LONE PARENTS IN THE REPUBLIC OF IRELAND:

ENUMERATION, DESCRIPTION AND IMPLICATIONS FOR SOCIAL SECURITY

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GENERAL SUMMARY

In the past two decades there has been an enormous growth internationally in public and academic debate about the role of women in society and in the economy. This debate has been taking place in Ireland also. It encompasses a range of analytical and policy issues such as: the policy implications for taxation and social security of married women's increased labour force participation, the economic value of women's unpaid work in the house as mothers and carers, the social and economic factors associated with changing patterns of family life.

This study is concerned with one aspect of the changing patterns of family life — the growth of lone parent families and the consequence of this growth for the State's system of social security. At the outset the study locates the concept "lone parent" in the wider framework of family formation — this is a necessary reminder of the variety of "routes" into lone parenthood and of the varying types and duration of lone parenthood. Following convention in studies in this area, this study focuses on *lone mothers with dependent children*. First, almost all lone parents are *mothers*. Second, lone mothers with children in the dependent age groups are more likely to experience the needs for income and other social supports and hence are of particular concern for public policy.

The study identifies significant limitations with the official data on lone parents. Notably, the Census data incorporates an undercount of some types of lone parents (those residing in their parents' homes as part of a wider household) and an overcount of others (those married who are counted as having "absent" partners due to the *de facto* definition of residence in the Census). The Census data suggest that the lone parent population has been growing very rapidly in recent years. These families comprised just 7 per cent of all families in 1981 and 9 per cent in 1986. Single, unmarried mothers are the most rapidly increasing segment of the lone parent population — an increase of over 135 per cent from 1981 to 1986.

When the definition of families is restricted to parents with children *under 15*, the Census figures record a growth of 24 per cent from 1981 to

1986 in the number of lone mother families. In 1981, 5.2 per cent of all children under 15 in private households lived in lone parent units — this had increased to 6.6 per cent by 1986. Data from the Labour Force Survey differs from Census data in a number of respects: it is based on a large, representative sample survey, it utilises an interviewer-administered questionnaire, and employs a "usual residence" concept of residence. These data confirm the picture of a significant increase in the number of lone parent families. The Labour Force Survey data suggest an annual average rate of growth of 5.5 per cent in respect of lone parent families where children are defined as those aged 0-18.

Differences in the demographic character of various types of lone parent families emerged in the analysis. Unmarried lone parents are by and large in the younger age groups and are at an early stage in the family life cycle — two-thirds of them have their youngest child in the 0-4 age bracket. Widows, by contrast, are at the later stage of the life cycle: the youngest child of three-quarters of widows on the other hand is aged 20 or over.

The analysis of trends in the *inflow* into lone parenthood records the very diminished scale of widowhood among the young and middle aged. In 1991, for example, there were a mere 4 widows per 1,000 married persons aged 25-34, and the overall "widowhood rate" had declined from 163 to 145 per 1,000 population from 1961 to 1991. In contrast, the inflow to lone parenthood from non-marital births and marital breakdown has been increasing significantly. The number of persons "separated" (including divorced, annulled, etc.) rose from about 14,000 to 47,000 over the decade to 1991: per 1,000 married persons the increase was from 11.5 to 34.8. This represents an annual average rate of increase of nearly 12 per cent.

The data also records a rapid increase in non-marital births. The numbers of these births, their rate per 1,000 of the population and their share of all births have all grown rapidly. In 1971, non-marital births numbered 2,005, a rate per 1,000 of the population of 0.66, representing 2.9 per cent of all births. The respective figures in 1991 were 8,766 (number), 2.49 (per 1,000 population) and 16.6 per cent (of all births). A combination of an increase in non-marital births and a *decline* in adoptions has led to an increased inflow into lone parenthood. Adoptions as a proportion of non-marital births were over 70 per cent in 1971, but this had plummeted to around 8 per cent by 1990.

Overall, the demographic trends associated with lone parenthood have recently brought about two related changes. First, a very marked increase in the *extent* of lone parenthood and, second, a shift in its *composition* away from widowhood and towards "new" forms of lone parenthood. These changes in Ireland broadly reflect international trends.

The study notes the absence of significant research on the social and economic aspects of lone parenthood and the limitations of the data available for analysis. An analysis was undertaken, however, of a small sub-sample (N = 214) of lone parent families living as independent households contained in the *Household Budget Survey* data for 1987. This sub-sample comprised widows (22 per cent), unmarried parents (29 per cent), and separated parents (47 per cent): an age limit of 18 was used as the cut-off point to identify lone parents with dependent children. In the analysis of these data it emerged that lone parents are significantly more likely than those in two parent families to be out of the labour market, and to be dependent on State services and benefits. For example, over 90 per cent of unmarried lone parents' households receive 80 per cent or more of their gross income from social welfare payments, compared with less than 30 per cent of all households. Approximately 70 per cent and 60 per cent of unmarried and separated lone parents respectively are local authority tenants compared with 10 per cent of all households.

An analysis of the relative income levels of lone parent families and families in general was undertaken. The average disposable incomes of unmarried and separated lone parents respectively were £81 and £110 (per week, in 1987), in comparison with £201 for all families. When per capita equivalent adjustments are made these comparisons hold. The incomes of widowed lone parents are, on average, higher than those of other lone parents. Larger, two parent families (2 parents and 4 or more children, for example) are also susceptible to lower incomes: their incomes, on average, are less than those of widowed lone parents and very significantly less than the incomes of households in general.

When the income data for households of different types are analysed to calculate relative risks of poverty, unmarried lone parents emerge as the highest risk category. At a "poverty line" of 50 per cent of mean disposable income (per capita equivalent) 35 per cent of them fall below the "poverty line". The figure for separated lone parents was 28 per cent and for all households 14 per cent. Widowed lone parents' risk was 14 per cent — significantly less than that for the large two parent family. The *extent* of poverty among lone parents measured in these terms is sensitive to the actual choice of per capita equivalent adjustment: where a more generous adjustment is made the poverty risks are significantly higher, although the *relative* risks between households of different types remain unchanged.

If lone parents who are not economically active are compared with other families whose heads are out of work, the relative risks of poverty are reversed. For example, these larger two parent families (4 or more children) have a poverty risk of almost 80 per cent, compared with under 40 per cent

and under 20 per cent, for unmarried and separated lone parents respectively. The analysis suggests that these relativities reflect variations in the per capita equivalent levels of social welfare payments. Two parent families (in 1987) with unemployed heads had social welfare payments (in 1987) which were low relative to those of lone parent families. The clear policy implication of the analysis is that the income needs of lone parents cannot be assessed in isolation from the incomes of the generality of families.

The study briefly reports the historical development of social security provisions in Ireland for lone parent families. First, in the 1930s payments for widows were introduced on a restrictive basis. Extensions and improvements were later made to these schemes (the age limit was lowered successively for instance). Second, in the early 1970s new schemes were devised to cater for the growing population of lone mother families. These schemes applied to *categories* of lone mothers — "Unmarried Mothers", "Deserted Wives". Third, in recent years social security provision has become more integrated. Male lone parents are now eligible to receive a payment and the categorisation has given way to a more comprehensive payment for lone parents — whether single, married, deserted, and so on.

Since the introduction of social security payments for lone parents, public expenditure on these schemes has increased significantly. This is due to a combination of increases in the *number* of beneficiaries and improvements in the *rate* of payment per beneficiary. In the case of unmarried lone mothers, for example, the number of recipients grew from just over 2,000 in the year of its introduction (1974) to over 21,000 in 1991. Since 1984 the annual average rate of increase in recipient numbers among all lone parents has been in excess of 7 per cent. The real value of the social security payments for lone parents rose continuously from 1974 to 1982, a real reduction took place for one year, and since then a very gradual real increase has continued. During the decade 1981–1991 the annual average rate of increase in total expenditure on these social security schemes was 14.2 per cent: this contrasts with a figure of 3.7 per cent for the social security system as a whole. Rising beneficiary numbers played the major role in this expenditure increase and increased real payments the minor role.

Illustrative data in the study suggests that over time there has been some convergence between the incomes of lone parent social security recipients and the net earnings of employees with spouses and children. This convergence took place in the period up to 1982.

Against the background of increased public expenditure on social security in respect of lone parents the study outlines a number of criticisms of existing social security policy. First, provisions in this area may need to be reformed in the light of the EC's Equality Directive regarding the

treatment of men and women in social security. Specifically, the existence of social insurance based widow's pensions for women, but not for men, may leave existing arrangements open to legal challenge on grounds of sex discrimination. Furthermore, an insurance-based payment in respect of marital breakdown — the Deserted Wife's Benefit — applies only to women and this too is open to challenge.

More widely, general efficiency and equity principles raise important strategic questions about Ireland's social security provisions for lone parents. In relation to equity and adequacy, it is clear that no systematic consideration has informed policy affecting the *level* of social security payments, the need to obtain *horizontal* equity across lone parent families and between lone parent and two-parent families, and the extent of special needs and costs which might impinge on lone parent families. The efficiency aspect of policy is highlighted by the very low levels of labour force participation of lone mothers. It is suggested in the study that lone mothers in Ireland may face obstacles to work participation — in effect a "poverty trap". Social security is implicated in this "trap" in as much as the means tested Lone Parent's Allowance embodies only a very modest disregard of earned income and reduces social security support at a withdrawal rate of 100 per cent above the level of disregarded earnings.

It is emphasised in the study that the social security system interacts with other aspects of public policy — notably, child care and training policy. The "poverty trap" for lone parents must therefore be viewed, the study argues, as a general problem facilitating women with children (low income, low skill women in particular — to re-enter the labour market) a problem which can only be addressed if a range of inter-related policies are developed. This approach to understanding the lone parent poverty trap should be distinguished from an overly narrow approach which would focus *only* on direct financial issues such as social security payments, means tests, and marginal tax rates.

The study also outlines a number of specific issues affecting social security for lone parents which require to be resolved. Lone parents in receipt of payments are precluded from cohabiting with partners — an exclusion which has generated considerable policy debate in other countries. The rationale for this exclusion is acknowledged — the need to ensure horizontal equity between unmarried and married couples in a context of an aggregated unit of benefit entitlement in social security. However, it is pointed out that the exclusion may have the unintended effect of preventing the natural development of relationships (new relationships or reconciliations) and of prolonging dependence on State social security payments. The study

argues that the issue of cohabitation can best be resolved if the wider social security system evolves towards a more individualised unit of entitlement.

Social security provision for lone parents in Ireland must be viewed in the light of the system of judicial maintenance in respect of spouses and children. The study refers to the substantial international evidence of the ineffectiveness of judicial maintenance in securing adequate *private* incomes for lone mothers to supplement — or replace — their income from *public* sources. Research in Ireland on this issue suggests that Ireland's experience conforms with the international experience. The final policy issue raised is the status of the Deserted Wife's Benefit — the only benefit of its kind internationally. It is suggested that there is a weak rationale for a benefit of this type.

The study concludes with an outline of how, in the author's view, future social security arrangements for lone parents in Ireland should evolve. In summary, the strategy proposed is one which involves strengthening potential sources of *private* income — such as earnings and family maintenance — and improving and restructuring *public* income sources, i.e., social security. To devise such a strategy requires, first, a co-ordinated range of policy initiatives directed at low income women with children, including lone mothers, to facilitate their access to, and participation in, the labour market. These initiatives, it is suggested, must encompass child care and training as well as social security. Future policy should not be founded as past policy has apparently been, on the *assumption* that lone mothers should be detached from the labour market and wholly dependent on social security for their incomes for very long periods of time. Second, a change to an *administrative* system of family maintenance, in preference to the current judicial system could make the family maintenance arrangements — the second potential source of *private* income — more adequate and secure.

Third, the integration of lone parents payments into one uniform means tested allowance for all lone parents is advocated. This would remove remaining gender discrimination from the system and could underpin labour market incentives if the means tests were appropriately structured. The benefits of any such reform would be enhanced if accompanied by a fourth proposed reform — a restructuring of child income support for all families. It is suggested that the role of Child Benefit in the income package of lone parents be enhanced and that of Child Dependant Additions reduced. Poverty traps affecting families with children would be significantly ameliorated. In the case of lone parents in particular the reduced role of Child Dependant Additions would "protect" a greater portion of their income from the means test, and, correspondingly, make their child-related income more secure. Fifth, it is also argued that the exclusion of cohabiting

lone parents from social security needs to be reviewed, in part because it may be preventing the consolidation of new relationships and the reconciliation of longer standing relationships. The study acknowledges that the cohabitation rule does have a firm rationale in the context of the dependency based unit of entitlement in social security generally. It is suggested, however, that if the principled arguments in favour of a more individualised basis of entitlement were accepted and reflected in policy, then it would provide a fresh context in which the problems associated with the cohabitation rule could be addressed.

Finally, the study points out the dearth of social research on lone parents. There is an urgent need for data on the social and economic circumstances of lone parents.

INTRODUCTION

In recent years there has been an increased interest in social policy research in the social and economic circumstances of women and in particular in the extent of their poverty and financial vulnerability (Glendinning and Millar, 1987). First, a distinctly feminist critique of social and economic structures has emerged. This critique has drawn attention to the inter-dependence of the public world of employment and the economy and the private world of home and family — traditionally deemed the separate domains of men and women respectively (Delphy, 1984). Accordingly, informal unpaid work in the home has been juxtaposed with formal, paid work in the labour market. Furthermore, this feminist critique has brought into focus the *internal* organisation of home and the family economy, the traditionally unequal roles of men and women in the family, and the important role played by women in low income families in managing resources within the family (Land, 1983; Graham, 1984).

Second, the trend internationally towards increased female labour force participation has undermined the historical assumption of women's economic dependence on men which has informed both policy and research (Glendinning and Millar, 1987). This trend, in conjunction with the growth in births outside marriage and in marital breakdown, has led to an increase in households headed by women and hence to a concern in both policy and research with the incomes and economic circumstances of women. For example, there has been considerable attention given in public policy and in social research to the factors affecting female labour force participation, to the earnings and labour market experiences of women and to the policy instruments required to obtain greater equalisation in the employment and economic statuses of men and women.

The material shift in the position of women in the economy and the increased influence of feminist perspectives have together given rise to a concern about the "feminisation" of poverty (Scott, 1984). This feminisation thesis essentially asserts that the risk of female headed households experiencing poverty has been rising over time *and* that the share of female headed

households among the poor was also rising. However, work by Lewis and Piachaud in relation to the United Kingdom has shown that the risk of poverty for women and the incidence of poverty as between men and women has remained largely unchanged in this century (Lewis and Piachaud, 1987). On the contrary, they conclude that "the idea that poverty has recently become feminised is wrong". Women constitute "a roughly similar proportion of the poor today as in 1900". The issue of the feminisation of poverty highlights the fact that women's economic position and their poverty is now more *visible*, because of their changed economic status and because of the focus brought to bear in feminist analyses.

In Ireland to date no overall analytical work has been undertaken on women's economic vulnerability. Ideally, a more comprehensive study would examine the historical and current economic status of women and the various sources of women's economic vulnerability, including the unpaid nature of family care, the opportunity costs of women's family and caring roles, and gender inequalities within the family and the labour market. No such comprehensive study is attempted here. The purpose of this more limited study is to focus, in an Irish context, on *one* set of issues which is relevant to these broader questions of women and poverty — the growth of lone parenthood and its implications for social security.

In Ireland in the last three decades there has been a continual growth in the incidence of lone parenthood. This reflects international trends and is attributable to two key factors — the growth of non-marital fertility and an increase in marital breakdown. Countries differ, however, in the relative importance of these two factors. Historically, lone parenthood arose largely in the form of widowhood but in recent decades, as mortality and other demographic patterns have evolved, widowhood has become concentrated among those who are elderly or in late middle age.

Lone parenthood raises significant and complex issues for family law, family policy, labour markets and, most significantly, social security and income maintenance policy. However, in Ireland, public debate about lone parenthood has been concerned largely with contentious moral, legal and constitutional issues. Significant though such issues are, preoccupation with them has distracted attention from the social and economic aspects of changing family structures (Duncan, 1987). In 1983 and 1986 respectively contentious referenda were held on the issues of abortion and divorce. In 1992 the White Paper, *Marital Breakdown: A Review and Proposed Changes* was published.

This White Paper arguably reflects again the relative neglect of the socio-economic aspects of the family which marked the earlier referenda. For instance, the 1992 White Paper contains a mere three pages devoted to

social security — likewise to taxation. Most recently, in November 1992, a second referendum on aspects of abortion was held, occasioned by a Supreme Court judgement interpreting the Constitutional Amendment on abortion which was adopted in the 1983 referendum.

The backdrop to the analysis of lone parents which follows therefore comprises both the underlying research and policy issues affecting women in the economy, and the proximate issue of the neglect of social security and related topics in the continuing debate on the family in Ireland.

This paper consists of a description of the social and economic status of lone parents and an analysis of social security policies affecting them. At present, in Ireland, there are a number of categorical social security schemes for lone parents. Expenditure on these schemes exceeded £400m in 1990 (if widow's pensions are included) and this figure has grown cumulatively in both nominal and real terms in the last two decades. There are also "tax expenditures" attributable to lone parents in the personal income tax system. The increased public expenditure associated with the growth of lone parenthood offers a rationale (not the only, or necessarily the most important, rationale) for a critical scrutiny of these social security arrangements.

In Chapter 1 an account is given of the growth of lone parenthood in Ireland, preceded by a brief clarification of concepts and terminology, and an explanation of the limited data sources in Ireland. This chapter also contains some descriptive data on lone parents, based on 1986 Census data.

Chapter 2 offers a description of the social and economic circumstances of lone parents, and a brief description of the demographic factors associated with lone parenthood in Ireland.

The current social security treatment of lone parents is described in Chapter 3. In this chapter also the evolution of social welfare policy and the growth of social welfare expenditure are described.

Chapter 4 evaluates the current social security arrangements, and raises strategic, long-term issues which require further research and policy resolution in the future. An outline of a future social security strategy for lone parents is given in Chapter 5.

Chapter 1

LONE PARENTS IN IRELAND: ENUMERATION AND DESCRIPTION

(i) *"Lone Parents"*

Before proceeding to an analysis of the available data on lone parents in Ireland it is necessary to consider the definition of "Lone Parents" and to conceptualise the link between lone parenthood and the general process of family formation.

In the research and policy literature the descriptions "single parent family", "one parent family", "fatherless family" and "lone parent family" have all been used. In this study the latter term is used. The adjective "single" is inappropriate as it invites confusion with "single" marital status; the descriptions "one parent" and "fatherless" simply ignore the fact that all children have two parents in a biological sense. "Lone", however, is neutral with respect to marital status, it invites a contrast with the norm of the two parent family, and invokes the actual experience of many women in particular — having the sole, or prime responsibility, for their children for very extended periods of time, in the absence of a husband, or a partner.

However, it is important not to presume that the description "lone" necessarily applies to the broad social experience of all women in these circumstances. For example, some "lone" mothers may live in extended family situations which offer extensive social and emotional support. If lone mothers are in employment they may have a network of acquaintances in work. Lone mothers may also have contacts with, and friendships with, relatives and neighbours. What the association is, if any, between "lone parenthood" and social participation and integration more generally is a matter for research. With this caveat in mind the term "lone" is used throughout the study, except where the context requires the use of other terminology such as "single", "non-marital", separated and so on.

The term "lone parents" in fact describes a significant diversity of households and families. Interpreted literally the description would encompass an elderly widow living with an adult son or daughter; a teenage unmarried

mother living with and caring for a young child; or an adult mother or father separated or divorced with custody of the children. In these examples the *sources* of the "lone-ness" are, respectively, the death of a spouse, the absence of a partner, and the breakdown of a marriage. Various stages of the life cycle are also represented: typically, the widow is in the latest stage and no longer has economic dependants, the single mother, by contrast, is in the earliest stage in terms of her own age and in terms of child dependency.

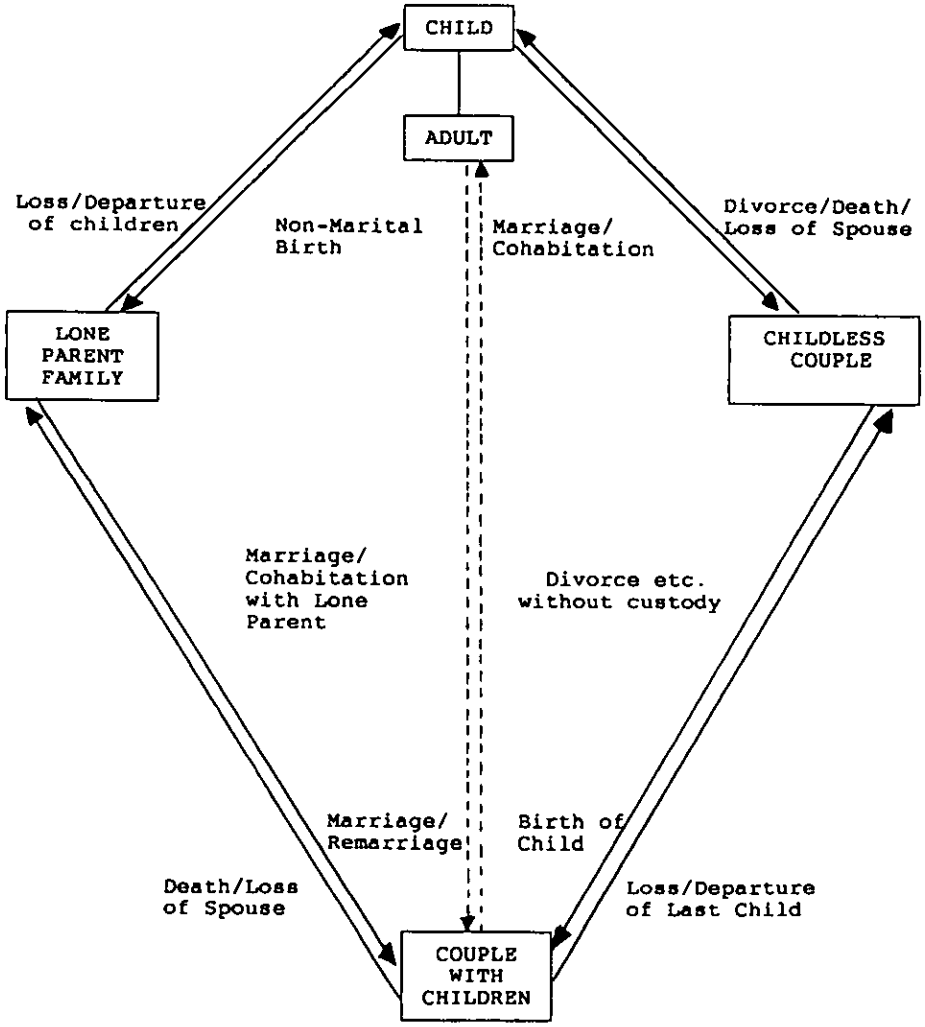
This demographic and legal diversity among lone parents may be associated with diverging resources, needs and economic opportunities. An elderly widow may own her own home outright if she is an owner occupier: her social security entitlement may be a contributory widow's pension which is at the more adequate end of the welfare payments continuum; she may also have some savings or an occupational widow's pension. The separated parent, however, may still be at the stage of family formation with the associated housing costs and child rearing expenses. Further, an employed parent may be impelled to withdraw from work at the onset of lone parenthood. In the case of a separated woman, her own, and her children's standard of living will depend, in part, on the level and regularity of family maintenance payments. Many single mothers with young children, on the other hand, will not have had the opportunity to acquire owner occupied housing. Their living standards may be critically dependent on social security payments, as their child care preferences or constraints, or labour market conditions, prevent them from working outside the home. Unlike separated women, single mothers are not legally entitled to maintenance from (putative) fathers, except in respect of the child.

Given this diversity — which requires to be documented and analysed by research — what should be the primary focus of policy discussion in relation to lone parents? First, elderly lone parents whose children are now adults are, in effect, part of the retired/elderly population. Second, unmarried parents, or parents separated from spouses, who are cohabiting with partners are, in all but formality, "normal" families in social and economic terms. Therefore, to adopt O'Higgins' formulation:

> In terms of the primary public policy concerns about lone parent families, a useful definition would require that the parent be non cohabiting, while the children be below a conventional age of labour market and financial independence (e.g. 16 or 18) with other children included if they were still in full time education, were financially dependent and had their home residence in the family home (O'Higgins, 1987).

CHART 1

LONE PARENT FAMILIES



Source: Adapted from LEETE, 1978.

One of the tasks attempted later is the identification and description of such families in Ireland and a comparison of them with other households and families. Existing published data do not permit such an analysis at present.

In adopting the working definition above, it should be noted that it focuses, as Millar (1989) points out, on the custodial parent. Research on lone parents and their children is typically in this vein and therefore little is known about "absent" parents.

(ii) *Lone Parenthood and Family Formation*

To understand the social, economic and demographic context of lone parents it is necessary to place lone parenthood in the dynamic context of the life cycle. Chart 1 represents this wider context in stylised fashion. It can be seen that there are a number of "routes" into, and "exits" from lone parenthood. One route is through widowhood: adults in "couples with children" families lose a partner through death. Increasingly, however, the loss of a partner is through the breakdown of marriage. Re-marriage would return the person to the "couple" status.

A direct entrée to lone parenthood is through a non-marital birth. However, parents may marry or cohabit after the birth of a child and lone parenthood for these parents is a temporary status en route to the more usual couple-with-children situation. The short lived nature of lone parenthood for some mothers arises from adoption: some lone (unmarried) mothers will give up the children for adoption and they therefore resume their prior single "adult" status.

A number of key points arise from a consideration of Chart 1. First, the status "lone parent" must be seen as *one phase* in the process of family formation and dissolution. Second, any *cross section* perspective on the extent of lone parenthood understates the numbers who experience that status. Third, it is increasingly clear that there is growing diversity in family patterns: the conventional sequence of single adult-marriage-children, etc., is giving way to less conventional family forms. For example, some adults will directly enter the "couples with children" status by choosing partners with children who are unmarried or separated/divorced; separated or divorced lone parents may reconcile or enter new "couple" relationships. Finally, it may be hypothesised that the time scales involved in various types of lone parent family formation will vary significantly; many lone, unmarried mothers, for example, may marry within 1-2 years of the birth of their children and thereafter embark on a conventional family career; alternatively, a parent in mid-life with dependent children who becomes widowed will

probably remain a lone parent as the incidence of re-marriage is not very high (and varies by age and sex).

In Ireland, there is little research on various aspects of lone parenthood. The number of lone parent families in the population, the types of lone parents, and the patterns of lone parent family formation all require to be quantified and analysed. A preliminary analysis of these issues is contained in the next section.

(iii) *Data on Lone Parents in Ireland*

The Census of Population is potentially a definitive and comprehensive data source on lone parents. Two aspects of the Census data should be noted, however. In the first place, the Census is conducted on a *de facto* basis and counts as household members all those actually present in a household on Census night. Parents temporarily absent due to employment location, hospitalisation, holidays, etc., are not counted and this implies an over-count of the number of lone parents. A second and a more important difficulty arises in the identification of families in the Census data. The Census requests data on all household members. Question 3 on the Census form inquires of the relationship of each person in the household to the person returned on the Census form as the head of the household. The Census form itself under Question 3 then gives examples of the kind of relationships which might be listed:

"Husband"
"Wife"
"Son"
"Daughter"
"Visitor"
"Patient"
"Employee", etc.

Significantly, the relationships "grandson/grandaughter" are not listed. Furthermore, the Census form does not require each child or parent to be explicitly ascribed to their parent/child.

If some lone parents reside in extended or non-standard households there will therefore be a tendency for *under-identification* of such family units. In particular, young lone mothers with children may tend to reside in their own family of origin. Unless all of these children are recorded as grandchildren and their mothers as daughters of the household head, these separate lone-parent family units will not be identified. In the first place, all Census respondents may not be candid in giving details of household members and, secondly, the question format might not prompt respondents

to give the level of detail necessary to ensure identification of lone parent family units in these wider households.

The CSO point out in relation to the 1981 Census that:

> . . . the Census information does not usually enable identification of a family unit of one unmarried parent with a child especially if living with other persons (*Census of Population 1981,* Volume 3, page xvii, 1985).

In the case of the 1986 Census the CSO again referred to this difficulty:

> . . . there were problems in identifying some unmarried parents with children as separate family units. This happened particularly where one unmarried parent with one or more child(ren) lived with his/her parents and the information given on the relationship to head of household did not clearly identify the parent/child relationship. In such cases, the unmarried parent and children were subsumed in another family unit and as a result of this the number of family units identified as consisting of a lone parent with children is probably underestimated to some degree (*Census of Population 1986,* 2nd Series, Summary Population Report, pages 11-12, 1989).

In summary, the Census data on lone parents embody an undercount of lone parents arising from the Census question format, and an overcount due to the underlying methodology of *de facto* residence. In practise, as the analysis below will reveal, the net outcome is a significant undercount of unmarried lone mothers. An accurate enumeration of lone parent family units will presumably require an alteration in the Census's question format so that all children of adults in the household are directly "linked" to a parent.

The annual Labour Force Survey (LFS) is a complementary data source. It differs in two important respects from the Census: the households are defined in terms of usual residence, thereby eliminating the undercount implicit in the Census and the survey is conducted by interviewers. In the published data on the 1988 and subsequent LFS, lone parents are identified as a family type in one table. These data refer to lone parents with children of any age. However, the data compiled in the LFS permit identification and analysis of lone parents with children in the dependent age groups and these data will be presented below.

Administrative statistics on social security recipients and beneficiaries of the lone parent tax allowances are an additional source of data. They refer

only to the relevant recipient population and are of use primarily as indicators of the *minimum* numbers of lone parents. Social welfare data are available for an extended time series on an annual basis: data currently available refer to the previous calendar year. Revenue Commissioner's published figures are published with a time lag. Details of these benefits/allowances and an analysis of the data are given in a later chapter.

General household surveys, such as the Household Budget Survey undertaken every seven years in Ireland, would contain relatively small numbers of such sub-sets of the population as lone parents. Only limited analyses of lone parents can be undertaken using these generic surveys. The Irish Household Budget Survey contains income information and, as will be seen below, some analysis of the economic and social circumstances of lone parents can be undertaken. Finally, in Ireland no representative or comprehensive study of lone parents has yet been completed. Three cross section studies of *single* mothers have been undertaken and these provide some background data on the social circumstances of unmarried mothers (O'Hare, Dromey *et al*, 1987; Richardson and Winston, 1989; Donohoe, Fitzpatrick *et al.*, 1990).

(iv) *Trends in Lone Parenthood*

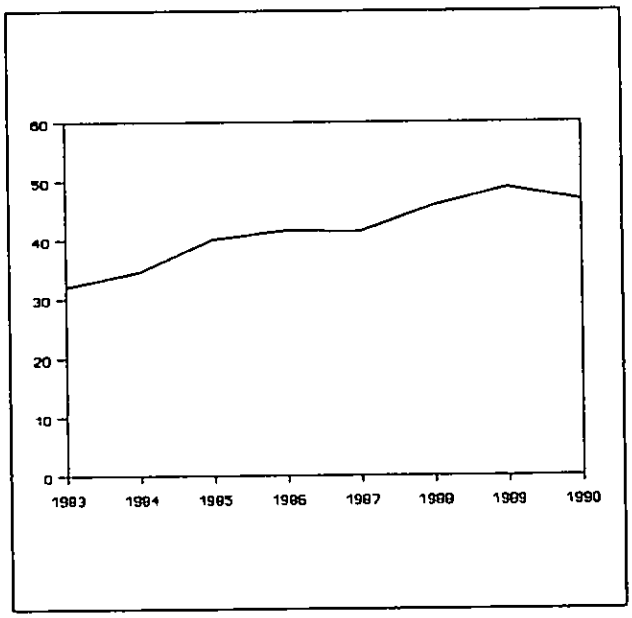
The tables below offer an analysis of recent trends in the extent of lone parenthood in Ireland. The focus in this analysis is on families with children in the dependent age groups. To place this material in context, Appendix Table A1 presents summary data from the 1981 and 1986 Censuses on family units of all types in private households.

The feature of these data is the predominance of two parent families and the growth from a small base of the number of lone parent families (with children of all ages). Appendix Table A2 is confined to lone parent families and shows that the number of families of this type increased by 9.0 per cent from 1981 to 1986, with widows declining and the numbers of single and separated lone parents growing rapidly. (Further data on the incidence and age distribution of widows are given in Table A3.)

The LFS data can be used to confirm the growth in lone parent families. Table 1.1 and Figure 1.1 below present data for the 1983-1990 Labour Force Surveys. These data define lone parent families in terms of lone parents with children aged 0-18. For the years (since 1988) for which the LFS volume contains *published* data, the figures in Table 1.1 are lower as the published figures include families with children of *all* ages. A significant increase in lone parent family units is recorded in Table 1.1. The figure for 1983 is 32,100, and for 1990 almost 47,000, an annual growth rate of 5.5 per cent. This confirms the picture suggested by the Census data,

FIGURE 1.1

LONE PARENT FAMILIES (000s)



of a rapid increase in the lone parent family population. In interpreting the LFS figures it should be noted that they differ from the Census in these respects: they are estimates grossed up from a sample, the "usual residence" criterion defines household membership, and the LFS is an interview survey.

It is of particular interest to identify family units with children in the younger, dependent age groups. Table 1.2, based on the Census data, shows the number of family units with at least one child under 15[1] in 1981 and 1986.

These family units numbered in excess of 420,000 in 1986, a growth of 2.5 per cent over the 1981–1986 period. However, the table indicates a significant growth in lone mother families when this narrower age definition

[1] In the Labour Force Survey data the age limit for children was taken as 18. This was because the LFS data are subject to sampling error. To minimise this, the sub-sample of lone parents was widened to age 18 for dependent children. While this clearly affects the size of the estimated population it does not affect the *trend* over time which is the focus of the analysis in Table 1.1 and Figure 1.1.

Table 1.1: *Estimated Total Number of Lone Parent Families, 1983-1990 (Labour Force Survey Estimates)*

Year	*No. ('000s)*
1983	32.1
1984	34.7
1985	40.2
1986	41.8
1987	41.6
1988	45.9
1989	49.0
1990	46.8

Source: Labour Force Surveys, 1983-1990. Central Statistics Office.

of children is applied. Lone mother families increased by 29.1 per cent, in contrast to a small percentage decline for lone father families and virtually no change for "couple" families. Lone parent families comprised 7.1 per cent of all families (with children under 15) in 1981 and 8.6 per cent in 1986. It should be noted that the absolute numbers of lone parent families are small. Further data on couples and lone parents are given in Table 1.3.

Table 1.2: *Families With at Least One Child Under 15 by Family Type, 1981 and 1986*

	Number		*% of All Families*		*% of Lone Parent Families*		*% Change*
	1981	*1986*	*1981*	*1986*	*1981*	*1986*	*1981-1986*
Couple	383,409	386,963	92.8	91.4	—	—	0.9
Lone Mother	23,684	30,568	5.7	7.2	79.9	84.1	29.1
Lone Father	5,974	5,785	1.4	1.4	20.1	15.9	− 3.2
Lone Parents	29,658	36,353	7.1	8.6	—	—	22.6
Total	413,067	423,316	100.0	100.0	100.0	100.0	2.5

Source: Census of Population 1981, Volume 3; Census of Population 1986, Volume 3.

Table 1.3: *Families With at Least One Child Under 15 in 1981 and 1986 Classified by Family Type and Total Number of Children, and Proportion of Families With Youngest Child Aged 0-4*

Number of Children	*Couples*		*Lone Mothers*		*Lone Fathers*	
	1981	*1986*	*1981*	*1986*	*1981*	*1986*
1	16	15.5	27	30.7	21	22.1
2	26	27.3	25	26.8	24	26.7
3	23	24.8	19	18.9	21	22.3
4 or more	34	32.4	30	23.6	34	28.9
	100	100.0	100	100.0	100	100.0
Mean Number of Children	3.1	3.0	2.8	2.6	3.1	2.8
Youngest Child Aged 0-4	58%	54.2%	36%	40%	30%	28%
N	383,409	386,963	23,684	30,568	5,974	5,785

Notes: The classification of number of children is based on all children, including those aged over 15.

Source: *Census of Population 1981, Volume 3; Census of Population, 1986, Volume 3.*

The general decline in fertility in Ireland is reflected in the decreased average family size — from 3.1 to 3.0 for couples, 2.8 to 2.6 for lone mothers and 3.1 to 2.8 for lone fathers. Over 40 per cent of lone mother families have young children — an increase from 36 per cent in 1981. By contrast, there was a decline in the proportion — from 58 per cent to 54 per cent — of couples with children in this earliest stage of the family cycle.

In Table 1.4, the focus is brought to bear on *individual children*, as distinct from family units. The growing significance of lone mothers recorded in earlier tables is also clearly evident in these data. There was a growth of almost 25 per cent in the number of children in lone parent units: this figure embodies a decline of 5.6 per cent in the lone father category and an increase of 32.7 per cent in the lone mother category. This latter finding of a growth of one-third over the five year period in the number of dependent children in lone mother families is particularly significant. In general, the composition of households has shifted away from heterogeneous type households — such as "couples with children and others" and "other" households.

(v) *Lone Parents in 1986*

The previous section has shown that lone parenthood as a family type has been growing significantly and that this growth is confined to lone mothers. It is useful, therefore, to attempt some description of the population of lone parents and to offer a comparison between them and the generality of parents. To place lone parents in the context of the adult population as a whole, Table A3 in the Appendix classifies *all persons aged over 15* by family status and marital status. It can be seen that of the population aged over 15, 18.6 per cent are children still living with *both* parents, while 5.4 per cent are children with their *lone* parents. The largest sub-category by far, 50.4 per cent, are parents living with their partners, the overwhelming majority of whom are married. Over a fifth of the adult population (21.4 per cent) are in non-family units and 4.2 per cent, almost 105,000, are enumerated as parents in lone parent family units.

A more detailed description of lone parents can be obtained by extracting the "parents in lone parent families" sub-category in Table A3 and analysing them separately. This is done in Table 1.5 which contains data on lone parents by age, the age of lone parents' youngest children, their household circumstances and marital status. Of the 104,713 lone parents identified in 1986 almost 68,000 (65 per cent) are widows, a further 13,632 are married, and an additional 17,173 are separated. A small minority of 5 per cent of lone parents are "single".

The latter figure, however, must be open to question. A figure of 6,281 is recorded in Table A3 for *female, single* lone parents: this must be a significant *underestimate* of the actual number of single female parents. In the same year the number of recipients of the Unmarried Mother's Allowance was 12,000: the latter figure which, like the Census figure, is a cross-section figure referring to a single point in time, must be considered a *de facto minimum* estimate of the population in question. Single mothers who are not cohabiting and had weekly incomes below £12 per week in 1986, would have been entitled to the full allowance. Roughly speaking, single mothers in full time employment or cohabiting with their partners are excluded from the 12,000 figure. Considered in this light, the Census count of 6,281 single mothers must be a very significant *undercount* of the number of "unmarried mothers". The qualifications noted above about the estimated numbers of lone mothers are therefore fully justified. In fact, the undercount appears to be of a very significant magnitude.

A further qualification attaching to the data in Table 1.5, and Tables 1.6 and 1.7, is the figure for "married" lone parents. As indicated earlier, the Census's use of *de facto* residence, rather than usual residence, will tend

Table 1.4: *Children Aged Under 15 in Private Households by Type of Family in Which They Live, 1981 and 1986*

	Type of Family	1981 No.	1981 Per cent	1986 No.	1986 Per cent	% Change 1981-1986
1.	Couples with Children (of any age)	804,450	78.0	810,184	79.7	0.7
2.	Couples with Children (and others)	132,497	12.9	114,360	11.3	−13.7
3.	Couples = 1 + 2	936,947	90.9	924,544	91.0	− 1.4
4.	Lone Mothers	42,213	4.1	56,016	5.5	32.7
5.	Lone Fathers	11,651	1.1	11,003	1.1	− 5.6
6.	Lone Parents = 4 + 5	53,864	5.2	67,019	6.6	24.8
7.	Other	39,970	5.9	24,492	2.4	−38.7
All		1,031,051	100.0	1,016,055	100.0	− 1.5
No. of Private Households		910,700		976,304		7.2

Notes: The "other" category includes multiple family households and non-family households and minute numbers of one person households of one individual under 15.

Source: Census of Population 1981, Volume 3; Census of Population 1986, Volume 3.

to *overestimate* the numbers of lone parents, i.e., married persons whose spouses are away from home will be identified as lone parents.

The data in the other panels of Table 1.5 must be viewed in the light of the undercount of single mothers who are largely in the younger age group, with younger children. In the case of the age distribution, only 0.5 per cent and 7.7 per cent respectively are recorded in the first and second age categories, and in relation to the age of the youngest child classification 13.3 per cent are classified in the 0-4 category. The apparent undercount of single mothers may also give a misleading picture in relation to other variables. Because of the under-identification of single lone parents and the possible over-identification of married lone parents, it is advisable to cross classify the data first by marital status, to confine the analysis to classifications within marital status, as in Tables 1.6 and 1.7, and to avoid presenting aggregate data for all marital status categories.

In Table 1.6, lone parents of each marital status category are classified by age and by the age of the youngest child. Among single lone parents

Table 1.5: *Lone Parents (Males and Females) Classified by Age, Age of Youngest Child, Household Composition and Marital Status, 1986*

Age of Lone Parent	*Males*		*Females*		*All*	
	No.	*Per cent*	*No.*	*Per cent*	*No.*	*Per cent*
15 – 19	3	0.0	507	0.5	510	0.5
20 – 29	432	2.3	7,600	8.9	8,032	7.7
30 – 39	1,914	10.1	11,854	13.8	13,678	13.1
40 – 49	2,906	15.3	11,905	13.9	14,811	14.1
50 – 59	3,697	19.4	15,510	18.1	19,207	18.3
60 +	10,068	52.9	38,317	44.7	48,385	46.2
Total	19,020	100.0	85,693	100.0	104,713	100.0
Age of Youngest Child						
0 – 4	1,607	8.5	12,308	8.4	13,915	13.3
5 – 9	1,764	9.3	8,967	9.3	10,731	10.2
10 – 14	2,414	12.7	9,293	12.7	10,707	11.2
15 – 19	3,237	17.0	11,080	17.0	14,317	13.7
20 +	9,998	52.6	44,045	52.6	54,043	51.6
Total	19,020	100.0	85,693	100.0	104,713	100.0
Household Composition						
Lone Mother with Children			66,156	77.2	66,156	63.2
Lone Father with Children	14,931	78.5			14,931	14.3
Lone Mother with Children & Others			13,876	16.2	13,876	13.3
Lone Father with Children & Others	3,026	15.9			3,026	2.9
Two Family Units and Others	1,040	5.5	5,495	6.4	6,535	6.2
Three and Family Units and Others	23	0.1	166	0.2	189	0.1
Total	19,020	100.0	85,693	100.0	104,713	100.0
Marital Status						
Single	110	0.6	6,281	7.3	6,391	6.1
Married	3,932	20.7	9,700	11.3	13,632	13.0
Widowed	12,770	67.1	54,747	63.9	67,517	64.5
Separated	2,208	11.6	14,965	17.5	17,173	16.4
Total	19,020	100.0	85,693	100.0	104,713	100.0

Source: *Census of Population 1986*, Central Statistics Office, Special Tabulations.

(overwhelmingly females as we have seen above) two-thirds have very young children: the youngest child of 66.5 per cent of them is in the 0-4 category. A further 18 per cent are in the 5-9 age category. As the numbers in the cells reveal, the largest single block of single lone parents comprises 3,046 who are in their twenties (20-29) and have young children (0-4). The number of teenage lone parents (15-19) is not insignificant.

By contrast, the widowed lone parents are largely in the latest stages of the family life cycle. The children of almost three-quarters (72.7 per cent) of the widows are aged 20 or over. The largest sub-set of widows in the table is that containing widows over 60 years, whose youngest child is aged 20 or over. In fact, this sub-set of over 42,000 comprises 63 per cent of all widows.

Married and separated lone parents occupy an intermediate position in the life cycle. They are concentrated in the age groups 30-39 and 40-49 (although not overwhelmingly so) and the distribution of their youngest children spans the age ranges. For example, among the separated lone parents, 23.2 per cent are in the 0-4 age range in respect of their youngest child, a further quarter are in the 5-9 age span, and 37.8 per cent in the 10-14. In summary, single lone parents are in the earliest, widows in the latest, and married/separated in the intermediate phases of the life cycle.

The relationship between lone parent family units and households is explored in Table 1.7. It is of some interest to assess to what extent lone parents share homes and accommodation in extended family households. Commentary on Table 1.7 must first be placed in the context of the difficulties discussed earlier with the Census data. Lone parents in extended family households (for example, lone mothers with their original families) are less likely to be identified and enumerated. Consequently many such parent family units are subsumed into wider families. With this important caveat in mind, it can be observed that in all status categories, there are high proportions of lone parent households comprised only of the lone parent family — the proportions are all in excess of approximately 70 per cent. Widows are more likely (80 per cent) to live in these households and single mothers with children aged 0-4 less likely (66.8 per cent).

Among single mothers overall 69 per cent are in their own separate households, and 17 per cent have additional persons in the household. It might have been expected that the pattern of family-household relationship would differ across the life cycle. In fact the distribution across types of household is remarkably uniform. For example, there is no pattern in the data of lone parents with *young children* showing a greater choice of mixed and extended households. One interesting exception to this uniformity in the data is the proportion of single and separated parents at the earliest stage

of the family cycle who are in two family households. One sixth (16.1 per cent) of those single mothers whose youngest child is 0-4 are in two family households and the corresponding figure for "married" lone parents is 17.2 per cent. If the CSO's guidance on the underestimation of single lone parents in particular is taken into account, then the proportion for multiple family households may in fact be higher, and for independent households lower.

(vi) *Comparative Data*

The Irish pattern of a rapid increase in the lone parent population is not unique: other countries have a high and growing proportion of lone parent families in their populations. Millar's comparative compilation, given below in Table 1.8, along with Irish Census data for 1981 and 1986, shows that the lone parent family population has been growing substantially in many other countries. It is also evident from the data that Ireland shares a further specific experience in relation to lone parenthood: the decline of widowhood as "the main route into lone parenthood" (Millar, 1989).

The international data indicates a shift in the composition of lone parent families towards families headed by divorced mothers, rather than single mothers. This pattern reflects the rapid growth in many countries of divorce rates in the 1970s and 1980s. Ermisch calculated that for five major OECD countries (USA, Great Britain, Germany, France and Belgium), by far the largest single contribution to the increase in lone parent families from 1970 to about the early 1980s was the increased number of divorced or separated mothers (Ermisch, 1990).

No reliable comparison of these data with the limited Irish data can be offered. The data in Chapter 2 will suggest that *both* non-marital births and marital breakdown are increasing rapidly in Ireland. But the relative contributions of these sources of lone parenthood cannot be reliably determined because of the deficiences in the available Census data (see Table 1.8 and text above).

Table 1.6: *Lone Parents Classified by Marital Status, Age and Age of Youngest Child*

Age of Parent	*Single* — *Age of Youngest Child*						*Married* — *Age of Youngest Child*						*Widowed* — *Age of Youngest Child*						*Separated* — *Age of Youngest Child*					
	0–4	*5–9*	*10–14*	*15–19*	*20+*	*All*	*0–4*	*5–9*	*10–14*	*15–19*	*20+*	*All*	*0–4*	*5–9*	*10–14*	*15–19*	*20+*	*All*	*0–4*	*5–9*	*10–14*	*15–19*	*20+*	*All*
15-19	465					465	31					31	1					1	13					13
%	100					100	100					100	100					100	100					100
20-29	3,046	524	21			3,591	1,560	148	4			1,712	186	58	1			245	1,684	758	42			2,484
%	84.8	14.6	0.6			100	91.1	8.6	0.2			100	77.1	23.7	0.4			100	67.8	30.5	1.7			100
30-39	676	527	257	41	1	1,502	2,462	1,250	401	65	2	4,180	470	698	405	79	6	1,678	1,928	2,614	1,548	310	8	6,408
%	45.0	35.1	17.1	2.7		100	58.9	29.9	9.6	1.6	0.0	100	29.2	41.6	24.1	4.7	1.4	100	33.2	45.0	26.6	5.3	0.1	100
40-49	60	82	115	100	40	397	565	1,062	1,153	664	170	3,614	293	1,315	2,093	1,475	504	5680	365	987	1,751	1,555	462	5,120
%	15.1	20.7	29.0	25.2	10.1	100	15.6	29.4	31.9	18.4	4.7	100	5.2	23.2	36.8	26.0	8.9	100	7.1	19.3	34.2	34.2	9.6	100
50-59	1	8	33	47	100	189	31	152	536	762	606	2,147	27	417	2,548	5,542	6,038	14,572	18	75	427	886	893	2,299
%	0	4.2	17.5	24.9	52.9	100	1.4	7.1	25.0	35.5	31.0	100	0.2	2.9	17.5	38.0	41.4	100	0.8	3.3	18.6	38.6	38.8	100
60 +	1	0.0	1	5	240	247	2	11	57	253	1,625	1,948	8	39	299	2,425	42,570	45,341	2	6	15	108	718	849
%	0.4	0.0	0.4	2.0	97.2	100	0.1	0.6	2.9	13.9	834	100	0.0	0.0	0.6	5.3	93.9	100	0.1	0.4	1.0	6.9	45.8	100
All	4,249	1,141	427	193	381	6,391	4,651	2,623	2,151	1,744	2,463	13,632	1,005	2,527	5,346	9,521	49,118	67,517	4,010	4,440	3,783	2,859	3,081	17,173
%	66.5	17.9	6.7	3.0	6.0	100	34.1	19.2	15.8	12.8	18.1	100	1.5	3.7	7.9	14.1	72.7	100	23.2	25.7	37.8	16.5	12.0	100

Source: 1986 Census Special Tabulations.

Table 1.7: *Lone Parents Classified by Marital Status, Age of Youngest Child and Type of Household*

Age of Youngest Child		*Single* *Type of Household*					*Married* *Type of Household*					*Widowed* *Type of Household*					*Separated* *Type of Household*				
		1	*2*	*3*	*4*	*Total*	*1*	*2*	*3*	*4*	*Total*	*1*	*2*	*3*	*4*	*Total*	*1*	*2*	*3*	*4*	*Total*
0-4	N	2,838	670	686	55	4,249	3,125	699	799	28	4,651	742	171	58	4	1,005	2,853	656	482	19	4,010
	%	66.8	15.8	16.1	0.1	100	67.2	15.0	17.2	0.6	100	738	17.0	5.8	0.4	100	71.8	16.3	12.0	0.5	100
5-9	N	804	195	130	12	1,141	2,012	430	178	3	2,623	1,955	461	104	7	2,527	3,233	759	439	9	4,440
	%	70.4	17.1	11.4	1.0	100	76.4	16.4	6.8	0.1	100	77.4	18.2	4.1	0.3	100	72.8	17.1	9.9	0.2	100
10-14	N	323	78	25	1	427	1,602	418	129	2	2,151	4,098	1,066	177	5	5,346	2,807	702	268	6	3,783
	%	75.6	18.3	5.8	0.2	100	0.7	19.4	6.0	0.1	100	76.7	19.9	3.3	0.1	100	74.2	18.5	7.1	0.1	100
15-19	N	146	39	8		193	1,348	319	76	1	1,744	7,369	1,773	372	7	9,521	2,110	609	138	2	2,859
	%	75.6	20.2	4.1		100	77.3	18.3	4.3	0.1	100	77.4	18.6	3.9	0.1	100	73.8	21.3	4.8	0.1	100
20 +	N	279	91	11		381	1,923	413	125	2	2,463	39,856	6,929	2,209	24	49,118	1,564	424	91	2	2,081
	%	73.2	23.9	2.9		100	78.1	16.8	5.1	1.0	100	81.3	14.1	4.5	0.1	100	75.1	20.4	4.4	0.1	100
All	N	4,390	1,073	860	68	6,391	10,010	2,279	1,307	36	13,632	52,120	10,400	2,950	47	67,517	12,567	3,150	1,418	38	17,173
	%	68.7	16.8	13.4	1.1	100	73.4	16.7	9.6	0.3	100	80.1	15.4	4.4	0.1	100	73.2	18.3	8.2	0.2	100

Source: 1986 Census Special Tabulations.

Notes: The codes for Type of Household are:

1. Lone Parent and Children Only;
2. Lone Parent with Children and Others;
3. Two Family Units and Others;
4. Three or More Units and Others.

Table 1.8: *Trends in the Number and Type of Lone Parent Families, Selected Countries**

Country	*Year*	*Number (000s)*	*% of All Families with Children*	*Family Type %*			
				W	*D*	*SP*	*S*
F.R. Germany	1970	750	8.7	39	33	11	13
	1982	930	11.4	25	43	18	13
France	1968	720	8.7	54	17	21	8
	1982	890	9.8	31	39	15	15†
The Netherlands	1971	220	10.0	63	16	12	6
	1983	280	10.0	23	59	5	13
United Kingdom	1971	520	8.0	24	24	34	18
	1984	940	13.0	13	44	19	24
Australia	1975	170	8.5	27	21	41	11
	1982	300	14.1	14	37	30	19
US White	1970	2,600	10.1	24	— 73 —		3
	1984	5,500	20.0	9	— 76 —		15
US Black	1970	1,150	35.7	16	— 69 —		15
	1984	2,800	59.2	6	— 44 —		49
Ireland	1981	30	5.6		— N.A. —		
	1986	36	8.6		— N.A. —		

Sources: Millar (1989), Table 1.7. Irish data from *Census of Population, 1981* and *1986* (see Table 1.1).

* The definitions of lone parents in these countries vary — see Source.

† Author's estimate.

N.A. is not available.

(vii) *Summary*

In this chapter trends in relation to the growth of lone parent families were reported and basic demographic data on lone parents were given. The following are the key findings in this analysis:

— Lone parent families (with dependent children) comprised almost 9 per cent of all families in 1986, compared with a 1981 figure of 7.1 per cent.

— Single mothers are the most rapidly growing type of lone parent family — an increase of 135 per cent over the 1981-1986 inter-censal period, widowed families are on the decline, and separated lone parents show a significant increase.

— Labour Force Survey estimates for the 1980s confirm the Census picture of a very rapid growth in lone parent family numbers — almost 46 per cent from 1983 to 1990.

— Lone mother families with dependent children aged under 15 increased in number by 29 per cent from 1981 to 1986, in contrast to a 0.9 per cent increase in respect of couples.

— In 1981, 5.2 per cent of children aged under 15 in private households lived in lone parent families and by 1986 this figure had increased to 6.6 per cent.

— The 1986 Census data in respect of adults (over the age of 15) gives a figure of 105,000 for persons living as *parents* in lone parent families, of whom 68,000 are widowed, 32,000 married/separated and 6,000 single.

— The Census data are a *very significant underestimate* of the number of lone parents: specifically, the Census figure for *single lone mothers* (6,281) is approximately half of the number of relevant social welfare recipients and the latter must be taken as a *de facto* minimum estimate.

— Most single lone parents have *young children*, two-thirds of them in the age category (for the youngest child) of 0-4 and a further 18 per cent in the 5-9 category; by contrast, the youngest child of about three-quarters of the widows was aged 20 or over.

— The rising population of lone parents is an international phenomenon. Ireland shares with other countries the decline in widowhood as a factor in lone parenthood, but the relative importance of non-marital births and marital breakdown in the formation of the lone parent population in Ireland cannot be quantified.

Chapter 2

LONE PARENTS: A PRELIMINARY PROFILE

(i) *Introduction*

The previous chapter outlined the concepts and definitions associated with lone parenthood and documented the extent and recent growth of the lone parent population in Ireland. In this chapter, two further descriptive analyses are given. First, the demographic trends underpinning the growth of lone parenthood are described. The purpose of the demographic analysis is to record trends which are related to inflows into lone parenthood — for example, non-marital births. Second, a preliminary socio-economic profile of lone parent families is given, based on the 1987 Household Budget Survey.

(ii) *Demographic Trends — Widows*

One feature of the data in Chapter 1 was the contrast between widows and other lone mothers (especially single mother families). The latter are growing rapidly in number while the former (i.e., widows with dependent children) are declining. It is useful, therefore, to note the long-run trend in relation to widows. As Table A4 shows, the overall "widowhood rate" (widows per 1,000 population) has declined over a long period — for example, the figure fell from 163 in 1971 to 139 in 1981. The trend reflects a secular increase in life expectancy and has resulted in an ageing of the widowed population and the virtual disappearance of widowhood in the younger adult age groups. Table A4 shows that in 1991 there were 4 widows per 1,000 married persons among 25–34 year olds and 10 among 35–44 year olds.

The most recent data on the numbers of widows by age are given for selected years in the 1980s in Table A5. It is noteworthy that within the context of a small absolute increase in the numbers of all widows, the number of elderly widows has grown significantly. From 1981 to 1991, the number of widows aged 65 or over grew by 17 per cent and the share of these aged widows in the total rose from 69 per cent to 75 per cent. In

Ireland, the shift of the widowed population away from the younger adult age groups and the consequent decline of the widowed population with dependent children broadly reflects the long-run demographic and social changes experienced internationally (Kammerman and Kahn, 1989; Gilliand, 1989).

(iii) *Demographic Trends — Marital Breakdown*

To compile a time series on marital breakdown both Census and Labour Force Survey data must be used. The Census data must be interpreted with caution. The 1979 Census was the first Census in which a category of marital status apart from the conventional categories of married, single, widowed was allowed. A classification based on "present legal status" was given to respondents and this permitted the usual single/married/widowed options as well as "other". The latter was intended "only to relate to persons who had obtained a divorce in another country". In 1981 the same procedure was followed. In both years, according to the CSO, some persons using the designation "other" gave additional information indicating that present legal status was actually married. For this reason these Censuses include the "other" responses in "married" in the main published tables and give separate details on those classified as "other" in Appendix tables.

In relation to the 1981 Census, the CSO also point out that the "increased level of interest" in the question affected the pattern of answering more than in 1979. A further point to note about Census data is that in the 1986 Census, the question format was changed. Respondents were first asked to indicate (Question 5) whether the listed household members were "ever married" and, secondly (Question 6) to indicate the present "actual marital status irrespective of the legal status" of those ever married. The classifications available in this question included "married but separated", with the latter subclassified into "deserted", "marriage annulled", "legally separated", "other separated" and "divorced in another country". Finally in relation to the Census data, the 1986 Census took place (April 1986) a short time before the Referendum on Civil Divorce (June 1986) was held and therefore at a time of extensive and controversial debate on the extent, causes, consequences and amelioration of marital breakdown. This may have had an effect on the pattern of responses to the questions on marital status.

Census data differ from the Labour Force Survey data in that the latter is an interview survey and the former a self completion census. The LFS questionnaire administered to respondents ascertains the marital status of household members with a category included for "married but separated, divorced, annulled . . ".

In interpreting the data in Table 2.1 the difficulties noted above should be kept in mind. For example, the 1986 figure represents a huge increase over the 1985 figure for marital breakdown. However, as the figure again "declines" in 1987, the 1986 figure must be seen in part as a function of the change in question wording and the impact of the divorce referendum debate. The 1979 figure is perhaps best considered an understatement of the extent of actual marital breakdown. Whatever qualifications must attach to these data it is clear that the level of marital breakdown has increased rapidly in the last decade. The 1991 rate of 34.8 per 1,000 married persons (on a Labour Force Survey measure) is three times the Census measure of 11.5 for 1981 — an annual average rate of increase of 11.7 per cent.

That the underlying trend in marital breakdown in Ireland is upwards is hardly in doubt: this would be broadly convergent with international experience. However, the extent of the measured increase is sensitive to the data used and to the choice of time period.

FIGURE 2.1
SEPARATED PERSONS IN THE REPUBLIC OF IRELAND

Figure 2.1 (a)

Number of Separated Persons
1979 - 1991

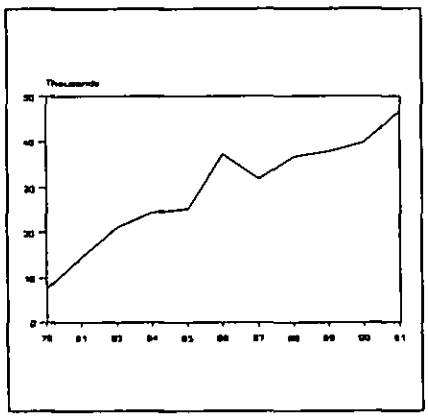
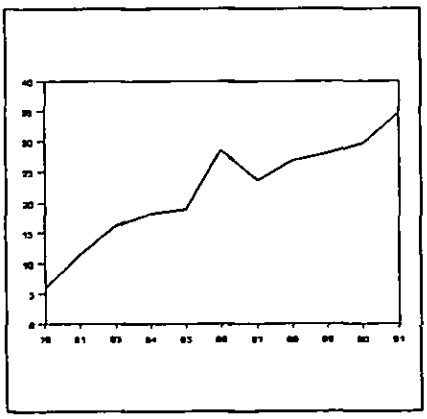


Figure 2.1 (b)

Separated Persons per 1,000
1979 - 1991



Notes: 1979 and 1986 are Census data; other years Labour Force Survey Data. The LFS data are rounded.

Sources: *Censuses of Population 1979, 1986, Vol. II Ages and Marital Status. Labour Force Surveys 1983, 1984, 1985, 1988, 1989, 1990, 1991.*

Table 2.1: *Marital Breakdown in Ireland 1979–1991: Number of Persons "Separated" (Included "Divorced", "Annulled", etc.)*

Year	*Males*	*Females*	*All*	*Per 1,000 Married Persons*
		('000)		
1979	2.4	5.2	7.6	6.1
1981	5.1	9.0	14.1	11.5
1983	8.3	12.8	21.1	16.2
1984	8.5	15.9	24.4	18.3
1985	8.0	17.2	25.2	19.0
1986	14.6	22.6	37.2	28.6
1987	11.2	20.6	31.9	23.7
1988	11.9	24.6	36.5	26.9
1989	12.8	25.0	37.8	28.1
1990	14.2	25.5	39.7	29.7
1991	17.1	29.6	46.7	34.8

Notes: 1979 and 1986 are Census data; other years Labour Force Survey Data. The LFS data are rounded.

Sources: *Censuses of Population 1979, 1986, Vol. II Ages and Marital Status. Labour Force Surveys 1983, 1984, 1985, 1988, 1989, 1990, 1991.*

(iv) *Demographic Trends — Non-Marital Births*

Time series data on non-marital births are given in Table A7 in the appendix; graphs derived from the data are presented in Figure 2.2. A long run and continual increase in non-marital births is evident. In 1961 there were 975 such births; by 1981 the figure had more than quadrupled to 3,914. The most recent available figure (for 1991) is 8,766 representing an increase of almost ninefold over the three decades. When the trend is reported as a rate per 1,000 population, or as a percentage of all births, it is no less dramatic. The rate per 1,000 population increased to 2.49 from 0.34 (1961–1991), and as a percentage of all births the figure reached 16.6 per cent in 1991 from 1.6 per cent in 1961.

From Figure 2.2 below, and the detailed figures in Table A7, it appears that non-marital births grew as rapidly in the 1980s as in the previous two decades. For example, from 1981 to 1989 the share of non-marital births in the total doubled and the number rose from 3,914 to 8,766. The rising share of non-marital births in the total is a function of both marital and non-marital births: marital births have been declining and non-marital births rising. Taking the decade 1980–91, marital births fell from over 72,000 to just over 44,000, a decline of about 40 per cent, while non-marital births rose by 124 per cent from 3,914 to 8,766

FIGURE 2.2

NON MARITAL BIRTHS IN THE REPUBLIC OF IRELAND 1961 - 1991

Figure 2.2 (a)
Number in Thousands
1961 - 1991

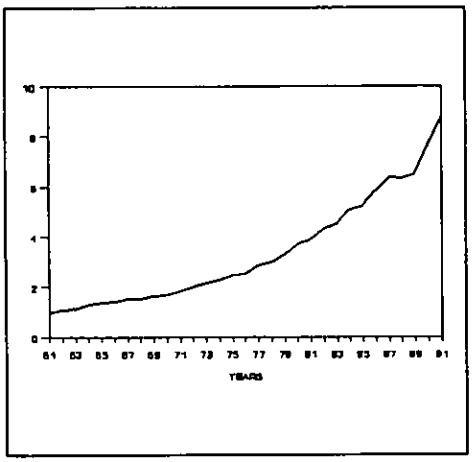


Figure 2.2 (b)
Rate per 1,000 Population
1961 - 1991

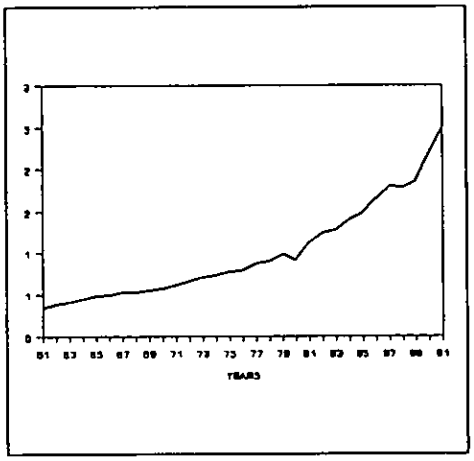
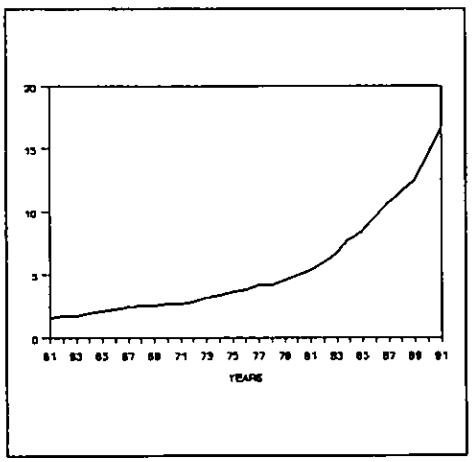


Figure 2.2 (c)
As % of All Births
1961 - 1991



Source: *Reports on Vital Statistics*, Central Statistics Office.

FIGURE 2.3

ADOPTIONS AND NON-MARITAL BIRTHS 1961-1991

Figure 2.3 (a)

Adoptions as % of Non-Marital Births
1961 - 1991

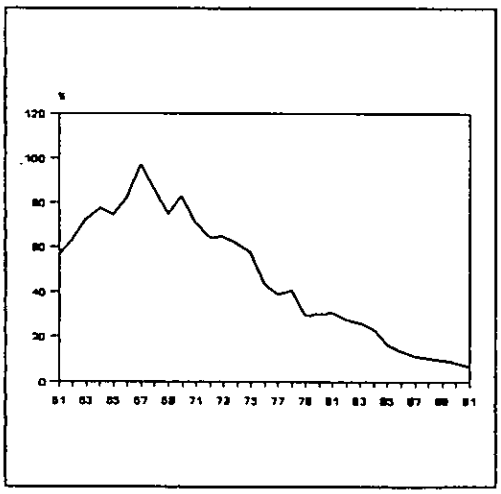
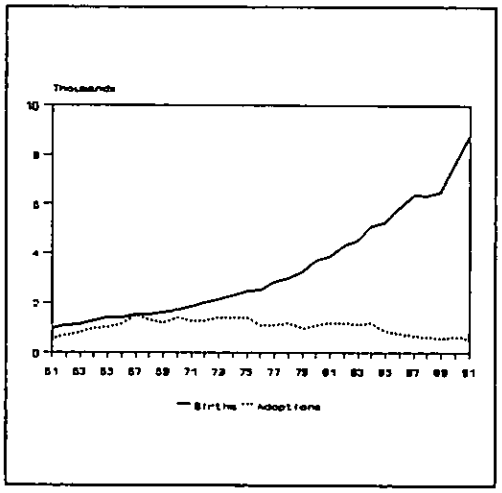


Figure 2.3 (b)

Non-Marital Births and Adoptions
1961 - 1991



Source: See Table 2.2.

An appreciation of the link between non-marital births and the formation of lone parent family units must take into account trends in the level of adoptions (almost all of which relate to non-marital children). In the last decade and a half the number of adoptions has been declining as the number of non-marital births has been increasing. This fall off in adoptions has undoubtedly contributed significantly to the growth in lone parent family units. Table 2.2 below shows the data on non-marital births and the corresponding data on adoptions. The number of adoptions was in the range 1,000 to 1,500 during the 1970s, but in the last decade adoptions have declined continuously, and reached a figure of 590 in 1991. As a proportion of the non-marital births total, the adoption figure was 6.7 per cent in 1991, compared with 41.4 per cent in 1978 and 86.2 per cent in 1968.

Figure 2.3 displays the adoptions and non-marital births data for 1961–1991. The divergence between the trends commenced early in the 1970s and

accentuated from the mid-1970s. While the social factors underpinning these trends are not the primary focus here, a number of factors associated with the decline in adoptions may be briefly noted. First, improvements were made to the income maintenance provisions for lone mothers in the period 1970–1974, notably the introduction of the Unmarried Mothers' Allowance in 1973. Second, there was a growth in the social work and social services support for lone mothers. Third, the climate of opinion on social and moral questions became less hostile and stigmatising towards lone parents.

It is important to examine the incidence of non-marital births according to mothers' ages. In the first instance changes in the age structure of the single female population may have contributed to the growth in non-marital births. Secondly, the incidence of non-marital births in the younger age groups is a matter of considerable policy significance, as younger single mothers may be the ones most likely to need income maintenance and social services support.

The first of these issues can be addressed by analysing the growth of non-marital births in terms of the numbers of single women in different age groups and the rate of non-marital births in these age groups. Changes in the number of non-marital births can then be apportioned to *population* effects (changes in the number of single women) *fertility* effects (changes in the rate of non-marital births) and interaction effects (the effect of simultaneous population and fertility changes). This analysis was undertaken for the periods 1961-71, 1971-81 and 1981-91 and the results are given in Table 2.3.

In the period 1961-71, 54 per cent of the additional births were due to the increased size of the population of single females, and 31 per cent to an increased rate of births per 1,000 single females. A notable result is the decomposition of the increase in this period for 20-29 year olds — the group accounting for the bulk of the increase. This population group *tripled* in size over the decade (from 32,000 to 99,800), but the number of births doubled. This is reflected in a lower rate of births in 1971 compared with 1961 — 10.85 per 1,000 compared with 14.95 per 1,000. Accordingly, the rise in births of 582 is attributable to a growth in the relevant population group, with changes in the rate of births exercising a *downward* influence on births.

The pattern for 1971-1981 stands in marked contrast. Almost 80 per cent of the change was due to an increased rate of non-marital births, and less than 10 per cent to a growth in the population of single women. More recently, in the decade 1981–1991 the dominance of the increased rate of births continued; three-quarters of the increase in births arose from this source, and 13 per cent from an enhanced population of single females. Overall, the figures confirm that the enormous rise in non-marital fertility is

Table 2.2: *Non-Marital Births and Adoptions, 1961–1991*

Year	*Births*	*Adoptions*	*Adoptions as % of Births*
1961	975	547	56.1
1962	1,111	699	62.9
1963	1,157	840	72.6
1964	1,292	1,003	77.6
1965	1,403	1,049	74.8
1966	1,436	1,178	82.0
1967	1,540	1,493	96.9
1968	1,558	1,343	86.2
1969	1,642	1,225	74.6
1970	1,709	1,414	82.7
1971	1,842	1,305	70.8
1972	2,005	1,291	64.4
1973	2,167	1,402	64.7
1974	2,309	1,415	61.3
1975	2,515	1,443	57.4
1976	2,545	1,104	43.4
1977	2,879	1,127	39.1
1978	3,003	1,223	40.7
1979	3,331	988	29.7
1980	3,723	1,115	29.9
1981	3,914	1,191	30.4
1982	4,358	1,191	27.3
1983	4,552	1,184	26.0
1984	5,116	1,195	23.4
1985	5,282	882	16.7
1986	5,877	800	13.6
1987	6,381	715	11.2
1988	6,336	649	10.2
1989	6,522	615	9.4
1990	7,660	648	8.5
1991	8,766	590	6.7

Source: *Annual Reports of An Bord Uachtala (Adoption Board), Reports on Vital Statistics.*

Notes N.A. = Not Available.

the important factor underlying the recent and continuing rise in non-marital births.

As regards non-marital births to very young mothers, the data are indicative of a significant growth in the age group under 19 years. Table 2.4 records the rate per 1,000 single women 15-19 and per 1,000 (single) women in the child bearing years 15-49, for selected years. Clearly, the rate in respect of teenage mothers is significantly lower throughout the period

Table 2.3: *Decomposition of Increase in Non-Marital Births by Age Category, 1961-1991*

Age	*Population Effect* $\mathcal{N}$	*Fertility Effect* $\mathcal{N}$	*Interaction* $\mathcal{N}$	*Total* $\mathcal{N}$
		1981–1991		
-19	122	880	74	996
20-29	568	1,804	487	2,859
30-39	92	557	190	839
40-49	−1	93	−6	71
Total	647	3,656	612	4,915
%	13.2	74.4	12.5	100
		1971-1981		
-19	131	882	193	1,206
20-29	301	1,478	413	2,192
30-39		481	2	483
40-49	−6	9	11	14
Total	304	3,080	511	3,895
%	7.8	79.0	13.1	100
		1961-1971		
-19	43	224	33	300
20-29	987	−135	−271	582
30-39	−50	86	−32	4
40-49	−4	4	2	2
Total	477	273	137	888
%	53.7	30.7	15.4	100

Source: *Report on Vital Statistics, various issues.*

Note: The calculations exclude the small numbers of births to women 50 and over, and the "age not stated" cases.

than the rate for all single women. However, the figure for young women grew more rapidly — more than five fold over the period to 1991 — and thus there was a degree of convergence towards the figure for all women. In 1991, the rates for young women and all women respectively were 14.5 and 22.8 per 1,000 single women.

The bar charts in Figure 2.4 give the rate (per 1,000 single women) for the age groups 15-19, 20-29, 30-39 and 40-49, for selected years. In all of the years, the highest rate is among women in the 20-29 age category with the figure for 15-19 year olds significantly less. This relatively low rate should not obscure the importance of the absolute numbers involved — which are not insignificant. In every year since 1981 the number has not

FIGURE 2.4

NON MARITAL BIRTH RATES (PER 1,000 SINGLE WOMEN) BY AGE GROUP, SELECTED YEARS

Figure 2.4 (a)
1961

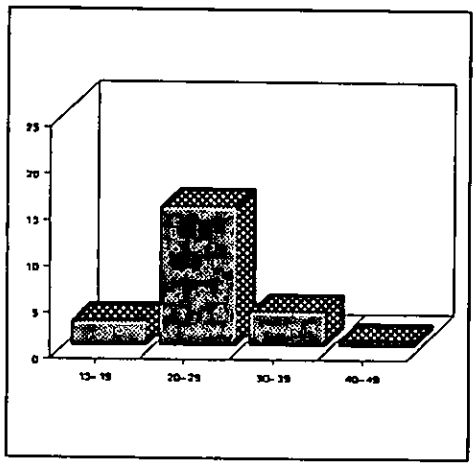


Figure 2.4 (b)
1971

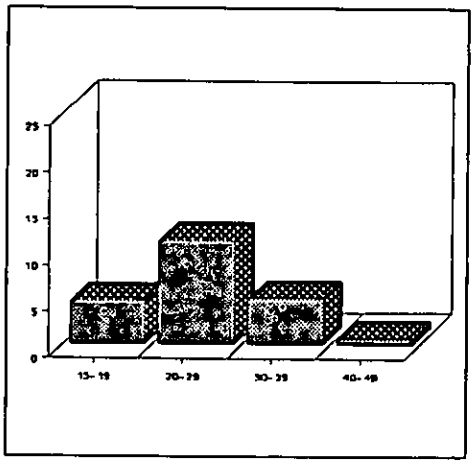


Figure 2.4 (c)
1981

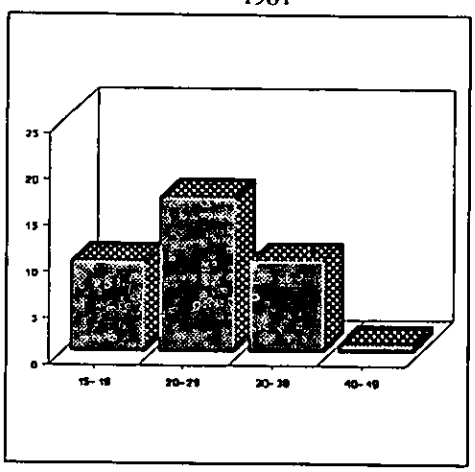
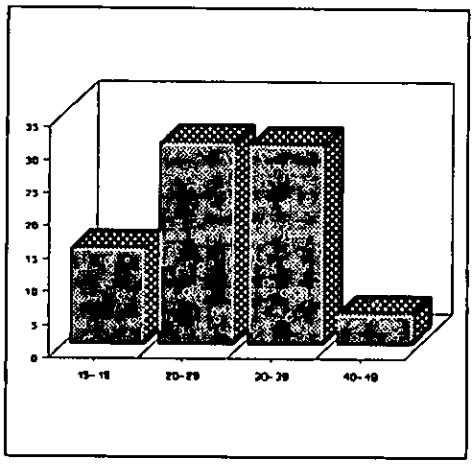


Figure 2.4 (d)
1991



Source: See Table 2.3.

been less than 1,500; it grew from 1,507 in 1981 to 1,811 in 1986 and almost 2,500 in 1991. This represents a potentially large demand on social services as these mothers may be the ones most reliant on adoption, social work, income maintenance and other social services.

Finally in relation to non-marital births, it is important to note that while these data refer to a growing sub-group of the population from which lone parent families are drawn, there are conceptual and definitional boundaries to be borne in mind. For example, as indicated earlier, some non-marital births result in adoption rather than the formation of a lone parent family. Furthermore, some non-marital births are attributable to unmarried, cohabiting couples and others to married women, now separated and engaged in a new relationship. However, the data do offer a reliable guide to the trend over time in the inflow to lone parenthood from single mothers.

(v) *Lone Parents: Socio Economic Data*

Studies of lone parents in the UK, USA and other countries report a pattern of poor socio-economic status, marginal attachment to the labour force and generally low standards of living (OECD, 1990). There are reasons to hypothesise that lone parents in Ireland may also be susceptible to such patterns. The large number of non-marital births to young unmarried women, the poor labour market conditions for women, and the growth of social security expenditures all suggest that lone parents in Ireland may have a similar socio-economic status to their counterparts in other countries.

It is difficult to document the socio-economic circumstances of lone parents in Ireland because of the absence of studies and limitations on the existing data. In principle, the 1986 Census data could be analysed and the occupational, educational, geographical, and other characteristics of all lone parents could be ascertained. However, as pointed out in Chapter 1, there are significant difficulties associated with the use of Census data. On the one hand, there is a significant undercount of some lone mother families and, on the other, a potential overcount because of the *de facto* basis of household membership. These limitations, while arguably not sufficient to preclude use of the Census data, are compounded by the absence of any household or family *income* data.

For these reasons the Household Budget Survey offers a useful alternative data source. The Household Budget Survey is undertaken every seven years and compiles data on a wide range of variables for a nationally representative sample of households. Primarily, the data are collected to obtain detailed expenditure information for updating the Consumer Price Index commodity weights, but a significant amount of data on the socio-economic character

Table 2.4: *Non-Marital Birth Rate for All Single Women Aged 15-49 and Single Women 15-49, Selected Years, 1961-1991*

Year	*Age Group* 15 — 19	15 — 49
	('000)	
1961	2.7	5.1
1971	4.7	6.5
1981	9.7	11.9
1983	10.2	12.9
1984	11.0	14.4
1985	10.8	15.3
1986	11.3	15.6
1987	11.9	17.1
1988	11.6	17.3
1989	11.8	17.9
1990	13.2	20.5
1991	14.5	22.8

Source: *Report on Vital Statistics* (various issues); *Census of Population* 1961, 1971, 1981, 1986; *Labour Force Surveys* 1983, 1984, 1985, 1987, 1988, 1989, Central Statistics Office.

Note: The figures for the 15-49 age group include the very small number of births to those under 15 years of age.

of households are also obtained, and in particular detailed *income* data on all household members are obtained.

The HBS was last undertaken in 1987, with a sample size of 7,705 and these data permit a limited analysis of the social and economic circumstances of lone parents. Two important limitations to the data must be noted. First, the HBS is a survey of *all* households and lone parent households form only a small sub set of the overall sample. Consequently, as will be outlined below, sample size constrains the analysis which can be permitted. Second, the HBS is a survey of *households*: although data are compiled on family units and persons within the sample households, the Central Statistics Office which is responsible for production of the data and access to the data will not undertake analysis at the level of *families* rather than households. It is possible therefore to identify and analyse *only* those lone parent families which are also independent households.[2] Within these limitations, it is possible to compile a description of lone parent households and to compare them with other households.

[2] A household is defined in the HBS as a "a single person or group of people who regularly reside together in the same accommodation and who share the same catering arrangements" (*Household Budget Survey 1987*, Vol. 1, Appendix 3).

In the paragraphs below, lone parent households are contrasted with two other household types — two adult households with children and other households. The classification of households was devised as follows: First, lone parent households were defined for purposes of this analysis as *households comprising one adult and one or more children aged 0-18.* The number of lone parent households in the HBS sample is sensitive to the age demarcation between adults and children — 134 with 14 as the upper age limit for children and 214 with 18 as the limit, as Table 2.5 shows. To provide adequate sample numbers, the age limit of 18 is chosen giving a preliminary figure n = 214. This initial identification recorded 9 households in the "young", "middle aged" and "retired" phases of the life cycle which are supposedly "non-family" and "non-child" households. These anomalous 9 cases (see right hand half of lower panel of Table 2.5) are excluded, yielding a sample of 205 lone parent households for analysis.

Second, lone parents include single and widowed adults and households (with children aged 0-18) where the adult is "married" with an *absent spouse.* The HBS distinguishes "temporary" and "permanent" absences but *both* forms of absence are included in the definition of "married" lone parents. This is an entirely *ad hoc* procedure to sustain sample numbers, as 16 households would have to be excluded if the criterion only allowed "permanent" absences (see Table 2.5). These "married" lone parents are designated "separated" in the tables below.

Third, *two adult* households (children aged 0-18) are identified as a point of comparison with one adult households. These two adult households, it should be noted, are comprised overwhelmingly of married couples and their children: for example, 92 per cent of the "two adult and one child" households are standard "married couples with child" families. However, this category also includes a residual of non-standard households and families and is not exactly coterminous with the two parent nuclear family. Therefore, the term "two adult and one (two, etc.) child", rather than the term "two parent" is used in the tables below in the interests of precision.

Fourth, households other than lone adult and two adult types are all classified in a heterogenous "other" category.

It should be recalled that the purpose of the classification is not to construct a sociologically valid typology of families, but to identify lone parent households and to offer a preliminary comparison of them with other households. Finally, before considering the data on different types of households the gender composition of lone parent in the HBS, as reported in Table 2.5, can be seen. Only 17 (8%) of the 205 lone parents are males.

Table 2.6 below summarises the results of the comparisons between lone parent households, two adult households and other households. This summary

Table 2.5: *"Lone Parent" Households in 1987 Household Budget Survey*

(a) Marital Status	*Children Defined As* 0 – 14		0 – 18	
	N	%	*N*	%
Single	61	45.5	63	29.4
Widowed	13	9.7	49	22.9
Married				
Spouse Temporarily Absent	7	5.2	16	7.5
Spouse Permanently Absent	53	39.6	86	40.2
All	134	100.0	214	100.0

(b) Life Cycle	*Children Defined As* 0 – 14		0 – 18	
	N	%	*N*	%
Young	1	0.1	2	0.9
Middle Aged			2	0.9
Retired	1	0.1	5	2.3
Pre School	44	32.8	44	20.6
Early School	51	38.1	51	23.8
Pre Adolescent	37	27.6	56	26.2
Adolescent	—	—	54	25.2
All	134	100.0	214	100.0

Note: Figures are unadjusted sample numbers.

Source: *Household Budget Survey, 1987*, Special Analysis.

offers a simple comparison of the percentages of households in a specific category for a range of variables.[3] Two adult households are subdivided by family size (one, two, three and four or more) but no sub-division of the lone parent category is possible given the small sample numbers involved.

The first two columns of Table 2.6 suggest that lone parents are largely detached from the labour market in stark contrast to those in two adult households. In single lone parent households, almost 90 per cent have household heads who are not economically active, and 90 per cent of these households contain no economically active persons. There are also high proportions in these categories (in the range 60–65%) among widowed and "separated" lone parent households. Only very small proportions of two

[3] The original cross tabulations on which the summary data in Table 2.6 are based are available from the author.

Table 2.6: *Socio-Economic Comparisons of Lone Parent Households and Other Households*

Type of Household	*A*	*B*	*C*	*D*	*E*	*F*	*G*	*H*	*I*	*J*
Lone Parent: Single	88.5	88.5	88.5	66.6	93.4	72.1	93.4	2.9	27.9	61
Lone Parent: Separated, etc.	65.0	66.0	68.0	77.0	54.0	59.0	76.0	3.5	45.0	100
Lone Parent: Widowed	59.1	61.4	61.4	63.6	52.2	25.0	68.2	3.2	45.0	44
Two Adults: One Child	6.0	10.6	17.3	51.4	17.0	15.4	23.1	3.0	39.7	566
Two Adults: Two Children	2.3	5.5	10.7	57.0	15.0	17.1	21.6	4.0	37.3	824
Two Adults: Three Children	0.2	4.2	9.8	61.2	16.0	15.6	23.8	5.0	38.1	743
Two Adults: Four or More Children	2.0	4.5	17.6	68.1	23.1	21.1	37.1	6.7	39.4	758
All Other Households	33.3	45.2	35.0	70.9	28.5	10.3	45.5	2.9	56.6	4,609

Source: *Household Budget Survey, 1987,* Special Analysis.

Notes: A = % With No Economically Active Persons
B = % Household Heads Not Economically Active
C = % Household Heads in Lowest Social Group
D = % Household Heads Left School at 14 – 16
E = % of Households with Social Welfare as 80% or more of Gross Income
F = % of Households in Local Authority Rental Housing
G = % of Households with Full "Medical Card" Health Entitlement
H = Average Household Size
I = Average Age of Household Head
J = Sample N (Unadjusted)

adult households are in these categories (10% or below). A crude picture of the general socio-economic status of these households can be gleaned from the third column: this shows the proportion of household heads who are in the lowest socio-economic group in the CSO's classification. These data also indicate distinctive differences between lone and dual parent households, with higher proportions of the former in this socio-economic group. The data on education, specifically the proportions of household heads who left school at age 14, 15 or 16, are not definitive. The small sample numbers do not permit the cross classifications by the age of the head of household, or of life cycle, which would be required to conclusively establish a pattern of earlier school leaving among especially single and separated lone parents. That such a pattern exists is suggested, however, by the respective data for single and separated lone parents: their proportions in the early school leaving category are (in a range around 65%) markedly higher than their counterparts in two adult households.

Three further columns of the table offer summary measures of the significance of State transfers and services in household income. It is clear that for many lone parent households, there is a high degree of dependence on State transfers. Ninety three per cent of single lone parents (all mothers) receive more than 80 per cent of their gross income from transfer payments. An identical proportion of these household heads have full ("medical card") health service entitlement and 72 per cent of them are local authority tenants. This level of utilisation of State transfers and benefits is vastly higher than for dual adult households and all other types of household. For widowed and separated lone parents, this contrast is also evident but by no means as dramatic as the case of single lone mothers. Overall, the evidence portrays lone parent households as having a distinctly lower level of economic resources.

These findings echo the findings of other studies in Ireland and elsewhere. For example, the Federation of Services for Unmarried Parents and their Children (FSUPC) conducted a study of all unmarried mothers who give birth in Ireland in 1983; more recently Richardson and Winston reported survey results for unmarried mothers in one large maternity hospital in Dublin (O'Hare, *et al.*, 1987; Richardson and Winston, 1989). Both studies report a pattern universally found in studies of single mothers — a very disproportionate incidence of mothers in the lowest socio-economic group. FSUPC's study records 55 per cent of the mothers in the semiskilled and unskilled manual group, and the Dublin study 51.5 per cent.[4] A further finding in both studies, which also reflects international research findings, is

[4] Neither published study, it should be noted, gives full details of the social class classifications used in the analysis.

the marginal labour force attachment of the mothers. In the nationally representative study by FSUPC an unemployment rate of 43 per cent is recorded,[5] while the Dublin study shows a figure of 52 per cent. The unemployment rate among the *fathers* of non-marital children in the Dublin study was 33 per cent — significantly higher than the national unemployment rate applicable at the time of the study.

The high incidence of State social welfare payments and utilisation of State services has also been documented in respect of lone mothers in the UK (Millar, 1989; Bradshaw and Millar, 1991). In 1991, Bradshaw and Millar's survey results showed that there is a heavy reliance on means tested social security payments among the UK lone parent population: 72 per cent were in receipt of some income support, only 29 per cent received maintenance income from absent partners, and 40 per cent had some earnings. Lone parents in the UK, as in Ireland, also had a proportionately higher presence in local authority tenancies: 57 per cent were in this tenure (65 per cent in the case of single mother families). Finally, the lower level of labour force activity among lone parents reported above for Ireland also applied in the UK, although not as dramatically. Only 46 per cent of UK lone parents were economically active and the overall rate of labour force participation among lone parents has been declining over time (Bradshaw and Millar, 1991; Millar, 1989).

(vi) *Lone Parents' Incomes*

The 1987 HBS also permits an analysis of the income levels and sources of income of households. Table A8 in the Appendix provides the basic descriptive data on the levels and sources of households' incomes in 1987. In passing, it may be noted that the table gives further evidence of the relatively large role of transfer payments in the incomes of lone parent households. On average, State transfer payments comprised 73 per cent, 48 per cent and 48 per cent of the gross income of single, widowed and separated lone parent households respectively, compared to 18 per cent for all households.

The figures in Table A8 are not standardised to allow for the variable size and composition of households. Table 2.7, however, gives the average disposable income data alongside these same data standardised in per capita equivalent terms. Two variants of the per capita equivalence adjustment are given. One of these, 1.0, 0.66 and 0.33 (for household head, each additional adult and each child) is implicit in the payments to certain social welfare recipients. The second higher adjustment is relevant as the definition of *child* in these data refers to 0-18 years olds, justifying a moderately large

[5] This figure is given in the text, although no table of results is given in the publication.

Table 2.7: *Average Disposable Income and Average Disposable Income per Capita Equivalent, Lone Parent, Two Adult and Other Households, 1987*

	Disposalable Income	*Disposable Income Per Capita Equivalent*	
		I	*II*
		£ weekly	
Lone Parent: Single	80.70	56.79	49.57
Lone Parent: Separated	110.30	62.43	51.88
Lone Parent: Widowed	133.07	78.11	65.23
Two Adults, One Child	206.49	103.77	93.86
Two Adults, Two Children	213.55	92.05	79.09
Two Adults, Three Children	217.79	82.19	68.06
Two Adults, Four or More Children	220.56	69.36	55.21
Other Households	197.15	96.02	92.31
All	200.96	91.82	84.80

Source: *Household Budget Survey, 1987*, Special Analysis.

Notes: Per Capita Equivalence scales (I = 1.0, 0.66, 0.33; II = 1.0, 0.7, 0.5).

equivalence rating. As the recent Irish research on poverty suggests, it is important to ascertain whether the extent of measured poverty (defined in income terms) and its *composition* is affected by the choice of equivalence scale (Callan, Nolan *et al.*, 1989; Nolan and Farrell, 1990).[6]

A clear hierarchy in income terms is suggested by Table 2.7. Single lone parents' average incomes are the lowest, followed by separated lone parents and then the largest family category among two adult households two adults and four or more children. This pattern, as will be seen below, is reflected in the relative risks of poverty among the different types of household. Average weekly disposable income per capita for 1987 is calculated as £92 and £85 using the lower and higher per capita scales respectively. These averages provide the benchmark against which the relative income measures of poverty are calculated. "Poverty lines" are derived as 40 per cent, 50 per cent and 60 per cent of the overall averages. "Poverty" here is operationalised in *income* terms and specifically in *relative* income terms.

[6] Scale I has been used in a number of earlier studies of poverty and income distribution in Ireland because of its implied incorporation in social welfare payment rates. Scale II has been used in a number of studies for the EC Commission and by the French Statistical Office (Nolan and Farrell, 1990).

A number of observations about this methodology should be made before considering the actual details. First, the use of poverty "lines" below which a household is deemed to be poor is somewhat crude. It takes no account of the "poverty gap" between the poverty line and poor households' actual incomes, or of the *distribution* of households above and below a given poverty line. For example, a poor household with an income of £1.00 less than the poverty line is weighted the same as one with £10.00 less than the line. Conversely, with households *above* the line: those barely above it are weighted the same as households with very high incomes. A methodology has been developed to take this problem into account (Nolan and Callan, 1989). However, the very small numbers of lone parent households do not permit anything other than a simple count of households on a poverty line basis.

Second, there is no universally agreed definition of poverty — the search for which has been likened by one commentator to "a search for the Holy Grail" (Piachaud, 1981). Consequently, poverty line results must be presented for a number of lines to show the sensitivity of poverty estimates to the choice of poverty line.

Third, the relative income measure does not *directly* measure consumption. Ultimately, poverty is concerned with deprivation in terms of standards of consumption and life style. The relative income measure, however, is concerned with *resources*. Recent research has made progress in conceptualising and measuring the link between income and consumption (Whelan *et al.*, 1991; Mack and Lansley, 1985). The HBS data available here do not facilitate a thorough analysis of this relationship. However, the expenditure data and limited data on ownership of durable goods broadly suggests a strong correlation between income and other measures of life style and consumption (data not given).

Finally, the concern in this paper is not the measurement of poverty in Ireland in general, or the conceptual problems which such an exercise would encounter. The primary focus is the situation of lone parent households and their status relative to the generality of households.

Table 2.8 summarises the poverty line framework. There are, in fact, *six* lines derived on the basis of two (per capita equivalent) scales and three possible proportions of mean income. For scale I, at 50 per cent of mean income, the poverty threshold is £46.00 weekly (1987 data). These figures compare with the following weekly social welfare rates for *one* person in 1987 (post-July):[7]

[7] The rate for the lone parents payments is a composite payment for adult and child and is not directly comparable to the personal rates noted above. For information, however, it can be noted that the post-July 1987 rate for the Unmarried Mother's Allowance (1 child) was £57.80.

Table 2.8: *Poverty Lines 1987: 40 Per Cent, 50 Per Cent and 60 Per cent of Mean (Per Capita Equivalent) Disposable Income Weekly for Alternative Equivalence Scales*

Equivalence Scale	*Poverty Lines (% of Mean Equivalence)* 40%	50%	60%
		£ Weekly	
I (1.0, 0.66, 0.33)	36.72	45.91	55.09
II (1.0, 0.7, 0.5)	33.92	42.40	50.88

Source: *Household Budget Survey, 1987*, Special Analysis.
Notes: Mean (per capita equivalent) disposable income per week is £91.82 (Scale I), or £84.80 (Scale II).

Unemployment Benefit	£42.30 (Flat Rate)
Widow's Contributory Pension	£49.50 (Aged under 66)
Contributory Old Age Pension	£55.10 (Aged 66 – 80)
Long-term Unemployment Assistance	£37.80 (Urban Rate)
Widow's Non-Contributory Pension	£46.20 (Aged under 66).

The 50 per cent poverty line will be used in the tables below as the focus for the analysis, with the higher and lower lines also being presented for comparative purposes.

As expected, the rate of poverty is highly sensitive to the choice of line. Table 2.9 shows the proportions of households below the poverty lines for the lower equivalence scale (I). At the 50 per cent line, the overall proportion is 13.5 per cent. The main focus here, however, is the relative position of lone adult and two adult households. Single (i.e., unmarried mother) lone parent households have the *highest* risk of poverty, 35 per cent, followed by the large two adult family: 30 per cent of the two adult and 4 or more children households are below the 50 per cent poverty line. The figure for separated lone parent households is 27.6 per cent. One significant contrast between the data for the 50 per cent line and the highest, 60 per cent, line is that the relative proportions for large two adult households and separated one parent households are reversed: the latter became the second highest in terms of the risk of being below the poverty line. At this highest poverty line, larger two adult households face a 43.7 per cent risk of poverty.

The first overall point to observe from these figures is that the low incomes and financial circumstances of lone parent households must be viewed in the context of families in general. A second point is the role of the social security system in affecting the risk of poverty. It can be seen, for example, that among widows and single mother households, the risk of

Table 2.9: *Per Cent of Households below Alternative Poverty Lines* for Lone Parent, Two Parent and Other Households, Per Capita Equivalence Scale I***

	Poverty Lines		
	40%	*50%*	*60%*
Lone Parent: Single	1.5	35.0	79.9
Lone Parent: "Separated"	15.5	27.6	64.3
Lone Parent: Widowed	—	14.0	42.1
Two Parents, One Child	3.5	13.2	22.6
Two Parents, Two Children	3.4	14.0	22.4
Two Parents, Three Children	4.9	19.8	31.1
Two Parents, Four/More Children	9.9	30.2	43.7
Other Households	3.8	9.7	23.5
All	4.5	13.5	26.8

Source: *Household Budget Survey, 1987*, Special Analysis.

Notes: * Poverty Lines are percentages of mean disposable income per capita equivalent.
** Per Capita Equivalence Scale I: 1.00 Adult; 0.66 Additional Adult; 0.33 Child (0-18).

poverty is zero or virtually zero at the lowest (40%) line; however, the figures are 14 per cent and 35 per cent at the middle (50%) line. This reflects the predominance of social security in these households' incomes and the absence of other income sources. The impact of social security is to hold these households above the most stringent poverty line but to retain them at a low level of income: 80 per cent of single lone parent households, for example, fall below the higher poverty line. Thirdly, the figures suggest a somewhat lower risk of poverty faced by widows. Their risk is much less than that of other lone parent households and of two adult, larger households (recall here that children are defined as 0–18 year olds).

Corresponding data on the risk of poverty for equivalence Scale II are reported in Table 2.10. The effect of using the stricter equivalence measures is to raise the overall risk of poverty at the 50 per cent line to 15.8 per cent. Among different household types, the pattern is similar to that found in Table 2.9 in respect of equivalence Scale I. Single lone parent households face a very high risk: 68 per cent fall below the 50 per cent line, likewise 57 per cent of the separated lone parents. Again, two adult larger families with a poverty risk of 42.7 per cent (at the 50% line) feature as one of the high risk categories, more so than one of the lone parent categories widows.

The tables above offer simple comparisons of different types of households, without the effect of other intervening variables taken into

Table 2.10: *Per Cent of Households Below Alternative Poverty Lines* for Lone Parent, Two Parent and Other Households, 1987, Per Capita Equivalence Scale II***

	Poverty Lines		
	40%	*50%*	*60%*
Lone Parent: Single	3.0	67.7	88.0
Lone Parent: "Separated"	20.6	57.3	68.4
Lone Parent: Widowed	7.2	32.9	48.0
Two Parents, One Child	4.5	13.9	23.4
Two Parents, Two Children	8.9	16.9	28.8
Two Parents, Three Children	14.6	26.6	38.8
Two Parents, Four/More Children	23.6	42.7	56.1
Other Households	3.4	9.1	19.5
All	6.9	15.8	26.8

Source: *Household Budget Survey, 1987*, Special Analysis.

Notes: * Poverty Lines are percentages of mean disposable income per capita equivalent.
** Per Capita Equivalence Scale II: 1.00 Adult; 0.7 Additional Adult; 0.5 Child (0-18).

account. There are severe limits on the extent to which other variables can be incorporated in the analysis because of the small number of lone parent households in the sample. However, within these constraints, it is possible to implement limited controls in the comparisons between lone parent and two adult households. First, and most important, it is necessary to look at the impact of economic status and, in particular, of labour force status and unemployment on the relative risks of poverty among different household types. Sample numbers do not permit a disaggregation of lone parents by economic status. Table 2.11, however, shows the poverty risk figures for two adult households and other households, *where the head of the household is out of work,* and compares these with lone parent households where the head of the household is *not economically active*. The latter is a broader category than out of work but this *ad hoc* procedure is necessitated by the limits of the data. In any case, the comparison of poverty risks is now confined to those not currently in employment (data in this and the next table are only given where sample numbers are 25 or more).

Clearly, the risk of descent below the poverty line is associated with lack of employment or economic activity in most types of household. This association, however, is especially strong among two adult households. The high proportions below the poverty line for the larger families shown in Tables 2.9 and 2.10 ascend to very high levels when compared to those "out

Table 2.11: *Per Cent Household Below the 50% Poverty Line (Scale I) for Households Where Head of Household is Out of Work (2 Adult Households) or Not Economically Active (Lone Parent Households)*

	N = Base	*Per cent*
Lone Parent: Single	N = 43	38.8
Lone Parent: "Separated"	N = 61	24.8
Lone Parent: Widowed	N = 28	18.5
Two Adults, One Child	N = 92	47.0
Two Adults, Two Children	N = 124	57.9
Two Adults, Three Children	N = 119	67.0
Two Adults, Four or More Children	N = 157	79.4
Other Households	N = 401	39.0
All	N = 919	53.5

Source: *Household Budget Survey, 1987*, Special Analysis.

Notes: The Lone Parent data refer to heads of households who are "not economically active" while the other data refer only to heads of households who are "out of work". The figure for ALL refers to the households in the total sample where the head of household is out of work. See Text.
"N" is the adjusted sample number on which the per cent is calculated

of work". Almost 80 per cent of the largest two adult households afflicted by unemployment have incomes below the 50 per cent line, a poverty rate which substantially exceeds that for lone parent families.[8] The impact of unemployment on poverty observed here echoes, in general terms, the findings of Callan and Nolan in their analysis of the ESRI data for 1987 on household incomes (Callan, Nolan *et al.*, 1989). They record a rising risk of poverty among households with children (0–14) over the periods 1973–1980 and 1980–1987 and, in particular, calculate that "the predominant cause of the increased risk of poverty for households with children is indeed the increase in unemployment" (Callan and Nolan *et al.*, 1989). Nolan and Farrell's analysis of child poverty also revealed a relatively high risk of poverty in households with children where the household head was unemployed and, in particular, where the head of the household was in receipt of means tested unemployment assistance (Nolan and Farrell, 1990).

The predominance of transfer payments in the incomes of lone parent families, and their enhanced role for families affected by unemployment points to the structure of the social security system as the proximate source

[8] The poverty rate for these families if Scale II is applied rises to 89.6 per cent, *and* if Scale II and the higher poverty line (60% of mean income) are applied, it becomes 94.8 per cent (data available from the author).

Table 2.12: *Risk of Poverty at 50% Cent Line at Pre-School and Early School Phase of the Life Cycle (Scale 1)*

	N = Base	*Per cent*
Lone Parent: Single	N = 42	38.0
Lone Parent: "Separated"	N = 35	42.9
Lone Parent: Widowed	N = 46	13.0
Two Adults, One Child	N = 327	13.1
Two Adults, Two Children	N = 453	14.1
Two Adults, Three Children	N = 275	22.2
Two Adults, Four or More Children	N = 134	35.8
Other Households	N = 55	5.5
All	N = 1,280	15.9

Source: *Household Budget Survey, 1987*, Special Analysis.

Notes: "N" is the adjusted sample numbers on which the percentages are based.

of the relative impoverishment of two parent families. Specifically, the per capita equivalent social security support for lone parents was more adequate than that provided, for example, to an unemployed man with a dependent spouse and four children. In 1987, the per capita equivalent long-term social welfare means tested payments for a lone mother and child and a married man, his spouse and four children were, respectively, £43.40 and £34.70 per week. These comparisons highlight again the necessity of viewing the incomes, and susceptibility to poverty, of lone parents in the wider context of family poverty.

A further variable which may affect the relative poverty rates of different household and family types is the family life cycle. The definition of "family" embodied in the Tables above entails an age span of 0 – 18 for "children". This wide age span encompasses a broad spectrum of the family life cycle — a spectrum along which there may be variable risks of poverty. As with the data on employment status, sample numbers do not permit a classification of poverty rates by family life cycle. Table 2.12, therefore, presents results for the two earliest phases of the life cycle, pre-school and early school, by combining them into one overall phase. Respectively, these phases are defined in terms of the age of the oldest child being 0–4 and 5–9. The composite life cycle category given in the Table provides sufficient numbers for all household types.

It might be hypothesised that households at these earlier phases of the life cycle would have a higher than average risk of poverty due to the constraints on labour force participation among women. However, this is

not borne out in the data in Table 2.12. The risks of poverty are broadly similar to those recorded for all households in Table 2.9. Furthermore, the pattern of poverty across household types is also very similar. One exception is the case of separated lone parents who have a 43 per cent poverty risk in the early life cycle phase, compared with 28 per cent (Table 2.9) overall. Whether this differential is associated with labour market participation cannot be ascertained within the limits of the HBS data.

Finally, in relation to the 1987 HBS data, the broad trends in incomes and social welfare payments since then should be noted. There has been a cumulative growth in real gross, and net, earnings since 1987. In addition, the real value of lone parent social welfare payments has remained approximately constant in real terms over that period. One notable development was the improvement, in real terms and relative to other incomes, in the social welfare payments to unemployed persons with children (NESC, 1990). The overall implication of these trends for the extent of measured poverty is difficult to assess. Two consequences can be hypothesised however. First, the significant gap in the poverty risks between lone parents and large families with household heads out of work may have narrowed in favour of the latter. Second, with the real (social welfare) incomes of many lone parents remaining *constant* and real earnings and other incomes *growing*, the extent of poverty (measured in terms of a proportion of average disposable income) among lone parents may have increased since 1987.

Summary

This chapter outlined the demographic trends in relation to widowhood, non-marital births, and marital breakdown which underpin the growth in lone parent families. The limited data available in the 1987 Household Budget Survey were analysed to provide a preliminary profile of the social and financial circumstances of lone parents living as separate households. In this analysis, which compares different types of households with households headed by lone parents living independently, the central findings were that:

— Lone parent households have low levels of income, very high levels of dependence on State transfers and a high level of utilisation of State benefits and services.

— At a poverty line of £46 per week in 1987 (per capita equivalent), over one-third of single lone parents and one quarter of separated lone parents are "poor"; two adult households with large numbers of children also have a high risk of poverty.

— Two adult households with children headed by an unemployed person experience *higher* risks of poverty than lone parent households with relative rates of social welfare support playing the key role in this differential.

Chapter 3

SOCIAL WELFARE PROVISIONS: AN OVERVIEW

(i) *Introduction*

In this chapter, the evolution of social welfare provisions in respect of lone parents is described and the trends in relation to beneficiaries, expenditure and payment levels are given. In 1989 and 1990, legislative and administrative changes were introduced which have altered provisions in respect of lone parents. These changes are also briefly described.

(ii) *Widow's Pensions*

Provision in respect of widows (married women whose spouses are deceased) is the most long-standing element in lone parent social security provisions. In 1935, a non-contributory (means tested scheme) was introduced; this was matched by a corresponding contributory (insurance based) entitlement. This initiative arose from the work of the *Commission on the Relief of the Sick and Destitute Poor (1927)* and removed income support for widows from the Poor Laws for the first time (Farley, 1964).[9]

Both the contributory and non-contributory widows' pensions were administered from a Widow's and Orphan's Pensions Fund established under the *Widow's and Orphan's Pensions Act, 1935.* This separate fund, into which was paid both employer and employee contributions as well as exchequer subvention, continued until 1952. The 1952 Social Welfare Act established the general social insurance and social assistance schemes. Under these new arrangements the contributory pension became payable from a general social insurance fund and the non-contributory one from the general exchequer.

In retrospect, a notable feature of the non-contributory widows' scheme were the provisions in regard to the age of widows and their family circumstances. In the initial 1935 scheme, widows were required to be 60 years or over, or, if under that age, to have at least one dependent child

[9] In fact, the Commission had a majority report and two minority reports.

(14 or under, or 16 if the child was at school or an invalid). Subsequently, the qualifying age for widows without dependent children was reduced to 55 (in 1937) and to 48 (in 1948). This age threshold of 48 remained in force until 1965 and thereafter was phased out. This age and dependency condition was to re-appear later when schemes for "deserted wives" were introduced, as will be seen below. Interestingly, the *Report of the Commission on the Status of Women (1972)* recommended that the Widow's Contributory Pension be *restricted* on the basis of age or child dependency, or both.

The provisions for widows have been gradually improved and extended in many respects since their inception. Age restrictions were eventually abolished, the age limit for child dependants was increased over time to 21, and the means test was modified on a number of occasions.

(iii) *Deserted Wife's Benefit and Allowance*

In 1970 and 1973 respectively, insurance and assistance schemes were introduced for women "deserted" by their husbands. The defining features of these schemes were as follows:

— "Desertion" rather than the voluntary "separation" of partners was the basis of eligibility: husbands must have departed and must have remained apart from their spouses for a period of at least three months.

— The "deserted" spouse must not be receiving maintenance from the absent partner and must have made "reasonable" efforts to procure maintenance.

— The deserted spouse must be over 40 or, if under 40, have at least one dependent child.

The Deserted Wife's Benefit (contributory) could be awarded on either spouse's social insurance contribution record. However, entitlement to this "insurance" payment was restricted on the basis of the maintenance being paid to the family: if this exceeded a threshold (the relevant UA rate) then maintenance was deemed to be paid and the spouse was not entitled to the benefit.

A number of issues stand out in the implementation and evolution of these schemes. First, the concept of desertion was difficult to administer: it required social welfare officers to make judgements about the nature and cause of marital breakdowns. In particular, the distinction between "voluntary" separations and desertion proved not to be clearcut. As a result, there was a high level of refusal of applications, and a consequently high

appeal rate, resulting in a long time lag between application and payment. For instance, the Commission on Social Welfare's survey of social welfare assistance applicants revealed that of those Deserted Wife's Allowance applicants in the survey who had received a decision on their claim, only 13.5 per cent had received the decision in 10 weeks or less (O'Connor, Hearne, Walsh, 1986, Table 7.2).[10] As regards the appeal rate, the 1989 Social Welfare figures show that of 3,103 claims received for the Deserted Wife's payments, 1,086 were rejected, a rejection rate of 35 per cent. In turn, 385 cases resulted in an appeal — an appeal rate of 35.5 per cent. While there are no published data on the outcome of the appeals, the 1984 data given by the Commission on Social Welfare show that almost half (48 per cent) of the appeals were upheld (Commission on Social Welfare, 1986, Table 21.3). In all, the high rates of rejection and appeal suggest a degree of difficulty in implementing the "desertion" schemes.

Second, the existence of an income maintenance category for "desertion" as distinct from "voluntary" separation embodied a horizontal inequity based on the supposed nature or cause of marital breakdown. Lone parents in identical economic and income circumstances were treated differently: those deemed "deserted" being entitled to a payment and other lone mothers deemed "separated", not so entitled. Furthermore, it might be argued that the distinction between "desertion" and other forms of marital breakdown actually created an *incentive* for spouses to desert rather than negotiate a voluntary separation. This incentive could have operated through the medium of the income maintenance provisions. Deserting husbands could choose *not* to offer maintenance to their partners in the knowledge that the absence of this maintenance could trigger an entitlement to a Deserted Wife's Benefit or Allowance.

Third, the co-existence of the Deserted Wife's payments, the Unmarried Mother's Allowance and Widow's payments created anomalies as between the different categories of lone mother. This problem arose because of the family law context. For example, a woman with a child, who had been married and divorced in England might not be eligible for a "deserted" payment, nor eligible for an Unmarried Mother's Allowance. On the one hand, she is excluded from the UMA as her marriage is legally recognised — she is not "unmarried". On the other, divorce is not the same as "desertion" and therefore she might be ineligible for the deserted wife's benefit or allowance. A woman aged over 40 whose children were above the dependency age limit, and who had been cohabiting with her partner (rather than legally married) who is deceased, would be neither a widow, a

[10] This survey was of *assistance* applicants and the finding refers to Deserted Wife's *Allowance* only.

deserted wife, nor an unmarried mother for social welfare purposes. The categorical nature of the schemes, therefore, could result in cases which fitted none of the categories.

(iv) *Unmarried Mother's Allowance*

This scheme was inaugurated in 1973, with the expressed intention of facilitating women never married, with children to retain custody of their children rather than giving them up for adoption. In 1972, *the Report of the Commission on the Status of Women* made a specific recommendation that:

> . . . an unmarried mother who keeps her child should be entitled to a social welfare allowance at the same rate and on the same conditions that apply to a deserted wife, for a period of not less than one year after the birth of the child. (Commission on the Status of Women, 1972, p. 235.)

The Commission appeared to assume that some time limit should apply to the payment of the allowance. When introduced in 1973, the allowance had no time limit other than that imposed by dependency circumstances: the allowance would apply until the unmarried mother's child was 18 (or 21, if in full-time education).

The allowance appeared to be structured on the basis that recipients should be full-time mothers, rather than part-time or full-time employees. For instance, only a limited amount of earned income was exempt for means tested purposes, and there was no statutory provision to offset child care costs against earned income in the means test. (In practice, however, in recent years, child care costs have been offset and the official publicity on the UMA scheme has adverted to this. There is no statutory basis for this more recent practice.)

(v) *Recent Provisions*

In 1989, a further addition was made to the suite of entitlements: separate means tested allowances for male lone parents were introduced. A means tested Widower's Allowance was established for widowers with dependent children — those without dependent children were excluded. The means test was the same as for a non-contributory widow's pension.

Additionally, a parallel payment for deserted husbands was also introduced, with the similar exclusion of all such husbands without dependent children from the scheme.

These innovations were intended to meet the sexist bias in existing provisions and to offer male lone parents an income sufficient for them to

be full-time parents, without labour market obligations. One significant difference between male and female lone parent's provisions was the institutionalisation of conventional assumptions about labour market attachments. In the male schemes, lone parents of all ages were required to have dependent children to be eligible, whereas women may be childless and still eligible. Widows of all ages, for instance, with and without children may be eligible for the widows' payments. Notably, in the case of recipients of the contributory widow's pension, based on social insurance entitlement, *all* widows may apply for a full contributory pension even if in the work force full time.

Most recently, in 1990, steps were taken to integrate the above provisions for the various categories of lone parents.[11] First, a new payment, *Lone Parent's Allowance,* has been introduced which incorporates the existing Unmarried Mother's Allowance, the recently introduced payments for *male* lone parents (Widowers and Deserted Husbands), the Prisoner's Wife's Allowance and the pre-existing Widow's Non-Contributory Pension and Deserted Wife's Allowance. However, this integrating scheme applies only where applicants have dependent children. The separate schemes for widows and deserted women continue for those who do not have dependent children and the insurance based scheme, Deserted Wife's Benefit, is also separately retained. Second, the new allowance also broadens the range of marital breakdown situations which may apply to include *separated* spouses with dependent children. Third, legislative changes have been introduced in the relationship between maintenance obligations and entitlement to social welfare.

In relation to maintenance, a deserted spouse claimant was heretofore obliged to make reasonable efforts to obtain maintenance from a spouse. Where maintenance was paid and was deemed "inconsiderable" (less than the appropriate rate of Unemployment Assistance), it did not affect entitlement to Deserted Wifes' Benefit nor did it result in a reduced means tested allowance.[12] Under the terms of the *Social Welfare Act, 1989* (S.12), the concept of "liable relatives" was introduced. Liable relatives of a new recipient (after the commencement date for the legislation — not yet known) are legally obliged to contribute towards the benefit or allowance. Where a liable relative pays maintenance to a spouse in receipt of an allowance, either voluntarily or on foot of a Court Order, then this maintenance offsets (or even completely cancels) the liable relatives' liability. The allowance

[11] The relevant legislation is *Section 12 of Social Welfare Act, 1990,* Statutory Instruments 270, 271, 272, 273.

[12] It should be noted that where a maintenance payment was apportioned between a spouse and children, the portion for children was *not* assessed as means for purposes of the allowance.

recipient who receives the maintenance must transfer the maintenance to the Department of Social Welfare — alternatively, if the recipient retains the maintenance, the allowance will be reduced by the amount the recipient is required to transfer.

If a relative does not pay maintenance, the Department of Social Welfare may get a Court Order to decide how much a liable relative should contribute. The legislation does not provide a *statutory* basis as to how this should be done. In practise, a liable relative's income after tax, PRSI and housing costs is assessed, and allowance is also made for any relatives residing with the liable relative. *Half* of the remaining income is then required as a contribution to the Lone Parent Allowance (LPA) subject to a *maximum* which is the amount of the allowance in payment to the lone parent.

The significant aspect of the legislation is that the *Department of Social Welfare* can now apply for a Court Order to obtain a contribution from a liable relative. However, the existing requirement on spouses to make reasonable efforts to obtain maintenance remains. This means, according to Ward's critical summary of this new legislation, that:

> Before the 1989 Act a wife could keep inconsiderable maintenance and retain the full rate of deserted wife's benefit. If she was on deserted wife's allowance, any part of the inconsiderable amount that was for the support of the children was not assessed as means for the purposes of the means test. Under the new Act, however, any maintenance which a new claimant receives has to be handed over to the Department. So, any benefit a claimant might get from future court action is now denied to her while the obligation to take such actions may remain (Ward, 1990).

This new legislation on "liable relatives" will apply only to maintenance sought *after* the legislation's commencement date (*variations* on maintenance orders after commencement will, however, be relevant: an increase in maintenance will be required to be "handed over"). This may bring significant horizontal inequities into play.

The introduction of the Lone Parent Allowance applies only to *parents*: the categorical schemes in relation to desertion still apply to women without children. The LPA is, however, a partial integration of social welfare provision for lone parents and may be a response to the Commission on Social Welfare's view that some rationalisation and greater integration were required in these provisions. Notably, the Commission argued that lone

CHART 2: *OUTLINE OF SOCIAL SECURITY PROVISIONS FOR LONE PARENTS, 1991*

SINGLE				*WIDOWED*			
SEX				*SEX*			
MALE		*FEMALE*		*MALE*		*FEMALE*	
DEPENDENT CHILDREN		*DEPENDENT CHILDREN*		*DEPENDENT CHILDREN*		*DEPENDENT CHILDREN*	
YES	*NO*	*YES*	*NO*	*YES*	*NO*	*YES*	*NO*
Lone Parent Allowance	General	Lone Parent Allowance	General also Scheme for 58-66 Age Group	Lone Parent Allowance	General	*Both* Categories Widows' Contributory or Non-Contributory Payments	

SEPARATED				*DESERTED*			
SEX				*SEX*			
MALE		*FEMALE*		*MALE*		*FEMALE*	
DEPENDENT CHILDREN		*DEPENDENT CHILDREN*		*DEPENDENT CHILDREN*		*DEPENDENT CHILDREN*	
YES	*NO*	*YES*	*NO*	*YES*	*NO*	*YES*	*NO*
Lone Parent Allowance	General	Lone Parent Allowance	If <40 Only General Provisions: If >40 Lone Parent Allowance	Lone Parent Allowance	General	Deserted Wives Allowance or Benefit	If <40 General Provisions: If >40 Deserted Wives Allow. or Benefit

Notes: General provisions refer to potential eligibility for Social Welfare Schemes other than the Lone Parent and other related Categorical schemes; the means tests for the various allowances are broadly similar; female recipients under 40 whose children cease to be dependent continue to receive their payments.

parent's provisions should be neutral with regard to the gender of lone parents and the cause of the lone parenthood (Commission on Social Welfare, 1986). Chart 2 below summarises the social security provisions for lone parents which currently apply.

In 1992, some further changes were made. In the case of Deserted Wife's Benefit a means test has been imposed, such that a woman with earnings over £10,000 per annum will receive a reduced payment and will be excluded if earnings exceed £14,000: this means test does not apply to the child dependant portion of the payment. Additionally, the changes introduced to maintenance arrangements in 1989 have been extended. *All* maintenance order payments no matter when granted are now "transferable"

and this requirement also applies to maintenance for children unlike the arrangements heretofore.

(vi) *Recipient Numbers, Rates of Benefit and Social Security Expenditure*

Table A9 in the Appendix gives detailed data on the numbers of beneficiaries under the relevant social welfare schemes since 1971. Figure 3.1 reports these data in graphic form. The data must be interpreted with care. Not all recipients of these "lone parent" payments are receiving payments in respect of dependent children. In the case of widows, as will be seen below, those widows in receipt of child dependant payments are in a small minority of widow recipients. Conversely, *all* UMA beneficiaries have at least one dependent child; and most deserted wives have a dependent child.

Figure 3.1 shows the trends in the number of social welfare lone parent beneficiaries. Notably, among widows the trend for child dependants has been continually downwards, although recipient numbers grew over the period from 70,000 in 1971 to over 100,000 by 1991. In the case of deserted wives, their numbers record very significant growth over the period, with the total number of beneficiaries in the region of 50,000 by 1991. Similarly in the case of the Unmarried Mother's Allowance. Overall totals for all schemes are given in Figure 3.1 (c). These figures reveal a gradual, but continual growth in the lone parent social security population. From a figure just over 100,000 in 1971, this population grew to over 200,000 by 1991.

In Figure 3.1 and Table A9 no distinction is made between recipients with and without dependent children, as these time series data to 1984 only comprise aggregate totals of recipients and children. A more accurate picture of trends in recipient numbers can therefore be gleaned from the series in Figure 3.2, which shows the totals for recipients, children and beneficiaries *minus* the relevant figures for widows. The rationale for this presentation lies in the difference between widows and other lone parent recipients: few widows have children, while the majority of all other recipients have. Figure 3.2 shows the trends with the figures for widows excluded. The slope of the beneficiaries graph is very steep; the actual numbers grew from approximately 30,000 to approximately 100,000, from 1971 to 1991. This is a more than three fold increase, the rate of which did not abate in the later years of the series.

Figures for the period from 1984 confirm the very rapid increase in lone parent social security recipients. Official statistics since then record not only the total numbers of recipients and children, but also the number of recipients who have one dependent child or more. A shorter series for the period 1984 to 1990 is therefore given in Table 3.1. First, the table reveals

FIGURE 3.1
LONE PARENT SOCIAL WELFARE RECIPIENTS, 1971 - 1991

Figure 3.1 (a)
Widows

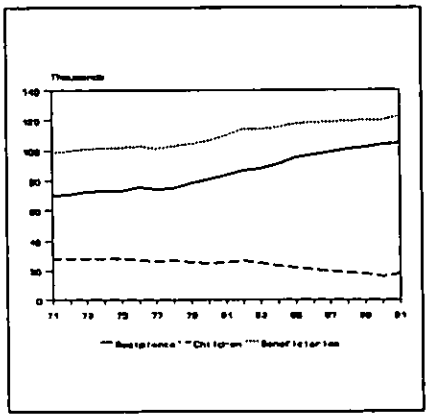


Figure 3.1 (b)
Deserted Wives

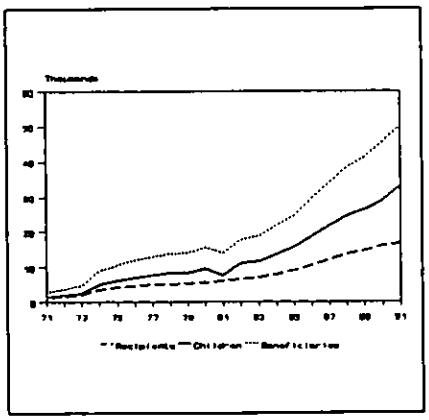


Figure 3.1 (c)
Unmarried Mothers

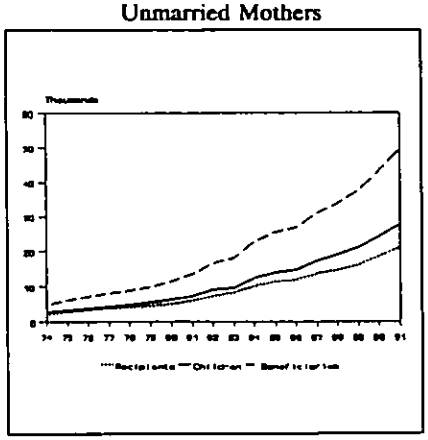
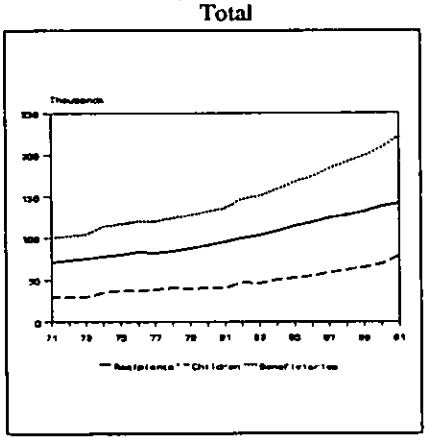


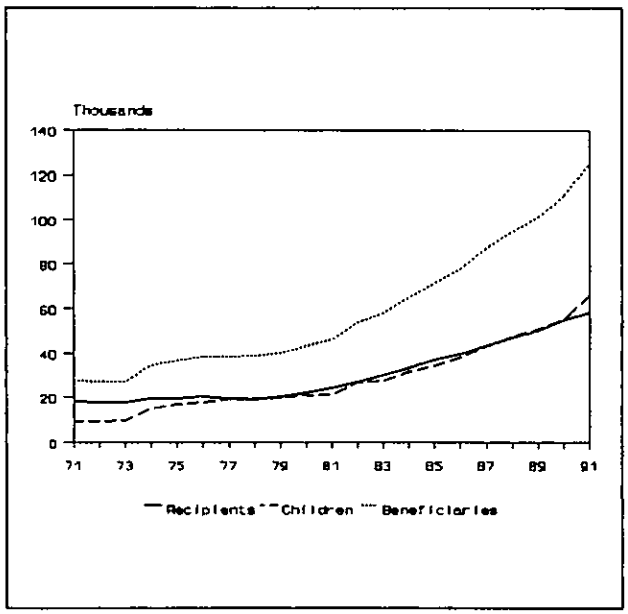
Figure 3.1 (d)
Total



Source: Department of Social Welfare.

the differences between the various social welfare categories in terms of the level of child dependency. Among widows, the proportion of all recipients with child dependants was approximately 9 per cent in 1991, having declined

FIGURE 3.2
TOTAL LONE PARENTS MINUS WIDOWS
1971-1991



Source: Department of Social Welfare.

continually over the seven year period. All UMA[13] recipients, by definition, have at least one child, and among DWA and DWB recipients and lone parent allowance recipients the proportion is approximately 75 per cent. Second, the overall figure for lone *parent* recipients, properly defined, is also growing rapidly, from 27,000 in 1984 to 45,000 in 1991, a total increase of 64 per cent, or an annual average rate of increase of 7.3 per cent. This pattern of growth is the net outcome of decline in respect of widows and of very rapid growth in respect of deserted wives and UMA recipients. The last row of Table 3.1 gives the annual rates of growth for the recipient populations: the deserted wives and related categories have the most rapid

[13] This group would include a small number of unmarried fathers

Table 3.1: *Lone Parents: Social Welfare Recipients with Dependent Children 1984–1991 (Number and Per Cent of All Recipients)*

Year	*Widows*		*Deserted/ Separated Spouses*		*Unmarried Parents*		*All*	
	No	*%*	*No*	*%*	*No*	*%*	*No*	*%*
1984	11,653	13.0	5,483	70.0	10,309	100.0	27,445	25.0
1985	11,484	12.0	6,705	73.0	11,530	100.0	29,719	25.6
1986	10,743	11.0	7,875	74.2	12,039	100.0	30,657	25.6
1987	10,427	10.5	9,107	74.8	13,930	100.0	33,464	26.7
1988	9,903	9.8	10,220	75.1	15,062	100.0	35,185	27.2
1989	9,563	9.4	10,920	74.5	16,564	100.0	37,054	27.8
1990	10,981	9.8	12,124	74.3	18,761	100.0	41,866	30.6
1991	9,566	9.3	14,017	75.2	21,366	100.0	44,949	31.0
% Growth Per Annum	-3.0		14.3		11.0		7.3	

Source: *Statistical Information on Social Welfare Services*, Department of Social Welfare (Annually).
Notes: The 1990 and 1991 data for Deserted/Separated spouses include the new categories of recipient.

growth rates, 14.3 per cent per annum, compared with 11 per cent for single mothers.[14]

Finally in relation to the long-run trends in the composition of lone parents, Table 3.2 shows the percentage distribution of lone parent recipients across social welfare categories for the period 1984 to 1991 and Figure 3.3 displays the numbers over the same period. The declining share of widows among recipients is highlighted. In 1991 they comprised 21.3 per cent, compared with 42.4 per cent in 1984. Correspondingly, the Deserted Spouse's and Unmarried Mother's schemes loom larger in the social security lone parent family population as time proceeds. Of the 45,000 lone parent recipients in 1991, 47.5 per cent were single mothers, 31 per cent were separated and deserted parents, and the balance widows.

As regards rates of social security payments, the details given in Appendix Table A10 and Figure 3.3 below show the trends in the real value

[14] The rates of increase for 1984–1991 in respect of all recipients with children and in respect of the deserted wives and related categories are affected by the eligibility changes in 1989/90 which allowed separated, divorced, etc., parents to claim the new Lone Parent's Allowance. This led to a significantly more rapid increase from 1989 to 1990 in the deserted wives category than would otherwise have occurred. It is useful, therefore, to note that the 1984-1989 annual rate of increase was 6.2 per cent for the total, compared with 7.3 per cent for the 1984-1991 figure.

Table 3.2: *Percentage Distribution of Lone Parent Social Welfare Recipients, 1984-1991, by Category*

Year	*Widows*	*Deserted/ Separated*	*Unmarried Parents*	*Total*	*Number*
			Per cent		
1984	42.4	20.0	37.6	100	27,445
1985	38.6	22.6	38.8	100	29,719
1986	35.0	25.7	39.3	100	30,657
1987	31.1	27.2	41.6	100	33,464
1988	28.1	29.0	42.8	100	35,185
1989	25.8	29.5	44.7	100	37,054
1990	26.2	29.0	44.8	100	41,866
1991	21.3	31.2	47.5	100	44,949

Source: Statistical Information on Social Welfare Services, Department of Social Welfare (Annually).

of payments since 1974. The real value of the payments grew gradually and virtually continuously over the entire period — the trend was interrupted in the year 1982/83. During the period 1977-1982, the most rapid rate of improvement took place. In the latter five years, there has been a modest real increase in the payments.

How these trends compare with the incomes of families in general is of equal interest. However, there are no data available which allow a representative picture to be drawn of trends in the relative incomes of lone parent and other families. Illustrative data are given in Table A11 on the incomes of lone parent families on social security and the net earnings of an employee on average earnings who is supporting a spouse and two children.

The illustrative comparisons are summarised in Figure 3.5 in terms of the ratio (percentage) of social security allowances and benefits to net average male earnings for a two child family. Over the period 1974–1982, the ratio rose; from 1983 to 1986 it was broadly unchanged and in latter years the ratio has been gradually declining. This pattern reflects the unintended outcomes of both endogenous factors and policy choice. In the early period, real social welfare payments were increasing (as Table A10 shows). While earnings were also increasing, so too were the direct tax liabilities of employees. For example, the tax allowance in respect of a dependent child was reduced in *nominal* terms from £240 in 1977/78 to a mere £100 in 1985/86 and then abolished. This, combined with changes in tax rates, PRSI contributions and other factors, all conspired to increase the

FIGURE 3.3

LONE PARENT SOCIAL SECURITY RECIPIENTS 1984 - 1991

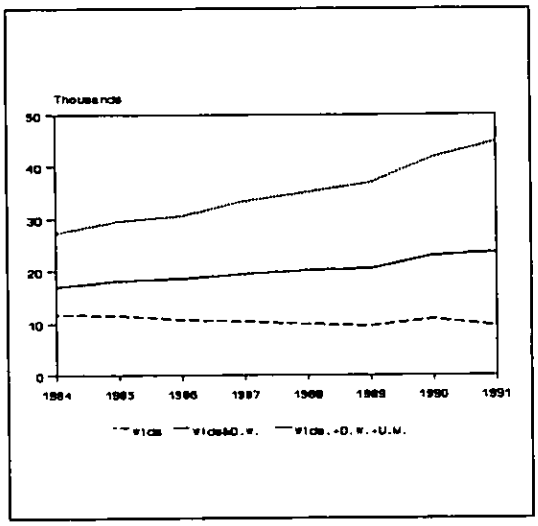
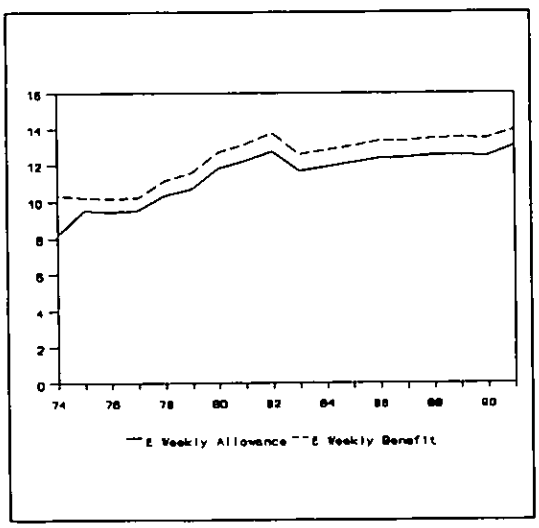


FIGURE 3.4

REAL VALUE OF LONE PARENT PAYMENTS £ WEEKLY (1974 PRICES)



Source: Table A10.

tax liabilities of PAYE earners, including those with children. The decline in the welfare/net earnings ratio since 1986 reflects, first, the resumption of earnings growth, secondly, the stabilisation and then small decline in the tax burden on employees and, thirdly, the slower rate of increase in social security payments.

The comparison of relative incomes would not be complete without some discussion of the data adjusted for per capita equivalence. Table A11 also contains relative income illustrations for the period 1974–1991 adjusted on a per capita equivalence basis using Scale I (1.0: 0.66: 0.33). The resulting per cent ratios of social welfare incomes to net earnings are shown in Figure 3.5 (b). At their highest level in 1982, these adjusted ratios were 64 per cent in respect of the assistance allowance and 70 per cent in respect of the insurance benefit. In 1991, these ratios were 58 per cent and 62 per cent respectively. In summary, the admittedly limited data are indicative of

FIGURE 3.5

LONE PARENT SOCIAL WELFARE PAYMENTS AS % OF NET EARNINGS OF FAMILY

Figure 3.5 (a)
Unadjusted

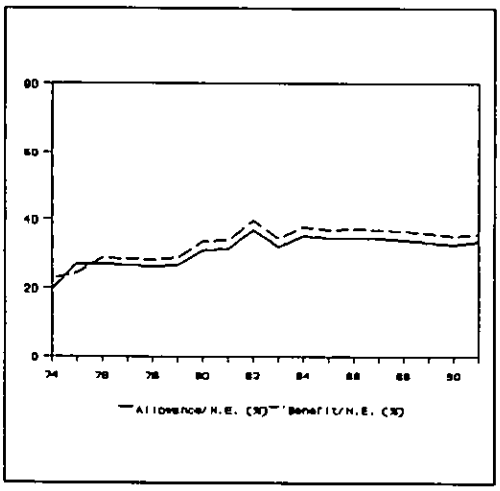
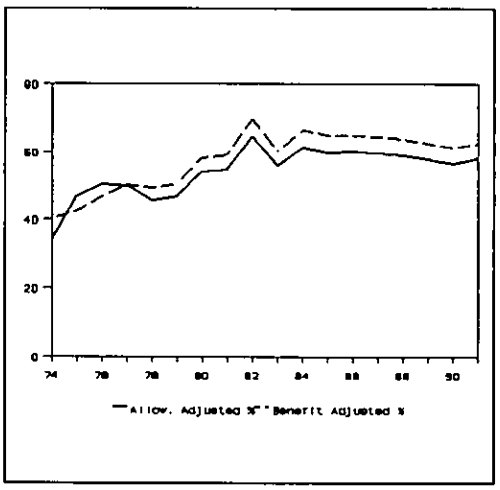


Figure 3.5 (b)
Per Capita Equivalent



Source: Table A11.

some convergence in the incomes of lone parent social security recipients and those of two parent families with average earnings.[15]

In relation to social security expenditure, Table 3.3 below summarises the data for the past decade. Two sets of figures are reported, the first of which (in Column 1) shows total expenditure on social welfare as a whole. It can be seen that in real terms total expenditure rose during the decade, except for the years 1987-1989 at a time of rapidly rising employment and falling unemployment. The annual average rate of increase recorded was 3.7 per cent.

The second set of figures gives total expenditure on lone parents' schemes. These figures do *not* include expenditure on the small number of widows with children. Expenditure on lone parents increased very rapidly during the decade — a cumulative increase of more than three fold, and an annual average rate of increase of 14.2 per cent. Although lone parents' expenditure is small in absolute terms its rate of increase is such that it is commanding a growing share of total social security expenditure, as the final column of Table 3.3 shows.

The growth in social welfare expenditure on lone parents has been analysed elsewhere (McCashin, 1988; NESC, 1990). These analyses have indicated that the bulk of the increased expenditure is attributable to the escalating beneficiary population rather than increased real payment levels. Confirmation of this explanation is provided in Table 3.4. There it can be observed that 72 per cent (£20m) of the increase from 1981 to 1986 arose because of increased numbers of recipients and children, and from 1986-1991 *all* of the increase arose from this source. In fact, the analysis indicates a very slight average *decline* in real payments per beneficiary during this period: this is due to the failure to increase the child dependant portion of the payments in the 1986 Budget and the slight decline in the real value of the personal rates of payment from 1989 to 1990 (see Table A10).

The details of the arithmetical decomposition in Table 3.4 are unimportant, as the precise figures may be sensitive to the time period chosen and the method of calculation (for example, Table 3.4 is based on *beneficiaries*, i.e., recipients and children). It is clear that the dominant force in driving social security expenditure upwards is the escalating number of recipients. In turn, the latter derives from the underlying demographic changes documented in Chapters 1 and 2. Clearly, if these demographic changes continue and real payment rates and eligibility criteria remain

[15] Some reassurance as to the reliability of these illustrations can be taken from the ratios of disposable income for lone parent families and two parent families in 1987 as revealed in the 1987 HBS data in Table A8. The ratios implicit in the latter data are very close to the illustrative data for 1987 in Table A11.

Table 3.3: *Growth in Total Social Security Expenditure and Social Security Expenditure on Lone Parent's Schemes, 1981-1991 (Constant 1981 Prices)*

Year	*Total Social Security (1)*	*Lone Parent's Schemes (2)*	*(2) as % of (1)*
	£m	£m	Per cent
1981	1,192	23	1.9
1982	1,384	28	2.0
1983	1,465	32	2.2
1984	1,484	39	2.6
1985	1,545	43	2.8
1986	1,612	51	3.2
1987	1,630	56	3.4
1988	1,611	62	3.8
1989	1,577	69	4.4
1990	1,608	76	4.7
1991	1,710	87	5.1
% Increase Per Annum	3.7	14.2	

Source: *Statistical Information on Social Welfare Services*, Department of Social Welfare (Annually).

Notes: These figures include all expenditure on the Unmarried Mother's Allowance, Deserted Wife's Allowance and Deserted Wife's Benefit Schemes. Payments to widows with dependent children are not included. To provide a consistent series, the Lone Parent's Allowance figures for 1990 and 1991 were adjusted to *exclude* an estimated figure for widows with dependent children.

unchanged, then a further significant increase in social security expenditure is in prospect.

Finally, in relation to trends in recipients and expenditure two qualifications to the discussion should be recorded. First, to gain a complete picture of the impact of lone parenthood on social security and more widely on income maintenance — the ancillary expenditure on Child Benefit, Supplementary Welfare Allowances, Maternity Benefit and the One Parent Tax Allowance[16] would need to be identified and added to the direct expenditure under the lone parent's schemes. Second, the social security "cost" of lone parenthood is not necessarily identical to the actual expenditure on lone parent's and ancillary schemes. Such costs are best considered as

[16] In 1979/80 a one parent tax allowance was introduced into the personal income tax system, allowing a lone parent to claim a "double" personal allowance in respect of a married couple.

Table 3.4: *Social Welfare: Decomposition of Real Expenditure Growth on Lone Parents' Schemes, 1981–1991 (£m 1981 Prices)*

	Real Increase	*Increase Due to:*		
	£m	*Beneficiary Numbers*	*Average Payment Rates*	*Residual*
1981–1986	28	20.1	4.2	3.7
1986-1991	36	40.5	−2.5	−2.0

Source: See Text and Table 3.3.

the difference between actual expenditure and what expenditure would be otherwise. For example, the socio-economic background of many lone parents suggests that if they did not become lone parents they might experience unemployment and claim unemployment payments. If this were the case for all lone parents, the "cost" of lone parenthood would be the difference between the unemployment payments which would arise and the actual expenditure on lone parents' schemes.

Summary

In this chapter, an overview was given of the evolution of social security provisions in respect of lone parents and of trends in the social security population and social security expenditure. In summary:

— Ireland's social security response to the lone parenthood phenomenon was, initially, the introduction of discrete, categorical schemes and later, an attempt to consolidate and integrate provisions into an overall scheme;

— The numbers of beneficiaries of social security has grown rapidly and continues to grow;

— Expenditure on social security provisions for lone parents has risen very rapidly in the last decade and the increased number of beneficiaries has been the dominant influence on expenditure growth.

Chapter 4

SOCIAL SECURITY: A CRITICAL PERSPECTIVE

(i) *Introduction*

The previous chapter outlined the origins and recent development of social security provisions and briefly described current provisions. In this chapter a critical perspective is adopted for a number of reasons. First, as outlined in Chapter 3, if past trends in relation to the increased number of social security beneficiaries continue there will be a further very significant increase in this segment of the social security population with a consequential increase in expenditure. Walker's observation on this subject in the context of lone parents in the UK is applicable also to Ireland:

> Thus, lone parents are of policy interest that is out of proportion to their numbers because of their growing relative importance as welfare clients (Walker, 1990).

Second, the analyses in Chapters 2 and 3 of lone parents' socio-economic circumstances indicated a generally low socio-economic profile, a high utilisation of State transfer payments and social services, and a rapid growth in the number of lone parents in receipt of social security. An overall policy issue arises here: the growth of this subgroup is arguably not entirely independent of the developments in income maintenance provisions. In short, the policy *responses* to the growth of lone parenthood — such as improved income maintenance, may be contributing to the growing stock of lone parent families outside of the labour market. For example, studies in the UK point out that the labour force participation rate of lone mothers has been falling while that of married women has been rising, and some analyses argue that the evolution of social security provisions is strongly correlated with the decline in work participation (Walker, 1990).

In addition to these general concerns there are a range of specific problems in the operation of current provisions such as the treatment of

family maintenance payments, the role of child care deductions in the means tests and the anomalous status of the Deserted Wife's Benefit. Against this background of both general and specific concerns the paragraphs below offer a critique of existing provisions.

(ii) *EC Equal Treatment Directives*

The social security systems of EC member states have been shaped in part by a series of Directives on the equality of treatment of men and women in social security. These Directives have required member states to modify their provisions in certain respects. In Ireland, for example, the entitlements of married women in respect of unemployment and other payments were extended so as to confer on married women similar entitlements to men (and single women).[17]

The next phase in the progressive adaptation of countries' social security regimes to the equality principle is concerned with family benefits. Specifically, the EC Directive in this area requires member states to implement equality of treatment in relation to "family benefits and survivorship payments".[18] (The latter term refers to provisions for the widowed.) This Directive raises fundamental long-term questions about the entire basis of social security provisions for lone parents.

In Ireland and the UK and in many other countries "survivorship" provisions took the form of widows' pensions based on spouses' social insurance contributions (supplemented perhaps by a means tested scheme for those not entitled to pensions). Widowed women in these Beveridgean systems were assumed to be largely the economic dependants of their husbands, and widows' pensions were therefore seen as reflecting the economic loss of a family's main earner. Under these arrangements widows' pensions came to be provided without labour market conditions. In Ireland, for example, widowed women, with and without children, have been eligible for pensions without work related obligations. On to this core of provisions, countries have added, in various ways, additional provisions in respect *non-widowed* lone parents — whose numbers have grown relatively rapidly. In Ireland, as was seen in Chapter 3, these additions took the form of *ad hoc* schemes for various categories of lone mothers, and more recently lone fathers.

The terms of the EC Equality Directive requirements, however, imply possibly radical restructuring of Irish provisions towards more gender neutral

[17] The key Directive is EC Directive 79/7 and the main implementing legislation in Ireland was the *Social Welfare (No. 2) Act, 1985.*

[18] *Proposal for a Council Directive Completing the Implementation of the Principle of Equal* Treatment of Men and Women in Statutory and Occupational Social Security Schemes (1987).

arrangements. In the first instance, the contributory, insurance payments for widowed and deserted women have no counterpart for men: this would be likely to be judged discriminatory in the terms of the EC Equality Directive. Moreover, judgement under Irish law[19] has been sought in respect of a male plaintiff who has argued that the absence of a "Deserted Husband's Benefit" is discriminatory (Seekamp, 1992). Second, although social assistance provisions in respect of male lone parents have been introduced, traditional gender roles are still firmly institutionalised: males who are separated or widowed must have dependent children to be eligible, not so females. Among females, widows' entitlements are not conditional on age/child dependency criteria, but the entitlement of those who are single or separated or deserted are (see Chapter 3).

It is clear that implementation of the Equality Directive in this area will raise awkward problems in Irish circumstances. On the one hand, Government may be pressurised to "equalise upwards" by attempting to extend the provisions in respect of widows (for example) to *widowers*. On the other hand, this could have enormous public expenditure implications as well as adding significantly to the complexity of the social security system. More fundamentally, the issues raised by the Equality Directive bring into focus the increasing obsolescence of the assumptions on which current arrangements are devised. Notably, the long-run increase in married women's labour market participation has greatly weakened the male breadwinner/female dependant model of social security provision. The challenge facing Ireland's system of social security, therefore, is to develop lone parent provisions from their present complex and differentiated state to streamlined, gender neutral provisions which are consistent with evolving male and female roles in the labour market.

The *ad hoc* development and improvement of provisions for lone parents has now arrived at the point where it will be more difficult to devise coherent and simplified provisions. Widows' pensions, as pointed out in Chapter 3, were initially structured on an age/child dependency basis: those under a certain age without dependent children were not eligible. Over time eligibility for widows' pensions was extended to *all* widows, irrespective of age or family circumstances. This relatively favourable treatment for widows may now pose an obstacle to the eventual reform of lone parent provisions. If some age/dependency condition (as recommended, for instance, by the Commission on the Status of Women in 1972) had been retained for widows' pensions, the schemes for *non-widowed* lone mothers introduced in the 1970s could have been devised to have been exactly parallel to the widows'

[19] The plaintiff is a separated father with custody of his two children.

pensions eligibility conditions. This would have made further reform notably the inclusion of male lone parents on a gender equality basis more feasible.

(iii) *Equity and Efficiency*

Equity has both vertical and horizontal dimensions. In the former instance, it is clear that lone parents in Ireland are generally in the lower income ranges and experience a higher than average risk of poverty. They share this predicament with low income large families and, in particular, with such families affected by unemployment. A factor which must be considered here is the likely *duration* of lone parenthood, and specifically the extent and duration of lone parents' exclusive reliance on social welfare payments. Bradshaw and Millar estimated a median duration of lone parenthood of over 3 years (46 months) for those with one "episode" of lone parenthood, and over 5 years (66 months) in the case of those with more than one episode (Bradshaw and Millar, 1991). There are no data available on the duration of lone parenthood in Ireland, or on the duration of receipt of social welfare payments.[20] If the figures are broadly comparable to those for the UK, then it points to a growing segment of lone parent families with extensive reliance on social welfare payments over very extended time periods.

In the UK and the US the existence of a growing body of families experiencing long-term "dependence" on State payments has given rise to controversial debate both academically and politically. At this point, three observations are offered regarding Ireland's case. First, it is likely that in Ireland also there is a significant stock of long duration lone parents with some reliance on social security. Women's labour market status is relatively inferior as evidenced by the persistence of occupational segregation, a higher than average rate of low pay among women and a degree of wage discrimination (Blackwell, 1989; Nolan, 1990; Callan, 1991). Moreover, women with children may face particular obstacles to labour market participation (NESC, 1991). The weak labour market position of women combines with an ineffective system of family maintenance to result in a limited potential contribution from *private* income sources to the overall incomes of lone mothers. Correspondingly, this enhances the significance of State social welfare payments. The absence of civil divorce should also be noted. This legal prohibition on remarriage closes off one route out of lone

[20] Stocks and flows of lone parents "in" and "out" of social welfare schemes can be estimated. For example, from 1990 to 1991 the net increase in Lone Parent Allowance recipients was 3,953 (from 25,231 to 29,184). There was *inflow* of new recipients in the year of 8,389 and, as a residual, the outflow is 4,436 or 18 per cent of the initial "stock". Thus, 82 per cent of LPA recipients in 1990 remained recipients a year later (Statistical Information on Social Welfare Services, 1990 and 1991).

parenthood for separated or deserted persons and may result in a larger stock of long duration lone parents than would otherwise exist.

Second, there may be social costs resulting from the existence of lone parent families who subsist on low incomes for extended durations. For example, O'Higgins and Boyle documented the high incidence of admission to institutional care among children from lone parent families (O'Higgins and Boyle, 1988). It is a plausible hypothesis that the O'Higgins and Boyle evidence in relation to child care admissions may be part of a wider pattern of social problems affecting lone parent families and that this is correlated in some way with material conditions and incomes. Any appraisal of the cost of maintaining and improving social security payments to one parent families should therefore take cognisance of the indirect, but very real, social costs attributable to their low standard of living.

Clearly, there is a need, both conceptually and empirically, to distinguish those aspects of lone parents' circumstances which might be ascribed to their status as lone parents *per se* from those which reflect the impact of policies towards lone parents. Some commentaries (Millar, 1987; Millar, 1989; Phoenix, 1991) argue that the duality of roles imposed on lone parents (economic as well as parental roles) renders them economically vulnerable, but that the existence of social deprivation among lone parents reflects the inadequacy or ineffectiveness of policy interventions. A countervailing view expressed most recently in work on separated and divorced lone mothers in the UK (Jenkins, Ermisch and Wright, 1990) suggests that there may be a process of "adverse selection". "Women at greatest risk of becoming lone mothers" according to this line of reasoning, "are also those more at risk of being in poor economic circumstances" (Jenkins *et al.*, 1990). In the Irish case, there has been no empirical analysis of the causal mechanisms which correlate family structure, material circumstances and the incidence of social malaise such as family break-up, ill health, and so on.

Third, it appears that when payments for categories of lone parent families were added to the social welfare system in Ireland a rationale for the level and structure of payments was not articulated. Insurance and assistance payments for the non-widowed lone parents' schemes introduced in the 1970s were set at the levels being paid to widows. No general principles were stated in relation to a number of issues:

— the actual and per capita equivalent payment rates relative to two parent families;

— the structure of the means test and in particular the amount of earned income disregarded;

— the extent of special needs and costs (child care, housing costs) among lone parents, how these might affect their living standards and how the social welfare system should accommodate these needs and costs.

The above points are not necessarily made in support of higher overall social security payments but to illustrate the somewhat *ad hoc* development of payments in respect of lone parents.

In relation to efficiency, the impact on their *labour supply* of the social security provisions for lone parents must be considered. The labour supply impact of social security in general has generated a complex and contentious research literature, with much greater analysis focused on the relationship between levels of unemployment and duration of unemployment on the one hand and the structure and level of unemployment payments to unemployed on the other (for overviews of these issues see: Atkinson, 1986; OECD, 1985; Blackwell, 1986). This controversy is now reflected in international social security policy debates affecting lone parents (for example, Walker, 1990).

Basic Irish provisions are means tested. The general allowances for lone parents may be supplemented by ancillary means tested benefits. For instance, Family Income Supplement is payable, within the framework of a means test, to all parents, including lone parents, who are at work full time or part time. In addition, lone parents may be eligible for means tested, non-cash benefits such as medical card entitlement to free health services and reduced, income related, rents if they are tenants of local authority dwellings. Clearly, there is scope for overall marginal "tax" rates on earned income to reach high levels, given the multiplicity of means tests. The interaction of these benefits and services with earnings, income tax and PRSI and child care costs for lone parents (in 1988) has been illustrated by Blackwell (Blackwell, 1989). His calculations reveal marginal tax rates in excess of 100 per cent over a range of gross earnings from £50 to £110 weekly.

To what extent, therefore, might the low level of labour force activity among lone parents be attributable to diminished incentives arising from the "poverty trap"? Leaving aside the substantial technical qualifications which must accompany any illustrative material on poverty traps (NESC, 1990) the role of the social security system *per se* in shaping the labour market decisions of lone parents must be set in a wider familial, social and institutional context. Evidence in relation to the UK suggests that any attempt to understand the labour market behaviour of lone mothers, and devise policies in this regard, within an exclusively economistic framework relating work decisions to marginal tax rates is likely to be misleading. In

the UK in 1980 a tapered earnings disregard (TERD) was introduced into the social assistance regime for lone mothers to ameliorate any poverty traps and improve labour market incentives. Weale and Bradshaw's analysis of this initiative based on survey data on lone mothers concluded that:

> The proportion of persons who will be influenced positively to participate in the labour market is quite small if policy is restricted to a manipulation of economic incentives (Weale, Bradshaw *et al*, 1984, p.190).

The analysis documented the important role of family circumstances, including the availability of satisfactory child care, in facilitating labour market participation. More recently, the 1991 survey report by Bradshaw and Millar highlighted again the significance of child care as a factor in determining labour market decisions. They reported a significantly higher hypothetical labour supply if the child care arrangements preferred by lone mothers — especially in relation to cost — were actually available to them (Bradshaw and Millar, 1991).

These findings in relation to the role of child care must be considered alongside the undoubtedly inferior labour market status and prospects of women compared with men. Viewed in this context the difficulties lone mothers might face in relation to child care compound a more general pattern of labour market disadvantage. These difficulties would be accentuated for lone mothers, from lower socio-economic groups with limited educational qualifications. On the basis of the data in Chapter 2, these are characteristics which might apply to a significant proportion of lone mothers in Ireland. The potential inefficiency of the labour supply effect of the poverty trap in Ireland is best considered, therefore, not merely as a technical issue affecting the tax/benefit/social security nexus, but as a wider issue concerning the social and institutional obstacles facing lower income women with children in their attempts to take up paid employment.

This discussion begs the more fundamental question: should labour market objectives have any role in relation to social security policy for lone parents? Implicit in the structure of *current* Irish provisions is the apparent *assumption* of non-participation in the labour market for all lone parents — the minimal earnings disregard, the decline in the real value of the disregard, the failure (until recently) to allow child care costs as an offset in the means test (it is still not a statutory entitlement). Arguably, these arrangements, combined with the absence of publicly supported child care provisions and the generally poor labour market prospects of women from lower socio-

economic groups, may reinforce and institutionalise *long-term,* and perhaps permanent, exclusion from the labour market of many lone mothers.

If policy in this regard is informed by the conventional neutrality principle it must balance a number of considerations. On the one hand, it may be a widely agreed policy objective that lone parents with dependent children should be free to choose "non-participation" and to receive adequate social security protection. In practice, some of the observed non-participation is a deliberate choice which is independent of the immediate incentive structure. As Millar has pointed out in a summary of qualitative data supplementing the 1991 UK survey report:

> Our in-depth interviews clearly showed the extent to which lone parents made their decision about whether or not to seek employment on the basis of their perceptions of the needs of their children . . . (Millar, 1991).

On the other hand, if lone parents wish to seek employment the social security system and the wider features of the labour market should not operate to diminish incentives and to discourage labour market re-entry. While a firm conclusion on this question cannot be offered, there is a distinct possibility that such discouragement characterises the current Irish arrangements. It must be recalled that:

- *all* lone parents (with dependent children up to age 21) are eligible for social security;
- the amount of income which can be earned without benefit withdrawal is a mere £12 weekly;
- this disregard has remained unchanged over a long period;
- there is no *statutory* recognition of child care costs as an offset against earned income;
- there are no labour market supports or policies directed at lone parents;
- child care policy in relation to working parents is undeveloped and, in particular, there is virtually no direct provision of, or subsidy towards services.

This suite of provisions amounts to an implicit, and presumably unintended, endorsement of very long-term withdrawal from the labour market and an associated dependence on State social security payments.

In considering the notion of "dependence" in relation to social security the distinction drawn by Brown between "active" and "passive" dependence is crucial (Brown, 1989,A; Brown, 1989, B). The objective of policy might be seen as facilitating "active" dependence — the deliberate and explicit choice by lone parents to remain outside of the labour market and to care full time for their children while avoiding "passive" dependence — the adoption of an assumption that it is inappropriate, or too difficult, or financially unremunerative, to seek work because of the real costs and obstacles of re-entering the labour market. The point of this discussion is to raise the possibility of *passive* dependence in the Irish context.

To place this discussion in wider context a comparative perspective is useful. A number of analysts have provided typologies and descriptive comparisons of the social security and related regimes for lone parents in various countries (Millar, 1989; Brown, 1989, B; Kamerman and Kahn, 1989). One group of countries which includes Sweden and Denmark have co-ordinated labour market and family policies based on the wider objectives of "the reduction of inequality and the promotion of gender equity" (Kamerman, and Kahn, 1989). In the Swedish case the *private* income sources of lone parents are strengthened. Advanced maintenance payments ensure a degree of stability and adequacy in family maintenance, and active labour market policies (including, most notably, comprehensive child care) facilitate paid employment among all women with children — those in one parent as well as two parent situations. Countries with this configuration of policies have high rates of labour force participation and low rates of poverty — in the Swedish instance a labour force participation rate for lone mothers in excess of 80 per cent and a poverty rate of 8.6 per cent[21] (Millar, 1989).

A second group of countries, best exemplified by France but including also Austria and Finland have, in Kahn and Kamerman's description, a *universal young child strategy*. In this policy mix, the focus is on families and children in general without significant special benefits for one parent families. French policy, for instance, provides generous family allowances, housing allowances, full income replacement on maternity leave, and paid parenting leave for parents who reduce their working time by 50 per cent or more — available until a child is 2 (in families with 3 or more children). These arrangements are designed to allow parents to withdraw from the labour market when children are very young, but to facilitate and encourage labour market participation thereafter.

Ireland and Britain's policy strategy is one based on *supporting poor lone mothers at home*. In practise, the strategy entails social assistance entitlements

[21] Poverty defined as adjusted disposable incomes less than US poverty line converted into national currencies using PPPs (Millar, 1989, Table 7.9).

for most lone mother families, supplemented by a judicial system for family maintenance for the deserted/separated, and a labour market framework which poses obstacles to participation (lack of child care, absence of training and related policies) and limited employment and income opportunities. This approach has been characterised as "planning for long-term dependency" (Brown, 1989A). It is associated with low rates of labour force participation (UK, 39 per cent; Ireland 1530 per cent) and relatively high poverty rates (UK, 38.6 per cent; Ireland, 35 per cent).[22] Ireland's policies, viewed comparatively, are therefore somewhat extreme in their assumption and re-enforcement of dependence, as Millar has recently observed (Millar, 1992). It is by no means clear that this unequivocal approach is the appropriate strategy for the future. On the contrary, the evidence in Ireland of the modest living standards, and low labour market attachment of lone parents, and of the rapid growth in the social security population and expenditure, all point to the need for a reappraisal of policy. The final chapter briefly outlines the elements of such a reappraisal.

It must be readily acknowledged that a wide gulf separates the labour market orientation of the policies of Sweden and Denmark (for example) from the dependency/non-labour market character of Irish policy. This gulf is best considered as a continuum. The point of this analysis is not that Irish policies can, or ought, to move immediately to the other end of that continuum, but rather that they could move in that direction, within the constraints of economic and labour market conditions here.

(iv) *Lone Parents, Cohabitation and the Unit of Payment*

As the descriptive material in Chapter 3 pointed out, cohabitation has excluded "lone parents" from eligibility for social security payments. In policy terms the implied rationale for this key provision is that the essence of lone parenthood in social security terms — is the absence of financial support for a woman from her male partner (due to death, desertion, and so on). Therefore, where a woman with a child is deemed to be "cohabiting" she is not considered eligible for any of the lone parents' payments.[23] Implementation of the provision requires monitoring and scrutiny of lone mothers' personal lives. This is occasionally reflected in public debate about the degree of intrusion and surveillance which does take place, or ought to

[22] The Irish labour force figure is based on the concept economically active — see Table 2.6, Chapter 2; the Irish poverty rate is the proportion of single mother families with disposable income below 50 per cent of mean (per capita equivalent) disposable income in 1987 (see Table 2.9, Chapter 2).

[23] There is no legal specification in the Irish system of social security of what constitutes cohabitation. In practice, a couple are deemed to be cohabiting if they "are having a social, sexual and financial relationship" (see *Dail Debates*, Vol. 390, col. 1012, 24 May, 1989).

take place[24] in the enforcement of the cohabitation criterion. However, the recurring controversy about the *principle* as well as about the *implementation* of the cohabitation rule is related to more fundamental policy questions.

The essential argument in favour of a cohabitation rule, under Irish conditions, would be that *married* men and women's entitlements can be affected by their status. Notably, a married woman's entitlements — the amount she would receive, for example, under Unemployment Assistance — are related to her spouse's income in two ways. First, if she is receiving Unemployment Assistance her husband's income (subject to certain disregards, etc.) is assessed as part of her means. Second, if she is not employed outside the home she is deemed an "adult dependant" of her spouse and if her spouse is unemployed he receives an appropriate personal rate of social welfare plus an additional "adult dependant rate": the total payment would be about 1.6 times, *not* 2.0 times, the personal rate. Given these family-based units of payment, if a cohabitation rule were *not* applied then a lone parent in receipt of a social welfare payment cohabiting with (for example) an unemployed man would be more favourably treated than the married couple in which one partner was a recipient and the other an "adult dependant".[25]

If the underlying logic of these arrangements is accepted, the question then arises, as Brown points out, about their long-term effect on the probability of lone parents entering into new, or reconciled, stable relationships (Brown, 1989A). The significance of this issue resides in the fact that the formation of two parent families is one of the "routes" out of lone parenthood and consequently, as Millar and Brown suggest, a potential route out of poverty and economic vulnerability (Millar, 1992; Brown, 1989A). A difficulty with the current cohabitation rule is that it may, in effect, prevent the natural development of relationships and deter lone parents from embarking on possibly secure, long-term relationships which could have a beneficial effect on their own and their children's social and financial circumstances. This line of reasoning would point to some moderation in the application of the cohabitation principle. For instance, cohabitation might be permitted on a transitional basis.

Clearly, the question of cohabitation must be viewed in the wider context of the prevailing family-based unit of payment in social security. In Ireland this framework is currently shaped by the manner in which the

[24] See, for example, Sunday Tribune, 13 August 1988, "*Social Welfare denies charges of harrying single parents*".

[25] To illustrate: the lone parent, her partner and one child would receive £110.20 weekly from the combination of LPA and short-term Unemployment Assistance. The comparable married family would receive £99.80 (1992/3 rates of social welfare).

principle of gender equality has been grafted onto the social welfare system. This development has been prolonged, contentious, and litigious (McCashin and Cooke, 1992) and gave rise to an official review of the intricacies and difficulties involved[26] (Department of Social Welfare, 1991). Briefly, in the 1980s the Irish social welfare system was modified to remove features which were discriminatory towards women. Some of the modification was uncontentious — such as granting married women the same entitlement to unemployment benefits and the same duration of entitlement as single women and men. Traditionally in social welfare legislation married women were deemed "dependants" of their spouses irrespective of their *actual* employment status (i.e., an unemployed or sick husband would receive an adult dependant payment in respect of his wife even if she were employed or in receipt of significant earnings).

The legislation of 1985 which reformed these provisions altered, but did not *abolish*, the notion of dependency. Either spouse could now be the adult dependant, and the definition of the latter was altered so that claimants whose spouses had very limited incomes could still claim an adult dependant additional payment. The difficulty with this policy was that married couples, under the new legislation, were subject to a "limitation" in the following way. Both husband and wife had legal entitlement to unemployment assistance. However, where *both* were receiving an unemployment payment, the married couple could not receive more than the combined total of the personal rate and the adult dependant rate of payment, i.e., more than a married man would receive in respect of a dependant spouse who was not, in fact, in the labour force. This limitation was *not* applied to non-married couples or other types of households or families. By contrast, a cohabiting couple comprising a lone parent in receipt of an unemployment payment and her partner, also unemployed, would receive *two* full personal rates of payment[27] (*Department of Social Welfare, 1991*).

This situation was challenged constitutionally in 1987 on the grounds that it violated Article 41.3 of the Constitution in respect of the State's obligation to protect the institution of marriage. In 1989 the High Court upheld the challenge, the Supreme Court supported this judgment and further legislation was introduced. This later legislation, which still obtains, effectively extended the "limitation" to cohabiting couples, thereby formally

[26] The relevant legislation in chronological order is: *EEC Directive 79/7, Social Welfare (no. 2) Act, 1985*, especially section 12; *Social Welfare (no. 2) Act, 1989*. The key judgment *Patrick Hyland v. the Minister for Social Welfare and the Attorney General*, The High Court, Judicial Review, No. 1987/71, J. Barrington, 1988.

[27] This necessarily truncated discussion ignores the aggregation of means applied to married couples and many other complexities.

equalising the treatments of married and cohabiting couples. (This policy of "equalisation downwards" takes no cognisance of a significant difference between cohabitees and married persons: the former are not protected by maintenance legislation while the latter are.)

An official Review Group was established to assess the basic policy issue involved: how individuals, families and households were to be treated in the social welfare code. This group did not reach a consensus on the immediate issues but identified two *alternative* lines of policy development. Either the "limitation" should be abolished and the structure of payments should evolve towards two personal entitlements for all couples, *or* the principle of the limitation should be upheld and extended more generally throughout the social welfare code. (The group considered that the arrangements in place after the 1989 legislation — and still in place at the time of writing — could not be considered permanent as they too are of doubtful constitutionality.)

In this discussion the substantive arguments related to the two immediate options identified by the Review Group are not rehearsed. The relevant point here is that if the policy of "individualisation" in social welfare rights had been adopted, in the application of equality principles, or in the later policy response to the Courts' judgment on the 1985 legislation, then the contentious comparisons between married and cohabiting would no longer be relevant. In other words, if a married couple could receive two personal rates of payment[28] where both are unemployed, the underlying dependency structure of the payments would disappear and so too would the necessity to "equalise" the situations of those married with those cohabiting. Clearly, as the Review Group's analysis suggests, an individualisation strategy would be potentially costly. Nevertheless, aside from other arguments in its favour, such a strategy would provide a context in which the whole issue of cohabitation could be addressed anew.

(v) *Private Maintenance*

The total income of lone parents depends not only on publicly provided income support but also on private sources of income such as earnings and maintenance from absent and non-custodial fathers and parents. In Chapter 2, the limited data from the Household Budget Survey indicated that private income sources in fact play a subsidiary role in the overall income packages of lone parents. However, any proper assessment of the actual level of

[28] One variant of the individualisation strategy would propose that all married couples where, for example, the husband is unemployed, would receive two "personal" rates of payment, whether the spouse is also in the labour market or a dependant spouse working in the home.

maintenance payments would require representative data on lone parents which are currently not available.

It is likely that a comprehensive examination of private maintenance for spouses and children in Ireland would reveal significant difficulties.[29] The Oireachtas Committee on Marital Breakdown offered the view that the family law maintenance systems functioned "reasonably well" (*Joint Oireachtas Committee,* 1985, p.57). No empirical basis for this conclusion was offered, however. The 1992 White Paper on marital breakdown contained a largely descriptive account of existing legislation and did not propose any significant developments (White Paper, 1992).

Recent research by Ward offers a picture of the operation of the current maintenance regime for couples (Ward, 1990). Couples who separate or divorce may in the first instance reach an informal, agreed arrangement regarding financial support of the spouse and children. Some couples draw up a formal separation agreement through solicitors and incorporate maintenance in the agreement. Where no agreement is arrived at, where an agreed arrangement breaks down or a spouse (invariably the husband) simply deserts or refuses to support the family, then the relevant legislation becomes applicable — the *Family Law (Maintenance of Spouses and Children) Act 1976* and the *Judicial Separation and Family Law Reform Act 1989*.[30] Under the 1976 legislation the Courts may order a spouse to make periodic payments and for a period of time which the Courts consider proper, to a spouse who has applied for a maintenance order.

Certain central features of the legislation should be noted. The legislation does *not* provide a precise rule for the determination of "proper" maintenance. The Court is merely obliged to have regard to the income, earning capacity, property and resources of the spouses. As Ward notes, an unreported case in the Supreme Court is the only judicial definition of adequate maintenance. This definition simply sets out that the Courts should:

— ascertain the minimum reasonable requirements of the wife and children;

— determine the income earned or capable of being earned by the wife — apart from the maintenance;

— determine the actual net income of the husband; and decide the reasonable living expenses of the husband (Ward, 1990, pp.3–4).

[29] This discussion is confined to maintenance in relation to *married* persons. There are no data on maintenance in respect of single mothers with children. Here it should be noted that a single mother is *not* legally entitled to maintenance from the child's father, but the child is so entitled.

[30] A key amendment to the 1976 legislation was the provision in the 1989 Act which revoked the absolute bar on spouses who had "deserted" from receiving maintenance.

No statutory basis exists for evaluating the effect of a husband's second relationship on his maintenance obligations.

In the legislation children are deemed "dependent" if aged up to 16 or 21 if in full-time education. The legislation does not provide for automatic increases in maintenance amounts (due to cost of living increases, for example). Any changes in the maintenance must be made on the basis of applications by the spouses which show changes in circumstances. Most maintenance orders are determined in the District Court which may award a maximum of £100 weekly to a spouse and £30 weekly for one child.[31] These maxima were increased to £200 and £60 respectively in *The Courts Act, 1991*.[32]

An *Attachments of Earnings* procedure, provided for in the 1976 Act, allows the Court to order direct deductions from a husband's income — these deductions to be paid directly to the spouse or the Court. Both employers and employees are obliged to report to the Court changes in income and other circumstances of the spouses. If maintenance payments awarded by the Courts fall into arrears the errant spouse may be arrested or summoned to appear in Court. Arrears may be recouped through the seizure/sale of a spouse's goods and husbands may be imprisoned if failure to pay the awarded maintenance was deemed to be due to sheer refusal or culpable neglect.

The relationship between this judicial framework for maintenance and the social security system was described in part in Chapter 3. There, it was noted that the legislation governing the new Lone Parent's Allowance provides a legal basis for *the social security authorities* to obtain maintenance from spouses — the rationale being that spouses should "contribute" to the cost of the State's social security payments to the spouse's family. The judicial maintenance system and social security overlap in other respects, however. Notably, applicants for the social security payments must show that they have made efforts to obtain maintenance from their spouses. Also, if a spouse is receiving "inconsiderable" maintenance then she is still eligible to apply for social security. In practice, a simple cut off point defines inconsiderable: if a wife is in receipt of an amount *less* than the cut off point then her maintenance is inconsiderable.

The anomalies to which these arrangements have given rise are evident. Eligibility for a Deserted Wife's Benefit, supposedly a non-means tested insurance based payment is being determined partly, although indirectly on the basis on means, i.e., whether or not "inconsiderable" maintenance is

[31] These limits do not apply in the Circuit Court or the High Court.

[32] This Act allows the Government for the first time to periodically increase these limits by means of Government order without the necessity to legislate.

being paid: a full benefit is paid to those with merely inconsiderable maintenance. Among recipients of means-tested allowances, the amount of "inconsiderable" maintenance *does* affect the amount of the allowance. The net effect of these arrangements therefore is to generate complex horizontal inequities based on the various maintenance/social welfare combinations as follows:

(i) Spouses in receipt of "considerable" maintenance, deemed to be in the category "maintained" and therefore ineligible;

(ii) spouses with inconsiderable maintenance and insurance entitlement to Deserted Wives' Benefit;

(iii) spouses, as (ii) above, with maintenance and a benefit payment and income from employment (which has not affected the amount of benefit until 1992 — now income above a limit will exclude a woman from DWB — supposedly a non-means tested payment);

(iv) spouses with inconsiderable maintenance, no insurance entitlement, entitlement to a means tested allowance, with the allowance reduced in accordance with the amount of maintenance;

(v) spouses, as in (iv) above who also have income from employment, which would further offset the amount of the allowance.

A further aspect of the social welfare/maintenance nexus is the differential treatment of maintenance paid to spouses, as distinct from dependent children. Maintenance in respect of children is currently *not* assessed as means for purposes of determining the amount of an allowance while that maintenance apportioned to a spouses *is assessed*.[33] Therefore, the combination of the "inconsiderable" maintenance provisions and the exclusion from means assessment of the children's portion of maintenance awards gives a positive incentive for maintenance applicants in the Courts to obtain maintenance which is *below* the relevant threshold and earmarked, as far as possible, for the children.

These judicial and social welfare maintenance procedures have serious defects. Notably, as Ward's analysis of District Court files and Department

[33] Millar, however, reports that the Department of Social Welfare intends to introduce assessment of child maintenance payments (Millar, 1992). The *Social Welfare Act, 1993*, Section 24, when implemented by means of regulation, will provide a statutory basis for the assessment of child maintenance payments in the means test.

of Social Welfare records shows, the size of the awards are relatively modest with over 50 per cent in the range under £40 weekly. Default rates on court orders are high: 28 per cent of sampled awards were never paid up and a further 48 per cent were six months or more in arrears. While the available enforcement procedures can improve the payment rate, the judicial arrangements still result in a situation where, in Ward's summary, "a large majority of wives granted maintenance orders cannot be assured of either an adequate or a secure income" (Ward, 1990, p.47).

These findings in relation to the problems of Irish judicial arrangements for family maintenance are strongly echoed in international research on maintenance. In an overview of a very large research literature in relation to the United States, Weitzman offers the following three point summary:

> First, not one study has found a state or county in which even half of the fathers fully comply with court orders. Second, the research suggests that many of the fathers who are ordered to pay support pay it irregularly and are often in arrears. In several studies, the average arrearage is for half or three-quarters of the money owed, and in one study the average reached 89%. (While some contribution is certainly preferable to the total noncompliance, irregular or infrequent child support payments can create serious hardships for the dependent mother and children.) Third, the research indicates that a very sizable minority of fathers — typically between a quarter and a third — never make a single court-ordered payment. (Weitzman, 1988, p. 105).

Weitzman attributes the poor maintenance compliance to "lax enforcement" and dismisses other commonly advanced explanations such as "excessive" maintenance awards, non-compliance being confined to lower income men, or resistance to compliance because of child custody or visitation problems.

In the United Kingdom, Bradshaw and Millar's 1991 study reported that only 29 per cent of lone mother families received regular maintenance. The British Government's White Paper, *Children Come First*, referred to the poor maintenance record of absent parents and also pointed out that among lone parents in receipt of social security the proportion in receipt of maintenance fell from 50 per cent in 1981 to 23 per cent in 1988 (*Children Come First*, 1991). A possible contrast between the US and the UK is that in the UK there is evidence of lower incomes among *absent* parents. The White Paper, for instance, observes that 20 per cent of absent parents are

unemployed or sick and that their incomes on average are lower than the general population (*Children Come First*, 1991).

The difficulties associated with the operation of maintenance procedures in the UK have led some commentators to question the value of largely judicial systems of maintenance. In an assessment of the UK position Eekelaar argues that because of the low incomes of many absent and custodial parents the potential of legal arrangements to bring about adequate and secure maintenance is severely circumscribed:

> Private law can ultimately do little to redress the disadvantage brought about by family breakdown. It cannot generate resources that are not there. It bites significantly only in the case of the more affluent, and marginally readjusts the circumstances of the poorer groups (Eekelaar, 1988, p. 173).

Against this background of ineffectiveness in legal maintenance systems in some countries there is an increasing tendency internationally to move towards more unified, centralised and administrative, rather than judicial arrangements. While no one model is being advanced as an appropriate one for all countries, a number of elements can be identified in the various alternatives (Kahn and Kamerman, 1988). First, greater uniformity in judicial decisions and less judicial discretion — both being attempted by means of more specific legislation — for example, a statutory obligation on the courts to apply a pre-specified maintenance formula to all cases. Second, and equally important, a reduction in the effective role of legal procedures through the use of "advanced" or "automatic" maintenance payments by the State, with administrative recoupment of these payments by the State directly from absent parents. This is essentially a generalisation of the liable relatives' concept to *all* cases and not just social security applicants. A variant on this proposal would be "advanced" payments in respect of maintenance for *dependent children*.

(vi) *Deserted Wife's Benefit — A Rationale?*

Millar, in a discussion of social security provisions for lone parents internationally, remarks that Ireland is the *only* country to have a social insurance payment for non-widowed lone parents (Millar, 1989). While underlying public finance principles may provide a market failure justification for social insurance in relation to unemployment, sickness, old age, retirement and widowhood, it is difficult to sustain this rationale in relation to marital breakdown.

Two essential elements would provide an analytical case for social (as distinct from private) insurance in respect of marital breakdown. The first

element would comprise the conventional market failure criteria as they apply to private insurance markets. On these criteria problems of moral hazard and adverse selection would arise: the individual could conceal the fact of his/her high risk characteristics (adverse selection) and could affect the probability of the insurable event occurring (moral hazard). In principle these market failures might support social insurance provision (Barr, 1987, Chapter 5). The second element, however, concerns the nature of the events with which social insurance may contend. These events should be contingencies or events over which individuals have no control — widowhood, old age, unemployment, etc.

Marital breakdown, however, concerns complex personal and emotional experiences. It may range at one end of a continuum from an entirely voluntary choice to a decision brought on by a marital partner's neglect, or even violence. The *personal* nature of marital breakdown contrasts with the contingencies afflicted on people by the loss of a spouse, industrial injury, or unemployment for example. On the whole it is difficult to sustain a *principled* argument in support of an insurance payment in the case of marital breakdown.

It has been argued that there are significant practical arguments in support of Deserted Wife's Benefit — notably lack of means testing and avoidance of poverty traps.[34] However, the 1992 Social Welfare Act introduced a means test: while the Deserted Wife's Benefit still exists, entitlement to it will be withdrawn (for new claimants) in a range of income around £12,000 per annum. In effect, Deserted Wife's Benefit is now a hybrid of an insurance-based benefit and a means tested allowance. In his speech to the Dáil in March 1992 on the Social Welfare Bill the Minister referred to it as "somewhat unusual and unique in a social insurance context" (Dáil Eireann, 24th March, 1992).

Furthermore, as the Minister also indicated, the existence of the Deserted Wife's Benefit:

> applies to women only and further developments in regard to equal treatment between men and women will undoubtedly require rationalisation of the present arrangements.

The weak analytical foundation for the Deserted Wife's Benefit, combined with its current insurance-cum-income limit arrangement and with the imperative of change in the EC Equality Directive's final phase, suggests that its whole rationale needs to be fundamentally reviewed.

[34] These points were made in public debate surrounding the *Social Welfare Act, 1992*. This Act introduced a means limits above which a DWB would not be payable. See briefing papers on the Bill by FLAC (Free Legal Advice Centres) and INOU (Irish National Organisation of the Unemployed).

(vii) *Summary — The Need for a Policy Review*

In this chapter and in previous chapters the need for an overall review of social security provisions for lone parents has emerged. Chapter 3 documented the significant growth in the number of lone parent recipients of social welfare and in the associated social welfare expenditure. A number of policy issues were highlighted in this chapter which, taken together, reveal the need to rethink social security strategy in this area:

- the need to develop provisions which comply with the terms of the final phase of the EC's Equal Treatment Directive affecting family income support measures;
- the unquestioned assumption — which apparently underpins existing arrangements — of the non-participation of lone mothers in the labour market, with the consequences this entails for the income levels of lone mothers and for the scale of reliance on social welfare payments;
- the difficulties associated with the judicial family maintenance arrangements for separated and deserted lone parents;
- the anomalous status of the Deserted Wife's Benefit; and
- the difficulties arising from the treatment of cohabitation and the possible benefits of reform in this area in the context of wider changes in the status of "dependants" in social security.

Chapter 5

A POLICY STRATEGY FOR SOCIAL SECURITY

(i) *Introduction*

In this chapter a brief summary is given of the findings, the need for research is pointed out and the broad outlines of an alternative social security policy are drawn.

(ii) *Findings*

There are significant limitations on the data available on lone parents in Ireland. Notwithstanding these limitations it has been possible to quantify a growth in the population of lone parents, with single mothers and separated mothers increasing in number, and widows with children declining. Ireland's experience in these matters broadly conforms with that of many other countries. Associated with the growth in the population of lone parents (who are overwhelmingly lone mothers) is a significant increase in the number of lone parents in receipt of social security.

Lone mother families have low incomes and have a significant reliance on State transfer payments and State services. Their risk of poverty defined in terms of per capita equivalent incomes is significantly higher than average in the case of single and separated mothers. For example, 35 per cent of single mothers are poor in relative income terms if half of mean income is taken as the benchmark.

Social security provision for lone mothers has expanded in coverage and in cost, and the population of beneficiaries has grown rapidly and will continue to grow in the foreseeable future. The fundamental assumption which appears to underpin social security provisions is the separation of lone parents from the labour market. This tenet of policy was questioned, and other policy issues and problems were identified.

(iii) *Future Strategy for Social Security — Research Needs*

Any policy argument regarding lone parents must be prefaced by a recognition of the dearth of information and analysis in relation to lone parents. A prerequisite, therefore, for informed policy debate is a significant improvement in the available data. Two general and interrelated sets of issues should feature on the future research agenda.

First, there are *underlying social processes* at work which underpin the long-run shift in family structures and the growth in lone parent families. In particular, it is crucial to analyse the factors which might give rise to an apparently disproportionate incidence of lone parenthood among those from lower socio-economic groups. If future research were to confirm the tentative evidence in this study of this disproportionate incidence, it would have implications for future policy strategies. It would also imply that the sociological and policy implications of lone parenthood should be conceptualised not as a question of family structure, nor solely as a dimension of the feminisation of poverty, but rather as a set of interactions between general economic and social vulnerability on the one hand and gender and family structure on the other. A starting point for such an analysis is the emphasis by Jenkins on the "adverse selection" into lone parenthood of mothers from poor economic circumstances (Jenkins, Ermisch and Wright, 1990). This would contrast with the emphasis given in feminist analyses to the important independent role of gender in generating lone mothers' poverty (Millar, 1987; Millar and Glendinning, 1989).

Second, at a more immediate and applied level, there is an urgent need for policy relevant data on the social circumstances, broadly defined, of lone parents. For example, the onset of lone parenthood might be associated with housing mobility and changes in tenure: this in turn would have implications for lone parents' housing costs and for the level and structure of income maintenance support. Improvements are needed in the system of family maintenance and representative data on the income and employment of *absent parents* is also essential, therefore. If non-compliant absent parents have very low incomes, for instance, then the scope for a judicial maintenance system to provide adequate and secure maintenance is clearly limited.

A central focus of any future descriptive analysis of lone parents should be the *duration* of lone parenthood, the associated duration of reliance on social security, and the factors which impede or facilitate movements out of those statuses. An analysis is urgently required of the "entry" and "exit" rates for lone parenthood. If, for example, the evolving pattern is one of rapid rates of inflow (due to increased marital breakdown and non-marital births) and low rates of outflow then a large stock of long duration lone parents would rapidly accumulate. In general, the data gaps and absence of

research which emerge so clearly in the earlier chapters would strongly support Millar's recent plea for further research:

> We would argue that the most pressing short-term need is for better data on the circumstances of lone parent families of all types and that this should therefore be the immediate priority (Millar, 1992).

(iv) *Social Security — Objectives and Constraints*

A re-statement of the objectives and rationale of social security provision for lone parents in Ireland is necessary. Such a statement might be to the effect that the *objective* of policy is to prevent income inadequacy among lone parents, widowed and non-widowed, through equitable and efficient policies affecting both private and public sources of income.

This objective must be pursued in the light of certain *constraints* — economic, social and legal. Chief among the economic constraints are the public expenditure implications of a large and rapidly growing population of social security beneficiaries. The potential labour supply effect of social security provisions are an added economic constraint. A constraint with both economic and social dimensions is the apparently low level of resources and low socio-economic background of lone parents. This constraint may make it more difficult to devise appropriate labour market policies in relation to lone parenthood. Furthermore, the fundamental social changes which underpin the growth of lone parenthood in Ireland and internationally may not be amenable to policy change: a socially imposed constraint on policy, therefore, is the long run, and — for the foreseeable future — continuous growth in the numbers of lone parents. This will be reflected in a continuing increase in the "demand" for social security provisions.

The legal system, as outlined in Chapters 3 and 4, impinges significantly on the social security arrangements for lone parents. It is clear that while there may be scope to improve the judicial family maintenance system, there are limitations on judicial maintenance in the degree to which it can procure adequate maintenance in the case of lower income families. This is a significant constraint on policy if a high proportion of lone parents are from lower socio-economic groups. The constitutional prerogatives of the family based on marriage in Ireland also set limitations on policy. Social security support for lone parents must be structured so as to ensure balanced provisions for two parent and one parent families. Moreover, this constitutional imperative must be applied in the context of some diversity in social attitudes and values. On the one hand, there is continuing support for the constitutional and social primacy of the family (based on marriage).

On the other, there is also widespread acceptance of the need to make provisions for lone parents and there is, furthermore, a segment of public opinion which would actively support constitutional and social changes in the status of marriage and the family (such as the legalisation of divorce). Future policy in relation to social security for lone parents faces the challenge of balancing these potentially conflicting orientations.

Given this preliminary statement of objectives and constraints what particular *instruments* of policy might be appropriate? It is not possible here to offer detailed proposals for an alternative social security system for lone parents. However, the outlines of such an alternative can be sketched and some more short-term initiatives consistent with this outline can be identified.

A future social security regime should, arguably, conform to the following criteria:

— It should encompass *all* lone parents of both genders, widowed and non-widowed, and treat all categories of lone parents uniformly;

— It should facilitate lone parents to *choose* the balance between the labour market and parenting — offering adequate support to those choosing full-time care for children but not posing disincentives to lone parents wishing to seek employment;

— It should be underpinned by an *improved system of family maintenance* — which would result in more secure maintenance as a foundation for the overall income "package" of lone parents, and;

— It should be *simpler,* more easily understood and more easily administered than the present system.

(v) *Policy Strategy: Private Income Sources*

The Chart below provides a framework which clarifies specific policy issues and choices in relation to lone parents' social security provisions. As the figure suggests, the distinction between public/state income sources on the one hand and actual or potential *private* income sources on the other must be borne in mind.

The diverse nature and source of public income supports must also be recognised. Lone parents, for example, receive Child Benefit, as do all families with dependent children, and therefore policy towards *families* in general is one mechanism for developing future social security in relation to lone parents. Policies towards *poor* families also affect social security for lone parents: lone parents in paid employment might be eligible, in the same

CHART 3

PRIVATE AND PUBLIC SOURCES OF INCOME FOR LONE PARENTS AND POLICY STRATEGIES FOR THE FUTURE

	PRIVATE INCOME		*PUBLIC*		
	Earnings	*Family Maintenance*	*As Families*	*As Poor Families*	*As Lone Parents*
Current Situation	Low Labour Force Participation	Judicial System; Low maintenance and poor enforcement	Child Benefit	Family Income Support; Supplementary Welfare	Lone Parent Allowance
Future Strategy	Increase work participation through reduced "poverty traps" and child care and training policies	Reduce judicial element in maintenance	Unify child income support	Individualise social welfare	Integrate payments and reform means test

way as other low paid parents, to receive Family Income Supplement; also, the Lone Parents' payments incorporate child additional payments (CDAs) as do the *generality* of payments to social welfare recipients with dependent children. In Ireland's current social welfare system lone parents receive income support primarily as *lone parents*. The significance of this distinction is that it conveys the diversity of actual and potential income sources of lone parents and by extension it invites a broad approach to income support policy.

Comparative analyses of social security systems point out that Ireland's regime for lone parents is unusual, as it is based *primarily* on supporting them *qua lone parents* by means of separate, categorical payments (Millar, 1989; Millar, 1992; Kamerman and Kahn, 1989). The thrust of these comparative commentaries is that countries such as France or Sweden which have strong labour market policies and family policies for *all* families, have better provision for lone parents, as evidenced by their lower rates of poverty, higher labour force participation rates and more diverse sources of income.

The *first* element in any future strategy is to ameliorate the institutional barriers that lone mothers face in entering the labour market: those barriers may also be faced, if to a lesser extent, by mothers in general. If these barriers were removed, it would enhance the earnings element in the overall income package of lone parents. Child care for working parents is arguably the central issue here.

There is no direct public provision in Ireland of child care services for working parents and no official stance in relation to provision, subsidisation, access and similar issues[35]. On this question, as on other specific aspects of policy raised in the discussion, no detailed proposals are given here. What can be stressed, however, is the need for a *co-ordinated* policy in relation to child care which involves policy makers in the social security and direct service provision areas. In addition, it is clear that policy must address "*supply*" issues (availability, quality, etc) as well as "*demand*" issues (supporting parents with the cost of services). In relation to the latter issue, a policy which is targeted in some way is the more appropriate strategy — for example direct access to publicly provided services with charges related to income, or means tested rebates against the cost of commercial child care services. A general tax allowance or tax credit, by way of contrast, would not be an appropriate policy as it might be of little or no benefit to the lowest-income parents, including lone parents (leaving aside other possible objections).

This proposed initiative is envisaged as a measure for all families with children. If the stated objective of official policy — of enhancing the participation of women in the labour force — is to be achieved, then the question of child care policy for all working parents must be addressed (see NESC, 1992). As Lewis has emphatically stated:

> It is not possible to abstract the problems faced by lone parents from those faced by two parent families, especially in regard to the efforts of any parent to combine paid work and family life (Lewis, 1989).

The impact of an enhanced child care system on reducing the constraints facing lone parents would be heightened if policies were also devised in relation to training and in relation to the "marginal tax rates" faced by lone parents. As regards the latter, it was suggested in Chapter 4 that since lone parents have a high probability of experiencing a multiplicity of means tests and deductions (tax, PRSI, medical card means test, Family Income Supplement, differential rent, etc.) that there may be scope to reduce any poverty traps implicit in these arrangements. No detailed analysis is

[35] The Programme for Economic and Social Progress acknowledged that child care services were a collective responsibility for Unions, Employers and Government. The NESC Report on *Women's Participation in the Irish Labour Market* stated the analytical case for State intervention in child care and the Council of the NESC called for detailed planning and research to be undertaken to identify needs and appropriate modes of service provision (NESC, 1991). In an official response to the NESC report the Government referred to the recent EC Council Recommendation on Child Care and to the establishment under the Minister for Labour of a Working Party, "to devise specific recommendations for the development of child care partnerships between parents, local employers and community groups".

attempted here of the complex issues involved but, as indicated in Chapter 4, there are a priori grounds for changing the structure of the means test for the Lone Parent's Allowance. At present, the amount of income "disregarded" in the means test is small, and above the disregard limit there is a "£1 for £1" reduction in social welfare. Some alteration in the structure of the means test can therefore be justified — for example, a higher disregard or a more gradual taper above the disregard limit.

A specific point about the means test is that it applies to both the adult and child dependant portions of the payment, so that the means test affects the amount of social welfare support for lone parents themselves and for their children. A further mechanism for reducing the labour market impact of the means test would be to apply it only to the "personal" element of the payment. If this were done only for lone parents it would create horizontal inequities as between lone parents and other social welfare recipients with children. Therefore, what is suggested here, is that *child* income support for all families be restructured so that Child Benefit plays a greater role in child income support and child dependant additions a lesser role.[36] This is discussed more fully later.

The argument given here — that the means test for lone parents payments be differentiated from that of other social welfare recipients — is based on a recognition of the different circumstances confronted by lone parents. Lone parents are likely to be out of the labour market for extended periods and they may require a greater incentive to consider labour market participation. Where one parent is absent, the choice to attempt to enter the labour market is a qualitatively different one to that made in a two parent context. In comparing lone parents with the unemployed — who do not benefit from disregards of earned income — it must be accepted that any moderation in the basic means test for unemployment assistance would simply be inconsistent with the legal/administrative status "unemployed". The unemployed with any "earned" income are not, in effect, unemployed and are therefore ineligible for an unemployment payment. Furthermore, the existing social welfare legislation permits those "signing on" for unemployment payments to "sign off" for periods of time — counted in days — [37] so that an unemployed person is in fact allowed to combine a social welfare payment (for some days of the week) with income for the other days.[38]

Finally, in relation to the means test faced by various categories of social welfare recipients, the treatment of the supplementary earnings of the

[36] For example, the Lone Parent allowance is currently £71.80 per week. For an adult and one child this comprises £57.20 for the adult and £14.60 in respect of the child.

[37] The weekly social welfare payment is notionally based on an aggregate of daily "rates".

spouses of recipients in two parent families should be noted. Under the post-Equal Treatment Directive system which now pertains, a married social welfare recipient (unemployed, for example) can continue to claim an adult dependant additional payment where the dependant has earnings of up to £55 weekly. In effect, therefore, the social welfare treatment of the *two parent family* contains a significant disregard of means.

If lone parents wish to re-enter the labour force it is possible that lack of skills and/or work experience would act as a deterrent, even where reformed policies in relation to child care and means tests would have been implemented. It is reasonable to suggest, therefore, that access to training programmes should be one of the elements of policy towards lone parents in the future. The findings in Chapter 2 of low levels of formal education and work participation should be recalled here. In the absence of more detailed information on lone parents' employment and training histories, it is not possible to outline a policy in this area.

As in the area of child care, it may not be feasible to distinguish the training needs of lone parents from the generality of women or to undertake separate provision. However, a policy which would provide opportunities for training and labour market rehabilitation for women with low skill levels would compound the impact of improved child care and reformed means tests.

The second element in Chart 3 in relation to potential private income sources is concerned with weaknesses in the current judicial system of family maintenance payments. Clearly, there is scope to improve the family maintenance system and its interaction with social security. Specifically, in his recent work Ward has argued that the legislation still obliges spouses to pursue their partners for maintenance as a precondition for receiving a social welfare payment, that the enforcement procedures do not result in adequate maintenance, and that there is considerable variation in judicial calculations of husbands' maintenance obligations. His proposals to deal with these issues merit consideration:

— Allocate the *primary* responsibility for collecting maintenance to the State, rather than the spouse;

— Strengthen the attachment of earnings procedures which exist under current legislation; and

[38] This is a crude summary of the "casual work" facility for the unemployed who are "signing on". There are other arrangements also; Systematic Short Time Work, Subsidiary Employment, and there is also a Part-Time Job Incentive Scheme.

— Specify statutorily the maintenance obligations ("proper" maintenance) of spouses and, in particular, the criteria which should govern the impact of "second" relationships on husbands' maintenance liabilities Ward, 1990).[39].

The most significant of these proposals is the proposal to shift responsibility for maintenance to the State. Ward suggests that a Central Collection Agency be established, and that all maintenance would be administered through this agency. This proposal reflects closely the concepts of "guaranteed maintenance", "advanced" or "automatic" maintenance which are widely discussed in the policy literature and enforced in some jurisdictions (Kamerman and Kahn, 1989). Essentially these schemes envisage first, the State paying in *advance* an allowance to lone parents, second, the State adopting responsibility to obtain maintenance from the spouse according to a legally binding formula and, third, retaining the maintenance as a "due contribution" to the cost of the lone parents' allowances: where the maintenance obtained would *exceed* the State's advanced allowance the "excess" maintenance would be paid to the lone parent claimant. This approach avoids the delay and cost entailed in private legal action, and acts in a *preventive* manner to ensure a "guaranteed" minimum payment independently of the outcome of the State's effort to procure maintenance.

The authoritative report of the Finer Committee on lone parent families in the UK advocated this approach to family maintenance in the context of its wider proposal of a unified means tested allowance for all one parent families to replace legal maintenance (Finer Committee, 1974).

One specific issue which currently arises in relation to maintenance and which would still need to be resolved in any future reform is the treatment in the means test of maintenance paid in respect of children. Heretofore, such maintenance has not been counted as income in the means tests for lone parents allowances. In 1992, however, the legislation was altered. There are somewhat conflicting considerations here. On the one hand, one objective of policy is that parents should meet their financial obligations towards their children. According to this argument, it may be desirable to offer an incentive to absent parents in the form of a disregard of child maintenance in the means test faced by custodial parents. Against this line of reasoning it can be argued that to exclude child maintenance introduces inequities between lone parents, and that State payments should be targeted on those lone parents with the least maintenance for their children.

[39] This last proposal is not formally advanced by Ward: it is a direct deduction, however, from his critique of the maintenance legislation, (Ward, 1990, Chapter 1).

Some compromise between these opposing objectives might be possible if *some* child maintenance were disregarded and on balance this is the solution suggested here. The underlying rationale for excluding some child maintenance is analogous to the rationale for shifting child income support towards child benefit — a policy which is advocated below (see Section (vi)). By excluding some child maintenance from means assessment the degree of uncertainty which lone parents face in the event of taking up employment, changing employment, moving from part to full time work and so on is reduced. Similarly, the level of child benefit is invariant with respect to the income or employment status of lone mothers.

(vi) *Policy Strategy — Public Income Sources*

Popular discussion of social welfare payments — "public" income sources in the terms of Chart 3 above tends to focus on the level of the payments and the size of the most recent budgetary increases. In these paragraphs, however, the *structure* of social welfare support for lone mothers is addressed.

As Chapter 4 showed, there is still considerable diversity and a lack of horizontal equity in the treatment of lone parents in social welfare. Overall, the strategy proposed is to attempt an integration of the payments into a uniform, gender neutral social welfare allowance. This suggests a number of policy changes.

First, the Deserted Wife's Benefit should be phased out over a short time period. It has only a weak analytical rationale and its existence can be (indeed has been) legally challenged given the absence of a parallel provision for male lone parents. Also, its "insurance" character has been weakened by the imposition of an income ceiling for eligibility. *Second*, some short-term steps should be taken to develop common age/child dependency criteria for eligibility for all lone parents (including widows). At present, widows of *all ages with and without child dependants* may be eligible for payments — either the means tested Lone Parent's allowance or the Contributory Widow's Pension.

The latter point raises the particular issue of the role of the Contributory Pension for Widows in future arrangements. In its present form, with no age/child dependency restrictions, it poses an obstacle to more integrated provisions. The point here is not that the concept of social insurance provision for widows be abandoned. On the contrary, even if the labour force participation rates of married women continue to rise in Ireland — NESC's study forecasts a rise in the participation rate to 35 per cent by the end of the decade (NESC, 1991) — a large segment of married women will still continue to be out of the labour market after marriage or child birth,

either permanently or for very extended periods. This in turn implies that the basic rationale of the social insurance widow's pension — replacement of income after the death of the "main breadwinner" — will remain relevant. However, widowhood is increasingly concentrated in the older age groups, and as the analysis in Chapters 2 and 3 showed, only a small proportion of current widow's pension recipients are in the "child dependent" phase of the family cycle. In the future, therefore, the social insurance pension for widows should be confined to the older age groups and "floated off" the social security provisions for lone parents. In effect, the Contributory Widow's Pension would become part of long-term pension provisions.

This argument in favour of one overall means tested lone parent allowance must be considered in the light of the discussion above (Section (v)) about restructuring the means test. If the two measures were adopted they could together result in a strengthening of the sources of potential *private* income and in a more neutral, integrated provision of *public* income sources.

In the left-hand box of the right hand panel of Chart 3 the future strategy proposed is to unify child benefit. The rationale for this relates to *general* equity and efficiency considerations in family income policy overall and to *specific* considerations affecting lone parents. In regard to family income policy overall, the case has been made before for combining all elements of child income support (Child Dependant Additions, Family Income Supplement, Child Benefit) into a considerably enhanced, unified Child Benefit (Commission on Social Welfare, 1986; NESC, 1990). The rationale is that social welfare families receive relatively large amounts of child income support (currently £12.50 per child weekly for a recipient of long-term unemployment assistance) through Child Dependant Additions to social welfare, while most families receive only Child Benefit (£15.80 monthly per child for the first three children). This contributes to the high replacement ratios and potential poverty traps observed for families with children (NESC, 1990).

It is not suggested here that it would be feasible to instantaneously abolish Family Income Supplement and Child Dependant Additions and replace them with Child Benefit — a very large, and consequently very expensive, increase in Child Benefit would be required. However, as the Commission on Social Welfare (1986) and the NESC (1990) have pointed out it would be possible in the short term to gradually "wind-down" the levels of the CDAs and to increase Child Benefit, thereby reducing the poverty traps inherent in the current structure of child income support.[40] Such a reform would also affect lone parents. It would restructure their

"public income" package towards Child Benefit and away from their social welfare payment.

If this reform were combined with the proposed exclusion of the CDA component of social welfare from the social welfare means test, then it would result in the effective insulation of the child related element of social welfare income from means assessment. In turn, this would be likely to enhance the labour market participation of lone mothers. A complication to note here is that in the immediately unlikely event of CDAs being abolished in favour of an enhanced Child Benefit, then the argument about excluding CDAs from the social welfare means test becomes redundant. Briefly, and in the terms of Chart 3, the general strategy being proposed is to strengthen the degree of income support lone parents receive *as families* and to ameliorate the role of income support to them as poor families or as lone parents.

An *ad hoc* modification of Child Benefit which might be considered is to differentiate it as between one and two parent families. In the UK, for example, a "premium" in respect of lone parenthood is added to the general Child Benefit payment. The advantage of such a measure is that it would be a feasible measure to implement as it would not be a "new" payment and it would provide for lone parents through a general family policy measure. However, the enduring advantage of Child Benefit is its simplicity and universality and introduction of a "one parent premium" might invoke contentious and invidious comparisons between lone parent and conventional, two parent, families.

The final element to be discussed in relation to social welfare is the role that an "individualised" unit of payment might play in a reformed structure of social welfare support for lone parents. As suggested in Chapter 3, the retention and recent extension of the adult dependant notion is an implicit constraint on the personal choices faced by lone parents. The wider arguments in favour of phasing out the "adult plus adult dependant" structure are not given here: — it is sufficient to note at this point that an individualised basis for social welfare is likely to be more consistent with the increasing role of women, including married women, in the labour market.

If married and cohabiting women are given entitlement to full personal payments (for unemployment assistance, say), then the need to compare a lone mother cohabiting with her partner with a "dependent" married woman being supported by her husband disappears. In consequence, a

[40] The precise details about this proposed reform are not given here. Clearly, the implementation and phasing in of such a reform are critically dependent on the numbers of families, the actual and relative levels of Child Benefit and the CDAs, and the possibility or otherwise of increased expenditure on the reform. In *Building on Reality* (1985) the then Government proposed a unified child benefit but this was not proceeded with (see McCashin, 1988).

cohabiting lone parent in receipt of a lone parent's allowance can be treated as an individual without any requirement to establish that she is being "supported" by a male partner. Such a situation, as well as being less intrusive, would reflect the *legal* position: cohabiting lone mothers are not legally entitled to maintenance from their male partners.[41]

Finally, a central issue that social security policy must address is the balance of roles — as between workers or mothers — which policy is attempting to achieve. At one end of a policy continuum it might be argued that lone mothers should in effect be dealt with as "unemployed", i.e., required to "sign on" and eligible to receive unemployment payments if unable to find employment. Such an approach could only be considered feasible in a radically different labour market context to that which now prevails, i.e., low unemployment, more equal labour market statuses for men and women, and fully developed child care, training and other policies which positively facilitated and supported female labour force participation. Ireland's current policy is placed at the other end of the policy continuum, where lone parents are not obliged to be in the labour market for purposes of social welfare entitlement, and where the positive, supportive framework for female labour force participation is relatively weak.

Some countries attempt a compromise (Brown, 1989B). For example, in France lone mothers are not required to work until the youngest child is 3 years of age: here, however, effective child care and other policies strongly underpin work participation by lone mothers (a labour force participation rate of 78 per cent for lone mothers is achieved in France). Germany likewise does not impose an "availability for work" test on lone parents — this applies to those with a child under 3: its framework of training and child care supports is less extensive and effective than France's (Brown, 1989B). Denmark, on the other hand, achieves a work participation rate of over 80 per cent: social security and labour market policy is strongly imbued with the assumption that *all* women, with and without children, should be in the labour market. In Denmark, however, there is high quality, affordable child care for a large proportion of the child population: there are child care places for 46 per cent of 0-2 year olds and 61 per cent of 3-6 year olds (Brown, 1989B).

A general point to observe about those countries (France, Denmark and other Nordic countries) which achieve greater work participation by lone mothers — and consequently lower poverty rates and more "mixed" income packages — is that they also adopt policies which in various ways achieve more secure income support. Thus, the Nordic countries administer

[41] If the male partner is the father of the lone parent's child(ren) then the man is legally obliged to support the child(ren).

advanced maintenance payments systems which continue after (re)marriage or cohabitation; France offers a high level of child benefit: some countries do not have child additional payments with social assistance so that means tests do not affect child related social security income. In short, family maintenance and social security is designed so that they provide "a reliable base of non-means-tested income upon which work income can be built" (Brown, 1989B).

The point of this discussion is not to argue that lone parents in Ireland should be compelled to seek employment, but rather to illustrate the range of potential policies and to highlight the virtually unquestioned assumptions which appear to have informed policies to date. A central difficulty with Ireland's policies is that they may be contributing to the long-term dependence of lone mothers on social security as their only source of income and thereby permanently excluding them from the labour market. This problem can be dramatised if the following circumstances are hypothesised: a lone mother who first became a welfare recipient at age 18 or 19 could remain so until her children attain "non-dependant" status. By the time she reaches her mid- to late 30s the lone mother could have been relying on a social welfare payment for almost 20 years, without any contact with work or labour market or training institutions. There are no active policies which encourage or facilitate her to combine work income and social welfare income, and no specific policies to effect a transition into work once her children are grown up. (For example, lone parents in receipt of a lone parent payment would be deemed ineligible for the Social Employment Scheme — the largest work/re-training route into the labour market for those on social welfare. Participation in this scheme is for those who have been "signing on" for unemployment payments.)

The labour market situation in Ireland is such that it would be difficult to justify an element of labour market compulsion for all— or even some — lone parents. Moreover, Irish society might place a greater social value on the role of full-time mothers than other societies. Within these parameters there remain strong arguments for adopting more positive policies towards labour market participation. At a minimum, social security and related policies should be reformed to minimise obstacles to work.

(vi) *Summary*

In this chapter some strategic issues about social security for lone parents in Ireland were raised. While a "blueprint" of an alternative policy has not been given it was argued that the broad perspective informing policy should be one that both supports and facilitates *private* income sources while

restructuring public income sources. The key elements of such a policy agenda, it was suggested, would be:

— Positive arrangements to facilitate work participation and thus earned income child care, training and the structure of social welfare means tests are the keys here;

— More reliance on the "advanced" or "guaranteed maintenance" systems used in other countries, and a move away from the judicial maintenance system, to strengthen private income from maintenance payments;

— In social welfare a properly integrated, uniform means tested payment for *all* lone parents;

— A restructuring of social welfare child income support for all families which enhances the role of Child Benefit; and

— A move towards greater individualisation of social welfare entitlements with a consequent diminution in the role of cohabitation criteria.

In conclusion, it is emphasised that policy in respect of lone parents must be developed in the context of policies for families in general and for poor families. The policy agenda outlined here envisages changes which would affect families other than lone parent families. Finally, it should be clear that social security must be co-ordinated with child care, labour market and other social policies affecting lone parents.

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APPENDIX TABLES

Table A1: *Family Units in Private Households, Classifed by Type 1981 and 1986*

	Couples without Children	*Couples with Children*	*Lone Fathers with Children*	*Lone Mothers with Children*	*Total Family Units*
1981					
Families					
N '00	130.0	481.6	19.4	76.6	707.6
%	18.4	68.1	2.7	10.8	100
Children					
N '000		1,385.6	40.0	151.7	1,577.3
%		87.8	2.5	9.6	100
1986					
Families					
N '000	132.1	502.6	19.0	85.7	739.5
%	17.9	68.0	2.6	11.6	100
Children					
N '000		1,400.8	37.8	167.3	1,605.9
%			2.4	10.3	100
% Change 1981-86					
Families	1.6	4.4	-1.9	11.8	4.5
Children		1.1	-5.7	10.3	1.8

Notes: Children here refer to children of any age.
Sources: *Census of Population, 1981, Volume 3, Census of Population 1986.*

Table A2: *Lone Parents (with Children of Any Age) by Sex and Marital Status, 1981 and 1986*

	1981					
	Women		*Men*		*All*	
	N	%	*N*	%	*N*	%
Single	2,662	3.5	108	0.6	2,770	2.9
Married and Separated	18,460	24.1	6,003	30.9	24,463	25.5
Widowed	55,524	72.4	13,272	68.5	68,746	71.6
Total	76,646	100.0	19,383	100.0	96,029	100.0

	1986					
	Women		*Men*		*All*	
	N	%	*N*	%	*N*	%
Single	6,281	7.3	110	2.8	6,391	6.1
Married or Separated	24,655 (14,965)	28.9 (17.6)	6,140 (2,208)	32.2 (1.6)	30,805 (17,173)	29.4 (16.4)
Widowed	54,747	63.9	12,770	67.1	67,517	64.5
Total	85,693	100.0	19,020	100.0	104,713	100.0

	% Change 1981–1986		
	Women	*Men*	*All*
Single	135.9	0.2	130.7
Married and Separated	33.6	2.3	25.9
Widowed	−1.4	−3.8	−1.9
Total	11.8	−1.8	9.0

Sources: *Census of Population 1981, Volume 3; Census of Population, 1986.*

Notes: Figures in parentheses in the 1986 panel are the separate totals for "separated". In 1981, this disaggregation was not shown and it is assumed here that the married figure for 1981 is the comparative figure for the 1986 married and separated total.

Table A3: *Population Aged Over 15 in 1986 Classified by Family Status and Family Position*

		N ('000s)	*%*
Children (any age) with Both Parents		468.1	18.6
Parents (any age) living with Partners, of whom:		1,269.5	50.4
Single	2.6		
Married	1,264.6		
Widowed	0.1		
Separated	0.2		
Children (any age) with Lone Parents		135.6	5.4
Parents in Lone Parent Families, of whom:		104.7	4.2
Single	6.4		
Married	13.6		
Widowed	67.5		
Separated	17.2		
Persons in Non-Family Units, of whom:		538.0	21.4
Single	375.6		
Married	25.8		
Widowed	118.7		
Separated	17.9		
Total		2,515.9	100.0

Source: *Census of Population, 1986* (Special Tabulations).

Table A4: *Widows per 1,000 Married Persons in Different Age Groups, Selected Years*

Age Groups	*1971*	*1981*	*1986*	*1991*
15-24	11	2	2	0
25-34	4	3	3	4
35-44	18	12	11	10
45-54	69	58	49	46
55-64	200	197	188	166
65-69	432	419	425	N.A.
70-74	782	694	697	N.A.
75-79	1,174	1,194	1,170	N.A.
80-84	1,865	2,111	2,140	N.A.
85 +	3,365	3,762	4,351	N.A.
All Ages	163	139	139	145

Sources: *Census of Population 1971, Census of Population 1981, Census of Population 1986, Labour Force Survey, 1991.* Central Statistics Office.
Notes: N.A. is not available.

Table A5: *Widows (Male and Female) Classified by Age, Selected Years 1981-1991 (Thousands)*

Year	*15-24*	*25-34*	*35-44*	*45-54*	*55-59*	*60-64*	*65 +*	*Total*	*65 + as % of Total*
1981	0.1	1.0	3.8	13.4	15.0	22.0	124.2	179.6	69.1
1983	0.1	0.9	4.4	14.9	15.0	21.9	122.0	179.3	68.0
1985	0.1	0.9	4.7	16.2	14.7	22.6	134.7	193.9	69.5
1986	0.1	1.0	3.9	12.1	13.6	21.9	133.8	186.3	71.8
1988	0.1	0.9	4.4	12.2	12.8	20.8	135.2	186.5	72.5
1989	0.2	1.1	4.3	12.0	11.8	21.0	139.0	189.4	73.4
1990	0.2	0.8	4.4	12.0	12.3	20.7	145.6	196.0	74.3
1991	0.2	1.2	3.7	12.9	9.8	16.2	145.1	194.6	74.6

Sources: *Censuses of Population 1981, 1986, Vol. 2; Labour Force Surveys 1983, 1985, 1988, 1989, 1991.* Central Statistics Office.

Table A6: *Separated Persons in Each Age Group by Detailed Marital Status, 1986*

	Marital Status					
Age	*Deserted*	*Annulled*	*Legally Sep'd*	*Other Sep'd*	*Divorced Abroad*	*Total*
15-19	13	1	2	19	1	36
20-24	373	14	121	398	40	946
25-34	2,856	275	1,947	2,399	822	9,299
35-44	3,399	401	2,503	4,007	1,552	11,862
45-54	1,359	177	1,553	2,561	1,066	7,616
55-59	876	62	421	831	289	2,479
60-64	745	26	256	676	236	1,939
65 +	1,101	27	384	1,171	385	3,068
All	11,622	983	7,187	13,062	4,391	37,245

Source: *Census of Population 1986, Vol. 2, Ages and Marital Status,* Table 5A, Central Statistics Office.

Table A7: *Non-Marital Births in the Republic of Ireland 1961-1991*

Year	*Number*	*Rate per 1,000 Population*	*% of all Births*
1961	975	0.34	1.6
1962	1,111	0.39	1.8
1963	1,157	0.41	1.8
1964	1,292	0.45	2.0
1965	1,403	0.49	2.2
1966	1,436	0.50	2.3
1967	1,540	0.53	2.5
1968	1,558	0.53	2.6
1969	1,642	0.56	2.6
1970	1,709	0.58	2.7
1971	1,842	0.62	2.7
1972	2,005	0.66	2.9
1973	2,167	0.71	3.2
1974	2,309	0.74	3.4
1975	2,515	0.79	3.7
1976	2,545	0.80	3.8
1977	2,879	0.88	4.2
1978	3,003	0.91	4.2
1979	3,331	0.99	4.6
1980	3,723	0.92	5.0
1981	3,914	1.13	5.4
1982	4,358	1.25	6.1
1983	4,552	1.28	6.8
1984	5,116	1.42	7.9
1985	5,282	1.49	8.5
1986	5,877	1.66	9.6
1987	6,381	1.80	10.8
1988	6,336	1.79	11.7
1989	6,522	1.86	12.6
1990	7,660	2.19	14.5
1991	8,766	2.49	16.6

Source: *Reports on Vital Statistics,* Central Statistics Office.

Table A8: *Income Sources by Type of Household, 1987 (£ Weekly)*

		Of Which:					
	Avge Dir Income	*Earnings*	*Transfer Payments*	*Gross Income*	*Direct Tax*	*Dispos. Income*	*Transfer Payments ÷ Gross Income %*
Lone Parent: Single	24.35	21.56	64.23	88.59	7.88	80.70	72.5
Lone Parent: "Separated"	60.54	30.79	56.75	117.28	6.98	110.30	48.4
Lone Parent: Widowed	76.64	54.30	73.28	149.20	16.85	133.07	49.1
Two Parents, 1 Child	229.32	216.74	32.64	261.96	55.47	206.49	12.5
Two Parents, 2 Children	238.05	229.70	30.44	268.49	54.94	213.55	11.3
Two Parents, 3 Children	240.22	232.83	34.47	274.49	56.71	217.79	12.6
Two Parents, 4 or More Children	212.66	202.51	53.58	266.24	45.68	220.56	20.1
Other Households	196.12	170.61	46.06	242.18	45.03	197.15	19.0
All	204.11	184.20	43.71	247.82	46.87	200.96	17.6

Source: *Household Budget Survey, 1987*, Special Analysis.
Notes: The earnings figures are the earnings of the self employed and employees.

Table A9: *Recipients of Social Welfare Lone Payments 1971-1991*

(i)

	Widow's Contributory			*Widow's Non-Contributory*			*Total All Widows*		
Year	*Recipients*	*Children*	*Total*	*Recipients*	*Children*	*Total*	*Recipients*	*Children*	*Total*
1971	53238	20625	73863	16898	7870	24768	70136	28495	98631
1972	55120	20900	76020	16066	7480	23546	71186	28380	99566
1973	57146	21179	78325	15696	7051	22747	72842	28230	101072
1974	59438	21000	80438	13720	7132	20852	73158	28132	101290
1975	60844	20700	81544	12657	7370	20027	73501	28070	101571
1976	62958	20150	83108	12535	6950	19485	75493	27100	102593
1977	63732	19495	83227	10605	6852	17457	74337	26347	100684
1978	65484	20874	86358	9954	6283	16237	75438	27157	102595
1979	68130	20056	88186	10452	5680	16132	78582	25736	104318
1980	69985	20003	89988	11195	5301	16496	81180	25304	106484
1981	71739	20048	91787	12240	5939	18179	83979	25987	109966
1982	73632	20573	94205	13250	6429	19679	86882	27002	113884
1983	74083	19028	93111	14560	6425	20985	88643	25453	114096
1984	76193	18471	94664	15413	5335	20748	91606	23806	115412
1985	78815	17571	96386	16509	4716	21225	95324	22287	117611
1986	79826	16568	96394	17320	4364	21684	97146	20932	118078
1987	81144	15997	97141	18060	4066	22126	99204	20063	119267
1988	82167	15213	97380	18548	3661	22209	100715	18874	119589
1989	83162	14725	97887	19002	3349	22351	102164	18074	120238
1990	84001	14131	98132	20094	2217	22311	104095	16348	120443
1991	84493	13383	97876	20550	4782	25332	105043	18165	123208

Table A9: *Recipients of Social Welfare Lone Parent Payments 1971-1991*

(ii)

	Deserted Wife's Allowance			*Deserted Wife's Benefit*			*Deserted Wife's Total*		
Year	*Recipients*	*Children*	*Total*	*Recipients*	*Children*	*Total*	*Recipients*	*Children*	*Total*
1971	1284	1577	2861				1284	1577	2861
1972	1698	2085	3783				1698	2085	3783
1973	2097	2595	4692				2097	2595	4692
1974	2603	3227	5830	1074	2084	3158	3677	5311	8988
1975	2916	3594	6510	1410	2703	4113	4326	6297	10623
1976	3110	3849	6959	1675	3250	4925	4785	7099	11884
1977	3176	4140	7316	1992	3630	5622	5168	7770	12938
1978	3022	4231	7253	2215	4244	6459	5237	8475	13712
1979	2856	3937	6793	2525	4722	7247	5381	8659	14040
1980	2920	4174	7094	2873	5394	8267	5793	9568	15361
1981	3063	4431	7494	3124	3416	6540	6187	7847	14034
1982	3282	4748	8030	3416	6271	9687	6698	11019	17717
1983	3438	5044	8482	3825	6526	10351	7263	11570	18833
1984	3653	5759	9412	4403	8029	12432	8056	13788	21844
1985	3965	6240	10205	5165	9472	14637	9130	15712	24842
1986	4445	7396	11841	6165	11507	17672	10610	18903	29513
1987	4870	8172	13042	7302	13770	21072	12172	21942	34114
1988	5125	8600	13725	8492	16139	24631	13617	24739	38356
1989	5271	8816	14087	9400	17718	27118	14671	26534	41205
1990	5852	9963	15815	10462	19239	29701	16314	29202	45516
1991	5391	13090	18481	11358	20266	31624	16749	33356	50105

Table A9: *Recipients of Social Welfare Lone Parent Payments 1971-1991*

(iii)

	Unmarried Mothers			*Grand Total*			*Grand Total Minus Widows*		
Year	*Recipients*	*Children*	*Total*	*Recipients*	*Children*	*Total*	*Rec-Wids*	*Chi-Wids*	*Tot-Wids*
1971				71420	30072	101492	18182	9447	27629
1972				72884	30465	103349	17764	9565	27329
1973				74939	30825	105764	17793	9646	27439
1974	2156	2760	4916	78991	36203	115194	19553	15203	34756
1975	2823	3484	6307	80650	37851	118501	19806	17151	36957
1976	3334	4031	7365	83612	38230	121842	20654	18080	38734
1977	3799	4490	8289	83304	38607	121911	19572	19112	38684
1978	4041	4940	8981	84716	40572	125288	19232	19698	38930
1979	4574	5586	10160	88537	39981	128518	20407	19925	40332
1980	5267	6419	11686	92240	41291	133531	22255	21288	43543
1981	6222	7582	13804	96388	41416	137804	24649	21368	46017
1982	7592	9251	16843	101172	47272	148444	27540	26699	54239
1983	8534	9851	18385	104440	46874	151314	30357	27846	58203
1984	10309	12685	22994	109971	50279	160250	33778	31808	65586
1985	11530	14324	25854	115984	52323	168307	37169	34752	71921
1986	12039	15026	27065	119795	54861	174656	39969	38293	78262
1987	13930	17596	31526	125306	59601	184907	44162	43604	87766
1988	15062	19302	34364	129394	62915	192309	47227	47702	94929
1989	16564	21291	37855	133399	65899	199298	50237	51174	101411
1990	18761	24400	43161	139170	69950	209120	55169	55819	110988
1991	21366	28181	49547	143158	79702	222860	38115	61537	99652

Source: Reports of the Department of Social Welfare; Statistical Information on Social Welfare Services.

Note: These figures include *all* recipients — i.e., recipients with and without children. In 1989, there was also a small number of widower recipients with 429 dependent children. The DWB and UMA schemes did not commence until 1974. The 1990 and 1991 data are based on the sub-categories of the new Lone Parent Allowance: Deserted Allowance: Deserted Wife's data for 1990 and 1991 therefore include persons who are separated (see text) and Unmarried "Mothers" data include unmarried fathers.

Table A10: *Real Value of Lone Parent Social Security Payments 1974-1991 (Constant 1974 Prices) £ Weekly*

Year	*£ Weekly* *Allowance*	*Benefit*
1974	8.15	10.35
1975	9.51	10.20
1976	9.43	10.16
1977	9.50	10.22
1978	10.35	11.15
1979	10.68	11.55
1980	11.80	12.69
1981	12.20	13.16
1982	12.72	13.74
1983	11.64	12.58
1984	11.89	12.83
1985	12.10	13.06
1986	12.34	13.31
1987	12.38	13.34
1988	12.52	13.49
1989	12.54	13.54
1990	12.48	13.46
1991	13.95	13.46

Sources: Department of Social Welfare; Central Statistics Office.

Notes: Rates of Payment and Consumer Price Index at May annually. Adult payments are for those under 66 years. Child Benefit not included. "Allowance" refers to the Unmarried Mother's Allowance, Deserted Wife's Allowance, Non-Contributory Widow's Pension and Lone Parent Allowance. Benefit refers to Deserted Wife's Benefit and Widow's Contributory Pension.

Table A11: *Lone Parent Social Welfare Payments and Average Weekly Net Earnings for Man, Wife and Two Children, 1974-1991*

Year	*Allowance*	*Benefit*	*Gross Earnings*	*Net Earnings*	*Allow/Net Earnings*	*Benfit/ Net Earn.*	*Adjusted % (A/NE)*	*Adjusted % (B/NE)*
1974	8.15	10.35	41.79	35.46	19.4	23.0	33.9	40.3
1975	11.80	12.65	53.25	44.09	26.8	24.3	46.9	42.5
1976	13.65	14.70	63.60	50.92	26.8	28.8	50.4	46.9
1977	15.65	16.85	74.25	58.95	26.5	28.6	50.0	50.1
1978	18.10	19.50	84.54	69.21	26.2	28.2	45.6	49.3
1979	21.00	22.70	96.62	78.61	26.7	28.9	46.7	50.5
1980	27.90	30.00	113.02	89.86	31.0	33.4	54.2	58.4
1981	33.75	36.40	131.55	107.48	31.4	33.9	55.0	59.3
1982	42.60	46.00	147.52	115.67	36.8	39.8	64.4	69.6
1983	42.60	46.00	164.58	133.23	32.0	34.5	56.0	60.4
1984	47.70	51.50	184.40	135.73	35.1	37.9	61.4	66.4
1985	51.05	55.10	201.98	149.03	34.3	37.0	60.0	64.7
1986	54.40	58.65	216.66	158.14	34.4	37.1	60.2	64.9
1987	56.15	60.50	227.30	163.89	34.3	36.9	60.0	64.6
1988	57.80	62.30	237.69	170.98	33.8	36.4	59.2	63.8
1989	60.10	64.90	247.86	181.25	33.2	35.8	58.1	62.7
1990	61.90	66.80	257.17	190.65	32.5	35.0	56.9	61.3
1991	66.50	71.00	266.67	198.82	33.4	35.7	58.4	62.5

Sources: *Irish Statistical Bulletin, Revenue Commissioners' Annual Reports, Department of Social Welfare* (SW4 Booklets, Social Welfare Statistics, and Weekly Rates Booklets).

Notes: Earnings are rates for adult males in industrial employment. Social welfare rates are rates for April, annually. The adjusted data are per capita equivalent figures.

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