenthood, pregnancy etc. However, they do refer to illness, family illness (with a request to specify the relationship), bereavement and other circumstances, any of which could subsume or include circumstances explicitly relating to parenthood. (HEI representative).

In one HEI, specific supports are put in place for lone-parent students, in anticipation of the need for claiming extenuating circumstances:

Specifically, with respect to students registered with the Access Service, prior to Access Orientation they are required to fill in a survey and a Student Learning Agreement. In this document, they are invited to provide any information relating to extenuating circumstances on entering the University. Information relating to parenthood is normally disclosed here. Throughout the year, Access

students have one-to-one meetings with assigned Post Entry Project Officers. Students are advised at these meetings and through online material to seek the advice of their support officer should any extenuating circumstances arise. (HEI representative).

Childcare

Eight HEIs (mostly universities) indicated that lone parents are specifically mentioned in policies relating to on-campus childcare provision. The results of our survey find that most of the provision of campus childcare provision is private, and not all HEIs have a childcare/crèche facility on campus, or affordable community childcare in the locality. However, childcare providers could enter into contract with the DCYA to deliver the various childcare programmes.

Childcare was a particular barrier for lone parents. Lone parents spoke about how in one university, the on campus crèche was under private ownership, and so student parents were expected to pay costs of childcare over the summer period in order to retain their place.

Obstacles and Barriers

A number of obstacles and barriers that lone parents may face in accessing HE were identified by the respondents who completed the survey. These include:

Economic Barriers:

- A lack of affordable high quality childcare.
- The cost/availability of suitable accommodation.
- The cost of travel and equipment.
- The scales of recent cuts to financial supports, including intensive pre-entry support and guidance.
 - Cost of education allowance abolished (reinstated in 2017 at €500 per annum).
 - Student maintenance grant for students on BTEA abolished.
 - Student maintenance non-adjacent grant rate abolished, regardless of distance from campus.
 - 'Recent cuts to Adult Education Guidance provision impacts this group more acutely as they are not in a position to pay for this service privately'.

Time Barriers:

- The challenges of combining study, childcare/family responsibilities impacts on time management and the capacity to keep on top of the college work load.
- Lack of time impacts on the capacity to socialise and derive full benefits of attending H .

Institutional/Sectoral Barriers:

- Barriers associated with full-time study.
- Programme structure.
- Timetabling issues.

- Lack of clear pathways from FE to HE, limited recognition of prior/experiential learning.

Cultural Barriers:

- Learning ‘college code’ and the challenges of unlocking institutional cultures and conventions.
- Inaccessibility of social and academic support networks.
- Limited opportunities post-graduation.

Responses to the survey echoed previous findings in the review regarding (i) the complexity of navigating the welfare system when combining welfare payments with participation in HE and (ii) the inadequacy or inaccessibility of financial supports are both considerable barrier for some lone parents.

5.3 Models of Best Practice

Part of our remit was to provide a summary of potential models of good practice currently in operation in HEIs in Ireland or elsewhere that could be considered for wider dissemination. In the following discussion, we provide an overview of models of best practice which followed welfare reform in the US. This is followed by a discussion of models of best practice in the Irish context.

International Examples of Best Practice

A body of research in the US context adopts econometric methods and random controlled designs to identify the type of services that FE/HE institutions that can offer lone-parent students and promote retention and progression. In this body of literature, the focus is on services and additional financial aid that FE/HE institutions can offer. These services and additional financial aid incentives are typically paid from a funding surplus as a result of a reduction of lone parents on case rolls because of welfare to work reform. These supports include the following and the context of the research is given below.

- Performance-based scholarships.
- Scholarships without accountability measures.
- Academic guidance and counselling.
- Academic supports.
- Personal guidance and counselling.
- Career counselling.
- Supplemental supports to include child care, transportation, and book and supply vouchers.

Financial Aid: Performance Based Scholarships

Brock and Richburg-Hayes (2006) evaluate performance-based scholarships and find that they can have a substantial, positive effect on academic achievement among a student population that faces multiple barriers to completing college. The student population in their study comprised predominately female, single parents.

The *Opening Doors Project* was designed to help low-income parents, the majority of whom were single mothers, to attend community colleges in Louisiana to cover more of their expenses and also

provide a financial incentive to make good progress. Using a randomised control design, researchers from Manpower Demonstration Research Corporation (MDRC) found that the treatment group were more likely to (i) enrol in college full-time, (ii) pass more courses and earn more course credits and (iii) have higher rates of registration in college in the second and third semesters after random assignment.

Starting in 2001, Louisiana began allocating funds from its Temporary Assistance for Needy Families (TANF) programme (the cash welfare programme that mainly serves single mothers and their children) to help low-income parents pursue HE through the State's community and technical college system. Like many other states, Louisiana developed a large funding surplus in its TANF programme in the wake of rapid declines in welfare caseloads. The federal government permitted states to use TANF funds in many ways, as long as they were used to help low-income families achieve self-sufficiency. After learning of research findings on the positive effects of welfare-to-work programs that offered welfare recipients a financial incentive to move into employment, state officials became interested in the idea of developing a similar programme that would provide a financial incentive for low-income parents to enrol and make good progress in community college.

Performance based scholarships of \$1,000 per year were accompanied by student counselling. These supports were provided in addition to the tuition waiver and free child care assistance offered to students. The programme was open to lone parents with children under 19.

Financial Aid: Scholarships, but not Performance Based

Recent research also identifies that scholarships are effective in improving completion rates among low-income students at community colleges in Wisconsin USA. Offering students additional grant aid was found to increase the odds of bachelor's degree attainment over four years, helping to diminish income inequality in HE. Participants who received these scholarships also increased grade point averages and reduced the need for excessive employment during HE. However, the research did not include an indicator for lone parenthood (Goldrick-Rab, Kelchen, Harris and Benson 2016).

Enhanced Student Supports

Richburg-Hayes (2008) and Purnell, Blank, Scrivener, and Seupersad (2004) evaluated the range of enhanced student supports to include learning communities, enhanced counselling with a small scholarship, incentive-based scholarships, and enhanced student services, which were viewed to contribute to lone parent completion of HE.

National Examples of Best Practice

In contrast with the US context, there does not exist an evaluation literature in Ireland which highlights evidence-based models of best practice for supporting lone parents in HE. This is largely because data regarding lone parenthood currently is not (and has never been) collected by the HE sector in any systematic manner neither at application to HE nor at registration.

The institutional survey was used to highlight some models of best practice that could be adopted by the sector more generally to support lone parents. However, many HEIs indicated that the supports they offer lone parents are the same supports that are offered to all students. That is, typically, there were no specific supports directed towards lone parents in recognition of the challenges they are likely

to face whilst juggling family, study and at times, part-time employment while parenting alone. The following excerpts were typical responses:

The University provides a whole range of specific supports to targeted groups of students and a whole range of general supports to all students. All these supports are available to lone parents already. Specific tailored supports for lone parents would require extra resources. (HE representative).

Parents would face a number of barriers for completion including childcare, financial and academic adjustment. The college provide a number of supports to our general student population to tackle academic issues, financial issues, pastoral care, but they are not specifically targeted at lone parents as our numbers are not sufficient enough to warrant this nor has it been requested. (Private college representative)

Another HEI, this time an IoT (with a high proportion of mature students) indicated that prior to the recession, more supports were available for lone-parent students:

It is my experience that lone parents used to be able to access college but now it is very difficult unless they are helped by family. In terms of models of good practice, there was a good system in place but it has been removed. (HE representative).

The changes that the Access officer was specifically referring to included reductions in the amount of financial aid available to lone-parent students over time, including the removal of the top-up grant which many lone parents had used to assist with childcare and travel, but also reductions in the SAF, the removal of the millennium fund, and the uncertainty that OFP reform induced on students. Another university indicated that lone parents in the Further Education and Training (FET) sector are supported better than at HE:

The approach to supporting students in the FET sector could be relevant. FET is often used as a pathway to HE by lone parents. There are incentives for lone parents to return to education at FE level as a starting point (subsidised childcare, transport funding, shorter set hours). If such incentives do not continue into HE then these students often cannot progress. (HE representative).

Despite these concerns, several HEIs identified several models of best practice, to include:

- **The inclusion of and reference to lone parents in marketing:** making it clear that programmes of study and HEIs are family friendly and education is provided flexibly to suit the needs of lone parents. This model of best practice was recommended from the FE as opposed to the HE sector.
- **Prioritising lone parents for Access supports:** triaging of student support at one university at Post Entry Level results in Access students who are parents/lone parents (or who have other specific needs) being placed on a priority list to receive additional financial, academic, personal and professional support from the Access and other services.
- **Provision of academic support:** supporting lone parents and teen parents through negotiated timetabling and class group transfers, where possible and feasible.
- **The early identification of lone parents/student parents:** in one university, student parents/lone student parents are targeted specifically through Access outreach activities and initiatives which are open to their link DEIS schools. While the students themselves are not

asked to disclose or declare their parental status, school principals and guidance counsellors are explicitly asked to flag students who require additional support as young parents.

Many HEIs promoted generic supports that are accessible to all students. As indicated earlier, the majority of HEIs indicated that these were models of best practice. Such models included:

- **Additional academic support:** students who are struggling academically due to the dual pressure of family life and academic obligations are offered additional academic support through our Learning Support Unit. Academics within each of the faculties will also extend assignment deadlines where required.
- **Assessment of needs:** the completion of a *Learning Agreement and Survey* conducted by the Access Service in one university was identified as an excellent source of information on student needs and requirements before starting university. This has proved an invaluable resource for identifying the needs of students and to tailor supports to those needs regardless of their circumstances. However, this survey does not systematically collect information on lone parenthood, so students would have to self-disclose.
- **Additional financial aid:** student parents are eligible to avail of supports that are available to all students. Whilst student parents are not generally distinguished as a separate group, support provision is responsive to individual needs. If a student is experiencing financial pressures, whether that is as a result of parenting responsibilities or any other circumstance, he/she may apply for financial assistance/relief. Mature students who are parents are able to avail of supports as mature students, but the supports provided may be tailored to the student's individual needs/circumstances.
- **Additional financial support for parents:** one IoT has a specific fund to support the financial needs of student parents. This is funded by an external donation with specific criteria.
- **Childcare bursary:** some HEIs indicated that they have a ring-fenced bursary for assistance with the costs of childcare which is widely promoted.
- **Policies relating to motherhood/parenting:** four HEIs indicated that they have specific policies relating to motherhood, or status as a parent. These policies cover the provision of facilities such as breastfeeding on campus,
- **Student budgeting service:** some universities provide a student budgeting service that lone parents can access for personal financial advice and support.

What was particularly interesting is that few, if any, of the HEIs listed the part-time and flexible modes of study on offer as a support to lone parents.

5.4 Summary

In this chapter, we focused on institutional policies of HEIs, and their role in compounding or easing the issues faced by lone parents, or indeed the wider body of student parents in HE.

Based on the findings of new data collection on the policies and practices of HEIs, with regard to lone parents, we report that there is: (i) limited visibility of lone parents in a range of policies and practices of HEIs; (ii) very limited data collection around lone parent participation and outcomes, limited targeting of lone parents for entry; (iii) limited policy development regarding the needs of lone parents once they transition into HE; and (iv) limited childcare infrastructure for lone parents attending HE. While mature student officers and others working in Access offices are active in pre-entry and post-entry supports for lone parents, the survey revealed that, in general, there is considerable variation across the sector in the extent to which lone parents are specifically targeted by HEIs. Thus, HEIs and the sector still have considerable work to do in order to raise awareness regarding the opportunities for lone parents to attend HE.

While there was considerable awareness of the obstacles and barriers that lone-parent students are likely to face – including economic barriers, time barriers, institutional barriers and cultural barriers – it was also evident that HEIs still have considerable work to do in order to facilitate the needs of lone parents once they enter the system.

As well as identifying the specific obstacles and barriers that lone parents face, we also used the survey to identify models of best practice, and the supports that lone parents are offered. For many HEIs, these supports were viewed as generic supports that all students can access. Thus, in a large number of HEIs there were no specific supports directed towards lone parents. However, in a considerable number of HEIs, specific supports were put in place to support lone parents and recognize the challenges that they may face. These included: (i) financial supports specifically for lone parents and/or childcare, and at times these supports were prioritised for lone parents; (ii) enhanced student supports (academic, assessment of need), policies relating to lone parenthood or motherhood, budgeting services; and (iii) enhanced information supports pre- and post-entry. A review of the international literature revealed that scholarships and enhanced student supports (academic guidance and counselling) were found to enhance lone-parent retention at HE.

Chapter 6: Conclusions and Recommendations

6.1 Introduction

In this chapter, a summary of the key findings from the review is presented alongside recommended measures to increase participation by lone parents in HE. This chapter provides the main findings relating to the remit of the review which sought to:

- Examine existing data to identify the trends in participation and completion rates by lone parents in HE, and identify measures to strengthen data collation on lone parents in the future.
- Describe the range of measures that are currently available to support lone parents in accessing HE, including supports in the school and FE sectors.
- Identify obstacles and challenges for the various different categories of lone parents in accessing and completing HE programmes
- Recommend additional measures that would support the different categories of lone parents to access and complete HE programmes, and provide costings for those recommendations
- Highlight potential models of ‘good practice’ in Ireland or elsewhere that could be considered for wider dissemination.

This review has shed new light on the range of barriers, supports that lone parents can access, and has highlighted the complexity involved in navigating these supports, while juggling study with motherhood or fatherhood as a lone parent. While lone parents are likely to share many experiences and identities with other groups, and in particular other marginalised groups in education, this review has demonstrated how the combination of policy in the areas of education and training, welfare, childcare and housing affect lone parents to make up a particular experience of accessing HE.

6.2 Summary of Key Findings

A summary of the literature on lone parents in Irish and international contexts reveals the following:

- Increasing lone parenthood is a common feature of European societies, and it is a feature of Irish society. There is considerable variation across countries in the levels of education that lone parents hold, suggesting that welfare states differ in the extent to which they promote or inhibit access to HE for lone parents.
- While previous research has set out the heterogeneous nature of lone parenthood, lone-parent families and children living in lone-parent families continue to experience the highest risks of poverty and deprivation nationally. A review of the comparative European literature on lone parents suggest that there are clear returns to investing in the HE levels of lone parents in terms of reducing poverty and deprivation rates among adults and children, but also in terms of increasing labour market activity.

- A goal of increasing participation in HE for lone parents must be placed in a context of changing social policy. Key areas include OFP reform, and changing housing and childcare policy as well as proposed changes to the funding of HE. The review finds that lone parents are positioned at the nexus of a number of areas of state policy intervention, including HE, welfare, childcare and housing policies. Lone parents have not uniformly received attention in each of these policy domains. The social policy context within which lone parents are located is transforming at a quick pace, with implications for how lone parents perceive the cost of attending HE.
- Recent OFP reform represents a shift away from passive welfare support towards active engagement with Intreo case workers to support participation in education, training and employment; the lowering of the eligibility criteria entitlement to OFP to when the youngest child reaches age 7, down from 18; and the introduction of the JST for those with children aged 7-13 as well as other changes. While data from the QNHS suggests that there has been an increase in the number of lone parents in employment between 2015 and 2016, it is too early to evaluate the full impact of the OFP reform on the uptake of education, training and employment.
- The review draws attention to the point that to date, lone parenthood has received insufficient attention to date in Irish evaluations of education, training and employment programmes. That is, prior to the implementation of activation strategies for lone parents, lone parents have often been subject to policy decisions that were devised on research which does not include an indicator for lone parenthood, as well as research which ‘bundles’ lone parents together with all jobseekers. Thus, the research has paid insufficient attention to the structural disadvantage that lone-parent families face.
- A review of HE and widening access policy reveals that limited specific attention has been paid to lone parents in this area. Lone parents were first given emphasis in the 2008 *National Access Plan*. However, the articulation of specific measures aimed at enhancing participation by lone parents and teen parents in HE remains uncommunicated. While the HEA sets out plans to increase mature student participation (full and part-time/flexible), lone parents are currently not specifically targeted within these goals.
- The provision of part-time and flexible education in the sector has remained relatively stable since 2010/2011, and provision varies considerably across the sector. It is evident that some HEI’s are making more concerted efforts to facilitate lone parents through part-time and flexible education than others. This is particularly evident in the IoT sector, as opposed to the university sector. These processes are occurring while the number of lone parents participating in part-time HE via Springboard remains low, and pathways towards part-time HE are limited. In addition, financial supports to attend part-time HE are lacking. The varied provision of part-time and flexible education means that lone parents are limited in the types of courses and fields of study that they can access. The provision of part-time and flexible education, and the cross-departmental policy instruments to support lone parent participation in part-time HE warrants greater attention. This point is elaborated further below.

- Few research studies have addressed the specific needs of lone parents in accessing HE in the Irish context. Thus, lone parenthood has received insufficient attention among researchers. The areas of financial support, flexible modular education, childcare and supports for teen parents are areas that have been identified as key to enhancing participation in HE in previous research studies.
- The review also draws particular attention to the point that lone parenthood has received insufficient attention in the literature which addresses the financial costs of attending HE, and issues of affordability. That is, specific estimates of the costs of attending HE for lone-parent students, are regularly overlooked. In the Irish context, all lone parents do not have the same entitlements for HE financial support as eligibility often relies on characteristics other than parenthood. In the Irish and UK contexts, research finds that lone parents are one of the groups most susceptible to high levels of debt. Despite qualifying for the most student support and thus having the highest average student income, lone parents remain the poorest students in England and Wales, and are heavily reliant on state financial support.

Empirical findings from the review are as follows:

- In the Irish context, a high proportion of lone parents have low levels of education. However, there is a willingness on behalf of lone parents to invest in education over the life-course. That is, unlike parents with partners, we find that the share of lone parents with HE qualifications increases as children become older, thus highlighting the nature of lone parent educational acquisition. Longitudinal analysis of the parents of children between the ages of 9 months and age 5, reveals that over a five-year period (prior to the period of OFP reform), lone parents had similar rates of ‘educational upgrade’ to parents with partners. The interviews with lone parents reveal the motivations for lone parents to return to education and the positive effects of increasing parent levels of education on the aspirations, expectations and cultural capital acquisition of children.
- In the absence of administrative and research data to estimate the share of lone parents in HE, we estimate that 17 per cent of undergraduates are student parents, and that the share of student parents is greater among the mature student cohort (41%) than the under 23 cohort (2%). Student parents are also more prevalent in part-time (44%) and distance (26%) HE than in full-time HE (10.5%).
- Analysis of the income of lone parents reveals considerable inequities among lone-parent groups. As a result, some groups are likely to experience considerable challenges in meeting the costs of attending college, paying rent, raising a family, working, and paying for childcare. These financial constraints are likely to influence decision-making around attending HE either on a part-time or full-time basis.
- A review of the considerable range of supports offered by the State to support the direct costs reveals a number of shortcomings. Firstly, analysis of the established cost of living for a student, compared to support from the student grant scheme, reveals that for all students,

the maintenance component of the student grant scheme – even at the special and 100% rates – represent a *contribution* towards the costs of living while at college, rather than full support. When estimation of the cost of living for a student is extended to lone parent families, because lone parents have higher living costs than school leavers, the efficacy of the student grant is limited further. Secondly, particular attention was placed on the cohort of lone parents who have transferred from OFP/ JST to BTEA. Estimates of the income of this group indicate that they are likely to face considerable challenges in meeting the costs of attending HE while raising a family and paying childcare, even in light of the supports offered by the State through bundles of welfare payments, housing support, and the student grant scheme. The reinstatement of the maintenance component of the student grant scheme for lone parents on the Back to Education Allowance (BTEA) would create a more equitable approach to supporting lone parents in accessing HE. In addition, the extension of the BTEA to support young parents would also create a more equitable approach to supporting lone parents in accessing HE

- A review of the considerable range of supports offered by the State to support the indirect costs of HE reveals that lone parents may experience difficulty in navigating the ‘bundles’ of support offered by the various Government departments and HEIs, and at times the supports are not sufficient in scope to support lone parents. This holds despite a number of progressive changes to policy which have the potential to impact positively on lone parents (housing, childcare, education). The perceptions held by lone parents, lone-parent representative groups and case workers can be a barrier in accessing these supports, and various inconsistencies in eligibility criteria are identified. An evidence base regarding the uptake of supports to assist lone parents also serves as a barrier.
- Based on our analyses of HEI institutional policy, there is: (i) limited visibility of lone parents in a range of policies and practices of HEIs; (ii) very limited data collection around lone parent participation and outcomes, (iii) limited targeting of lone parents for entry; (iv) limited policy development regarding the needs of lone parents once they transition into HE; and (v) an underdeveloped childcare infrastructure for lone parents attending HE. However, mature student officers and others working in Access offices are active in pre-entry and post-entry supports for lone parents. We find that the sector still has considerable work to do in order to raise awareness regarding the opportunities for lone parents to attend HE, and to facilitate the needs of lone parents once they enter (despite considerable awareness of the obstacles and barriers that lone-parent students are likely to face).
- For many HEIs, supports for lone parents are offered on a generic basis, which all students can access. Thus, in a large number of HEIs there were no specific supports directed towards lone parents. However, in a considerable number of HEIs, specific supports were put in place to support lone parents and recognise the challenges that they may face. These included: (i) financial supports specifically for lone parents and/or childcare (at times these supports were prioritised for lone parents); (ii) enhanced student supports (academic, assessment of need, policies relating to lone parenthood or motherhood, budgeting services); and (iii) enhanced information supports pre- and post-entry. A review of the international best

practice literature revealed that scholarships and enhanced student supports (academic guidance and counselling) were central to enhancing lone-parent retention at HE.

6.3 Obstacles and Challenges Identified and Recommendations

Economic Obstacles and Barriers

The review highlights the range of supports that are currently provided by the State to support lone parents in addressing both the direct and indirect costs of attending HE. A key theme in the interviews with lone parents and lone-parent stakeholder groups related to how the costs of attending HE are perceived. There was the impression, particularly during the recession, that the cost of attending HE had increased for lone parents. This was because over the period 2008-2013 a range of financial supports to attend HE declined (declining maintenance grant rates, and increasing qualifying distance criterion for the non-adjacent rate), while the direct costs of attending HE increased (increasing student contribution charge 2008-2013, introduction of student levies). At the same time, measures introduced in Budget 2013 resulted in reduced monthly incomings households with children, especially those headed by lone parents. Because of the legacy of the cumulative impact of these changes, there was a perception among many representative groups that HE had become less affordable for lone parents. This legacy was still part of the dominant discourse, largely because the situation with regard to financial supports to attend HE had not changed, and despite the positive impact of subsequent Budgetary measures on the monthly incomings of households headed by lone parents.

- The review reveals that maintenance component of the student grant scheme – even the Special and 100% rates – represent but a contribution towards the costs of living while at college for all students. We recommend that the grant contribution be reviewed for all students, and particularly for lone parents.
- A review of the income of lone-parent recipients reveals considerable inequities across lone parent groups. As a result, some groups are likely to experience considerable challenges in meeting the costs of attending college, paying rent, raising a family and paying for childcare. As a result, the review finds that the financial situation of lone parents differs quite substantially across welfare payments, which is likely to shape how lone parents make decisions about progressing to HE. In particular we note:
 - Variability in the income among FIS recipients depending on whether housing support through HAP is available, a matter which warrants further attention.
 - Variability in the income among OFP/JST recipients, depending on whether the adjacent/non-adjacent grant is awarded, a matter which warrants further attention.
 - Inequities across lone parent payments, with lone parents who have transferred to BTEA highlighted as the most economically vulnerable group among lone parent welfare recipients. The re-instatement of the student grant scheme – maintenance grant – for this group would create a more equitable, less complicated and targeted approach for supporting lone parents in HE.
 - The greatest demands on personal time are placed on lone parents who are working full-time and studying part-time at night, reflecting the costs associated with part-time HE. As with FIS recipients, there is likely to be considerable variability in the

income among these lone parents depending on whether housing support through HAP is available. This is a matter which warrants further attention.

- A review of the range of supports on offer by the State to support the direct costs of HE reveals inconsistencies in eligibility criteria for some groups of lone parents to access these supports. The eligibility criteria for these schemes should be reviewed.
- In recognition of the limited financial supports on offer to lone parents in accessing HE, we recommend providing additional funding for lone parents either in the form of cash transfers or in the form of universal scholarships for lone parents within HEIs, as in the US. Many of the lone-parent representative groups recommended increased financial support for lone parents, and such measures exist in other country contexts. The literature highlights that the bottom line is that lone parents need more specific supports directed at them, either in the form of direct cash transfers or in terms of services. The move to reinstate the Cost of Education Allowance has been a positive development, but this needs to go further.

This review clearly highlights that the current financial supports do not adequately meet the costs of attending either full-time or part-time HE for lone parents. Thus, we recommend that serious consideration is given to the ways in which current financial supports can be enhanced and developed. This may mean extending the eligibility criteria for financial supports to address the direct and indirect costs of attending HE to some lone parent groups.

Finally, the Single Person Child Carer Tax Credit supports labour market participation of single and widowed parents and is a useful mechanism for targeting one-parent families in employment who may benefit from access to HE. It presents an opportunity to target lone parents (particularly those 50,000 lower earners utilising only the standard rate aspect of the tax relief). In particular it offers a mechanism to target the family with relevant back to education information through a targeted advertisement campaign which can piggyback on annual revenue postal communication (cost minimal). It also offers a potential mechanism to target the one-parent family with supportive tax reliefs on costs of education. The cost of any such tax relief to offset cost of education to low paid workers might be more feasible as 'expenditure forgone' is more attractive to policy makers than a direct expenditure cost.

Obstacles and Barriers Relating to Higher Education Institutions

Lone parents face many challenges and balancing of responsibilities. It is clear that this group will face the most challenges in pursuing and completing a programme of HE. Successful participation in HE is a challenge for all students but this challenge is significantly intensified when it is coupled with the enormous responsibility of ensuring the welfare and care of children. Financial supports are extremely important for lone parents and this review makes several recommendations about how they could be better organised. However, financial supports are not enough by themselves. The HEI (in conjunction with the HEA) has the ultimate responsibility to provide lone parents with the supportive and welcoming environment that facilitates their success. HEIs need to ensure that lone parents see themselves as part of the institution, with a right to be there and to be supported to successfully complete in a timeframe and an environment. Meeting the needs of lone parents

should be part of the ethos of each HEI. This needs to be very explicitly stated by HEIs. Each HEI has a pivotal responsibility of welcoming lone parents into its campus and giving them the tools and supports to succeed. Strategies and practices that HEIs should seek to put in place to support increased access and participation by lone parents in HE include:

- Identifying the needs of lone parents as part of the implementation of institutional equity of access strategies.
- Including lone parents and other target groups who are studying part-time within the remit of access strategies and students services.
- Ensuring that communications and prospectuses reflect a more diverse student body, including lone parents.
- Providing clear information on what routes of entry, supports and services are available for lone parents. Lone parents should be an identified group in published communications.
- Targeting local communities with high concentrations of lone-parent families and low levels of participation in HE.
- Establishing scholarships and financial aid packages to incentivise and support participation by lone parents on full- or part-time programmes.
- Including lone-parent students as role models in HE mentoring programmes for students in second-level and FE.
- Providing affordable, on-campus crèche and childcare facilities for lone parents attending college.
- Ensuring equality proofing teaching and learning practices that are sensitive to the needs of lone parents regarding timetabling, curriculum design and HE assessment schedules and the availability of flexible modes of participation.
- Providing solutions to lone parents when internships, placements and co-operative learning off-campus is a central feature of courses.
- Establishing approaches to lone-parent students leaving HE that give them strategies to return at a different time or to engage more flexibly in ways that could enable them to continue.
- Ensuring that career guidance and other student services address the specific needs of lone-parent students, including those who are studying part-time.
- Developing data analytics on the access, participation and experience of lone-parent students in HE.

Obstacles and Barriers Relating to Childcare

Access to affordable, flexible childcare support for lone parents should be addressed urgently. Findings from this research iterate previous recommendations of barriers faced by lone parents in accessing HE. If there is a serious effort to make lone parents financially independent, and if Government is serious about widening participation and promoting lifelong learning, then they must address the barriers faced by lone parents in balancing studying with caring for their children. The lone parents in this study expressed their willingness to engage with education, but childcare was a concern for each of them. The childcare issue can also delay lone parents in accessing the educational opportunities for which they feel they have an aptitude.

The provision of childcare may not always be available, and so a lone parent in education with entitlement to childcare support under the Community Childcare Subvention Programme may not have access to this support because there are no vacancies in the area/service or any service nearby. A wide range of responses are required including: improving connections and arrangements between HEIs and childcare providers, providing childcare solutions for lone parents who seek out part-time HE opportunities in the evenings, and a greater focus on the childcare issue for lone parents. While the forthcoming Single Affordable Childcare scheme may address improved and affordable access to childcare, these measures should be articulated in a clear and meaningful way to lone parents, HEIs, lone parent representative groups and Intreo case workers. It is also important that all lone parents, irrespective of welfare entitlements, or the nature of HE (part-time/full-time) have access to supported childcare.

6.4 Recommendations to Strengthen Data Collation on Lone Parents in the Future

The following recommendations are put forward to strengthen data collection on lone parents in the future:

- While some data sharing agreements currently exist between Government departments and agencies, we recommend the enhancement of data sharing agreements between the HEA, DSP, DCYA, DHPCLG and DES in order to provide an evidence base for the effectiveness of 'bundles' of social policy which seeks to support lone parents in accessing HE and living in Ireland.
- As indicated above, developing data analytics on the access, participation and experience of lone-parent students falls under the remit of the HEA. The HEA should develop robust indicator(s) of lone parenthood in their administrative datasets to include the HEA Returns and the HEA Equal Access Survey, Springboard data, Student Grant Scheme data and the HEA First Destination/Graduate Surveys. An indicator of lone parenthood should also be included in the EuroStudent Surveys. While some administrative data sources include an indicator of lone parenthood for particular categories of lone parents, these sources of data are limited in their effectiveness, given the manner in which data pertaining to lone parents is collected. Current data collection mechanisms do not adequately capture and differentiate between the different types of lone parents and the level of their dependence on the State. Other sources of data capture lone parenthood (including the OECD PIIAC Survey of Adult Skills and the GUI study) and can be used in the interim to consider the educational outcomes of lone parents. Enhanced administrative and research data could then be used to analyse the experiences of lone parents, and capture lone parents as they progress through HE and beyond. This recommendation should be considered as part of the current review of access data that is underway via the *National Access Plan*.
- More detailed and consistent reporting of lone parents is necessary in national statistics to include DSP Annual Statistical Reports and Central Statistics Office reports. Publicly available DSP Annual Statistical Reports currently report on the number of lone parents among some, but not all, payments types. Furthermore, the reporting of the education levels of lone parents is inconsistent year-on-year by the Central Statistics Office.
- Greater use of the DSP Jobseekers Longitudinal Dataset is recommended to analyse the transitions of lone parents, as the dataset covers all individuals in receipt of a JA or OFP since 2004.

6.5 Future Research

It is essential to capture the impact of social policy on the lives of lone parents. More research is needed to evaluate how policy developments across a number of areas influence access to education and training for lone parents. It is recommended that future research projects be conducted that can add to our understanding of the experiences of lone parents in navigating welfare, family and HE policy, and the a programme of research be developed specifically around lone parents and the effects of OFP activation.

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Appendix

Note on September Measures for More Affordable Childcare

- 1. Introduction of a universal childcare subsidy of up to €20 per week for families with children aged from 6 months to 36 months old (using registered childcare) via an enhancement to the CCS scheme**

The maximum weekly universal childcare subsidy will be €20. As CCS subsidies are currently paid according to session type (i.e. full-time, part-time, sessional, half-sessional), this maximum weekly universal subsidy rate of €20 would be paid on a pro-rata basis according to session type (Table 1).

Table 1: Proposed New Universal Band within CCS	
CCS Session Type	Weekly Subsidy
Full-time (i.e. 5 to 10 hours)	20
Part-time (i.e. 3.5 to 5 hours)	10
Sessional (i.e. 2.25 to 3.5 hours)	7
Half-sessional (i.e. 1 to 2.25 hours)	3.50

- 2. Increased subsidy rates for CCS Bands A, AJ and B (Table 2) and introduction of a new band within CCS (Band C) aimed at those who are currently eligible for Band B, but whose incomes are at the higher end of the targeted income range for the ACS (in particular GP Visit Card holders) (Table 3). Keeping the subsidy-rates unchanged for this cohort (e.g. GP Visit Card holders) would allow other Band B families (e.g. Medical Card holders) to receive a larger subsidy increase without significantly increasing the number of families who will see their subsidy rate fall when the transition to the ACS is subsequently made.**

Table 2: Proposed Changes to Existing CCS Subsidies						
CCS Session Type	Weekly Subsidies					
	Band A		Band AJ		Band B	
	Current	Proposed	Current	Proposed	Current	Proposed
Full-time (i.e. 5 to 10 hours)	95	145	50	80	50	70
Part-time (i.e. 3.5 to 5 hours)	47.50	80	47.50	80	25	35
Sessional (i.e. 2.25 to 3.5 hours)	31.35	45	31.35	45	17	25
Half-sessional (i.e. 1 to 2.25 hours)	15.20	22.50	15.20	22.50	8.50	12.50

Table 3: Proposed New CCS Subsidy	
CCS Session Type	Weekly Subsidy
Full-time (i.e. 5 to 10 hours)	50
Part-time (i.e. 3.5 to 5 hours)	25
Sessional (i.e. 2.25 to 3.5 hours)	17
Half-sessional (i.e. 1 to 2.25 hours)	8.50

- 3. Increased subsidy rates for ASCC and CEC (see Table 4)**

Table 4: Proposed Changes to Existing TEC Subsidies

	TEC Programmes (Existing and Proposed Weekly Subsidies)					
	CETS		ASCC		CEC	
	Current	Proposed	Current	Proposed	Current	Proposed
Full-time	145	145	110	145	-	-
Part-time	80	80	-	-	-	-
Sessional	45	45	40	45	40	45

4. Increased number of eligible parents availing of childcare subsidies and of childcare providers contracted to deliver targeted childcare schemes.

The Department will roll-out an information campaign over the next weeks and months to increase awareness among parents of their eligibility for universal and targeted childcare subsidies under the CCS and TEC Schemes. **There will also be an information campaign for childcare providers in relation to these September measures over this period. In addition, the Department is examining options to support an increase in the number of private childcare providers in contract to deliver these Schemes.**

The Department is committed to working with childcare providers on these September measures, on the quality agenda and on the development of the Affordable Childcare Scheme (ACS). Consultation and engagement with childcare providers on the ACS has already commenced and this will intensify over the coming months.

Appendix of Tables

Table A1: Characteristics of Student Parents, Eurostudent V

Year	All Respondents
All Respondents	17.2
Male	20.0
Female	14.4
Average Age	41.6
Mature Student	41.0
Not Mature Student	1.6
Full-Time Students	10.5
Part-Time Students	44.8
Distance Learning	26.1
Not Distance Learning	16.7
Higher Certificate	30.5
Diploma	38.3
Ordinary Bachelor Degree	20.5
Honours Bachelor Degree	11.1
Postgraduate Cert/Diploma	27.4
Taught Master's Degree	30.2
Research Master's Degree	20.9
PhD	22.5
Other	30.3
Education	23.6
Humanities and Arts	15.8
Social Science	21.9
Business	18.7
Law	19.5
Science	9.8
Maths/Computer Science	25.0
Engineering, Manufacturing	17.9
Agriculture/Veterinary	6.7
Health/Welfare	14.0
Sport/Leisure	8.5
Catering	24.4
All	17.2

Source: EuroStudent V

Table A2: Comparing the Living Costs of School Leavers and Lone Parents, Excluding the Costs of Rent/Housing and Childcare

	Cost of Living (based on DIT Estimates) Student Living Away from Home (Student Contribution Removed)	Cost of Living (based on UCD Estimates) Student Living Away from Home (Student Contribution, Student Levy Removed)	Reasonable Living Expenses (VPSJ Estimates), Single Adult, Urban	Reasonable Living Expenses (VPSJ Estimates), One Adult and One Infant Child, No Car	Reasonable Living Expenses (VPSJ Estimates), One Adult and One Pre-School Child, No Car	Reasonable Living Expenses (VPSJ Estimates), One Adult and One Primary School Child, No Car
Books and Class Materials	70.00	71.00				
Travel	135.00	119.00	141.70	119.17	130.00	130.00
Utilities	28.00	44.00	121.29	193.96	187.55	187.55
Food	172.00	250.00	239.33	277.68	248.78	303.42
Clothes and Medical	42.00	45.00	69.63	142.01	83.25	75.83
Mobile	32.00	20.00	40.69	40.52	40.52	40.52
Social Life/Miscellaneous ⁴¹	74.00	130.00	164.71	142.74	152.53	195.48
Personal Care			56.50	73.02	35.14	40.43
Personal Costs			33.19	33.63	33.63	33.63
Education			21.49	5.63	5.63	35.01
Household Goods and Services			41.77	131.25	101.31	102.57
Home Insurance			70.07	91.65	91.65	91.65
Savings and Contingencies			49.83	93.34	93.34	93.34
Costs without Rent per Month	€553.00	€672.06	€1,050.20	€1,344.60	€1,203.33	€1,329.43

⁴¹ ISI and VPSJ label this as 'Social Inclusion and Participation'

Table A3: Estimated Income: Family Income Supplement Recipients

	One Adult and One Infant/Pre-School Child	One Adult and One Primary School Child
Income for Lone parent on FIS, Earning 19 hours at min wage, + 1 IQC (Non-Fingal - Dublin). In receipt of State Maintenance Grant (T2 Adjacent rate €2375)	€1,771.32	€1,779.65
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Balance if paying maximum rent (estimated at €910 per month)	€308.32	€316.65
Balance with Rent Supplement support (allowing rental contribution of €128 per month). Many individuals in this situation would qualify for HAP/Rent Supplement.	€1098.32	€1106.65
Income for Lone parent FIS recipient, Earning 19 hours at min wage, + 1 IQC (Non-Fingal - Dublin). In receipt of State Maintenance Grant (T1 Non-Adjacent €5915)	€1,865.00	€1,873.33
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Balance if paying maximum rent (estimated at €910 per month)	€402.00	€410.33
Balance with Rent Supplement support (allowing rental contribution of €128 per month). Many individuals in this situation would qualify for HAP/Rent Supplement.	€1,184.00	€1,192.33
Income for Lone parent FIS recipient, Earning 19 hours at min wage, + 1 IQC (Rural-Co Louth). In receipt of State Maintenance Grant (T1 Non-Adjacent €5915)	€1,865.00	€1,873.33
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Balance if paying maximum rent (estimated at €671 per month)	€641.00	€649.33
Balance with Rent Supplement support (allowing rental contribution of €128 per month). Many individuals in this situation would qualify for HAP/Rent Supplement.	€1,184.00	€1,192.33
Income for Lone parent on FIS recipient, Earning 19 hours at min wage, + 1 IQC (Rural-Co Louth). In receipt of State Maintenance Grant (T2 Adjacent rate €2375)	€1,607.92	€1,616.25
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Balance if paying maximum rent (estimated at €671 per month)	€383.92	€392.25
Balance with Rent Supplement support (allowing rental contribution of €128 per month). Many individuals in this situation would qualify for HAP/Rent Supplement.	€926.92	€935.25

Note: Childcare costs are not included, or the actual costs of maintaining a family. Included in monthly income are: earnings, FIS income, Grant, Back to School Clothing and Footwear Allowance (primary school), Child Benefit, Cost of Education Allowance.

Table A4: Monthly Estimates of Childcare Costs

	One Infant Child	One Pre-School Child	One Primary School Child
Childcare Costs: without State support			
Childcare – Full time based on Pobal estimate €167.03 per week OR	€723.79	ECCE Scheme Morning or Afternoon	Primary school (Hours depend on age of child)
Childcare - Part time based on Pobal estimate €99.18 per week		429.78	429.78
Childcare Costs: Subsidised Amounts to Pay Based on State support			
Childcare – Recipient of CCS Full Day Weekly Payment Band A/B based on €95 per week/€50 per week	€380.00 or €200	€380.00 or €200	€380.00 or €200
Childcare – Recipient of CCS Part Time Weekly Payment Band A/B based on €47.50 per week/€25 per week	€190 or €100	€190 or €100	€190 or €100

Table A5: Estimated Incomings and Outgoings: OFP/JST Recipients

OFP/JST	One Adult and One Infant/Pre-School Child	One Adult and One Primary School Child
Income for OFP/JST recipient, not working + 1 IQC Dublin (Non-Fingal). In receipt of State Maintenance Grant (T1 €5,915 non-Adjacent)	€1,606.22	€1,614.55
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Balance if paying maximum rent (estimated at €910 per month)	€143.22	€151.55
Balance with HAP support (allowing rental contribution of €128 per month based on DSP estimates).	€925.22	€933.55
Income for OFP/JST recipient, not working, + 1 IQC Dublin (Non-Fingal). In receipt of State Maintenance Grant (T2 Adjacent rate €2,375)	€1,307.99	€1,316.32
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Balance if paying maximum rent (estimated at €910 per month)	-€155.01	-€146.68
Balance with HAP support (allowing rental contribution of €128 per month).	€626.99	€635.32
Income for OFP/JST recipient, not working, + 1 IQC Rural (Louth). In receipt of State Maintenance Grant (T2 Adjacent rate €2,375)	€1,307.99	€1,316.32
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Balance if paying maximum rent (estimated at €671 per month)	€83.99	€92.32
Balance with HAP support (allowing rental contribution of €128 per month).	€626.99	€635.32
Example 8: OFP/JST recipient, not working, + 1 IQC Rural (Louth). In receipt of State Maintenance Grant (T1 Non-Adjacent rate €5,915)	€1,564.55	€1,572.88
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Balance if paying maximum rent (estimated at €671 per month)	€340.55	€348.88
Balance with HAP support (allowing rental contribution of €128 per month).	€883.55	€891.88

Note: Childcare costs are not included, or the actual costs of maintaining a family. Included in monthly incomings are: OFP/JST, Grant, Back to School Clothing and Footwear Allowance (primary school), Child Benefit, Fuel Allowance, Cost of Education Allowance, Christmas Bonus

Table A6: Estimated Incomings and Outgoings: BTEA Recipients

	One Adult and One Infant/Pre-School Child	One Adult and One Primary School Child
Back to Education Allowance		
Income for a Lone Parent in Receipt of Back to Education Allowance, 1 Qualified Child, Living in Dublin (Non-Fingal)	€1,110.10	€1,118.40
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Cost of Rent	Rent Supplement €128.00	Rent Supplement €128.00
Balance	€429.10	€429.10
Income for a Lone parent in Receipt of BTEA, 1 Qualified Child, Living in Rural Area (Co Louth)	€1,110.10	€1,118.40
Cost of Living Outgoings (School Leaver estimate, DIT)	€553.00	€553.00
Cost of Rent	Rent Supplement €128.00	Rent Supplement €128.00
Balance	€429.10	€429.10

Note: Childcare costs are not included, or the actual costs of maintaining a family. Included in monthly incomings are: BTEA, Child Benefit, Fuel Allowance, Cost of Education Allowance, Christmas Bonus, Back to School Clothing and Footwear (primary)

Table A7: Estimated Incomings and Outgoings: Lone Parent Studying at Night

	One Adult and One Infant/Pre-School Child	One Adult and One Primary School Child
Lone Parent Studying Part-Time at Night		
Example 11: Lone parent with 1 IQC on the average industrial wage (approx. gross €7,03.83 per week, net €562 a week), studying part-time at night	€2,426.44	€2,426.44
Cost of Living Outgoings (School Leaver estimate, DIT)	€8,89.00	€8,89.00
Cost of Average Monthly Rent (those working more than 30 hours/week are not eligible for rent supplement, but may be eligible for HAP support)	€910.00	€910.00
Balance if paying maximum rent	€627.44	€627.44

Note: Childcare costs are not included, or the actual costs of maintaining a family

Table A8: Summary of State Subsidised Childcare Schemes and Access for Lone Parents in Higher Education

Name of Scheme	Age of Child	Access to the Scheme	Childcare Cost
Early Childhood Care and Education (ECCE)	Early Childhood	Universal	Free
Community Childcare Subvention (CCS)	Under 15	Lone parents in HE may access the CCS. This includes lone parents participating in Springboard. The CCS provides childcare funding support to low income and disadvantaged families in community (CCS) and private settings (CCSP), while also providing support to Resettlement/Relocation Programme Refugees in line with eligibility documents supplied by the Department of Justice and Equality. Eligibility is dependent on receipt of a welfare payment or medical/GP card.	Full-day Weekly Payment (5-10 hours per day) Band A €95 pw/Band AJ €50/Band B €50 Part-time Weekly Payment (3: 30-5 hours per day) Band A €47.50 pw/Band AJ €47.50/Band B €25 Sessional Weekly Payment (2: 16-3: 30 hours per day) Band A €31.35 pw/Band AJ €31.35/Band B €17 Half Session Weekly Payment (1: -2: 15 hours per day) Band A €15.20 pw/Band AJ €15.20/Band B €8.50 per week After-school (up to 3: 30 hours per day) After-school + Transport
Childcare Education and Training Support programme (CETS)	Child must be less than 15	Access for lone parents in HE is very limited. Access to CETS is restricted to vocational training courses, ⁴² and QQI Level 6 courses with an IT Focus via the FIT Initiative.	Full-day Weekly Payment (5-10 hours per day) €145 per week Part-time Weekly Payment (3: 30-5 hours per day) €80 pw + 14-week top-up at €65 extra per week Maximum Parental Contribution Full-day €25 per week Part-time €15 per week After-school €5 per week After-school with Transport €15 per week
After-School Child Care Scheme (ASCC)	Children aged 4-13 in primary school	Lone parents in full-time HE do not have access to the ASCC. Lone parents in receipt of JB, JA, OFP, JST, FIS, who are in employment may have access to ASCC if they are in part-time HE. The ASCC scheme is focused around low-income and unemployed people who take up a job (including JobPlus), increase their days of employment, or take up a place on a DSP Employment Programme.	After-school (up to 3: 30 hours per day) €40 per week + 10-week top-up at €65 extra per week After-school + Transport €80 pw + 10-week top-up at €25 extra per week Maximum Parental Contribution €15 per week per child
Community Employment Childcare programme Pre-school (CEC PS)	Less than 5	Lone parents in full-time or part-time HE do not have access to the CEC PS or CEC AS, as it is restricted to those on Community Employment schemes.	Part-time Weekly Payment (3: 30-5 hours per day) €80 per week Maximum Parental Contribution €15 per week per child

⁴² This includes Youthreach, Vocational Training Opportunities Scheme (VTOS), Back to Education Initiative, Further Education and Training courses (Traineeship/Specific Skills Training), the FIT Initiative (including courses with IT Focus at QQI Levels 4,5,6), and Momentum (QQI Level 3-6).

Community Employment Childcare programme After- School Childcare (CEC AS)	Primary school child less than 13	The CEC is administered on behalf of the DSP and provides childcare for children of parents who are participating on Community Employment schemes.	After-school (up to 3: 30 hours per day) €40 pw + 10-week top-up at €40 extra per week After-school + Transport N/A Maximum Parental Contribution €15 per week per child
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Table A9: Summary of Access to Education and Training for Each Lone Parent Payment, Alongside Childcare and Housing Allowance

	What are the Housing/Rent Allowances with this Payment?	Education/Training Supported with the Payment	List of the Type of Education/Training	Eligibility for BTEA?	Eligibility for Student Grant Scheme	Does the Payment Offer Allow Childcare Subsidy for those Pursuing Education?	Is this the Case (Access to a Childcare Subsidy) Available for All Types of Education/Training Courses?
One Family Payment (OFP) (for those under 18)	Eligible for Rent Supplement if not in full-time education May be eligible for HAP, based on income	Yes	Part-time and full-time undergraduate and postgraduate PLC FET VTOS (if over 21) Lone parents on OFP can participate in any form of education/training including full-time, part-time, master's, etc.	No - Must be over 21 to be eligible for BTEA (24 for postgraduate)	Yes May receive higher rate of grant if on LT SW payment including OFP, JST and FIS Full-time only undergraduate/postgraduate/PLC Postgraduate is means-tested: partial grant only	Yes CCS Scheme, max €95 reduction CETS place if on a SOLAS or ETB course, parent pays up to €25 per week for full-time or €15 for part-time, subsidised after-school care if in employment or on a vocational course	Lone parents in HI may access the CCS Scheme Financial support via CETS scheme available only for SOLAS/ETB (formerly Fás/VEC)
One Parent Family Payment (for those over 18)	Eligible for Rent Supplement if not in full-time education May be eligible for HAP, based on income	Yes	Part-time and full-time undergraduate and postgraduate PLC FET VTOS (if over 21) Lone parents on OFP can participate in any form of education/training including full-time, part-time, master's, etc.	Yes Must decide OFP or BTEA	Yes May receive higher rate of grant if on LT SW payment including OFP, JST and FIS Full-time only undergraduate/postgraduate/PLC Postgraduate is means-tested: partial grant only	Yes Community Childcare Subvention Scheme, max €95 reduction CETS place if on a SOLAS or ETB course, parent pays up to €25 per week for full-time or €15 for part-time, subsidised after-school care if in employment or on a vocational course	Free CETS place only for SOLAS/ETB (formerly Fás/VEC)

	What are the Housing/Rent Allowances with this Payment?	Education/Training Supported with the Payment	List of the Type of Education/Training	Eligibility for BTEA?	Eligibility for Student Grant Scheme	Does the Payment Offer Allow Childcare Subsidy for those Pursuing Education?	Is this the Case (Access to a Childcare Subsidy) Available for All Types of Education/Training Courses?
Job Seekers Transitional Payment (JST)	Eligible for Rent Supplement if not in full-time education May be eligible for HAP, based on income	Yes	Part-time and full-time undergraduate and postgraduate PLC FET VTOS (if over 21) Lone Parents in receipt of JST can participate in any form of education/training including full-time, part-time, master's, etc.	Yes Full-time day course only Must re-establish eligibility for primary entitlement prior to second and subsequent years Up to Level 8 only	Yes May receive higher rate of grant if on LT SW payment, including OFP, JST and FIS Full-time only undergraduate/postgraduate/PLC Postgraduate is means-tested: partial grant only	Yes Community Childcare Subvention Scheme, maximum €95 reduction CETS place if on a SOLAS or ETB course, parent pays up to €25 per week for full-time or €15 for part-time, subsidised after-school care if in employment or on a vocational course	
Job Seekers Allowance (JA, JB)	Eligible for Rent Supplement May be eligible for HAP, based on income	NO for full-time education, YES for PTEO - part-time training and activation courses (that allow one to be still available for work)	Part-time training/vocational courses	YES Full-time only	No (i.e. must transfer to BTEA) May qualify for fee grant from student grant scheme	Yes Community Childcare Subvention Scheme, maximum €50 reduction JA recipients may commence ETB training and receive a payment from the ETB that is the equivalent of their JA. They can then qualify for CETS.	

	What are the Housing/Rent Allowances with this Payment?	Education/Training Supported with the Payment	List of the Type of Education/Training	Eligibility for BTEA?	Eligibility for Student Grant Scheme	Does the Payment Offer Allow Childcare Subsidy for those Pursuing Education?	Is this the Case (Access to a Childcare Subsidy) Available for All Types of Education/Training Courses?
Family Income Supplement (with OFP)	Eligible for Rent Supplement if not in full-time education May be eligible for HAP, based on income	Yes OFP rules apply and provided the recipient remains in sufficient employment and the other conditions of FIS are met, training/education is allowed		As per OFP rules	Yes May receive higher rate of grant if on LT SW payment, including OFP, JST and FIS	Yes Community Childcare Subvention Scheme, maximum €95 reduction As recipients are in employment they may qualify for ASCC	
Family Income Supplement (FIS)	Eligible for Rent Supplement if not in full-time education May be eligible for HAP, based on income	Yes Provided the recipient remains in sufficient employment and the other conditions of FIS are met, training/education is possible		No	YES – May receive higher rate of grant if on LT SW payment including OFP, JST and FIS	Yes Community Childcare Subvention Scheme, maximum €100 reduction As recipients are in employment they may qualify for ASCC	
Tax Credit	Rent tax credit – due to cease in 2017	Yes (in the form of tax relief on tuition fees)	Full-time only for undergraduate and postgraduate and IT or language (if approved by SOLAS)				
BTEA	Rent supplement paid May be eligible for HAP, based on income	Yes	Full-time only for undergraduate and postgraduate – only HDip or PME PLC Second Level		No for maintenance (i.e. either/or) Means test for fee grant		