

Trapped in Poverty? An Exploration of the Effects of the ‘Poverty Trap’ on Lone Parents and their Families

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1.1 Introduction

In many cases the social welfare system can generate the ‘poverty trap’, where obtaining employment is a risk; rather than a reward. It is widely accepted that lone parents may find themselves in challenging circumstances, where employment may not decrease their chances of living impoverished lives. This research project aims to investigate these matters further. Chapter One of this project will outline the topic area, rationale and any research questions. This chapter also consists of a literature review, in which four themes emerged. These themes consist of; an overview of lone parenthood, defining the ‘welfare state’, describing the barriers that arise in accessing employment, and a discussion on whether targeting universal payments would alleviate disadvantage. Chapter Two will discuss the methodology used in the conducting research, the ethical considerations that were taken in employing this research paradigm and the limitations of the study. Chapter Three will detail the findings of the study; Chapter Four will consist of a discussion of such findings; and Chapter Five will conclude with recommendations that have considered through conducting this project.

1.1.2 Rationale

The rationale behind this topic was to examine why lone parents are more susceptible to living in poverty and whether social welfare is effective in alleviating disadvantage. Those heading one parent families may find themselves transitioning from living in poverty on social welfare, to working with poverty when entering employment. Thus, it was important to explore the barriers lone parents experience in entering the workforce. It was also queried if employment was the key to alleviating poverty. The negative effects of poverty were explored. These included limited education, social segregation and inadequate access to services. This project also investigated if targeting universal payments, such as child benefit, is a cost-effective method of diminishing the effects of the poverty trap.

1.1.3 Research Questions

Through this piece of research, the main interest is to consider the complex issues arising through lone parenthood and queries; why are lone parents more susceptible to poverty? Lone parent employment tends to be part-time and low-paid, as such, lone parents can go from living in poverty on social welfare, to working in poverty. Therefore, the researcher questions whether employment itself is the key to alleviating poverty, or if targeting universal child benefit would reduce disadvantage?

1.2 Literature Review

A literature review was conducted, whereby relevant literature was compiled in relation to lone parents and their increased susceptibility to poverty. Through the secondary data collection four themes emerged: 1) the correlation between lone parents and the poverty trap; 2) the reliance on social welfare for those heading one parent families; 3) barriers in seeking employment, i.e., accessing affordable childcare options and finally 4) universal payments (i.e. child benefit) and its effectiveness in alleviating poverty and disadvantage. This section will explore these themes in detail and how current systems are assisting those in poverty.

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1.2.1 Overview of Poverty and Lone Parenthood

Poverty may be considered socially-constructed and based off a 'class system' (Van der Velden-Lyons 2011). Thus, an individual's socioeconomic position may determine if they are at risk of poverty. Social segregation may pose a significant impact on lone parent families, as not only does it affect their participation in social activities, it may also impact their future possibilities, i.e., education or employment, for both them and their children. Social segregation may also lead to poverty (Quillian 2012). A unique phenomenon with poverty, is it can be passed down from each generation, with the cycle of poverty lasting the test of time [Appendix A]. Factors, such as education can reduce one's risk of living in poverty (Misra *et al.* 2012). Other factors can alleviate the possibility of living in poverty, such as cohabitating or marriage, with factors increasing the possibility of poverty: for instance, parenthood. While it can be noted that parenthood may increase one's susceptibility to poverty, those heading one parent families are at a greater risk of poverty (Whelan and Maitre 2010a; Brereton *et al.* 2012; Brady and Burroway 2012; Van Lancker *et al.* 2015). The correlation between lone parenthood and poverty is described by (Whelan and Maitre 2010a), thus it is stated that lone parents are more likely to be 'at risk' of living in poverty or are currently considered as living in consistent poverty. The term 'at risk' of poverty is defined as possessing an income of below 60% of the population average: 'Ireland represents the worst-case scenario with regard to absolute and relative outcomes for individuals in lone parent households' (Whelan and Maitre 2010a: 105).

It has been suggested that lone parents are habitually perceived as being a vulnerable grouping (Van Lancker *et al.* 2015). Thus, it can be proposed that such vulnerability can lead to parental stress and financial burden. Poverty can pose many negative effects on a family; with social segregation, limited educational attainment and reduced availability of resources in terms of health and childcare. According to (One Family 2017), 40.2% of lone parent households are at risk of poverty, compared to 12% of households with two parents. Significant statistical differences can be seen in households living in consistent poverty with 24.6% of lone parent households fitting into this category, compared to 6.4% of two parent households (*ibid*). Thus, it is agreed that lone parents are more vulnerable to poverty. While this vulnerability is noted, one would question whether social policy is addressing the issues in relation to negative effects of poverty, or whether these systems are creating further disadvantage within lone parent families.

1.2.2 Welfare State

Ireland is known as a welfare state, meaning the government provide certain protections for those who are vulnerable in society. In welfare states, social welfare is considered important in bridging the gap between unemployment and finding paid work. However, it is stated countries such as Ireland and the UK, provide minimal social welfare provisions that are usually means tested (Van Lancker *et al.* 2015; Leão *et al.* 2018). Over the last number of years, means testing and reforms have reduced eligibility to receive payments, particularly the One Parent Family Payment (OFP). In 2012, OFP was reformed which reduced the entitlement criteria of a child's age from 18 to 7 (Citizens Information 2017a). This was an attempt to reintroduce lone parents into employment and training, in a bid to reduce welfare dependency. However, research conducted in this area indicated that parents who lost their OFP, transitioned onto other payments; such as Job Seekers Payment (JSP) (Indecon Research Economists 2017). Transitioning onto other social welfare payments is not a means of reducing welfare dependency. Rather, this phenomenon is a reinforcement of how one becomes reliant on social welfare; instead of seeking employment. Barriers to employment are created through a lack of formal education, qualifications and experience. Employment options are then limited to low paid jobs, which would provide less income and security than

state provided income. Thus, becoming reliant on social welfare. This phenomenon is commonly known as the 'poverty trap'.

1.2.3 Poverty Trap

The poverty trap occurs when the loss of a social welfare payment is equal to or exceeds earnings, thus the family are financially stagnant or worse off than they were previously (Harris and White 2013). (González 2007) argues that economic theory suggests that countries with higher rates of social welfare payments can have a positive effect on the prevalence of lone parent households. It is also suggested that state welfare is the subsidy for lone parents heading their households, creating: 'attractiveness' to lone parenthood (González 2007: 395). Though, one could question the use of the word 'attractive' in relation to lone parents, as it states that such decisions are made thoughtlessly. One would have to be cautious with the use of the word 'attractive', as it does not consider reasons as to why a family breaks down. As lone parents are more susceptible to poverty the negative consequences of: unemployment, limited educational attainment and access to healthcare, would have to be carefully considered. Thus, social welfare payments are vital in creating security where parents do not have shared resources; are unemployed; or in times of family crisis, such as separation or bereavement (Bradshaw 2012; Misra *et al.* 2011). If it is widely accepted that lone parents are at risk of living in poverty, one would also have to weigh up those risks when entering lone parenthood. Nonetheless, there is an element of feasibility in becoming a lone parent in countries that provide social welfare. However, there is also importance in reviewing current employment trends, to explore the relationship between welfare provision, dependence and the 'poverty trap'.

1.2.4 Employment

It has been argued that employment can be considered the key to alleviating and limiting poverty (Misra *et al.*, 2011; González 2007). Accessing employment may seem straightforward, but for lone parents, particularly lone mothers, employment can lead to further disadvantage and poverty. Lone parenthood is largely female dominated, with 86.4% of lone parent households headed by mothers (Central Statistics Office 2017). Traditionally, caring for children and domestic labour has been considered 'women's work' (Giddens 2009: 491). Thus, limiting a mother's ability to gain paid employment. However, attention should also be drawn to Article 41.2 of the Constitution which states:

The State shall therefore endeavour to ensure that mothers shall not be obliged by economic necessity to engage in labour to the neglect of their duties in the home (Bunreacht na hÉireann 1937).

While it is stated in the Constitution, that women will not be forced to engage in labour as it is a detriment to their family life, one would question whether this reinforces the notion that child rearing is considered 'women's work'. This can reinforce gender imbalances and barriers to employment for lone mothers.

As it is considered that domestic duties are 'female' tasks: 'time poverty' (Brereton *et al.* 2012: 8), may further the implications in accessing employment, as women often spend an average of 2 – 4 hours per day participating in extra unpaid work, compared to males (Adema 2012a; Brereton *et al.* 2012; Humble 2009). This can create difficulties, as a mother tries to balance employment and homely duties. Moreover, it is suggested across studies that the gender-division in employment and of domestic labour creates further barriers to entering the workforce (Murphy 2012; Brereton *et al.* 2012; Cullen and Murphy 2017; Humble 2009; Adema and Ali 2015b). As a result, lone mother employment tends to be low intensity, poor

quality, low paid and part-time (Kerrins 2016; Harkness 2016; Giddens 2009). Thus, the gender-division in caring tasks and employment can reinforce the poverty trap, which a lone mother may find difficult to exit.

While there are no formal barriers in place to prevent one from entering the workforce, there are many informal barriers; i.e., lack of formal education, unaffordable childcare and gender imbalances. According to the Quarterly National Household survey (cited in One Family 2017) in 2017, 46.8% of lone parents with children under the age of 5 were in employment, with an increase of 13% for parents with children between the ages of 6-11, with further increases seen from ages 12 and up. While almost half of lone parents are currently working, one could argue the older a child is, the more feasible it is to return to employment, to reduce childcare costs. Furthermore, while the objective is to ensure lone mothers are entering the workforce and obtaining paid work, employment alone does not alleviate poverty (Marx 2013; Brereton *et al.* 2012; Misra *et al.* 2011). The infrastructure is not in place to ensure that work pays a living wage². If one is to consider the cost for childcare alone, it could be argued that lone parents are sometimes financially better off by not working.

Affordable childcare is a key concern for lone parents returning to the workforce. A recurring theme throughout the literature, is the lack of affordable childcare options in Ireland. Across many studies, Ireland is regarded as having the highest cost of childcare in the OECD (Van Lancker *et al.* 2015; Bradshaw 2012; Adema 2012a; TASC 2016). It is stated by the Irish Congress of Trade Unions (ICTU 2016), the average cost of childcare ranges between €1000 - €1499 per month. Thus, accessing childcare on low paid, part-time work would be unattainable. Automatically, the absence of: 'robust childcare infrastructure penalises lone parent families' (TASC 2016: 47). Thus, limiting lone parent's abilities to earn and contribute to the economy.

Lone parents do not only face complications in accessing affordable childcare options, generally re-entering the workforce would pose greater risks than rewards. If a lone parent is earning more than €266.50 per week, with €39 added for each dependent, they would no longer be eligible for a medical card, though they could be eligible to a GP visit card, provided they are earning no more than €400 per week (Health Service Executive 2017) [Appendix B]. To be eligible for Working Family Payment (WFP), a parent must work 38 hours in a fortnight, and it is calculated as 60% of the income difference between the number of dependent children (Citizens Information 2018c) [Table 1].

[Table 1] Based on a lone parent with three dependents, working 20 hours a week

Gross taxable earnings 2017	€13,250.00
Total tax deducted	€0.00
Employee PRSI	€0.00
Total USC	€325.42
Net assessable earnings	€12,924.58
Number of weeks worked	53
Average weekly earnings	€243.86
One Parent Family Payment	€149.90
Total weekly family income	€393.76
Income limit (3 Children)	€713.00
Difference between income limit and earnings	€319.24

² A living wage provides the minimum income required for an acceptable standard of living. (See <https://www.livingwage.ie>)

WFP Payable (60% of difference rounded)	€192.00
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(Dept. of Employment Affairs and Social Protection 2018c).

In this example, a lone parent is earning €393.76 weekly and can be considered €10 over the threshold for obtaining a medical card. With the added cost of childcare and medical care, a lone parent would face additional financial burdens, which serve as a barrier in accessing employment, as they are over the threshold to receive additional financial supports. Here, there is a visual sense of the poverty trap, as the loss of a payment can result in the family being worse off than they previously were.

It is imperative to keep lone parents out of long-term social welfare dependency, as this is the key to reducing child poverty (Adema 2012a; Marx 2013). It can be agreed, that social welfare creates a dependency on the state (González 2007). However, one may pose the argument; if lone parents are to seek employment, there must be a promise of financial security that is of more benefit than state-provided income. Thus, governments should furnish policies to reintegrate lone parents into the workforce: ‘in sum, the evaluation of the efficacy of child benefits in reducing single mothers’ poverty risk yields viable results only in conjunction with policies enabling them to engage in paid employment’ (Van Lancker *et al.* 2015: 219).

1.2.5 The Case for Targeting Payments

In comparison to the rest of Europe, Ireland has superior payments of Universal Child Benefit (UCB), along with the UK, Slovak Republic and Germany providing the most generous payments of UCB (Van Lancker *et al.* 2015; Bradshaw 2012). UCB is seen as a vital payment across Europe and it executes a vital role in alleviating disadvantage and inequality (Bradshaw 2012; Marx 2013). While it minimises disadvantage, it also recognises the financial burden that families carry in childrearing (Bradshaw 2012; Van Lancker *et al.* 2015). It is imperative to recognise the financial burden that all parents carry, however, one must also question whether each parent carries the same burden as one another in this process. It can be acknowledged that two parent families see higher levels of income (Misra *et al.* 2011; Van Lancker *et al.* 2015; Bargain and Donni 2012). Consequently, lone parents are at a disadvantage in terms of income. For example, it is simply impossible to afford childcare costs, therefore limiting the feasibility of employment. Furthermore, one can argue that the systems in place are failing rather than creating motivation to enter the workforce. If the prospect is to eradicate the poverty trap and diminish the effects of disadvantage, there is a need to review the current social welfare systems that are already in place. As such, (Marx 2013) implores that we ought to think about new ways to distribute income.

It is suggested across a variety of studies; that targeting UCB towards those who need it most would be an appropriate method of alleviating poverty and disadvantage (Van Lancker *et al.* 2015; Brady and Burroway 2012; Marx 2013; Bradshaw 2012). Universal payments deny the varying needs of vulnerable groups, like lone parent families, thus targeting payments are more likely to alleviate poverty (Van Lancker *et al.* 2015). (Brady and Burroway 2012) state that targeting payments can be more efficient and allows for additional resources to ensure basic security for low-income households.

If one is to consider a targeting method, it may be appropriate to consider the Nordic approach. Nordic countries such as Finland, Denmark and Norway, contribute base level amounts of UCB to all couples with children, however, higher payments are targeted towards lone parent households (Adema 2012a; Van Lancker *et al.* 2015; Bradshaw 2012). It has been argued that Nordic countries spend less social welfare in comparison to Europe, yet they bode the lowest rates of poverty: ‘this suggests that targeting might be a cost-efficient way to reduce poverty among single mothers’ (Van Lancker *et al.* 2015: 218). Thus, one could

question whether targeting payments could be a cost-effective way in which to lessen the financial burden for lone parents and promote reintegration into the workforce.

2.1 Methodology

A task that was undertaken to complete this research project was designing a research methodology. Extensive consideration was taken around the area of vulnerability. Generally, lone parents are more susceptible to being at risk of poverty or are currently living in poverty. This increases their likelihood of being considered a vulnerable group. As research into vulnerable groups requires ethical approval from DkIT's Research Ethics Committee, it was decided that it was not appropriate to interview lone parents. While the viewpoints of lone parents would have been an asset to this research project, it was decided that it would be more suitable to conduct research using a mixture of secondary and primary data. The primary data was gathered through interviewing a researcher from TASC (Think-tank for Action on Social Change), who has knowledge around the area of disadvantage, poverty and lone parenthood. A second interview was conducted with a member of Saint Vincent de Paul, who has professional experience in this field.

2.1.1 Secondary Data

A broad range of secondary data was reviewed, with emphasis placed on a DkIT-based research masters thesis. This examined an extensive range of negative effects associated with poverty, which may arise in lone parenthood, i.e., access to secure employment, social segregation, limited educational attainment and difficulties arising in childcare arrangements. Secondary data permitted the researcher to gain: 'information that refers not to a specific subject but to a class of people' (Denzin 1978 cited in Lune and Berg 2017: 161). Thus, allowing for the narratives of lone parents to be fore-grounded, in an ethically sensitive manner. Additionally, secondary sources are more quickly available than primary sources, provide high quality data as sampling procedures would have been rigorous and are a cost-effective way to conduct research (McDonald 2014; Bryman 2012). However, secondary data may bear disadvantages as information may not be available in the topic area, it can be difficult to account for bias, and there may be discrepancies in the data utilised (*ibid*). (Bryman 2012) found that difficulties may also arise through the lack of familiarity with the data set; taking time to ensure understanding. Nonetheless, utilising both primary and secondary sources gave a broad perspective on the topic area.

The data upon which this research was conducted was collected through a comparative analysis between the DkIT based research project and the new data gathered this semester. The DkIT based research masters focused on qualitative research and conducted focus groups with lone parents. The initial interviews and focus groups had taken place between 2007 and 2008, ten years before this research project: thus, allowed for a comparison between the 'then and now'.

2.1.2 Participants and Sample Selection

This research project employed a qualitative research method. This was chosen as a suitable research paradigm, as qualitative research can allow a detailed synopsis of lone parenthood, social welfare systems and barriers to obtaining employment. Qualitative research places emphasis on seeking understanding, feelings, experiences and descriptions from individuals who have knowledge on a topic of interest. Whereas quantitative research places emphasis on numerical values, which would not depict the feelings and attitudes that would contribute to this research project (McDonald 2014; O'Brien 2011).

There was a select portion of the population that could lend insight into this topic, therefore, purposive sampling was used. This type of sampling relies on the judgement of

researchers to select participants to represent the population of interest (MacDonald 2014; Lune and Berg 2017). Participants were chosen on the basis that they had first-hand knowledge of lone parenthood, understood the barriers in place when obtaining employment and had knowledge of the social welfare system. This allowed the researcher to: 'expose the human part of a story' (Jacob and Furgerson 2012: 1), that qualitative research has been founded upon.

2.1.3 Data Collection Methods

The primary data collection method consisted of semi-structured interviews, using an interview guide with open-ended questions [Appendix C]. This guide was developed through conducting the initial literature review. While the advantages of structured interviews were recognised for their formal structure, with a set schedule of questions, the researcher felt that a semi-structured interview would be more appropriate (Lune and Berg 2017). Semi-structured interviews allowed participants to have an amount of freedom in their replies, rather than abiding by a set schedule (Bryman 2014; Lune and Berg 2017). This type of interview allowed the researcher deviate from the interview guide and enabled them to ask participants further questions, which may not have been included in the interview guide (Bryman 2014).

The interviews took place during April 2018. One interview took place in the TASC office in Dublin. Initial contact had been made via phone prior to the interview, explaining what the study would consist of. Email correspondence then ensued, to arrange a time and place for the interview. The participant asked if the interview questions could be forwarded on before the meeting, and a softcopy of the questions was sent via email. This interview took place over 20 minutes. It was important to ensure the participant was comfortable with the content being recorded, which ensured no content from the interview being lost. The second interview, although consisted of the same structure and questioning, took place over the phone due to the participants and the researchers time constraints. Before commencing the interview, the researcher ensured to send the questions and consent form via email and asked the participant if they had any questions relating to the project. This interview was also recorded, again, ensuring to retain the content. Both interviews were transcribed immediately, to ensure content was not lost.

2.1.4 Ethical Considerations

Research is bound by a set guide of ethics; thus, it is imperative to take full account of ethical issues associated with the research from the outset (Davies and Hughes 2014). The researcher familiarised themselves with ethical issues relating to this research project, to ensure they abided by DkIT's ethics and to avoid misconduct. First and foremost, it was imperative not to inflict harm onto participants. This was done through ensuring that participants were aware that participation was voluntary. To minimise harm; informed consent was obtained through distributing an information leaflet to participants, that clearly detailed what the project would entail [Appendix D]. A consent form was also signed by participants, to state that they understood the purpose of the study and consented to the data obtained to be utilised in the project [Appendix E]. Prior to commencing the interview, it was expressed to participants that they could withdraw their consent for participation at any point during the interview, without reason. Participants were also advised, that if they did not wish to answer questions, they were not obliged to.

Confidentiality procedures were explained; it was stated that material would be anonymised, with any identifiable features being changed to protect identities. It was imperative to ensure the protection of the data, to confirm confidentiality was not compromised. This meant that any recordings or digital data were password protected on a

personal computer hard-drive for the duration of the project. Any printed transcriptions or written materials were kept locked in a filing cabinet. The only person who had access to any data, was the researcher.

It was important to avoid bias, by remaining open to suggestion and taking participants accounts into consideration. There was no element of deceit and the researcher remained transparent throughout the process, advising participants that they could request a copy of their transcript, along with the final piece of work. Finally, to ensure correct data collecting, it was vital to select the correct research methodology, to conduct the research as cohesively as possible. It was also ensured that all reporting remained as factual and true to participants.

2.1.5 Limitations

It is imperative to address any limitations of this study. It must be considered that research was conducted with a small sample size, which may not be representative of the whole population of interest. As the sample was small, it can be difficult to account for participant bias. The researcher contacted five agencies in total, which only two made contact and partook in the study. Thus, other viewpoints and knowledge may have benefited the study. It should also be noted that themes emerged during the findings, which had not been previously anticipated. An exploration of these theme may have allowed for a more in-depth discussion on poverty and lone parenthood.

2.1.6 Data Analysis

To analyse the data, directed content analysis was utilised. Directed content analysis allows a researcher to validate or extend upon current frameworks or theories (Hsieh and Shannon 2005). As such, current research and literature was used to direct the interview guide, which allowed themes to emerge before the interview process. Through a process of immersion and by utilising grounded theory as a theoretical framework, one was able to link themes that had developed through the literature and ground them to the data (Lune and Berg 2017). Through identifying key concepts, they were then transferred into codes.

The data was transferred into codes, using open coding. This process involved the analysing of raw data into main themes, ideas, feelings or words that arose through the interviews (Hsieh and Shannon 2005; Lune and Berg 2017). This step took a considerable amount of time, to ensure familiarity with the interview transcripts and an awareness of the emerging themes. This was done through taking note of reoccurring words and themes, highlighting concepts within the transcripts and discovering connections between these themes. It was also imperative that the data was organised in a cohesive manner, to aid with the identification of codes. The second step involved the researcher analysing the data minutely. This was done through sectioning the data into broad ideas or concepts, which was narrowed down into a refined theme. However, it must be noted that some themes had already identified through conducting the literature review, so it had been previously predicted that certain themes would emerge. After the themes had been narrowed down, axial coding was applied, which helped with the identification of the main patterns and themes within the data. As an attempt to discover patterns and relationships between codes, inductive reasoning was employed. This allowed the researcher to test out anticipated themes from the literature, which helped to fill any gaps that emerged through the dataset.

3.1 Findings

3.1.1 Theme One: Education and Training

It was evident from the semi-structured interviews that limited educational attainment leads to poverty. While it was understood that there are many reasons that can lead to poverty, education was the number one factor – limiting future employment possibilities. It was understood, that lone mothers generally experience low levels of educational attainment and have often left school after their Junior Certificate, with an average age of 15/16.

‘Some of them [lone parents] might be leaving school early. This might repeat itself, in that parents might have only up to junior cert or below. And this might be repeated with their children’ (Participant One).

It was suggested that the socio-economic position one finds themselves in, can also place a significant bearing on one’s academic achievement, income rates, or risk of living in poverty.

‘I suppose there is a little bit of ‘role modelling’. Sometimes you are living in an area where the people are the same, or similar, and there is a lot of social segregation. Your role models are different’ (Participant Two).

‘Obviously, some areas are more disadvantaged than others, and this can normalise poverty, it can normalise low educational attainment’ (Participant One).

This can transfer poverty through the generations; it was suggested that children might not be expected achieve academically if they are brought up in disadvantaged areas.

‘You might not be living in the best area, with the best school...that has any expectation...that you will do well, or well enough in school...[to] go on and do some kind of training or education’ (Participant Two).

It was suggested, limited education may create barriers in obtaining employment for lone parents. This may highlight the importance of increasing access to education or training courses, targeted towards lone parents.

‘It’s very hard to do anything in Ireland, without having some kind of skill or education, that someone wants to pay you for’ (Participant Two).

While education and training are vital in transitioning to employment (Van der Velden-Lyons 2011), 35% of lone mothers that were currently in education and training, could not foresee any employment prospects, as they either had very young children, or a child with special needs. It was discovered that despite governments reassurance that education lifts lone parents out of poverty, there is still a disproportionate number of lone parents living in poverty.

3.1.2 Theme Two: Employment

Employment, or lack thereof, was a prevailing issue discussed with participants. A reoccurring theme was the quality and reliability of employment and the financial feasibility of entering the workforce. While employment is the key to alleviating poverty, it was suggested, in some cases, lone parents can go from living in poverty on social welfare, to working with poverty.

‘It’s the type of work that is being presented to people after being out of the labour market for, probably all their life, but definitely...14 years. This is low paid, probably precarious work. They are highly dependent on having good relationships with their managers’ (Participant One).

One participant spoke about the lack of reliable work hours and contracts, which creates an absence of financial security for lone parents. The term ‘precarious work’ was used by both

participants and there was a consensus that the quality of employment was crucial to enable lone parents to exit the poverty trap.

There was also a suggestion that employers do not recognise lone parents 'unpaid work' responsibilities.

'Their unpaid care responsibilities, whether that is childcare or looking after family members, is not recognised' (Participant One).

'They're [lone parents] trying to be both mother and father to a child! So, they need to be flexible' (Participant Two).

It was proposed by both participants, that the introduction of good quality, part-time employment, paying a liveable wage, would help alleviate poverty and disadvantage in lone parent households.

(Van der Velden-Lyons 2011) found that participants had a desire to obtain employment, however, those with young children felt that finding a job would be too expensive. Lone parents stated that they would find themselves taking home less income in employment, than if they were to stay on benefits.

3.1.3 Theme Three: Affordable Childcare

Affordable childcare was a key discussion during the interviews. It has been suggested that childcare is the main concern in relation to transitioning to employment. It was argued by both participants; that affording childcare on low-paid, part-time work is impossible, therefore, lone parents find themselves in a precarious situation. Participant One spoke about lone parents relying on informal methods of childcare, as government introduced pre-school services are not compatible with the employment trends of lone parents.

'A lot of lone parent families would be more likely to depend on informal childcare, because the scheme brought in by the Government only covers for three hours a day, over five days, and only covers school hours' (Participant One).

This same debate was highlighted in the research conducted by (Van Der Velden-Lyons 2011); 70% of participants relied on family members to help with childcare tasks.

Participant Two also spoke about this government initiative, stating:

'You might find that the job that is available to you, might be late evenings, overnight or weekends. So, childcare doesn't really fit family life' (Participant Two).

Therefore, it was suggested that without good quality, affordable childcare services that are available in one's area that are compatible with current employment trends; lone parents may face barriers in accessing employment.

3.1.4 Theme Four: Social Welfare and the Poverty Trap

Losing payments in the transition to employment was an important discussion within these interviews. It was suggested that people often feel like they cannot move on from social welfare, as the income they would be receiving would not equate to the levels needed to rear children. While social welfare payments were discussed under the topic of the 'poverty trap', it highlights how this phenomenon occurs and the implications of losing payments.

'The poverty trap might be her job offering her full-time employment, and her not taking that because she would be worse off financially. She would lose her medical card; her housing allowance; and she might have to come off the one parent family payment' (Participant One).

'It's more about...what alternatives there are to the social welfare...so what you're moving to than what you're leaving' (Participant Two).

When asked if social welfare payments alleviate disadvantage, there was an agreement that without social welfare payments, lone parents would be faced with greater disadvantage. Participant Two stated, while there are high rates of poverty, as there is a certain level of

financial security, Ireland has some of the best rates in Europe of keeping people out of poverty. Therefore, social welfare is reducing the poverty rate.

'There would be tens of thousands more in poverty without social welfare' (Participant Two). However, it was suggested that social welfare payments are reducing the poverty rates, it was also highlighted that these payments may be too low and are insufficient in meeting children's needs.

'The level of social welfare is not sufficient to meet children's needs; especially from nutrition to housing, to their participation in recreational activities' (Participant Two).

When asked if the social welfare system creates dependency, both participants stated that while they believe this system does create dependence; but this dependency is not necessarily related to the payments.

'I think the payments are actually quite low, and what people depend on, is the other services' (Participant One).

'It's not just welfare payments, it's a lack of services' (Participant Two).

Both participants seemed to have similar views on the distribution of UCB; however, Participant Two stated that UCB was a fair method of income distribution:

'Child benefit is a good thing. It gives some money to everybody...it is like recognising and rewarding the fact that parents do provide a social service in a way, by bringing up children... They're also the workers of the next generation' (Participant Two).

Whereas Participant One felt, while it was acknowledged that they did not have a lot of experience with the topic of UCB, it was stated that there could be a fairer way of distributing income:

'I would say, without having studied this, that definitely the top 10%, [UCB] could come off' (Participant One).

It was also suggested that the distribution of UCB keeps families out of poverty, whether they are lone parents or otherwise. Thus, without this payment, more families may find themselves at risk of falling into poverty.

'There's a whole majority of people with families who are in the middle, and child benefit actually keeps them afloat. You could find them falling into poverty very quickly' (Participant Two).

3.1.5 Theme Five: Public Services

Participants stated, under several themes, that the lack of public services is contributing to lone parents remaining in the poverty trap. Participants felt that if lone parents had access to good quality public services, they would not need as much income to rear children.

'In order for something like that to work [targeting child benefit], you would want to have really, really, really good social services, so you wouldn't actually need as much money to have a child' (Participant Two)

'Definitely the top 10% in Ireland could get [UCB] taken off them and without much impact, and it could go towards something more equitable, like universal healthcare' (Participant One).

The healthcare system was mentioned during the interviews. This seemed to be a contributing factor to lone parents remaining on social welfare. The medical card is seen as paramount for lone parents, as with the absence of a universal health system they may have limited, or no access to medical care.

'If your medical card was not contingent on you staying on one parent family payment, then you wouldn't need to think about that' (Participant One).

'The medical card is like an insurance policy and people are afraid to give them up because it's very hard to earn enough to replace a medical card' (Participant Two).

It was also suggested that the lack of housing has a significant impact on people living in poverty. Over the last number of years, access to affordable housing has decreased. Participants spoke about the rising rents across the country, with Dublin being the least affordable county to reside in. This has a bearing on a lone parent's ability to access affordable housing, either through the private market, or through accessing social housing.

'The HAP [Housing Assistance Payment] has shown to be completely incompatible with Dublin house prices. This is not only a risk of intergenerational poverty, but as we have seen, it is becoming a real risk for homelessness' (Participant One).

'Housing is a big one, you have to have a stable home to be living any kind of a stable life' (Participant Two).

Both participants stated, without access to adequate health services, accommodation and childcare, lone parents may find themselves in a challenging situation. They are unable to afford basic services, without the access of a social welfare payment.

'Rather than the dependency being created through payments, it's created through the lack of affordable social services outside the welfare' (Participant One).

4.1 Discussion

This section will discuss the findings that emerged through the interview process. These findings will be discussed under the headings of: 1) negative impacts of poverty, 2) state provided services, 3) employment, 4) childcare, 5) housing and 6) targeting payments.

4.1.1 Negative Impacts of Poverty

The findings of this research project highlight the negative effects of poverty in lone parent families. As discovered through the literature, lone parents are more susceptible to living in poverty and one of the aims of this project was to discover why this occurs. It was stated that lack of education may create barriers to accessing employment, as it is difficult to acquire well-paid work without obtaining a third level qualification: 'it's very hard to do anything in Ireland without some kind of skill or education, that someone wants to pay you for' (Participant Two). Some lone parents are early school leavers, leaving school at the age of 15/16 after completion of their Junior Certificate. Limited educational attainment not only affect a parents' employability, it can bear a significant impact on their children.

Social segregation and role modelling were also mentioned in relation to education; as those with limited economic means may find themselves living in areas of disadvantage. This can create difficulties in terms of participation in societal events, partaking in family events or pursuing personal interests, as lone parents may not have adequate resources to provide for such. This may also generate a deficiency in self-esteem or self-value; however, further research is suggested in exploring these issues. Social segregation and role modelling can also normalise unemployment or limited educational attainment. Education is the key to lifting those out of poverty and if education is not valued, one may find their employment options limited. This highlights why some lone parents may be more susceptible to poverty.

4.1.2 State Provided Services

The impact of poverty was discussed within the literature with reference to lack of state provided services. However, there was little discussion based around the emergence of 'service poverty' and how this has a direct impact on lone parents. Though service poverty is not unique to lone parents; without adequate resources to pay for public services, a lone parent cannot afford to enter the workforce – it is not financially practicable. Previously, it was assumed that countries which provide social welfare, enable dependence on the state to provide income to lone parent families (González 2007). However, this discussion revolved

purely around income and did not consider other factors that may generate one's reliability on social welfare. Though this project has discovered that dependency may not be on the actual income, it centres around the lack of service security. At present, lone parents must weigh up the risks of employment, versus the loss of medical cards or other services. Thus, this creates ambivalence around moving on from social welfare to employment, as there are limited alternatives that can result in a direct loss for the family. Initially, this project focused on dependency in terms of income; however, the findings are conflicting – the income is not as significant in comparison to the provision of services. If there was more security in services, one would not need as much income to provide for their children.

4.1.3 Employment

Many studies suggested that employment is key to reducing poverty (Misra *et al.* 2011; González 2007). However, the infrastructure is not in place to ensure that work pays a living wage; and those working part-time, low paid, precarious jobs, may find employment implausible. With reference to the literature, the gender division of employment and the lack of recognition of unpaid work was discussed. This was also highlighted in the findings, which suggested that unpaid work impacts particularly on lone mothers, with a lack of appreciation or value: 'there is no value in unpaid work' (Participant One). It was also discussed that lone parents are partaking in the role of both mother and father, which is not considered by employers. Lone parents need to be flexible as they have a primary responsibility to their children, which can create difficulties with employment. Employers must recognise this responsibility and respond with flexible (but reliable) contracts to ensure a lone parent is able to contribute to the labour market. However, employment can only alleviate poverty to a certain extent, the lack of universal public services will continue to impact lone parents and isolate them from the workforce. Again, employment, service poverty and the poverty trap are all interlinked. If one is to obtain employment, there must be a promise of financial reward to ensure the basic provision of services, i.e., health, education, housing and childcare, to guarantee the basic needs for their children.

4.1.4 Childcare

Childcare was a much-debated topic; as Ireland has one of the highest cost of childcare in the OECD this very much prices lone parents out of obtaining employment (Van Lancker *et al.* 2015; Bradshaw 2012; Adema 2012a; TASC 2016). It is also suggested that without access to adequate childcare, a lone parent cannot obtain training or education to upskill and re-enter the workforce. Again, the lack of childcare limits some lone parent's capabilities and minimises the risks they can take when entering the workforce. Childcare facilities are not flexible and are only available during certain hours of the day. As lone parents may find themselves in employment that requires them to work shifts, childcare does not cater to these employment trends. Thus, as stated in the interview: 'childcare does not fit family life' (Participant Two). It was discovered that many lone parents rely on informal childcare, as a means of obtaining employment. (Van der Velden-Lyons 2011) highlighted this issue as part of their research, conducted in (2008 – 2011). It was stated that 70% of participants relied on family members to assist with childcare tasks. A decade on, childcare is still inaccessible to lone parents, which would question whether government initiatives are adequate.

4.1.5 Housing

The housing crisis was mentioned throughout the interviews, as Ireland is amid a national housing emergency. Increasingly, families are becoming homeless and are being denied their basic right to accommodation. However, the researcher focused on the original research

design without examining additional themes. Housing is an extremely important topic, central to poverty and lone parents; and would suggest this for further research.

4.1.6 Targeting Payments

The purpose of this project was to discover if targeting UCB would be a cost-effective method to alleviate disadvantage and poverty in lone parent families. Initially, the researcher hypothesised that targeting payments would alleviate poverty and prevent the poverty trap. While this method has proven effective in other countries; the findings of this study suggest that through targeting payments, more families would find themselves at risk of falling into poverty. While both participants had similar views on the distribution of UCB, the overarching theme was that it is a positive payment, as it gives income to everyone with children. Participant Two stated that UCB is important, as it recognises the role parents play in generating future workers, so the distribution of this income can only benefit all.

Initially, this project was structured upon the income, figures and statistics that surround poverty and lone parenthood. While it was noted that social welfare payments are low, it was also suggested that without these payments, lone parents would be facing worse disadvantage and poverty than is currently the case. Employment does not alleviate poverty alone and many lone parents can go from being in poverty on social welfare, to working in poverty. Furthermore, while income is imperative in childrearing, if there was access to low-cost public services, like childcare and healthcare, a lone parent would not have to weigh-up the loss of such if they were to re-enter the workforce. The researcher takes the interpretation that service poverty is as problematic as monetary poverty. Targeting payments, while it seems like a good suggestion in theory; in practicality, the infrastructure is not in place for a method like this to work. For targeting payments to be effective, there would have to be an introduction of robust public services, which are accessible and affordable to all. If a lone parent had access to these services; this might help alleviate disadvantage and diminish the effects of the poverty trap.

5.1 Recommendations

Throughout the course of this research project, there have been noteworthy issues that need immediate action. The researcher's interpretation is that a lack of secure public services and employment poses a significant negative effect on lone parents and the poverty trap. As such, several things must transpire to ensure employment is a feasible option in the alleviation of poverty. Security in employment is vital for lone parents and access to well paid, reliable, part-time work should be established. There is also room to introduce a living wage, to aid with the alleviation of poverty and to ensure that lone parents have an income to provide the necessities for their children.

Childcare services also need reviewing, with access to affordable, flexible childcare being granted to those working shift-work, evenings or weekends. At present, childcare crèches do not extend past school hours – which limits the type of work a lone parent can access. It also creates a reliance on informal childcare arrangements, such as family members, which may not be a long-term solution.

Finally, access to universal healthcare is of vital importance. Currently, lone parents are weighing up the feasibility of employment against the loss of benefits such as medical cards. The loss of such would bear a significant impact on lone parents, with limited resources to pay for healthcare. If there was an introduction of such a service, lone parents may find it more feasible to enter/ re-enter the workforce.

5.2 Conclusion

This research project examined the poverty trap in which many lone parents may find themselves. Initial arguments centred around social welfare dependency which can be correlated with one living in poverty. However, while income is imperative in child-rearing, the lack of available services decreases the plausibility of employment. While there are also barriers to obtaining employment, many of these barriers result from limited public services. Service poverty may be as significant as monetary poverty; however, further research may be needed to research the impact of limited access to services. Nevertheless, without the furnishing of robust public services, like child and healthcare – a lone parent remaining on social welfare, may be the only option to create security for their families.

Precarious, low-paid employment is a challenge for lone parents. Without a formal qualification, access to paid work is limited. Insecure employment, as well as the insufficient recognition for their unpaid responsibilities, impacts on a lone parent's availability to earn an income. It also reduces their ability of participation in social activities, however, further research may also be necessary in this area. Until provisions are made to ensure security in employment, with the opportunity to earn a living wage, work can bear a risk rather than a reward.

While initially, this project believed that targeting universal child benefit would aid with alleviating poverty and disadvantage in lone parent families, the work has highlighted the many complexities that arise in exiting the poverty trap. Until these complexities are addressed, lone parents may continue to find themselves; trapped in poverty, with all the attendant negative impacts for them and their families.

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