



November 2014 | Reaction to Income Disregard Changes and Looking Ahead to 2015

Every month we invite a response to our short, 3 question survey. Our survey for November 2014 was in relation to the Income Disregard Level and the two main areas of concern facing One Parent Families as we start the new year. The aim of the survey was to find out how those parenting alone or sharing parenting feel about the Income Disregard changes and what areas are of most concern to their lives and the lives of their children.

The Questions

1. On 6 November, Government announced that the Income Disregard level will be maintained at €90 for those parents in work and in receipt of One-Parent Family Payment (OFP), rather than further reducing it to €60 per week as had been previously announced in Budget 2015. What impact, if any, will this have on you?
2. What is the area of highest concern to you and your family that you believe requires immediate change?
3. Which is the next area of highest concern to you and your family that you believe requires immediate change?

The Results

Q 1 Just under half of respondents reported that the Income Disregard level being maintained at €90 will have a positive effect on their lives, citing that it allows them some breathing room and incentivises them to stay in work.

“As when I return to work I don’t have to worry about where I will find the extra money even if it’s only part time.”

“It means that it is still worthwhile working, and it doesn’t feel so much as if single parents are being persecuted.”

Just over half of people surveyed reported that the Income Disregard will have no impact on their lives citing that while it’s good it is not being reduced, they still find it hard to cope due to many other reductions and additional bills such as water charges.

“90 euro is as low as this should ever go. For a lot of families this extra money only goes to top up rent as the rent allowance has not kept up with the increase in renting”

“A very small temporary impact as it is 15 euro I won't lose in my weekly income in January but as I lose 70 in July it doesn't make a very big difference at all.”

“As it stands it has no impact as there is no change. However, if it was reduced to €60 per week, I would not be able to afford an essential such as heating.”



Q 2 23% of people reported that the provision of good, local, affordable childcare was the issue of most concern to them. This was closely followed by concerns about Rent Supplement Limits and Rent Controls for Private Accommodation.

“Childcare takes 40% of my income but without it I can't work, but it's crippling and prohibitive. I have no option but to pay it.”

“My rent went up from €900 to €1,100. I've the 3 weeks over Christmas to find a new place, with no deposit, they are all priced so high and not accepting rent allowance. Myself and daughter will be staying in a hostel waiting to find a place.”

29% marked other reasons of concern that were not outlined in the options provided. The main cause of concern from those responses was the cost of schooling/education and educational support for lone parents. Many said that support in paying for education, books, clothing etc would be take away some burden, so they could concentrate on paying their mortgage and other bills.

“Costs involved with schooling! It cripples me every year!”

“As a full time worker paying a mortgage alone there is simply no money left at the end of the month and I constantly live on an overdraft. Between mortgage, bills, a child in secondary school and house maintenance I am just barely keeping my head above water. I think there should be help for school costs, for example tax breaks on books or 'voluntary' contributions. I receive no maintenance and can't afford most aspects of a social life.”

“With low income and a tight budget and been an at home mum of three children and out of the work force for many years this educational support is of high importance to get mw back into the line of work and education I need to return.”

Many are extremely concerned about being moved from the One-Parent Family Payment (OPF) in July.

“Having lost OPF and being in part time work with a mortgage, I am now extremely concerned regarding affording my home mortgage for which there is no assistance etc and now no fuel allowance to assist with heating etc.”

“MY BIGGEST CONCERN IS LOSING MY OPF IN JULY 2015.I work part time in retail. So being a lone parent on a low income and losing close to 70 euro after FIS increase is a major worry for the welfare of my child.”

“Moving from OPF to just my part-time income and FIS, as FIS will only make up 60% of the shortfall leaving me 70 euro a week down in my weekly income... 16%. This is punishing lone parents who work, it is much more significant than those who are simply moving from one payment to another, though I understand there are other issues there such as availability to



work etc. Also the allowance made to allow people keep their child dependent payment when they take up work should have been extended to those of us who already are.”

Q 3 21% of people stated the availability of Social Housing to be the second area of concern which was closely followed 20% who were worried by the introduction of Water Charges. There were also a number of people stating that the Age Limit for qualified children was too low.

Most respondents outlined a constant state of concern over finances. For those in employment, this is somewhat helped by maintenance of the Income Disregard level.

Many people cited that the emotional effect of fear and worry about upcoming changes in 2015 and of cuts since Budget 2012 has been lasting.

Comment It is clear from respondents that they have many major areas of concern as lone parents and parents sharing parenting in 2015. While many respondents were relieved that the Income Disregard level being maintained will enable them to stay in employment for the immediate future, and have a positive effect on their ability to provide for their children, these and many other respondents express concern and fear over the lasting impact of previous changes to One Parent Family payments, the age limit for qualified children being lowered to 7, government’s activation policies being implemented without proper supports such as promised childcare in place, and the lack of controls around rent.

The effects of long-term ongoing austerity are coming to the fore in 2015. One Family will continue to lobby on these and other issues of major concern to one-parent families in Ireland.