National College of Ireland

Project Submission Sheet

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Name: Danielle Thomas

Student Number: x21221766

Degree for which thesis is submitted: Batchelor of Arts (Hons) Psychology

Title of Thesis: The Influence of Financial Threat, Psychological Distress, and Coping on Irelands' Single Mothers Life Satisfaction

Date: 31 July 2025

Material submitted for award

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Abstract

Single mothers in Ireland are one of the most vulnerable groups at risk of poverty, deprivation and multiple stress exposure. Much research has explored the impact of financial circumstances on life satisfaction. However, financial threat has not been explored to date. This study aimed to examine the influence of financial threat, psychological distress, adaptive and maladaptive coping on Ireland's single mothers' life satisfaction, whilst also considering individual demographic influences (age, living situation, employment status, custody status and number of children). The sample consisted of 154 single mothers, which were recruited through non-probability sampling methods. This study employed a cross-sectional, quantitative design. Participants' data was gathered through an online survey, which included demographic questions alongside the Financial Threat Scale, Kessler Psychological Distress Scale, Brief-COPE Scale, and the Satisfaction with Life Scale. Results found high financial threat and psychological distress associated with lower life satisfaction, whilst high financial threat was associated with high psychological distress. Results from hierarchical regression found financial threat was the strongest predicter of life satisfaction, followed by adaptive and maladaptive coping. Psychological distress was insignificant once coping was considered. Coping strategies may buffer psychological distress associated with financial threat although may be less impactful in relieving financial threat associated with broad structural barriers. Findings have important practical implications for policy reform to address the financial insecurity of single mothers, and for mental health support to build adaptive coping skills and resilience.

Keywords: Single mothers, financial threat, psychological distress, coping, life satisfaction.

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Literature Review

Background

The global prevalence of single parenthood in Europe has grown stably for the last number of decades (Lanza-León & Cantarero-Prieto, 2024). Single parenthood can be conceptualized as parenting alone without a partner, arising from factors such as unplanned pregnancy, divorce, partner bereavement and desertion (Dharani & Balamurugan, 2024; Stack & Meredith, 2018). In Ireland, approximately 17% of households are one-parent families, with approximately 84.8% of these households accounted as single mothers (SMs) (CSO, 2023). Additionally, SM households in Ireland with children under eighteen are one of the most vulnerable groups at risk of poverty, exhibiting the highest deprivation rate of 45.4%, with 73.7% reporting the inability to make ends meet (CSO, 2024). Notably, Ireland's SMs are more likely to experience persistent poverty compared to two-parent households (Maître et al., 2021). Thus, highlighting the disproportionate and prolonged financial insecurity which may be experienced by Irelands' SMs.

Moreover, whilst parenting can be rewarding and fulfilling for many (Nomaguchi & Milkie, 2020), SMs face multiple responsibilities and challenges which can place their overall well-being at an increased risk (Augustijn, 2023; Dierker et al., 2024). This is often attributed to their dual role of being both the sole caregiver and provider for their children, in which they lack the resources that are generally provided by a co-parent (Pollmann-Schult, 2018; Rees et al., 2023). However, the well-being disadvantages that SMs experienced are not solely determined by one individual factor alone, but rather a combination of factors. Particularly, SMs can experience many structural barriers and exhibit a higher risk of being exposed to multiple family stressors compared to dual-parent households (McDonnell & Gracia, 2024; Nieuwenhuis & Maldondo, 2018).

In Ireland, the lack of research focused on parental well-being has been highlighted, with much research to date primarily focused on the well-being of children (Barnardos, 2024). However, SMs' well-being is crucial for both their children's well-being (Barnardos, 2024; Bernard-Bonnin, 2004) and the parent-child relationship (Thomson et al., 2023). Thus, guiding the importance for the current research to gain a deeper understanding of SMs well-being in the Irish context.

Life Satisfaction and the "Triple Bind" Experience of Single Mothers

Life satisfaction is a key indicator of subjective well-being (SWB), conceptualized as one's cognitive judgement towards their quality of life, as a whole (Diener et al., 1985). In comparison to affective well-being, often associated with happiness or lack thereof which can fluctuate, Diener et al. (2009) highlights life satisfaction exhibits greater stability across time ($r = .58$) and daily contexts ($r = .95$). However, there are evident reciprocal, strong associations between the two constructs (Badri et al., 2022; Berlin & Fors Connolly, 2019). Thus, one exhibiting high life satisfaction is likely to exhibit similar happiness or affective well-being, and vice versa. As such, the researcher will refer to alternative forms of SWB as life satisfaction in the current literature review.

A vast majority of research to date has focused on comparing SMs to those with partners and without children. Notably, much research has identified a life satisfaction "penalty" that SM experience in comparison with partnered mothers (McDonnell & Gracia, 2024; Meier et al., 2016). However, Pollmann-Schult (2018) suggests the life satisfaction gap between partnered and unpartnered SM may often be exaggerated, and perhaps attributed to

SM relationship status, in which they lack the additional support which may accompany partnership. For example, recent research with SMs in Germany and the United Kingdom found re-partnering assisted to relieve the burdens of financial difficulties experienced by SM via additional resources (Dierker et al., 2024). Similarly, Irish longitudinal findings found the transition from partnership to SM increased depression symptoms, whilst the transition from SM to partnership had the opposite effect (McDonnell & Gracia, 2024). However, re-partnering may not always bring positive benefits. For example, single mothers may experience a drain in resources of which were once in place with the biological father before they re-partnered, such as reduced child maintenance payments and decreased father-child contact (Berger et al., 2012). Similarly, Cooper et al. (2009) found SMs who re-partner may be at a higher risk of experiencing parenting stress and the loss of social resources. Thus, whether single mothers re-partnered or remain single, the burdens of financial strain and parenting stress may still be experienced.

The Triple Bind Framework (TBF) can further assist in understanding the different mechanisms which can attribute to the life satisfaction of SMs (Nieuwenhuis & Maldonado, 2018). The TBF highlights the role of structural barriers, such as the lack of resources, inadequate employment supports, and inadequate social policies. TBF suggests these factors can create a cycle of limited capability for SMs to achieve adequate well-being and economic security in life (Nieuwenhuis & Maldonado, 2018). TBF suggests resource inadequacy typically arises from a lack of co-parent involvement, resulting in limited finances, financial instability, and inflexibility with time and caregiving. Similarly, research has found that although parenting in general can essentially increase life satisfaction, when time and financial costs associated with parenting are considered, life satisfaction tends to reduce (Pollman-Schult, 2014).

Moreover, qualitative research reported SM who experience financial difficulties difficulties often go to extreme lengths to alleviate the negative effects on their children by self-sacrificing their own needs, which contributes to increased psychological distress (PD), (Stack & Meredith, 2018). PD can be described as a type of emotional suffering, which can result from the persistent demands experienced in daily life, such as chronic stress and everyday hassles, which accompanies symptoms of anxiety, depression, and general overall stress (Serido et al., 2004; Zhu et al., 2022), Particularly, longitudinal research found that both chronic stress (persistent stress), as well as general daily hassles may contribute independently to PD (Serido et al., 2004). Notably, Pollmann-Schult (2018) highlights the consequences of life satisfaction are strongly influenced by the levels of financial and psychological strains that SM experience within their parental roles. Previous research has also established positive associations between multiple financial circumstances and psychological distress, such as financial worries, and financial stress, and financial hardship (Hamilton et al., 2019; Stack & Meredith, 2018; Tsuchiya et al., 2020), particularly in those with lower income (Ryu & Fan, 2022). Thus, considering the persistent stress that Ireland SMs can face i.e., high poverty and deprivation rates, alongside their persistent dual parenting roles, perhaps many SMs are at an elevated risk for increased PD and financial strain, which can consequently affect their life satisfaction.

Understandably, as a lack of parental involvement can increase resource inadequacy, perhaps parental involvement may assist resource adequacy. For example, SMs with joint custody (JC) tend to have higher life satisfaction, less symptoms of stress and depression in comparison to those with primary custody of their children (Augustijn, 2023; Van Der Heijden et al., 2015). JC can be understood as a child which resides with each parent up to 50% of the time (Steinbach, 2018). Botterman et al. (2014) found that the sharing of parental responsibilities can offer SMs more flexibility with their personal time, allowing increased leisure and social engagement. However, there are certain caveats. For example, positive interparental relationships between custodial parents remain crucial to achieve life satisfaction benefits (Augustijn, 2023), as custody arrangements tend to be more effective when interparental relationships are co-operative and low in conflict (Steinbach, 2018). Irish longitudinal research found a strong positive association between interparental conflict between and SM depression (McDonnell & Gracia, 2024). Additionally, they reported that although 41% of the depression differences were attributed to differences in partnership status, the remaining 59% was attributed to SMs elevated risk for multiple stress exposure, particularly current financial strain, interparental conflict, and caregiving strain. Notably, they controlled for certain factors in their research which can also influence SMs mental health such as their age and number of children in the household (McDonnell & Gracia, 2024). Likewise, Brereton et al. (2008) found having more than two children associated with reduced life satisfaction, and this was evident after controlling for income. Thus, highlighting the increased strains and challenges which can result from larger families which can influence SMs life satisfaction.

Moreover, inadequate resources can be further compounded by challenges with inadequate employment in SMs. TBT suggests SMs are often faced with precarious employment, gender inequalities, and pay disparities in the workforce (Nieuwenhuis and Maldonado, 2018). Although employment may be a key mechanism to alleviate poverty for SMs (Russell & Maître, 2024), they can face significant employment barriers which make this challenging. For example, SMs were found to be at significant risk to experience poverty and income disparities compared to single fathers (Lu et al., 2019; Rees et al., 2023), alongside reduced life satisfaction due to employment inflexibility and childcare costs (Dierker et al., 2024). Many SMs in Ireland also lack the educational attainment that would assist them to achieve adequate paying jobs, thus, can result in working in precarious, low-paid, or part-time employment, resulting in less stability and inadequate income to help alleviate poverty (Russell & Maître, 2024). Nonetheless, employment may serve as a protective factor to reduce stress and increase life satisfaction (Meier et al., 2016). However, research in Ireland suggests this may be heavily reliant on the quality and flexibility of single mothers' jobs, in addition the availability of supports which may allow the balance of work and caregiving duties (Russell & Maître, 2024).

Lastly, TBF suggests a lack of targeted social policy supports for SMs can further impact SMs life satisfaction. Notably, SMs tend to have higher life satisfaction in countries with supportive family policies, childcare accessibility, and gender equality (Glass et al., 2016; Pollmann-Schult, 2018). However, in Ireland, family policies may result in reduced financial supports which may be beneficial for SMs life satisfaction. For example, though child maintenance payments can protect SMs from economic vulnerability, there is no statutory enforcement of maintenance payments in Ireland, resulting in only 50% of SMs in receipt of maintenance, whilst approximately 38% reported inconsistent payments (Russell & Maître, 2024). Moreover, the MESL Research Centre (2025) highlights issues regarding lack of reform in the income disregard for working SM in receipt of One-Parent-Family social welfare payment since 2020. Consequently, this has resulted in less income supports, as disregards have not increased in line with minimum wage or inflation. Notably, after a SMs child turns seven years old, their OPF ceases, after which they must transition to alternative social welfare payments such as Jobseekers Transitional Payments or Jobseekers Allowance. However, these transitions further reduce financial supports and increase pressure on parents to secure employment (Dukelow et al., 2023). Understandably, if adequate supports are not in place when SMs enter the workforce, this may not help to alleviate the financial and psychological burdens that they may face, thus reducing the positive impact employment may have on their life satisfaction.

Furthermore, research also highlights a key issue behind social welfare construction, with an evident two-tier system placing those that are highly dependent in the bottom tier as "undeserving" rather than "deserving" of social welfare supports (Joseph, 2018). Particularly this is highlighted in qualitative research in Ireland, which found that single mothers navigating the social welfare system often experience high conditionality, scrutiny, and stigma (Whelen, 2020). Means-tested childcare through the National Childcare Scheme may also result in significant "benefit erosion" for low income SMs, as when income, hours, and number of children increase, this can reduce childcare affordability and subsidies (Doorley & O'Shea, 2025). Thus, collectively highlighting how policy gaps in Ireland may place SMs at a financial disadvantage, compound pressures, and may increase their reluctance to engage in employment opportunities which could be potentially beneficial for their life satisfaction.

Moreover, the accumulation of chronic stress over time can overwhelm one's allostatic load, depleting the ability to cope effectively, which can contribute to challenges in negative well-being outcomes across the life course (Kahn & Pearlin, 2006; Tsuchiya et al., 2020). Additionally, experiencing persistent chronic stress can create additional stress which can spill over into other life domains, through a process known as stress proliferation (Pearlin et al., 1997). Thus, if SMs persistently lack the external resources which do not align with the demands which are placed on them, the persistent cycle of financial instability and PD may spill into other life domains, such as their satisfaction with life. Notably, although specific association between PD and financial worries are evident in single parents (Stack & Meredith, 2018), recent research found these strains may not always occur simultaneously. Some researchers have attempted to explain this association as "dose-response", or number of stressors experienced (Tsuchiya et al., 2020), and potential levels of resilience (Recksiedler et al., 2023). Resilience refers to ones' ability to adapt and maintain their well-being when faced with stress and adversity (Herrman et al., 2011). Notably, research has found effective coping to predict resilience, and this resilience in turn can improve well-being (Ulibarri-Ochoa et al., 2024). Thus, highlighting the importance of considering which coping skills SMs employ during times of heightened stress and financial strain, and how this may influence their life satisfaction.

Maladaptive and Adaptive Coping Strategies

Coping refers to how an individual internally and externally responds and navigates through stressful situations in their lives, through their cognition and behaviour (Folkman & Moskowitz, 2004). Notably, the way in which one copes with stress in their life can influence well-being outcomes (Bray et al., 2017; Cheng et al., 2021; Kato, 2021). For example, the use of effective coping strategies is significantly important for managing the psychological, financial, and emotional strains experienced by SMs (Rees et al., 2023). Coping strategies can be broadly characterised as adaptive and maladaptive (Moore et al., 2011) utilizing Carver's (1997) Brief- Coping Orientation to Problems Experienced Scale. Adaptive coping involves utilizing strategies such as planning, seeking support, positive reframing, religion, active coping, acceptance, and humor. Whereas maladaptive coping involves the use of strategies such as denial, venting, behavioral disengagement, substance abuse, and self-blame. Holubova et al. (2017) describes adaptive coping as positive and more effective for stress management, whilst maladaptive coping is suggested to be negative and inefficient for managing stress.

Previous research found adaptive coping particularly important for increasing resilience when faced with adversity (Ulibarri-Ochoa et al., 2024) and for reducing the impact of stress and negative well-being outcomes (Cheng et al., 2021) particularly in SMs (Bray et al., 2017). Whereas maladaptive coping strategies such as self-blame, denial and substance abuse were found to be particularly negative for well-being outcomes (García et al., 2018;

Tran & Lumley, 2019). However, contradicting research found that SM who scored higher in adaptive coping were more likely to smoke cigarettes, which helped them relieve stress (Sperlich & Maina, 2014). This finding was suggested as a type of high-level persistent coping, in which adaptive (health-promoting) coping may become maladaptive (health-deteriorating) due to prolonged chronic stress and a lack of socioeconomic resources. Thus, may be counterproductive in certain contexts. For example, a SM which experience financial instability may work several part-time jobs or longer hours (active coping) in attempts to secure adequate financial resources. However, if this remains persistent over time, this could result in chronic stress or allostatic load (maladaptive). Thus, when considering coping and its' effects on life satisfaction, it would be particularly important to be cautious of the role that both adaptive and maladaptive coping may serve to function in particular contexts. i.e., structural barriers.

Rationale of the Present Study

The research continuously highlights the disproportionate structural disadvantages and multiple stress exposures that SMs experience, which can have significant effects on their financial circumstances, mental health, and overall life satisfaction (Augustijn, 2023; McDonnell & Gracia, 2024; Nieuwenhuis & Maldondo, 2018; Pollmann-Schult, 2018). However, financial threat and its' influence on SMs life satisfaction has not been explored to date (to knowledge). FT is operationalized as ones' preoccupation and fearful uncertainty according to the security and stability of their present and future anticipated financial circumstances (Fiksenbaum et al., 2017). Particularly, it is a subjective, internal form of stress appraisal according to an individual's external financial circumstances (Fiksenbaum et al., 2017). Notably, FT was found to be a strong predictor for negative psychological outcomes i.e., depression, anxiety and PD (Marjanovic et al., 2013). Additionally, financial threat exhibits how one subjectively feels about their circumstances, as opposed to those who may not seem financially at risk through objective measures, i.e., income level. Thus, potentially offering a more nuanced perspective in understanding how it may influence SMs life satisfaction outcomes. Notably, considering the current financial climate faced by SMs in Ireland, understanding the impact of how one perceives both their current and future finances and how this potentially shapes their life satisfaction is a timely subject. Thefore, the current research aims to address this gap in the research.

As discussed, PD is also an important factor associated with SMs life satisfaction (Stack & Meredith, 2018; Pollmann-Schult, 2018) often attributed to the multitude of stress which accompanies their caregiving roles (Recksiedler et al., 2023). Notably, elevated levels of PD are indicative of mental health impairment (Zhu et al., 2022), which can increase one's risk for chronic disease, i.e., arthritis, cardiovascular disease, lung disease (McLachlan & Gale, 2018). Considering Ireland's SM are subject to a higher exposure to multiple stressors (McDonnell & Gracia, 2024) this highlights the importance of understanding how the impact of persistent demands or chronic stress may influence their life satisfaction. Notably, considering both financial and psychological strain may not occur simultaneously (Recksiedler et al., 2023), this highlights the importance of considering both as potential influencers of SMs life satisfaction. Furthermore, the literature also highlights the importance of effective coping, particularly as it can increase resilience and improve life satisfaction (Ulibarri-Ochoa et al., 2024). Adaptive and maladaptive coping may potentially reduce or increase the burdens of FT and PD (Rees et al., 2023), thus can offer insights into potential resilience levels which may buffer SMs life satisfaction when faced with such adversity. Additionally, the current research will control the influence of custody status, SMs age, number of children, employment status and living situation (whether alone, re-partnered, living with family or friends, or other circumstances) as these were factors highlighted as influential factors which can impact SMs financial circumstances, mental health, as well as their life satisfaction (Augustijn, 2023; Brereton et al., 2008; Cooper et al., 2009; Dierker et al., 2024; McDonnell & Gracia, 2024; Russell & Maître, 2024).

The importance of the current research is grounded by the lack of research in parental well-being in Ireland (Barnardos, 2024). SMs well-being is crucial for their children's well-being (Barnardos, 2024; Bernard-Bonnin, 2004) and the parent-child relationship (Thomson et al., 2023). Particularly, 84.8% of single parent-households are headed by SMs, and they are one of the most vulnerable groups at risk of poverty in Ireland, exhibiting the highest deprivation rates, and the inability to make ends meet (Central Statistics Office, 2024). Therefore, addressing the current research gap may assist deeper understanding of the changes needed to improve the life satisfaction of SMs. Specifically, by ensuring SMs receive the targeted supports may improve their safety net, assisting to alleviate financial instability, psychological distress, and improve relevant coping skills where needed, which may be beneficial for their life satisfaction and overall family well-being.

Research Aims

The overarching aim of the current study is to examine how financial threat, psychological distress, adaptive and maladaptive coping influence life satisfaction among Irelands' single mothers. Additionally, the researcher aims to determine whether financial threat, psychological distress, adaptive and maladaptive coping remain predictors of life satisfaction beyond demographic factors (age, living situation, employment status, custody status and number of children). Thirdly, the current research aims to fill a gap in the current literature by understanding how current and future financial threat influences the life satisfaction of single mothers in Ireland. Lastly, the researcher aims to investigate whether the impact of financial threat can be understood through the lens of the Triple Bind Framework.

Research Question and Corresponding Hypotheses

To what extent does financial threat, psychological distress, adaptive and maladaptive coping levels influence the life satisfaction of Ireland's single mothers? Do these factors remain influential for single mothers' life satisfaction after controlling for age, living situation, custody status, employment status, and the number of children that they have?

Hypothesis one: Perceived financial threat will be positively associated with psychological distress, whilst both perceived financial threat and psychological distress will be negatively associated with life satisfaction.

Hypothesis two: Financial threat and psychological distress will significantly predict life satisfaction.

Hypothesis three: Maladaptive and adaptive coping will explain a significant variance in life satisfaction, following the control of financial threat and psychological distress.

Hypothesis four: Following the control of demographic factors (age, living situation, custody status, employment status, and number of children), financial threat, psychological distress, adaptive and maladaptive coping will continue to explain a significant variance in life satisfaction.

Methods

Participants

The current study recruited 154 single mothers (100% female) in Ireland. The required sample size using Tabachnick and Fidell's (2013) formula for multiple regression (N participants > 50 + 8m; m= number of predictor variables) indicated a sample size of 146. Thus, the minimum sample size was met. Participants were recruited using a non-probability sampling method, specifically snowball, purposive, and convenience sampling techniques. These techniques allowed the researcher to gather a hard-to-reach, specific cohort, while under limited time constraints. Participants were gathered through advertising the Google survey link in Facebook groups specifically for single parents in Ireland i.e., Single Parents Acting for the Rights of our Kids (Appendix K). The researcher also advertised the research poster (Appendix I) in a local creche upon ethical approval. Additionally, participants were also gathered through word-of-mouth with friends and family. To participate, single mothers had to be at least 18 years of age, with at least one child under the age of 18. English language skills were also necessary to understand the questionnaire. Those who did not meet inclusion criteria could not proceed beyond the consent form.

The age of single mothers ranged from 21-61 (M= 37.95, SD= 7.68), whilst the number of children ranged from 1-6 (M= 1.92, SD= 1.02). Specifically, 90 participants (58.4%) lived alone, 33 (21.4%) lived with family and friends, 20 (13%) lived with a partner, whilst 11 (7.1%) were homeless or other. 142 mothers (92.2%) had full custody status, whilst 12 (7.8%) had shared custody. 108 (70.1%) were employed, whilst 46 (29.9%) were unemployed. The sample was recruited between 27th November 2024 and the 30th of January 2025

Measures

Demographics. Participants were asked demographic questions including their gender (female, non-binary, prefer to self-describe) age, living situation (living alone, living with family members/friends, living with spouse/not biological father, homeless accommodation/other) employment status (employed/not employed), custody status (full custody/shared custody), and the number of children that they had (see Appendix C).

Kessler Psychological Distress (K10) Scale. The Kessler Psychological Distress Scale (K10; Kessler et al., 2002), is a 10-item questionnaire which was used to measure the levels of psychological distress, particularly levels of anxiety, depression and general stress. The K10 has been used for measuring and screening individuals in the National Survey of Mental Health and Well-being for non-specific levels of psychological distress (Kessler et al., 2002). The K10 utilizes a 5-point Likert scale ranging from 1 (none of the time) to 5 (all of the time). Participants rate on the scale the number of times they experienced certain symptoms such as sadness, nervousness, hopelessness, fidgetiness, tiredness, and worthlessness in the last month. Scores range between 10-50, which are interpreted as the following: (1) 10 indicates no psychological distress, (2) 10-19 suggests an individual is psychologically well (3) 20-24 suggests mild psychological distress (4) 25-29 suggests moderate psychological distress, and (5) 30-50 suggest severe psychological distress (Vasiliadis et al., 2015). The K10 scale has previously indicated strong internal consistency, construct validity, and reliability (α=.85) among the adult population (Ongeri et al., 2022). The Cronbach's alpha for the current sample was calculated as (α=.85). See Appendix D.

Satisfaction with Life Scale (SWLS). The 5-item Satisfaction with Life Scale (SWLS; Diener et al., 1985) was utilized to measure participants satisfaction with life. The SWLS measures an individuals' satisfaction toward their own life through cognitive judgments. Items are rated on a 7-point Likert scale from 1 (strongly disagree) to 7 (strongly agree). Scores range between 5 -35, with higher scores suggesting an individual has higher satisfaction with life (Diener et al., 1985). Suggested scoring is as follows: between 31 and 25= extremely satisfied, between 26 and 30= satisfied, between 21 and 25= slightly satisfied, 20= neutral satisfaction, between 15 and 18= slightly dissatisfied, between 10 and 14= dissatisfied, between 5 and 9= extremely dissatisfied (Maroufizadeh et al., 2016). This SWLS has previously demonstrated good reliability (α=.89) and convergent validity (Maroufizadeh et al., 2016). The Cronbach's alpha for the current sample was calculated as (α=.87). See Appendix G.

BRIEF Coping Orientation to Problems Experienced Scale (Brief COPE). The 28-item BRIEF Cope Scale (Carver, 1997), a condensed version of the COPE Scale (Carver et al., 1989), is a tool which assesses how often individuals engage in certain behaviours and thoughts when faced with stress in their lives. Items are rated on a 4-point Likert scale, with scores ranging from 1 (I have not been doing this at all) to 4 (I have been doing this a lot). Items are grouped into 14 different subscales, which contain two items in each, with the reliability of these scales ranging between α=.50 to α=.90 (Carver, 1997). Scores in each subscale range from 2-8. Carver (1977) suggested subscales may be adapted for specific populations and to reduce burden. Previous research has combined subscales into adaptive (α= .84) and maladaptive (α= .70) subscales, which demonstrated good reliability and internal consistency (Alosaimi et al., 2018). The adaptive subscale combines 8 of the 14 subscales: positive reframing (items 12, 17), planning (14, 25), instrumental support (10, 23), emotional support (5, 15), active coping (2, 7), acceptance (20, 24), religion (22, 27), and humor (18, 28). Maladaptive coping subscale contains 6 of the 14 subscales: venting (9, 21), self-blame

(13, 26), self-distraction (1, 19), behavioural disengagement (6, 16), denial (3, 8), and substance use (4, 11). Scores on the maladaptive subscale range between 12-48, whereas scores on the adaptive scale range from 16-64. The Cronbach's alpha for the subscales with the current sample was calculated as (α=.85) for adaptive and maladaptive (α=.74) subscales. See Appendix E.

Perceived Financial Threat Scale. The 5-item Financial Threat Scale (FTS; Marjanovic et al., 2013) is a tool which measures perceived risk, worry, uncertainty, perceived threat, and whether one's thoughts are occupied with the stability of their financial situation. Participants rated the items on a 5-point Likert scale which ranges from 1 (not at all) to 5 (a great deal). This scale has exhibited high reliability (α=.90), internal consistency, and validity in previous studies, particularly with mental health outcomes (Marjanovic et al., 2013). Scores range between 5-25, with higher scores suggesting higher perceived financial threat in individuals (Marjanovic et al., 2013). The Cronbach's alpha for the current sample was calculated as (α=.95). See Appendix F.

Design and Analyses

Positionality. The researcher acknowledged their positionality in relation to the research topic. The researcher has direct personal experiences of being a single mother in Ireland and the factors which can challenge life satisfaction. Thus, the researchers' own experiences have led to this topic being one of interest. The researcher ensured an objective and rigorous approach and utilized standardized measurements for data analysis. The researcher remained mindful not to subjectively interpret the research results.

The current study adopted a quantitative, cross-sectional research design, which allowed the participants to be assessed across several measures at a single point in time. IBM

Statistical Packages for Social Science (SPSS) version 28.0 was utilized for the statistical analysis. Significance levels were set at <.05 and a 95% confidence interval for all statistical tests. Descriptive analyses were conducted for all continuous variables (SWLS, FTS, K10, maladaptive and adaptive coping, age, and number of children) and categorical variables (custody status, gender, living situation, and employment status) to measure variability and central tendency of all variables. Two categories within the variable living situation were combined to increase statistical power due to a small number of participants: (1) homeless accommodation and (2) other.

Following this, the researcher assessed the assumptions of normality, linearity and homoscedasticity for inferential analyses. When assumptions were not met for correlation analysis, non-parametric tests were implemented. For regression analysis, the researcher followed the normality assumption guidelines to ensure the data was suitable for regression. The general approach included ensuring no multicollinearity (Variance Inflation Factor below 10, Tolerance levels above .1) or non-normality of residuals on QQ plots and scatterplots. Additionally, the researcher ensured there were no extreme outliers (±3) evident in the scatterplots.

For hypothesis one, Spearman's Rho correlation was used to analyze the relationship between psychological distress (IV), financial threat (IV), and life satisfaction (DV). For hypothesis two, a standard multiple regression was utilized to investigate whether financial threat (IV) and psychological distress (IV) predicted life satisfaction (DV). For hypothesis three, hierarchical multiple regression was utilized to investigate whether maladaptive and adaptive coping (IVs) explained significant additional variance in life satisfaction (DV) in model 2 after controlling psychological distress (IV) and financial threat (IV) in model 1. For hypothesis four, a hierarchical regression was employed to investigate whether financial threat (IV in step 2), psychological distress (IV in step 3) and adaptive and maladaptive coping (IVs in step 4) continued to explain significant variance in life satisfaction after controlling demographic variables (IVs in step 1). Living situation variable was dummy coded for statistical analysis due to it being a categorical variable with more than 2 categories, i.e., living alone (0/1), living with family/friends (0/1), living with spouse/non-biological father (0/1), and living homeless/other (0/1) was used as the reference category. Dichotomous variables custody status and employment status were not dummied.

Procedure

Data was gathered through an online questionnaire on Google Forms. The study was advertised on social media platforms such as Facebook and Instagram (Appendix K) and in a local creche utilizing the research poster (Appendix I) and questionnaire link, which included a small description of the study, eligibility criteria, and the approximate 10-minute timeframe. Once participants clicked the link or scanned the QR code, they were directed to the online questionnaire. Firstly, participants were required to read the information sheet (see Appendix A), which provided finer details of the study, including its' purpose, what was involved as a voluntary participant, inclusion/exclusion criteria, details of confidentiality and data retention, alongside potential risks and benefits, rights to withdrawal, and researcher and supervisor contact details.

Participants were then required to complete a tick box to confirm they had read the information sheet before proceeding to the consent form (see Appendix B), which had an additional tick box to confirm eligibility and voluntary participation. Following this, participants were directed to answer some demographic questions (see Appendix C), including gender, custody status, age, living situation, number of children, and employment status. Following this, participants were then directed to the four scales: K10, Brief COPE, FTS, and SWLS. Responses were required to reduce missing data. Following completion of the questionnaire, participants were provided a debrief sheet (see Appendix H), which reiterated their anonymity and provided additional support contacts if needed e.g., researcher/supervisor, Samaritans, 50808, Postnatal Depression Ireland.

The current research was conducted in accordance with the Ethical Guidelines of NCI. Ethical approval was obtained following minor clarification amendments, prior to any data being gathered (reference number 18112024x21221766, Appendix J). Participants were required to provide informed consent before participating in the study, and advised of their anonymous participation, which they could withdraw from the survey at any point prior to completion. Although the researcher did not anticipate the study to pose any obvious physical or social risks outside that of the participants' daily lives, participants were provided with contact details of support networks in the debrief sheet in the case of distress or discomfort. Contact details of the researcher and their supervisor was also provided for participants that had any questions regarding the study. Participant data was stored securely in an encrypted password-protected file and saved on the researcher's college OneDrive account, only accessible to the researcher and their supervisor. Participants were advised that NCI will have responsibility for the data generated by the research, and that all local copies of data saved on personal password protected devices/laptops will be deleted by the student's NCI graduation date, or three months after the student exits the NCI psychology programme. Participants were advised data for this study may be archived for secondary data analysis.

Results

Descriptive Analyses

Descriptive statistics for categorical variables gender, employment status, custody status, and living situation, and number of children are presented in Table 1.

Table 1

Frequencies for Demographic Variables (N= 154)

Variable	Frequency	Valid %
Gender		
Female	154	100%
Living situation		
Lives alone	90	58.4%
Lives with partner (not parent of child)	20	13.0%
Lives with family members/friends	33	21.4%
Homeless accommodation or other	11	7.1%
Custody status		
Full custody	142	92.2%
Shared custody	12	7.8%
Employment status		
Employed	108	70.1%
Unemployed	46	29.9%

Descriptive statistics for all continuous variables including age, number of children, psychological distress, satisfaction with life, financial threat, adaptive and maladaptive coping are presented below, in Table 2. Preliminary analyses indicated violations for the assumptions of normality for all continuous variables, except age and adaptive coping. Kolmogorov-Smirnov indicated a non-normal distribution for the remaining continuous variables. Comparisons between 5% trimmed mean and the distribution mean indicated the variables were not affected by major outliers. Kurtosis values for SWLS (-1.02) and FTS (-1.03) indicated platykurtic kurtosis. The distribution of number of children was positively skewed (1.29) with a leptokurtic kurtosis (1.77).

Visual inspection of the histograms indicated a normal distribution for SWLS, however financial threat indicated skewness. However, following the calculation of z scores (kurtosis and skewness divided by their corresponding standard error) for samples $50<n<300$, all non-normal variables, except number of children, were within an acceptable range of ±3.29 to assume no extreme deviations from normality (Demir, 2022; Kim, 2013). Nonetheless, the number of children variable was retained with caution, as count variables tend to follow Poisson distribution. Accordingly, all variables remained for statistical analysis, with non-parametric in place when the median was considered more appropriate for measuring central tendency.

Table 2

Descriptive statistics for continuous variables (N= 154)

Variable	*M* [95% CI]	*SD*	Range
Age	37.95 [36.73, 39.18]	7.68	21-61
Number of children	1.92 [1.75, 2.08]	1.02	1-6
Psychological distress	28.65 [27.50, 29.80]	7.22	10-45
Financial threat	18.19 [17.23, 19.16]	6.08	5-25
Adaptive coping	39.04 [37.62, 40.46]	8.90	19-64
Maladaptive coping	25.56 [24.63, 26.50]	5.87	12-44
Life satisfaction	17.71 [16.56, 18.86]	7.22	5-33

Note. *M*; Mean, *SD*; Standard deviation

Inferential Analyses

Hypothesis One

A Spearman's Rho correlation coefficient was used to investigate the association between financial threat, psychological distress and life satisfaction. There was a strong positive correlation between financial threat and psychological distress (r= .540, n= 154, p <.001), indicating the two variables shared 29.16% of the variance in common. Thus, indicating higher levels of financial threat were associated with higher levels of psychological distress (see figure 1, Appendix M). There was a strong negative correlation between financial threat and life satisfaction (r= -.564, n= 154, p <.001), indicating the two variables shared 31.8% of the variance in common. Therefore, indicating higher financial threat scores were associated with lower scores in life satisfaction (see figure 2, Appendix N). There was a moderate negative correlation between psychological distress and life satisfaction (*r*= -.454, *n*= 154, *p* <.001), indicating the two variables shared 20.61% of the variance in common (see figure 3, Appendix O). Thus, indicating that higher levels of psychological distress were associated with lower levels of life satisfaction. See Table 3 for intercorrelations.

Table 3

Spearman's Rho Correlation Coefficient Between Life Satisfaction, Psychological Distress, and Financial Threat

Variable	1.	2.	3.
1. Life satisfaction	-		
2. Psychological distress	-.45***	-	
3. Financial threat	-.56***	.54***	-

Note: Statistical significance: **p*< .05; ***p*< .01; *** *p*< .001

Hypothesis Two

Standard multiple regression analysis was performed to investigate whether life satisfaction scores were predicted by levels of financial threat and psychological distress. The correlation between financial threat and psychological distress was .55 (p < .001). No a priori hypothesis was made to determine the order of entry of the variables, therefore, a direct method was used for the analysis. The two predictors explained 36.1% of the variance in life satisfaction scores, and the model was statistically significant (F (2, 151) = 42.42, p <.001).

Psychological distress was a negative predictor of life satisfaction (*β*= -.22). Indicating that a 1 SD increase in psychological distress scores is associated with a .22 SD decrease in life satisfaction scores. Financial threat was the strongest predictor in the model, which had a negative association with life satisfaction (*β*= -.46). Indicating that a 1 SD increase in financial threat scores is associated with a .46 SD decrease in life satisfaction scores.

Table 4

Multiple Regression Model Predicting Life Satisfaction Scores

Variable	R^2	*B*	*SE*	*β*	*t*	*p*
Model	$.36^{***}$					
Psychological distress		-.22	.08	-.22	-2.78	.006
Financial threat		-.54	.09	-.46	-5.87	<.001

Note: Statistical significance= *** $p< .001$; R^2= R squared; *B* = Unstandardised beta; *β*= Standardised beta; *SE*= Standardised error for B; *t*= t-value

Hypothesis Three

Hierarchical multiple regression was performed to investigate whether scores of adaptive and maladaptive coping explained an additional variance in life satisfaction, after controlling levels of financial threat and psychological distress. The correlations between the predictor variables ranged between .03 and .64.

Table 5

Intercorrelation Table Between Predictor Variables

Variable	1.	2.	3.	4.	5.
1. Life satisfaction	-				
2. Psychological distress	-.46***	-			
3. Financial threat	-.57***	.55***	-		
4. Adaptive coping	.08	.03	.05	-	
5. Maladaptive coping	-.43***	.64***	.46***	.14*	-

Note: Statistical significance: ***p*< .01; *** *p*< .001

In the first step of the hierarchical multiple regression, two predictor variables were entered: psychological distress and financial threat. As per hypothesis 1, the model was statistically significant (F (2, 151) = 42.72, p < .001) and explained 36.1% of the variance in life satisfaction scores. Following the entry of adaptive and maladaptive coping at step two, the total variance explained by the model was 38.5% (F (4, 149) = 23.36, p <.001). The introduction of adaptive and maladaptive coping explained an additional 2.4% variance in life satisfaction scores, after controlling financial threat and psychological distress. However, this change was not statistically significant (R^2 Change= 0.24; F (2, 149) = 2.92, p = .057).

In the final model, only one predictor variable, financial threat, was found to uniquely predict life satisfaction to a statistically significant degree, which was a negative predictor of life satisfaction scores (β = -.44; p <.001). See Table 6 for full details.

Table 6

Hierarchical Regression Model Predicting Life Satisfaction Scores

Variable	R^2	R^2 Change	B	SE	β	t	p
Step 1	$.36^{***}$						
Psychological distress			-.22	.08	-.22	-2.79	.006
Financial threat			-.54	.09	-.46	-5.88	<.001
Step 2	$.38^{***}$	.02					
Psychological distress			-.13	.09	-.13	-1.42	.157
Financial threat			-.52	.09	-.44	-5.61	<. 001
Adaptive coping			.10	.05	.12	1.86	.065
Maladaptive coping			-.19	.11	-.16	-1.82	.071

Note: Statistical *significance*: *** $p< .001$; R^2= R squared; B = Unstandardised beta; β= Standardised beta; SE= Standardised error for B

Hypothesis four

Hierarchical multiple regression was performed to investigate whether levels of adaptive and maladaptive coping, financial threat, and psychological distress continued to explain significant variance in life satisfaction after controlling demographic factors (age, living situation, number of children, custody and employment status). The correlations between the predictor variables were assessed, and were in an acceptable range, between -.61 and .64 (see Appendix L for full intercorrelation table).

In the first step of the hierarchical multiple regression, 7 predictor variables were entered: age, number of children, employment status, and custody status, and living situation dummy variables (living alone, living with partner, living with friends/family). The model explained 3.6% of the variance in life satisfaction scores, however this change was not statistically significant (F (7, 146) = .77, p = .607). Following the entry of financial threat at step two, the total variance explained by the model was 34% (F (8, 145) = 9.37, p <.001). The introduction of financial threat explained an additional 30.5% variance in life satisfaction scores, after controlling demographic variables. Notably, this change was statistically significant (R^2 Change= .31; F(1, 145) = 67.06, p <.001).

Following the entry of psychological distress in step 3, the total variance explained by the model increased to 38% (F (9, 144) = 9.79, p <.001). Psychological distress explained an additional 3.9% variance in life satisfaction, and this change was statistically significant (R^2 Change= .39; F(1, 144) = 8.99, p = .003).

Following the entry of adaptive and maladaptive coping in step four, the total variance explained by the model increased to 41.3% (F (11, 142) = 9.08, p <.001). The introduction of coping explained an additional 3.3% variance in life satisfaction. Additionally, this change was statistically significant (R^2 Change= .03; F(2, 142) = 4.02, p = .020).

In the final model, three predictor variables (financial threat, adaptive coping, and maladaptive coping) were found to uniquely predict life satisfaction to a statistically significant degree. Financial threat and maladaptive coping were negative predictors of life satisfaction, whilst adaptive coping was a positive predictor of life satisfaction. Notably financial threat was the strongest predictor within the model (β = -.40; p <.001). See Table 8 for full details.

Table 8

Hierarchical Regression Model Predicting Life Satisfaction Scores

Variable	R^2	R^2 Change	*B*	*SE*	*β*	*t*	*p*
Step 1	.04						
Age			-.10	.08	-.10	-1.16	.25
Number of children			-.44	.61	-.06	-.72	.47
Living alone			-.06	2.35	-.00	-.02	.98
Living with partner			.60	2.76	.03	.22	.83
Living with friends/family			-.59	2.55	-.03	.23	.82
Custody status			-0.44	2.25	-.02	-.19	.85
Employment status			2.37	1.33	-.15	-1.80	.08
Step 2	.34***	.31***					
Age			-.04	.07	-.04	-.55	.581
Number of children			-.30	.51	-.04	-.60	.552
Living alone			-.52	1.95	-.04	-.27	.790
Living with partner			.70	2.30	.03	.29	.775
Living with friends/family			-.33	2.11	-.02	-.16	.875
Custody status			-1.53	1.87	-.06	-.82	.415
Employment status			-1.10	1.11	-.07	-.99	.326
Financial threat			-.67	.08	-.56	-8.19	<.001
Step 3	.38***	.04**					
Age			-.10	.07	-.07	-1.04	.30
Number of children			-.42	.50	-.06	-.84	.40

Living alone			-1.12	1.91	-.08	-.58	.56
Living with partner			.29	2.23	.01	.13	.90
Living with friends/family			-1.17	2.07	-.07	-.57	.57
Custody status			-1.58	1.82	-.06	-.86	.40
Employment status			-.76	1.09	-.05	-.70	.49
Financial threat			-.51	.10	-.43	-5.32	<.001
Psychological distress			-.25	.08	-.25	-3.00	.003
Step 4	.41***	.03*					
Age			-.10	.07	-.11	-1.58	.116
Number of children			-.34	.50	-.05	-.69	.489
Living alone			-1.96	1.90	-.13	-1.03	.304
Living with partner			-.32	2.20	-.02	-.15	.883
Living with friends/family			-1.85	2.05	-.12	-.90	.367
Custody status			-1.72	1.79	-.06	-.96	.338
Employment status			-1.04	1.07	-.07	-.97	.336
Financial threat			-.47	.10	-.40	-4.87	<.001
Psychological distress			-.14	.09	-.14	-1.54	.127
Adaptive coping			.11	.05	.14	2.06	.041
Maladaptive coping			-.25	.11	-.20	-2.28	.024

Note: Statistical significance: *** $p< .001$, **p< .01; R^2= R squared; B = Unstandardised beta; β= Standardised beta; *SE*= Standardised error for B. Homeless/other category excluded as a reference category of living situation.

Discussion

The overarching aim of the current study was to examine the influence of financial threat, psychological distress, adaptive and maladaptive coping on the life satisfaction of single mothers in Ireland. The research also aimed to investigate whether these variables remained influential in life satisfaction following the control of demographic variables (age, custody status, employment status, living situation, and number of children). The current findings suggest that financial threat is an important factor influencing how single mothers perceive their quality of life. Additionally, adaptive and maladaptive coping may relieve psychological distress, particularly distress associated with financial threat, although may be less impactful in relieving financial threat which may be tied to wider structural barriers. Collectively, these findings can be interpreted and understood within the context of the Triple Bind Framework.

The findings supported hypothesis one and two, which found a significant positive association between financial threat and psychological distress, alongside both being negatively associated with, and predictive of, single mothers' life satisfaction. The results supported the alternate hypotheses. Findings suggest that single mothers with higher financially threat were more likely to feel psychologically distressed and judge their overall lives more negatively. Likewise, single mothers who felt higher psychological distress were also likely to judge their lives more negatively. However, although both financial threat and life satisfaction were significant predictors in explaining single mothers' life satisfaction, the impact of financial threat was just over double that of psychological distress (β= -.46). Therefore, suggesting financial threat may exhibit a stronger influence in explaining single mothers' life satisfaction in the current sample.

The association between psychological strain and financial strain (Ryu & Fan, 2022; Stack & Meredith, 2018; Tsuchiya et al., 2020) and their negative impact on single mothers' life satisfaction (Pollmann-Schult, 2018) is consistent with previous literature. Specifically, the negative association between financial threat and psychological distress also parallels with previous research (Marjanovic et al., 2013). The strong impact that financial threat exhibits on single mothers' life satisfaction in Ireland may be attributed to their reported high deprivation rates, persistent and prolonged poverty, and their inability to make ends meet (Central Statistics Office, 2024; Maître et al., 2021). Moreover, from a theoretical perspective, these results may reflect the broader structural barriers that single mothers may experience within the Triple Bind Framework (Nieuwenhuis & Maldonado, 2018). Single mothers often experience a combination of disadvantages, such as a lack of resources, inadequate employment supports, and insufficient family policy, which reinforce a cycle of poverty and limit capability of achieving adequate economic security and well-being. In other words, if structural supports are not adequate to alleviate the disadvantages single mothers experience, this may reinforce a cycle of financial worries and emotional suffering which can have a negative impact on their life satisfaction.

Hypothesis three proposed that adaptive and maladaptive coping would explain significant variance in life satisfaction following the control of financial threat and psychological distress. However, the results failed to reject the null hypothesis. Thus, suggesting the way single mothers manage their stress may not influence their life satisfaction when the impact of financial threat and psychological distress are considered. This contradicts previous findings which found that the way in which one copes with stress in their life can predict well-being outcomes (Bray et al., 2017; Cheng et al., 2021; Kato, 2021). Similarly, maladaptive coping strategies such as self-blame, denial and substance abuse have been found particularly negative for well-being (García et al., 2018; Tran & Lumley, 2019).

Notably, psychological distress reduced to the point of non-significance once adaptive and maladaptive coping were considered. Perhaps coping strategies may have a particular buffering effect on psychological distress. Intercorrelations indicated that single mothers who use more maladaptive coping strategies was related to both higher psychological distress and financial threat. However, adaptive coping strategies were not related to either.

Previous research has found maladaptive strategies, such as substance use, may help single mothers “calm down” when they experienced stress (Sperlich & Maina, 2014). However, maladaptive coping can be counterproductive and damaging for physical health, as it can increase allostatic load, causing wear and tear on the body (Robinson & Thomas Tobin, 2021). Overall, financial threat was the only unique predictor in life satisfaction in hypothesis three, which may be explained through the lens of the Triple Bind Framework. Particularly, if single mothers’ financial threat is a result of broader external structural barriers, these barriers are essentially out of one’s control, hence, may be impractical to manage through coping strategies alone. As a result, financial threat may accumulate, become unmanageable, and spill over into other life domains (i.e., life satisfaction), referred to as stress proliferation (Pearlin et al., 1997). The strong associations between financial threat and psychological distress may further assist to explain this result. As such, coping may assist to reduce the emotional suffering (psychological distress) associated with financial threat but may not assist to alleviate the impact of financial threat on single mothers’ life satisfaction, particularly if the source of threat is related to external structural barriers out of their control.

The final hypothesis proposed that financial threat, psychological distress, adaptive and maladaptive coping would continue to explain significant variance in life satisfaction following the control of demographic factors (age, custody status, employment status, living situation, and number of children). The findings supported the alternate hypothesis.

Demographic differences did not explain single mothers' life satisfaction in the current sample; however, they were included in the current study as previous research found they can impact SMs financial circumstances, mental health, and life satisfaction (Augustijn, 2023; Brereton et al., 2008; Dierker et al., 2024; McDonnell & Gracia, 2024; Russell & Maître, 2024). Interestingly, intercorrelations suggested that single mothers in employment were associated with higher financial threat, maladaptive coping and lower life satisfaction. Whilst younger age was associated with higher psychological distress. These associations may be explained by previous research.

Previous research found young mothers 2.5 times more likely to experience adverse mental health compared to older mothers (Tabet et al., 2016), particularly those who less educated, and unemployed at the time of their pregnancy (Hannon et al., 2022). Although employment may serve as a protective factor to reduce stress and increase life satisfaction (Meier et al., 2016), in Ireland, employment may result in "benefit erosion" for SMs, as increased income can reduce childcare affordability and subsidies (Doorley & O'Shea, 2025). The benefits of employment also depend on the quality and flexibility of single mothers' jobs, in addition the availability of supports that allow the balance of work and caregiving duties (Russell & Maître, 2024). Notably, when demographics were included, the beta values for financial threat and psychological distress slightly shifted. Both maladaptive and adaptive coping also became significant predictors of single mothers' life satisfaction after considering demographics, aligning with their positive and negative impacts found in previous research (Bray et al., 2017; García et al., 2018; Tran & Lumley, 2019). Therefore, although not significant, controlling demographics may have assisted to account for their potential indirect effects on life satisfaction. In other words, accounted for their influence on how financial threat, psychological distress, or coping may be experienced, which can influence their life satisfaction.

Overall, financial threat as the dominant influence on single mothers' life satisfaction, which explained 31% of single mother's overall life satisfaction. This was followed by adaptive and maladaptive coping (3%), which were also significant predictors of single mother's life satisfaction. Psychological distress (3%) and demographics (4%) were not significant predictors of single mothers' life satisfaction. Maladaptive and adaptive coping may have buffered the emotional suffering but did not indicate a buffering effect on financial threat. Previous research found adaptive coping particularly important for increasing resilience when faced with adversity (Ulibarri-Ochoa et al., 2024). However, single mothers may engage in high levels of adaptive persistent coping alongside maladaptive behaviours when they are faced with adversity (Sperlich & Maina, 2014), which can be attributed to chronic stress and a lack of socioeconomic resources (Robinson & Thomas Tobin, 2021). Notably, maladaptive coping was the most dominant of the two coping strategies used by single mothers, suggesting maladaptive behaviours are more troublesome for single mothers' overall life satisfaction. Additionally, considering adaptive and maladaptive coping remained significant overall, whilst financial threat remained more dominant, this lends importance of considering the implications of these findings through the Triple Bind Framework.

Implications of Results

The current findings highlight current and future financial worries in single mothers in Ireland, which may have a negative effect on their overall life satisfaction. Notably, single mothers' financial worries may not be alleviated by their own coping resources, highlighting the importance of addressing the broader structural barriers which may alleviate financial instability, improve happiness, and overall quality of life. Thus, the current research proposes several recommendations which may assist to alleviate the structural resource, employment, and policy barriers that single mothers may experience.

Firstly, the Department of Social Protection should increase the availability of universal financial resources for single mothers. Specifically, reconsideration of the two-tier system of “deserving” and “undeserving” (Joseph, 2018), as conditional payments can put increasing pressure on single mothers navigating the welfare system (Whelen, 2020). For mothers who enter the workforce, baseline social welfare payments should remain in-tact, considering many are in low-paid, precarious employment (Russell & Maître, 2024). Only 50% of single mothers report the receipt of child maintenance payment (Russell & Maître, 2024), thus, child maintenance payments should be reformed by policy makers as mandatory to decrease the financial burden of raising a child alone. Therefore, also reducing the cost of court orders. Additionally, social welfare payment reform for core payments (i.e., One-Parent-Family, Jobseekers Transitional Payment, and Jobseekers Allowance) should be considered, to ensure single mothers do not experience financial loss as they transition through different payments while their children are young and require childcare.

Moreover, the income disregard for working parents’ welfare payments should be indexed in line with inflation and minimum wage, considering no reform has been in place since 2020 (MESL Research Centre, 2025). Additional recommendations would be to expand childcare accessibility, to reduce “benefit erosion” (Doorley & O'Shea, 2025) for single mothers that may be apprehensive about entering the workforce. Alongside this, introducing work policies which offer single mothers more stable, flexible work schedules may help with balancing their work and childcare responsibilities. Advocacy groups for single parents such as One Family should continue to advocate for single parent supports, continuing to highlight the crucial need for a stronger safety net for single parents which can face multiple structural barriers and diminish their well-being. Lastly, primary care centres and mental health services should offer single mother support programmes and counselling services to educate parents in building adaptive coping skills, which may help to relieve emotional suffering and build resilience.

Strengths and Limitations

There are several key limitations which need to be considered within the current study. Firstly, as the current findings are cross-sectional in nature, the current findings do not have the ability to infer causality. The current research relied on self-report data, which may have resulted in certain social desirability biases, or inaccurate responses. Data collection took place across the Christmas period, a time of which single parents may experience increased financial pressure, which may have inflated the scores of financial threat, psychological distress, and coping. Additionally, the dichotomous nature of coping strategies may have oversimplified understanding of the specific coping strategies that single mothers employ in times of stress. Moreover, as structural supports differ across different countries, this may limit the generalisability of the current findings outside of the Ireland context. Lastly, the current findings accounted for 41% in single mothers' life satisfaction. Therefore, there may be other factors influencing life satisfaction which were not accounted for in the current study.

Nonetheless, there are also some notable strengths of the current study. The findings addressed a current gap in the literature, which examined the influence of several factors influencing single mothers' life satisfaction comprehensively, along with an unexplored factor, financial threat. Additionally, the findings of this study are particularly valuable and relevant according to the current financial climate experienced by single mothers in Ireland. Thus, highlighting the practical use for these findings for further research in in the area of single mothers' life satisfaction, and policy considerations. The sample size gathered was also adequate, which allowed the examination of all the proposed variables simultaneously.

The sample size is also a key strength, considering single mothers can be a hard-to-reach cohort. Lastly, situating the findings within an established framework, Triple Bind Framework, offered a nuanced understanding of the broader structural barriers which may influence single mothers' life satisfaction.

Moreover, future research should investigate single mothers' life satisfaction using a mixed method or longitudinal approach, which may allow for a more detailed understanding of their experiences beyond what was examined in the current study. Data gathering at a different time point in the year may also help understand whether this result was circumstantial based on the Christmas period. Additionally, further research should consider additional factors which may influence single mothers' life satisfaction which were not considered in the current study (i.e., social support, education, age of children, childbearing age, interparental conflict). Additionally, future research with a larger sample size could allow the consideration of examining the original 14 subscales. This may offer a deeper understanding of which specific coping strategies Irelands' single mothers employ in times of financial threat and psychological distress.

Conclusion

The current study expanded on previous research by exploring the impact of financial threat on single mothers' life satisfaction in Ireland. The current findings suggest that current and future financial threat, adaptive and maladaptive coping may be a key influence on single mothers' life satisfaction, beyond individual demographics and psychological distress. Coping may buffer psychological distress but may not be practical in reducing financial threat which may be tied to broader structural barriers. Policy reforms to increase the availability of resources for single mothers' may be beneficial in relieving the burdens of financial threat and improving overall well-being.

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Appendices

Appendix A

Information Sheet

You are being offered to take part in a research study. Before deciding whether to take part, please take the time to read through this document, which explains why this research is being done and what it would involve for you as a participant. Please ensure you understand all details before taking part in this study, and if you have any queries about the information provided, please use the contact information included at the end of the information sheet.

What is the study about?

I am a third-year student in the BA in Psychology programme at the National College of Ireland. As part of my Level 8 degree, I must carry out an independent research project as part of our final year undergraduate thesis. This research study aims to investigate the different factors that contribute to the life satisfaction of single mothers, including your psychological distress, your financial uncertainties, and coping styles. This will be investigated along with some other general demographic questions.

What does taking part in this research involve?

If you decide to take part in this research study, you will be asked to complete a questionnaire which should take approximately 10 minutes to complete. The questionnaire will comprise 5 sections. First, you will be required to answer some demographic questions including age, gender, primary carer of children information, employment status, level of education attainment, number of children and current living situation. On the second page of the survey, you will be asked to answer some questions which will aim to assess your level of psychological distress. On the third page, you will be asked to complete some questions on your general coping skills. On the fourth page, you will be asked to complete some questions on financial threat, followed by the last section about questions that will determine your levels of life satisfaction.

Who can take part in the study?

To take part in the study, participants must be single parents over the age of 18, with at least one child under the age of who take part in this study are providing informed consent for the use of their data in this study.

What are the risks and benefits of taking part in the study?

Participation in this research study offers no immediate personal benefit. However, the data collected will help contribute to the understanding of single parents' life satisfaction, mental health and its contributing factors. There may be a potential risk that some questions in the questionnaire may cause minor discomfort. If you do experience any minor stress or discomfort at any point during the questionnaire, you are welcome to take a break or discontinue participation by closing or exiting the questionnaire. If you decide to withdraw at any point, it will not result in any negative consequences for you. Contact information for relevant support services is also provided at the end of the questionnaire should you need it.

Do I have to take part in the study?
Participation in this research study is voluntary with no obligation to take part, and there will be no consequence if you decide not to take part. If you do take part in the study, you have the right to withdraw at any time up to the point of submitting your questionnaire, as then the submissions are completely anonymous.

Will data handling be confidential and how will data be handled?
All data gathered during this study will be treated with strict confidentiality. The data gathered will be completely anonymous and non-identifiable. Participant responses will be tracked through an ID number, which will omit any potentially identifiable personal information. Only the researcher will have access to this data which will be password protected and encrypted. Survey responses will be stored securely in an encrypted password-protected file, only accessible to the researcher and their supervisor. Data will be stored on the researchers OneDrive college account. Survey data will be uploaded into a data file for it to be analysed statistically. This data will be archived and retained for a duration of 5 years (under the NCI data retention policy), following this period, the data will no longer be available. If you have any queries or require further clarification, please contact the researcher using the provided contact details below. NCI will have responsibility for the data generated by the research. All local copies of data saved on personal password protected devices/laptops will be deleted by the student's NCI graduation date or three months after the student exits the NCI psychology programme.
What will happen with the results of this study?
The results obtained from the study will be presented in my final dissertation, which I will submit to the National College of Ireland. Additionally, the results from this study may be submitted to an academic journal for publication or presented at conferences. However, results will not have any information that would potentially identify participants as submissions are anonymized.

Will there be a follow-up?
There are no planned follow-up procedures for this study, however, if you are interested in accessing the study results, please contact the researcher using the provided details below following completion of this study.

Contact Information
If you have any further questions about the research, please contact:
Researcher: Danielle Thomas (x21221766@student.ncirl.ie)
Supervisor: Dr Barry Coughlan (barry.coughlan@ncirl.ie)

I HAVE READ THE ABOVE INFORMATION AND WISH TO CONTINUE ☐

Appendices B

Participant Consent Form

Please read this document carefully prior to your decision to take part in this research. Please enquire with the researcher should you have any concerns before consenting to take part.

In agreeing to participate in this research I understand the following:

•The method proposed for this research project has been approved in principle by the Departmental Ethics Committee in the National College of Ireland. This means that the Committee does not have concerns about the procedure itself which is described by the student. It is, however, the student's responsibility to follow ethical guidelines when dealing with participants and the collection and handling of data.

•If I have any concerns about participation, I understand that I may refuse to participate or withdraw at any stage by exiting my browser.

•I understand that once my participation has ended, I cannot withdraw my data as it will be fully anonymised.

•I have been informed as to the general nature of the study and agree to voluntarily participate.

•All data from the study will be treated confidentially. The data from all participants will be statistically analysed and submitted in a report to the Psychology Department in the School of Business.

•I understand that my data will be retained and managed in accordance with the NCI data retention policy and that my anonymized data may be archived in an online data repository and may be used for secondary data analysis. No data will be identifiable at any point.

• At the conclusion of my participation, I understand that any questions or concerns I have will be fully addressed by the researcher.

Please tick this box if you have read and agree with all the above information, including eligibility criteria, and are happy to participate.

☐ I have read and agree with all the above information

Please tick this box to indicate that you are providing informed consent to participate in this study.

☐ I consent to participate in this study

Appendix C

Demographic Information

Gender

☐Female

☐Non-binary

Prefer to self describe ___________

Age ____________

Living Situation

☐Living alone

☐Living with family members/friends

☐With spouse/not biological father

☐Homeless accommodation

☐Other

How many children do you have? _______

Are you the primary carer of your children?

☐Yes

☐ I have shared custody

Are you currently employed?

☐Yes

☐No

Appendix D

Psychological Distress Scale (K10; Kessler et al., 2002)

Items

During the last 30 days, about how often did. . .*

K6	K10
Depressed Mood	*Depressed mood*
(d) . . . you feel so depressed that nothing could cheer you up? (6)	(c) . . . you feel depressed? (10)
(e) . . . you feel hopeless? (6)	(d) . . . you feel so depressed that nothing could cheer you up? (10)
	(e) . . . you feel hopeless? (10)
Motor Agitation	*Motor agitation*
(a) . . . you feel restless or fidgety? (6)	(a) . . . you feel restless or fidgety? (10)
	(b) . . . you feel so restless that you could not sit still? (10)
Fatigue	*Fatigue*
(b) . . . you feel that everything was an effort?	(a) . . . you feel tired out for no good reason? (10)
	(b) . . . you feel that everything was an effort? (10)
Worthless guilt	*Worthless guilt*
(a) . . . you feel worthless? (6)	(a) . . . you feel worthless? (10)
Anxiety	*Anxiety*
(b) . . . you feel nervous? (6)	(b) . . . you feel nervous? (10)
	(c) . . . you feel so nervous that nothing could calm you down? (10)

* The response options used in the mail pilot survey were most of the time, some of the time, a little of the time, and none of the time. All later surveys added the response option all of the time.

None of the time	A little of the time	Some of the time	Most of the time	All of the time
1	2	3	4	5

Appendix E

Brief COPE Scale (Carver, 1997)

These items deal with ways you've been coping with the stress in your life. There are many ways to try to deal with problems. These items ask what you've been doing to cope with this one. Obviously, different people deal with things in different ways, but I'm interested in how you've tried to deal with it. Each item says something about a particular way of coping. I want to know to what extent you've been doing what the item says. How much or how frequently. Don't answer on the basis of whether it seems to be working or not—just whether or not you're doing it. Use these response choices. Try to rate each item separately in your mind from the others. Make your answers as true FOR YOU as you can.

I haven’t been doing this at all	I have been doing this a little bit	I have been doing this a medium amount	I have been doing this a lot
1	2	3	4

1. I've been turning to work or other activities to take my mind off things.
2. I've been concentrating my efforts on doing something about the situation I'm in.
3. I've been saying to myself "this isn't real.".
4. I've been using alcohol or other drugs to make myself feel better.
5. I've been getting emotional support from others.
6. I've been giving up trying to deal with it.
7. I've been taking action to try to make the situation better.
8. I've been refusing to believe that it has happened.
9. I've been saying things to let my unpleasant feelings escape.
10. I’ve been getting help and advice from other people.
11. I've been using alcohol or other drugs to help me get through it.
12. I've been trying to see it in a different light, to make it seem more positive.
13. I’ve been criticizing myself.
14. I've been trying to come up with a strategy about what to do.
15. I've been getting comfort and understanding from someone.
16. I've been giving up the attempt to cope.
17. I've been looking for something good in what is happening.
18. I've been making jokes about it.
19. I've been doing something to think about it less, such as going to movies, watching TV, reading, daydreaming, sleeping, or shopping.
20. I've been accepting the reality of the fact that it has happened.
21. I've been expressing my negative feelings.
22. I've been trying to find comfort in my religion or spiritual beliefs.
23. I’ve been trying to get advice or help from other people about what to do.

24. I've been learning to live with it.
25. I've been thinking hard about what steps to take.
26. I’ve been blaming myself for things that happened.
27. I've been praying or meditating.
28. I've been making fun of the situation.

Appendix F

Financial Threat Scale (Marjanovic et al., 2013)

Items

Please indicate how you feel about your current financial situation by answering the following questions

1. How uncertain do you feel?
   1 = Not At All to 5 = Extremely Uncertain

2. How much do you feel at risk?
   1 = Not At All to 5 = A Great Deal

3. How much do you feel threatened?
   1 = Not At All to 5 = Extremely Threatened

4. How much do you worry about it?
   1 = Not At All to 5 = A Great Deal

5. How much do you think about it?
   1 = Not At All to 5 = A Great Deal

Note . Higher scores reflect greater perceived financial threat.

Appendix G

Satisfaction with Life Scale (Diener et al., 1985)

Below are five statements that you may agree or disagree with. Using the 1 - 7 scale below, indicate your agreement with each item by placing the appropriate number on the line preceding that item. Please be open and honest in your responding.

Strongly Agree	Agree	Slightly Agree	Neither agree nor disagree	Slightly Disagree	Disagree	Strongly Disagree
7	6	5	4	3	2	1

1. In most ways my life is close to my ideal.
2. The conditions of my life are excellent.
3. I am satisfied with my life.
4. So far, I have gotten the important things I want in life.
5. If I could live my life over, I would change almost nothing.

Appendix H

Debrief Sheet

The researcher would like to thank you for your participation in their final dissertation project investigating the different factors contributing to life satisfaction is single mothers in Ireland.

The data that was collected from your completed survey was entirely anonymous and you will not be identifiable. Your involvement greatly contributes to further understanding of this subject. As previously mentioned, if you have questions or concerns about the study or seek further information regarding this research, please feel free to contact us using the provided details below.

Contact Information

Researcher: Danielle Thomas Email: x21221766@student.ncirl.ie
Supervisor: Dr Barry Coughlan barry.coughlan@ncirl.ie

Additionally, if you experienced distress or require further assistance regarding stress-related issues, here are some resources:

1. Samaritans

A helpline that offers emotional support to individuals in distress/at risk of suicide.
Contact information: Phone - 116 123 (available 24/7)

2. 50808

A confidential text support service accessible 24/7.
Text the word "HELLO" to 50808 to start a conversation with a trained volunteer.

3. Postnatal Depression Ireland

A support network for individuals suffering from Postnatal Depression
Contact information: Phone – 021 4922083

Appendix I

Research Poster

Appendix J

Letter of Ethics Approval from National College of Ireland

National College of Ireland

National College of Ireland
Mayor Street, IFSC, Dublin 1, Ireland

Coláiste Náisiúnta na hÉireann
Sráid an Mhéara, IFSC
Baile Átha Cliath 1, Éire

Tel: +353 1 449 8500
Fax: +353 1 497 2200
email: info@ncirl.ie
Website: www.ncirl.ie

Date: 18.11.2024

Ref: Ethics Approval Number: 18112024x21221766

Proposal Title: Financial Threat, Psychological Distress, and Coping Influences on Irelands' Single Mothers Life Satisfaction

Applicant: Danielle Thomas

Dear Danielle,

Thank you for your application to the NCI Psychology Ethics Filter Committee, and for responding to clarification requests related to the application. I am pleased to inform you that the ethics committee has approved your application for your research project. Ethical approval will remain in place until the completion of your dissertation in part fulfilment of your BA Honours Degree in Psychology at NCI.

Please note that:

- Students are responsible for ensuring that their research is carried out in accordance with the information provided in their application.
- Students must abide by PSI ethics guidelines in completing their research.
- All procedures and materials should be approved by the supervisor prior to recruitment.
- Should substantial modifications to the research protocol be required at a later stage, a further amendment submission should be made.

Sincerely,

Robert Fox

Dr Robert Fox

Chairperson, Psychology Ethics Filter Committee

Ethics Committee members: *Dr Robert Fox (representative on the NCI Research Ethics Subcommittee), Dr Michelle Kelly, Dr Amanda Kracen, Dr Conor Nolan, Dr Lynn Farrell, Dr Fearghal O'Brien, Dr David Mothersill, Dr Michele Kehoe, Dr Barry Coughlan, Dr Conor Thornberry, Dr Brendan Cullen, Cassandra Murphy, Eden Bryan.*

Appendix K

Social Media Recruitment Message

Appendix L

Intercorrelation between Predictor Variables for Hypothesis 4

	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1. Life satisfaction	-											
2. Age	-0.088	-										
3. No of children	-0.082	0.269***	-									
4. Living alone	0.013	0.071	0.047	-								
5. Living with partner	0.032	-0.073	0.146*	-0.458***	-							
6. Living with friends/family	-0.040	-0.034	-0.143*	-0.619***	-0.202**	-						
7. Custody status	-0.002	0.002	0.072	-0.148*	0.176**	-0.034	-					

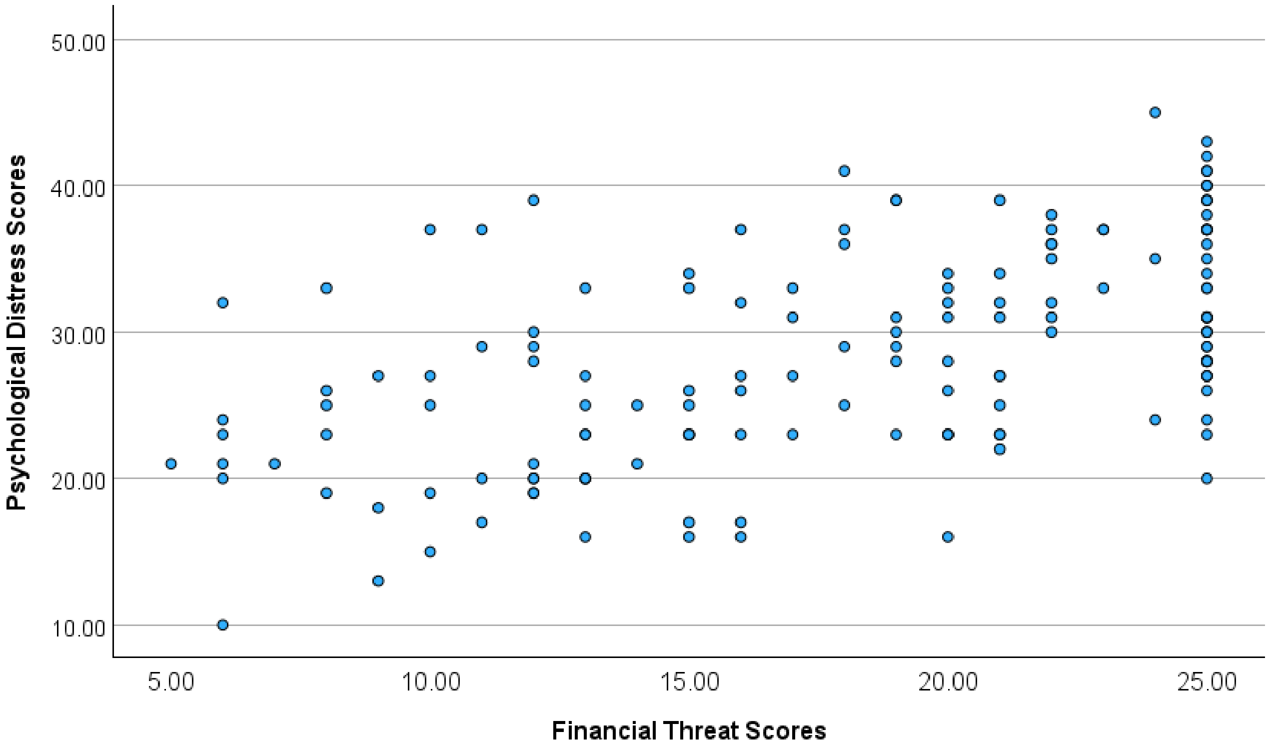
8. Employment status	-0.131*	-0.208**	-0.002	-0.112	0.001	0.109	-0.084	**-**				
9. Financial threat	-0.573***	0.082	0.053	-0.071	0.010	0.069	-0.073	0.136**	**-**			
10. Psychological distress	-0.464***	-0.131**	-0.066	-0.074	0.051	-0.016	-0.040	0.190**	0.545***	**-**		
11. Adaptive coping	0.075	0.012	-0.071	0.097	-0.010	-0.050	0.015	0.066	0.047	0.026	**-**	
12. Maladaptive coping	-0.425***	-0.209**	-0.078	-0.083	0.065	-0.026	-0.016	0.131**	0.463***	0.644***	0.141**	**-**

Appendix M

Hypothesis One: Correlation between Financial Threat and Psychological Distress

Figure 1

Correlation between Financial Threat and Psychological Distress

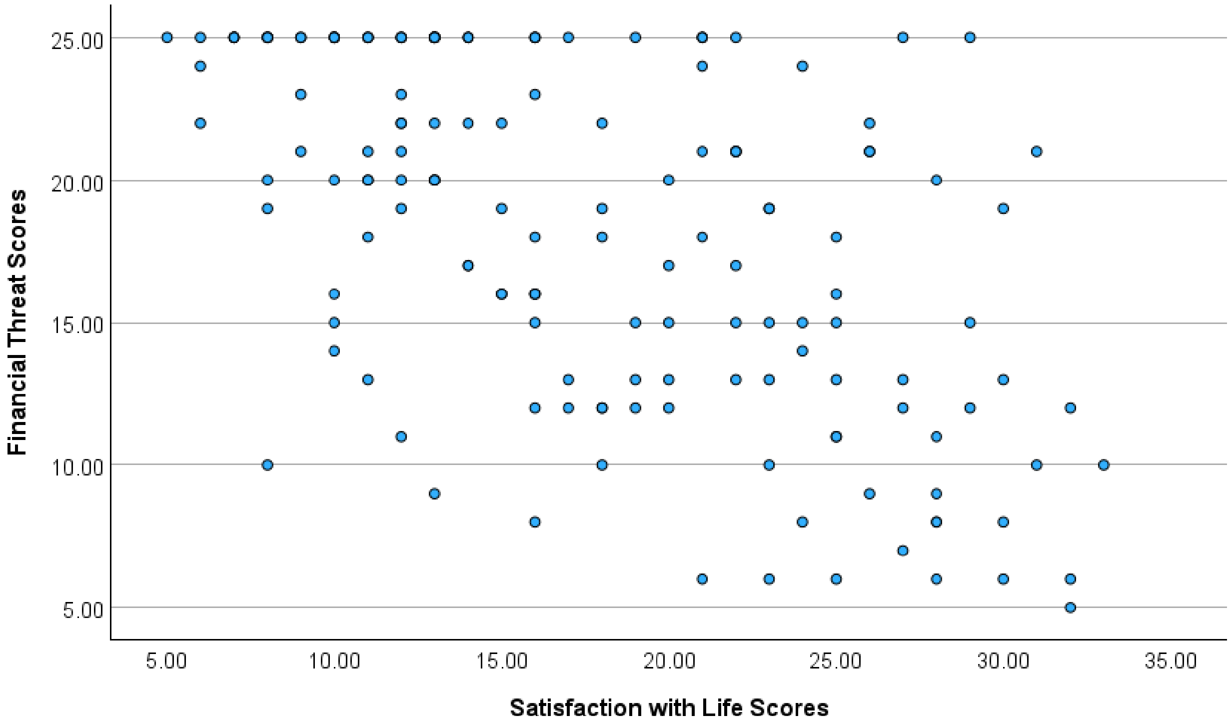


Appendix N

Hypothesis One: Correlation between Financial Threat and Life Satisfaction

Figure 2

Correlation between Financial Threat and Life Satisfaction



Appendix O

Hypothesis One: Correlation between Psychological Distress and Life Satisfaction

Figure 3

Correlation between Psychological Distress and Life Satisfaction