

**DIRECTIONS FOR WOMEN**

# out of sight

**THE HIDDEN POVERTY OF WOMEN**  
NWCi Policy Discussion Paper

## About the National Women's Council of Ireland

The National Women's Council of Ireland, Comhairle Náisiúnta na mBan in Éirinn, is the national representative organisation for women and women's groups in Ireland. The vision of the NWCI is the creation of a society in which all women and men can participate with equal effectiveness as full citizens and, in which, the independence of women is determined by right. Through lobbying, campaigning and negotiating, the NWCI in partnership with affiliate organisations seeks to empower women to reach their full potential and celebrate their differences.

This policy discussion paper is intended to encourage a focus and analysis on the gender dimension of poverty within the NWCI, among policy makers and those involved in influencing policy to tackle poverty, including the community and voluntary sector. The paper reflects NWCI policy work since 1998 and the NWCI recommendations brought to discussions and negotiations in the NESC, NESF and the Programme for Prosperity and Fairness (PPF).

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## INTRODUCTION

This year in Ireland, one in every four women raising children or managing households on their own will experience poverty despite our economic boom and a growth rate of 8% (ESRI 2000). If that woman is old or a lone parent, her situation will have worsened over the past decade in relative terms and she will have become poorer than many other people in her community. If she is homeless, an asylum seeker or a member of the Travelling community, for instance, she may be experiencing disadvantage on a number of levels and yet her experience of poverty will not even be recorded in official statistics. The particular situation of a woman experiencing violence or a woman with disabilities living in poverty remains unexplored and largely unknown.

The National Women's Council of Ireland (NWC) has spent the past twenty-five years fighting for social change in Ireland. As a social partner, it has become increasingly concerned at the deepening problem of poverty in Ireland and is committed to efforts by the Government and by the community and voluntary sector to combat social exclusion and deprivation in this country. In the context of an overall commitment to the elimination of poverty in Ireland, the NWC feels impelled to highlight the issue of women's poverty as a priority. It should be noted that this publication cannot claim to represent all women's experiences or to have captured all the dimensions of poverty. However, it is hoped that the analysis and viewpoints will provide a context for a comprehensive discussion on women's poverty.

Conscious of the changes which have taken place in Ireland over the past decade, the NWC has embarked on two projects aimed at uncovering the diverse experiences of women throughout Ireland. Initial findings from both projects - Framing the Future and the Millennium Project - suggest that many women have a much broader experience of poverty than that exclusively of income inadequacy. Women throughout the country have stressed that educational disadvantage, isolation,

lack of childcare, an absence of adequate public services such as health-care or transport are as important in any assessment of poverty as statistics on income adequacy. Consequently, the NWC has decided to engage in a broad-based analysis of the many factors underpinning poverty in this exploration of the situation of women and poverty in Ireland. *Out of Sight - The Hidden Poverty of Women* looks at the issues from the perspective of women's poverty and does not therefore attempt to discuss issues in their entirety. It is intended to be a

### **The NWC recommends**

1. The elimination of women's poverty as a national policy objective.

many common features, an analysis of the diversity of women living in poverty is fundamental to devising appropriate and effective policy measures.

*Out of Sight - The Hidden Poverty of Women* argues that the poverty experienced by many in Ireland today is invisible because the current methods of data collection are not fully inclusive of all groups in society. This paper highlights the particular inadequacy of the collection and analysis of the data from a gender perspective. In identifying the causes and effects of poverty for women, the issues of income poverty, educational disadvantage, health, employment, low pay and violence against women are discussed. The policy recommendations in this paper offer a way of eliminating women's poverty in a holistic manner.

## CHAPTER ONE

### *The facts of Poverty – In sight and out of sight*

#### **Defining Poverty**

Poverty can be defined in absolute or relative terms. An absolute definition is based upon whether or not an individual has the basic essentials to survive, e.g. food, water, clothing and shelter. A relative definition, which is accepted as the more appropriate mechanism for measuring poverty, considers the ability of people to participate in society and have access to resources and opportunities. It acknowledges that people have physical, emotional, social and cultural needs. It recognises that poverty involves not only the absence of adequate physical and income resources but also exclusion from participation in society, lack of power and unequal distribution of resources (Daly, 1989).

This relative concept of poverty has been formally adopted by the Irish Government through the National Anti-Poverty Strategy (NAPS) developed in 1997. The NAPS definition of poverty states that people are living in poverty 'if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living, which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society' (NAPS, 1973:3). This approach to defining poverty is important in that it broadens the focus from a purely monetary-based definition into one which recognises its multi-dimensional nature. It also acknowledges that poverty is not a static concept, that consequently it requires a dynamic analysis and that it affects individuals, households and local communities. In addition, it underlines the importance of the comparative element in any assessment of poverty, as a person's experience of poverty will be shaped fundamentally by changing standards set according to the expectations of his or her wider society.

#### **How Poverty is Measured**

The statistics regarding poverty are contained in the Economic and Social Research Institute (ESRI) Living in Ireland Survey, a longitudinal study to assess the ongoing trends of poverty. The 1997 Survey provides the latest available data on poverty in Ireland although the most recent Survey to receive a detailed gender analysis is based on 1994 findings. The Living in Ireland Survey measures poverty by looking at relative income levels and levels of deprivation. Three relative income levels are used - 40%, 50% and 60% of average household income. In 1997, these lines represented £63, £78, and £94 per week respectively for an individual. A non-monetary index of deprivation (e.g. having adequate heating, arrears on rent, etc.) is used to assess the extent to which someone is denied the opportunity to have or to do something that is considered the norm in society (CPA 2000).

Current trends in poverty. The 1997 data reveals:

- A decrease in the total number of people experiencing consistent poverty, but,
- An increase in the number of people experiencing relative income poverty.

This clearly reflects the fact that while fewer people are living in poverty, as would be expected in the current climate of economic growth, the gap between rich and poor is widening.

#### **Women are at a Higher Risk of Poverty than Men**

The implications for women arising from the 1997 data are highlighted in the following statistics:

- Women are at greater risk of poverty than men as is evident from the 1994 and 1997 data.
- Households headed by someone 'working full-time in the home' form the largest income poverty group - 29%. The risk of poverty has increased significantly for this group from 35% in 1994 to 51% in 1997. This group is composed predominantly of women.
- The risk of falling below the 50% line for households headed by an older person (65 years) rose from 10% in 1994 to 29% in 1997. This group is composed predominantly of women.
- An increasing number of households is headed by an employee at risk of poverty. This group doubled as a proportion of those in poverty from 6% in 1994 to 13% in 1997. The incidence of low pay is central to this increase. A significant number of women hold low paid jobs.
- Lone parents were shown to be one of the groups at highest risk of poverty in 1994 and they remain in the at-risk category in the 1997 Survey. In 1994, 32% of lone parents were at risk of poverty and 70% of lone parents fell below the 60% poverty line. This group consists predominantly of women - the Review of the One-Parent Family Payment indicates that there were 109,200 female lone parents and 18,600 male lone parents in Ireland in 1997.

The Women and Poverty Report by Brian Nolan and Dorothy Watson for the Combat Poverty Agency (1999), based on 1994 data, showed clearly that women were at greater risk of poverty than men. Overall, female headed households faced a 24% risk of poverty compared to 17% for male headed households. This was predominantly due to the high risk of poverty for two categories of households which are mainly headed by women:

- Single adult households
- Households headed by someone working full time in the home

The 1997 data reveals that the risk of poverty for both of these groups has increased. The data emerging from the Living in Ireland Survey and the Women and Poverty Report points to the conclusion that the overall risk of poverty for women has increased in the period since 1994. In the absence of a more detailed gender analysis, it is not possible to draw further conclusions regarding the gender implications of the new data. Furthermore, as a number of categories of women have not been adequately recorded in the 1994 or 1997 Surveys, the picture of women's poverty which has emerged is, of necessity, incomplete. However, even given the limitations of such data as currently exists, these surveys indicate a worsening situation

for a number of female-dominated categories between 1994 and 1997. When the groups of women who have not been adequately recorded in either survey are taken into account, it is reasonable to infer from this evidence that there has been an evolving trend throughout the 1990s towards the progressive feminisation of poverty in Ireland.

### The Invisibility of Women's Poverty

When an analysis is undertaken of the issue of women in poverty, it becomes evident that the above statistics should be viewed with caution as a number of difficulties arise with regard to the methods used in collecting the data on which research into women and poverty is based. In addition, much of the current data is not disaggregated by sex or on other equality grounds with the consequence that the gender implications and subsequent analysis of these methods are difficult to ascertain.

Furthermore, the data collection methods used present a further difficulty in determining the full picture of women and poverty in Ireland, as key groups have been excluded from the Living in Ireland Survey and from the resulting data and analysis including:

- Those living in hostels, refuges, B&Bs, institutions and residential homes
- Homeless people
- Travellers
- Asylum seekers and refugees

These groups are not only at great risk of poverty but are likely, furthermore, to experience extreme deprivation and multiple disadvantage. They represent a significant omission in any analysis of poverty. An awareness of their needs is crucially important in the development of a nuanced analysis of women's experience of poverty, as women form a large proportion of those who are homeless or living in refuges and likely to be facing extreme disadvantage and exclusion (Kelleher, 1995, Barry, 1998). In addition, there is evidence to suggest that the majority of homeless women with children are victims of violence and sexual abuse (Carlson, 1990). Such abuse may in itself pose a significant barrier, hampering their access to any opportunities to overcome their problems in relation to poverty and social exclusion.

A number of important gender implications arise from the way in which we measure and then interpret the data relating to poverty. The manner in which data is collected on women and poverty is hampered by the following structural inadequacies:

- An absence of gender desegregation and analysis of the information.
- The use of the 'household' rather than the individual as the primary unit of analysis.
- The manner in which the 'household head' is determined in the survey.
- An absence of data on the manner in which income is distributed within the household.
- The problem of providing a comprehensive gender analysis of the data when the deprivation index is not constructed, with a view to facilitating a gender analysis.

Fundamental to this issue is the use of the household as the basic unit for analysis. This prevailing model assumes that all

resources of the household are shared equally and that all individuals within the household have equal access to those resources. While recognising that some research has been conducted on distribution of resources within households, empirical data on the issue of poverty within households is sparse. The fundamental problem which must be addressed is that any research which perceives families and households as one unit minimises, by its very nature, the differences between men and women. Furthermore, it does not recognise the existence of gender inequalities or the fact that gender is an organising principle of our society. Consequently, it fails to take account of the particular manner in which women will experience poverty and the way in which their experience of deprivation may remain invisible.

#### THE NWCI RECOMMENDS

3. The gender and disaggregation of all data collected with regard to poverty.
4. The development of an equality-sensitive data collection system in consultation with groups representing the different equality agendas<sup>1</sup>.
5. The development of a system for data collection and analysis of additional statistics and qualitative information relating to poverty experienced by groups who are currently excluded from the Living in Ireland Survey. This would include:
  - All those living in hostels
  - Homeless people
  - Asylum seekers
  - Refugees
  - Travellers
6. The establishment of alternative/additional methodologies of data collection on poverty in Ireland, so as to recognise gender relations and gender inequalities in the measurement of poverty in Ireland.
7. The commissioning of additional qualitative research and surveys, including longitudinal research, which could present a more comprehensive picture of how women experience poverty.
8. The development of further analysis of the distribution of household income and the sharing of household resources with a particular gender perspective.
9. The development of new indicators for inclusion in the deprivation index applied in the Living in Ireland Survey.

These recommendations are in line with those proposed by the National Women's Council of Ireland and adopted in the Programme for Prosperity and Fairness (PPF). An explicit commitment has been made in the PPF to provide 'relevant data and data collection systems for the monitoring and evaluation of poverty' and to commission 'new studies

<sup>1</sup> As recommended by Ursula Barry in Building the Picture: The Role of Data in Achieving Equality, Equality Authority, May 2000

## CHAPTER 2

### *Women's Experience of Poverty*

When the statistics on poverty in Ireland are analysed, the question of the feminisation of poverty becomes critical. It is very evident in the Irish context that women are at greater risk of poverty than men as they tend to enter poverty more frequently than men, stay in poverty situations longer and encounter additional obstacles in exiting from poverty situations to those found by men, e.g. social welfare dependency, barriers to accessing the labour market and low paid employment (Conroy, 1993). However, statistics can show only one dimension of the picture of women living in poverty. 'You cannot see a poverty line and it conveys no sense of what life is like for women living in poverty' (Daly, 1989:24). The gender dimension to poverty is not solely concerned, therefore, with the numbers of women in poverty in comparison to men but also involves an analysis of how women and men experience poverty and the risk of poverty differently. 'If gender relations structure the experience of women and men in different ways, then consequently the risk and duration of poverty for women may differ, the incidence of poverty may vary between the sexes, the trigger events which spark off a spell of poverty may be substantially different' (Conroy, 1997: 36).

#### **Living in Poverty**

Cathleen O'Neill's research in Kilmount, a working class community in north east Dublin, *Telling It Like It Is* gives a powerful insight to women's experience of poverty through their own voices. The following quotes attempt to give a glimpse of how women manage on low incomes.

#### **Managing food**

*'Most of my time is spent watching the food to make sure it lasts the week'.*

*'The business of watching food makes me feel mean. I'm always trying to stretch food' (22).*

#### **Lack of money**

*'We never have enough to make ends meet, we rob Peter to pay Paul, there is never enough money for proper food. We have frequently gone without a fire on cold days. I feel under constant strain' (31).*

*'He can do what he likes with his money but I'm supposed to do everything with my wages' (60).*

#### **Welfare and Dependency**

*'I have put up with not getting enough money for years, my money was always short, sometimes not always I used to go to the Labour Exchange with him and take my money off him. But that used to cause trouble so I*

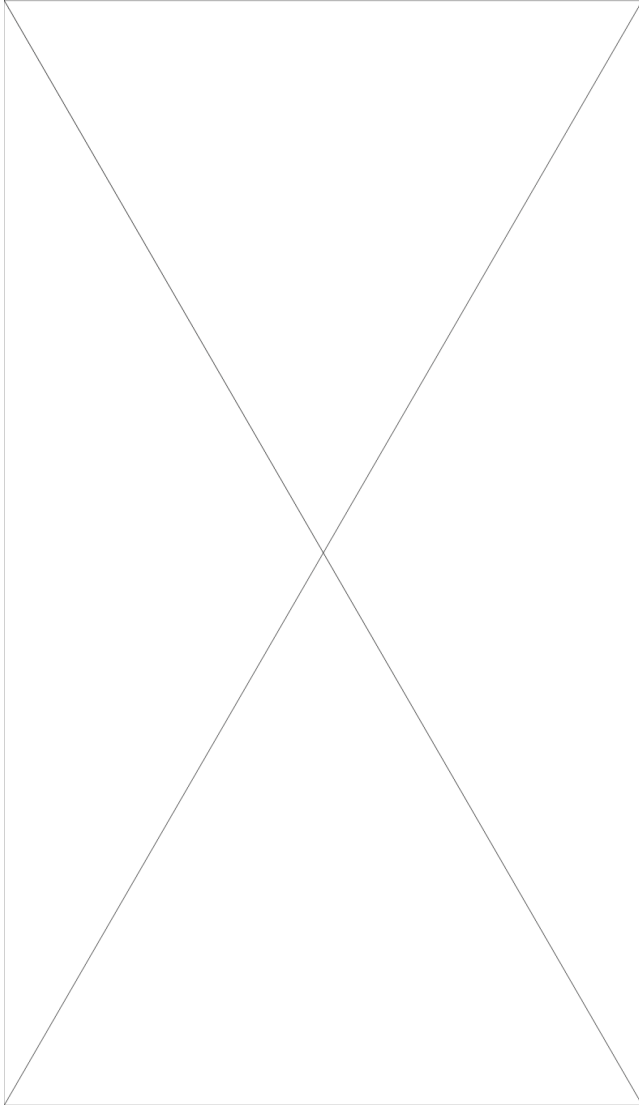
One of the women interviewed described living in poverty as:

- Taking 'bits of jobs' for exploitative wages, losing your principles in the process to save your dignity in other areas.
- Living with strain and anxiety every day.
- Doling out food, money, fuel, hot water, nourishment etc.
- Saying 'no' to your children so often that you become worried when they stop asking.
- Living a mean, petty, cluttered way of life. (O'Neill, 1992:32)

The different experiences of women living in poverty in comparison to men were also highlighted in the NAPS and in David Rottman's study of Income distribution within Irish Households. In his study, management systems in low income households revealed how women tended to be responsible for all food, fuel and housing expenditure, which are critical expenditure items. Husbands were found to be consistently more likely to have money for entertainment and leisure activities than their wives. Women were found usually to be the managers of household expenditure and to be expected to cope with unexpected costs and events and the constant threat of debt (Rottman, 1994, NAPS, 1997).

Mary Daly's study of Women and Poverty illustrates the complexities of living in poverty for women. 'Managing on low incomes affects every aspect of their lives. It is all consuming. Poverty involves a struggle to survive 'eking out a limited income on a daily basis, dreading an expected expense and terrified of an unexpected one' (Daly, 1989: 25). Daly emphasises the time and work involved in managing on a low income, 'making meagre ends meet uses immense labour and energy, trailing around on foot to often distant supermarkets and shops, queuing, constantly on the lookout for goods reduced in price, keeping children entertained and going from agency to agency to provide evidence of need' (Daly, 1989: 25). Poverty also makes demands on an individual's emotional energy. O'Neill and Daly quote references to the emotional toll which dominates women's conversations about their poverty. Guilt, worry and fear are common, particularly in relation to their children. 'Most keenly felt are the inadequacies in their children's lives: poor diet, lack of warm clothes, being unable to afford leisure activities. Women feel responsible because they have to say no to their children all the time' (Daly, 1989: 26). The effect of poverty on their children is often central to women's experience of poverty. 'They worry about their children, about not having enough to eat or how they will be able to buy them new clothes and about whether they will do well enough to have a better life.' (NAPS, 1997:57). The work of the NWCi Millennium project has also identified the emotional drain on women living in poverty. The women profiled within the Millennium project have emphasised the importance of emotional poverty in their own assessment of deprivation. They have described how poverty is inter-linked with feelings of isolation, loneliness and depression, a sense of exclusion from full participation in society and an overwhelming lack of self confidence and self esteem in their capacity to change their situation and improve their lives and the lives of their children.

## Findings of the NWC Millennium Project



Research from the Clare Women's Network in 1999 found that 35% of women surveyed considered themselves to be living in poverty. They defined their poverty as being unable to buy what they needed for their children, always feeling under financial pressure, never having a break from responsibilities. 45% considered that there was a lack of services in their area in terms of education, training, childcare support and transport. 55% responded that they would be interested in taking up paid employment, were subsidised childcare to be available, while others cited transport difficulties as a factor in their ability to return to employment.

*'Poverty and Isolation Experienced by Women Living in Co. Clare'*

### Barriers to Participation

The NAPS clearly identified the vast array of obstacles which impede women from moving out of poverty and affect their participation in society. These barriers, which include access difficulties with regard to education and training, family and child-rearing responsibilities, lone parenting with few supports, economic dependence and domestic violence against women, will be discussed in sections analysing the main policy

issues. These barriers are experienced differently by different women. Women living in poverty in rural areas, for instance, face significant isolation as access to support services and the range of services available is limited. The lack of rural public transport reinforces this isolation.

### Diversity of Women's Experience of Poverty

While women's experience of poverty has certain features common to all groups, it also covers a wide range of diverse experiences for differing groups of women. The diversity of women's experiences of poverty must be central to any analysis of women in situations of poverty. Women are not one homogeneous group - Traveller women, women who are lone parents, lesbians, women living in rural areas, women refugees and asylum seekers, minority ethnic women, women with disabilities and older women can all experience poverty in different ways. Crucial to our understanding of diversity among women is the recognition of differences within each of these social groupings. Lone parents are not a homogeneous group, nor are women with disabilities. Diversity can lead to a high degree of discrimination and exclusion from participation in society and can significantly increase the risk of poverty for certain groups of women. The NAPS recognised the overlapping dimensions of inequality, poverty and gender and accepted that 'discrimination can produce barriers to equal opportunities, participation, outcomes and conditions and can thus increase the risk of poverty and exclusion for some groups' (NAPS, 1997:71). The effects of multiple discrimination create additional obstacles inhibiting an escape from poverty. While recognising the scale of the challenge involved in demanding the development of systems of data-collection which would reflect adequately the diversity of women's poverty, recent research has underlined the problems which arise for groups whose particular situation has not been recognised or taken into account. In research commissioned by the Equality Authority on the need to develop appropriate data systems, Barry asserts that a 'comprehensive gender and equality-sensitive data system can itself contribute to underlining the diversity of Irish society, revealing differences in the roles and situations of women and men and generating understanding and visibility of minority groups. In this sense, the production of relevant and appropriate equality data itself contributes to the development of a more equal society' (Barry, 2000:42).

The environment that one lives in affects one's mental health. Imagine living with no toilet, no electricity, no refuse collection and with maybe one cold tap. Then to add to this, the site that you might be living on is right beside a dump or a tip head. Also imagine on top of these problems, that you are not wanted in a particular area. The shops will not serve you and you are being constantly harassed purely on the basis of your ethnic difference. Lastly, imagine having at least two or three of your children experiencing sickness on a regular basis. On top of all this, each time you go down to the hospital, they cannot find your address or your medical history, and then comes the crux of the issue when the doctor or other health worker says that it might be better for your children's health if you 'settled'.

*Nomadism, Ethnicity and Disability: A challenge for Irish Feminism?*  
Rosaleen McDonagh in *fm* feminist magazine issue no 3: Movement,  
WERRC, 1999.



The following is intended to illustrate some of the diverse situations of women living in poverty:

- Travellers are widely acknowledged to be one of the most marginalised and disadvantaged groups in Irish society. Travellers fare poorly in every indicator used to measure disadvantage: unemployment, poverty, social exclusion, health status, infant mortality, life expectancy, illiteracy, education and training levels, access to decision making and political representation, gender equality, access to credit, accommodation and living conditions (Task Force on the Travelling Community, 1995). Because many Travellers are forced to live in intolerable circumstances, they have different and significantly worse health and disease problems than the settled community. Traveller women live on average 12 years less than their settled peers. Traveller women have over three times the risk of dying in a given year than settled women.
- Because rural poverty is widely dispersed and not confined to specific geographical areas, it can be hidden and more difficult to tackle. Barriers that place certain categories of rural women at a high risk of poverty include: lack of childcare facilities creating obstacles preventing women from taking up employment or training; lack of access, in any case, to employment possibilities; poor public transport infrastructure; constraints on access to continuing education. The under-representation of women in decision making structures of the new bottom-up approaches to local development ensures that the development of strategies to tackle rural women's poverty are not adequately prioritised (O'Hara, 1997).
- Older women and especially those living in a rural environment living alone are particularly vulnerable to poverty. The risk of poverty among female-headed elderly households is 2.5 times that of the non-elderly. This is because many women rely on the Non-Contributory Pension and the Widow's Pension. Most older women did not have the opportunity to make sufficient insurance contributions in their own right, having had no option but to leave the workforce when they were married. 'It is unfair that older women are treated as dependants in respect of pensions, without recognising the contribution they have made to the economy and to society in general'. Poor housing conditions were also found to be an important factor in older people's experience of poverty (Layte, Fahey, Whelan, 1999).
- The risk of poverty for female lone parents has increased sharply since 1987 from 17.4% to 31.7% in 1994. In 1997, the risk still remained high at 29.3%. The Review of the One Parent Family Payment by the DSCFA found that:
  - Lone parents have low levels of educational attainment, with almost 60% having only primary level education.
  - The employment status of lone parents was found to be closely related to their educational attainment.
  - The majority of lone parents depend on social welfare payments as their main or only source of income.(Department of Social, Community and Family Affairs, 2000)
- There continues to be a significant absence of comprehensive information on the situation of women with disabilities in Ireland. Research in other countries shows that women with disabilities are more isolated from the larger socio-economic system than men with disabilities (NRB 1994). Women with disabilities are less likely to receive training for employment.

Approximately 70-80% of people with disabilities are unemployed, over 50% of whom are women.

- Under the current asylum policy of dispersal and direct provision, asylum seekers receive £15 a week on which to live, having been dispersed to a hostel, or similar accommodation, in various locations around the country. Asylum seekers often face practical difficulties, such as not being able to eat the food provided in the accommodation, but they cannot afford to supplement it. Trying to maintain contact with lawyers and pursue applications for asylum by phone to Dublin can be particularly difficult. Mothers face particular difficulties trying to feed their babies, often without access to adequate cooking facilities or culturally appropriate ingredients. Women asylum seekers on their own can feel particularly vulnerable and isolated.
- Research on the economic and social effects of discrimination on lesbians and gay men found that one fifth (21%) of respondents were living in poverty (CPA, 1995). The cumulative effects of exclusion, discrimination and prejudice impoverish the quality of life and standard of living of lesbians (LOT, 1998)

A deeper analysis of the complexity of women's lives and individual circumstances is necessary if policy-makers are to arrive at an adequate understanding of women's poverty. Such an analysis must examine the situation of women within the home, workplace, social welfare, education and training systems, together with an exploration of the effect on women's circumstances of family and intimate relationships and of societal expectations. It must also recognise and examine the diversity of women and the manner in which this diversity affects their experience of poverty. Unless policy-makers begin to listen to women's accounts of their direct experiences of living in poverty, their understanding of the issue will remain superficial.

## CHAPTER THREE

### *The Current Policy Context*

#### **National Anti-Poverty Strategy**

The National Anti Poverty Strategy (NAPS) provides the primary policy framework in which poverty is addressed. The NAPS was adopted in 1997 to address poverty and social inclusion, following a broad-based consultation process. The adoption of a formal government strategy, which defined poverty and set a ten-year strategy for the reduction of poverty, was a significant and critical development in Irish social policy. The NAPS set a ten-year target for the reduction of poverty nationally and identified five key areas for the establishment of specific targets:

- Income adequacy
- Unemployment
- Educational disadvantage
- Urban poverty and
- Rural poverty

A number of principles to underpin the strategy were also agreed, one of which underlines the importance of 'focusing on the gender dimension of poverty'. The process of poverty proofing was also established under the strategy. Given the rapid increase in economic growth and the considerable time taken to integrate the strategy, the NAPS targets were quickly reached. Clearly, more ambitious targets are required given the current economic climate, not only to reduce poverty, but also to ensure its elimination for all individuals in society. The NAPS strategy has recently been assessed by the Combat Poverty Agency (CPA) and a review of the strategy will be undertaken by Government in 2000-2001. In light of the unprecedented economic growth since the launch of NAPS, the CPA and the Community and Voluntary Pillar have made various recommendations to strengthen the strategy, to revise targets in the designated themes and establish new themes with regard to children, women, older people, people with disabilities, housing, accommodation, homelessness and health. The review, which is currently being initiated by Government under the PPF, has agreed to establish new themes for health, housing and to identify the core issues for children, women and people with disabilities under each theme.

Political will and a strong commitment to adopt the necessary measures and to provide the necessary resources are fundamental to the effectiveness of the review and to the overall success of the strategy. The NWCI strongly recommends the establishment of a target to reduce the numbers of women in poverty and of sub targets to focus on women within the various themes. The involvement of the community and voluntary sector in revising existing and setting new targets will be critical in moving the NAPS strategy forward in an effective manner that can produce positive outcomes to eliminate poverty.

#### **THE NWCI RECOMMENDS**

10. The establishment of targets and performance indicators, in consultation with women's organisations to combat women's poverty under each theme (Unemployment, Educational Disadvantage, Income Adequacy, Health and Housing) under the review of the National Anti-Poverty Strategy.  
*Programme For Prosperity and Fairness (PPF)*

#### **Programme For Prosperity and Fairness (PPF)**

The new National Agreement, the Programme for Prosperity and Fairness (PPF), is also a key context for the development of policies to address poverty and social exclusion. The framework for social inclusion and equality, established in the new Agreement, is built on a rights based approach which resulted from the Report of the National Economic and Social Council (NESCC) Opportunities, Challenges, Capacities for Choice. The PPF sets clear objectives with regard to poverty in the areas of:

- The achievement of progress on poverty proofing.
- The provision of relevant data, including data collection on groups currently excluded and, significantly, the collection of data to address the gender dimension of poverty.
- The review of NAPS and the consideration of new targets in the areas of women's poverty, child poverty, health, older people and housing/accommodation.
- The development of measures to address specific policy areas, which are critical for women's experience of poverty, including commitments with regard to:
  - The individualisation of the social welfare system (a commitment has been made to establish a working group to examine ways in which this issue may be advanced).
  - Women's educational disadvantage
  - Women's health
  - Violence against women
  - Low pay<sup>2</sup>

The commitments reflect a recognition among social partners of the multiple forms of discrimination experienced by women, particularly those living in poverty. While these commitments are significant in helping to make visible the issue of women's poverty and the problems of social exclusion faced by certain women, it is vital that they be implemented in full if women's poverty is to be eliminated.

#### **The Equality Framework and Proofing**

The introduction of the Employment Equality Act, 1998, and the Equal Status Act, 2000, (due to become law in September 2000), which outlaw discrimination in employment, vocational training, advertising, collective agreements, the provision of goods and services and other opportunities to which the public generally have access, has the potential to provide an important mechanism in combating poverty which arises from

<sup>2</sup> For further details on the PPF, see the NWCI Opinion 'Partnership for Prosperity and Fairness – Reflections on the Process and Outcomes' (March 2000)

discriminatory practices. Discrimination is outlawed on nine distinct grounds:

- Gender
- Marital Status
- Family Status
- Age
- Disability
- Race
- Sexual Orientation
- Religious Belief
- Membership of the Traveller Community

The omission of the ground, social origin, from the new equality legislation indicates a failure to recognise the discrimination that people experience as a consequence of their social origin. The exploration of how this ground could be included in the legislation is central to the creation of a more comprehensive equality framework.

Central to the implementation of the Act and the development of a new equality framework in Ireland is the establishment of the Equality Authority and the Directorate of Equality Investigations. The role of the Equality Authority is to work to eliminate discrimination and promote equality of opportunity, and the role of the Directorate is to provide the place for redress for cases arising under both the Employment Equality and Equal Status legislation.

The development of Gender and Equality Proofing systems provides critical processes in ensuring the development of appropriate data collections systems and the automatic integration of gender and equality issues and perspectives into policy development, implementation and monitoring. Central to the implementation of these processes is the inclusion and participation of the target groups at all stages of policy development. The effective development of these proofing processes and their integration into the already established Poverty Proofing process, offers the potential to ensure that measures can be devised to target the needs of women in poverty and to combat further discrimination against them.

The overlapping dimensions between inequality and poverty must be central to an analysis of women's poverty. The diversity of women's experience of poverty must lead to the development of integrated policies which recognises the linkages between inequalities and poverty. The Equality Authority and the Combat Poverty Agency are currently conducting research on the focus of inequalities leading to poverty within the poverty proofing guidelines. This is on foot of a recommendation included in the Equality Proofing Report under Partnership 2000. The research will:

- Move as far as possible towards the identification of key 'characteristics' for each group that have the greatest potential for initiating or 'triggering' the most effective application of the questions for that particular group.
- Examine how the question, inequalities leading to poverty, is posed within the guidelines and how it can be improved.
- Review the application of the questions at Departmental level.

It is intended that the research should allow for the publication of a short and accessible guide for Government Departments in applying this question.

We have already underlined our concerns at the invisibility of certain women's poverty in the available statistics and analysis. The introduction of the Equality Infrastructure and Proofing processes provides an important mechanism for uncovering the true extent of female deprivation in Ireland and for developing policies which target effectively the relationship between discrimination and social and economic exclusion. In this way, it can play a fundamental role in helping to eliminate poverty from women's lives.

#### **THE NWCi RECOMMENDS**

11. The implementation of the Gender Proofing Guidelines under the National Development Plan and the development of an integrated Equality and Poverty Proofing system.
12. That the Equality Authority should explore the inclusion of social origin as a ground of discrimination within the Equal Status and Employment Legislation.

## CHAPTER FOUR

### *An Analysis of Policy Issues*

#### **Introduction**

This section identifies the policy areas critical to any discussion of women's poverty. It describes the key causes and effects of women's poverty and highlights the manner in which poverty inhibits women's full participation in society. It also presents a clear outline of the future policy directions which the NWCI believes should be taken to remove women from poverty. This section includes policy recommendations developed within the NWCI which clearly reflect current Council priorities. The key themes identified are income poverty - a major cause of poverty, educational disadvantage, and the linkage between poverty and issues such as health, employment, low pay and violence against women. Some of these issues can be described both as causes and effects of poverty e.g. educational disadvantage.

In order to eliminate women's poverty, a comprehensive and integrated policy approach is required, which can address the variety of causes and effects of poverty.

#### **Income Poverty**

Lack of money and access to financial resources are central to the causes of women's poverty. The critical objectives which arise in this context are:

- to ensure an independent adequate income for women
- to remove structural inequalities within the social welfare and taxation system, which have created women's dependency on men, and
- to address specific gender issues within the social welfare system

The achievement of these objectives necessitates the reform of social welfare, tax and employment policies. The relationship between employment and women's poverty will be discussed in the section on Employment and Low Pay.

#### **Securing an Adequate Income**

The achievement and maintenance of an adequate income for women currently in poverty must be a key policy objective in order to enable women to move out of economic deprivation. The level of social welfare payments upon which women in poverty rely is central to this issue. Social welfare payment rates must be maintained at a sufficient level to enable those relying on them to participate fully in society. This issue is becoming more critical as the gap between rich and poor in Irish society increases. Uprating social welfare payments in line with increases in average incomes is critical, therefore, in attempting to alleviate women's poverty and to ensure that there is no further marginalisation of women who are already dependent on low incomes. The PPF commitment to reach a target of £100 per week for the lowest social welfare rates and to establish a working group to examine benchmarking and indexation will be critical to the achievement of income adequacy.

The results of the CPA Report on Women in Poverty demonstrated how the increased risk of poverty for certain

women was also due to the fact that the levels of social welfare support for payments upon which they predominantly rely were falling behind other social welfare payments, e.g. one parent family payment, old age pensions. This highlights the importance of applying a gender analysis to social welfare payments.

#### **Structural Inequalities within Social Welfare**

Lack of financial power is fundamental to any discussion of women's poverty, given the increasingly economic basis upon which power is structured within Irish society. The structural inequalities which currently exist in the Irish Social Welfare system are based on patriarchal values underpinning gender roles in society with regard to work, family and domestic responsibilities. This model of social welfare is referred to as the male breadwinner model, as it emphasises the male role as the breadwinner and the women's role as homemaker, i.e. as wife or mother. The rights of women are derived from the rights and entitlements of men. The system as currently constructed is based, therefore, on the concept of gender inequality. This is reinforced through a range of policies aimed at consolidating the male role as breadwinner and women's role as economic dependants.

The recognition of the gender-biased nature of the social welfare system is essential if policy-makers are to arrive at an understanding of the way in which women experience poverty. The development of appropriate strategies to combat and remove poverty from women's lives hinges on the recognition of existing structural inequalities. Reforming the system has commenced slowly. However, the reforms implemented to date have not challenged the fundamental concept of dependency or the male breadwinner model. Moving away from this model to one which considers both men and women as individuals, with their own needs and resources, must be central to initiatives aimed at taking women out of economic dependency and poverty.

#### **Removing Gender Inequalities from the Social Welfare System**

The NWCI recommends the adoption of a proactive policy on the individualisation of the social welfare system. This would involve a series of steps, which could be implemented over time.

The **first step** involves the implementation of 'administrative individualisation' where a husband and wife would receive individual payments automatically, following a process of joint assessment. As each would receive the same amount, this would represent a simple division into two of the payment for couples. The qualified adult payment would be abolished. This is crucial to an achievement of both income adequacy and equality objectives. The commitment under the PPF to establish a working group 'to produce proposals to progress the implementation of administrative individualisation within the social welfare system' must produce these outcomes.

The **second step** is to ensure that women should gain their personal entitlement to social insurance payments such as pensions, unemployment benefit, disability benefit, etc. They would then be in a position to build up their own contribution record. However, as so many women have chosen, or been forced to leave the workforce, to engage in caring work, their contribution to society must be recognised. We recommend, therefore, that social insurance credits be introduced for those engaged in full time caring responsibilities and for those who, having completed such responsibilities, now wish to return to second chance education and training. These measures could be introduced on a phased basis.

The **third step** is the implementation of a series of measures to develop a fully inclusive social insurance model of social welfare. This would necessitate the development of transition measures to address the gender issues involved in moving away from a system of derived payments. A commitment was made in PPF to establish a working group ‘to produce proposals for the development of a fully inclusive social insurance model which would facilitate combining work and family responsibilities in the context of changing working and social patterns’. This working group must devise a clear plan of implementation for individualisation within the social insurance system that recognises the specific gender issues involved.<sup>3</sup>

### **Pensions**

The importance of adequate pensions is critical for older women. Many live longer than men and so require pension provision for a longer period. As more than 70% of women do not have an occupational pension, given that many left the workforce to undertake caring work, many more women than men are reliant on state pensions in their old age. As most of those are eligible only for a non-contributory old-age pension, many face years of potential poverty, particularly if they experience ill-health when old. The high risk of poverty among older women necessitates the development of a particular gender focus in developing policies on pensions.

It is important that pension levels be maintained in line with average increases in incomes. It is also essential that society recognise the important contribution made by women in terms of unpaid caring work. The social welfare system should be modified in a manner which allows for the recognition of this unpaid contribution by women. One way in which this can be achieved is through the introduction of pension credits for women engaged in caring responsibilities. The Review of the Qualifying Conditions for the Old Age (Contributory) and Retirement Pensions has accepted the principle of giving pension credits to homemakers. However, it has not made a recommendation as to whether this measure should be applied

with retrospective effect. Given the limited choices with which older women were faced and the societal assumptions which expected that they would remain in caring work within the home, it is crucial that vulnerable older women should not now be penalised by a society which would allow them to live in serious poverty in their old age. Consequently, must be extended to all women engaged in caring responsibilities.

### **Child Benefit**

Ireland has a severe problem of child poverty. The results of the research in Child Poverty in Ireland indicates that 26% of all children under the age of 18yrs are living below the 60% income poverty line (Nolan, 2000). Anti-poverty organisations and organisations working with, and on behalf of, children<sup>4</sup> have consistently advocated a substantial increase in Child Benefit to £36.50 (approximately) per week per child to meet the real costs of rearing a child when the costs of food, nutrition, clothing, education, health, recreation and general development costs are taken into account (Murphy 2000). The elimination of child poverty in Ireland should become a core policy objective. In meeting this objective, a minimum income standard for all children should be established to cover the costs of child rearing.

The PPF also includes a commitment to increase Child Benefit substantially in order to reduce levels of child poverty and to provide child income support, with a priority focus of £100 per month for the third child and any subsequent children. While this is not adequate, it would represent an improvement on current Child Benefit rates.

### **Taxation**

The treatment of women within the taxation system has produced gender inequalities and reinforced the dependency between women and men. The Irish tax system has always treated married couples as a single unit for income tax purposes. After 1980 and up to the last budget, each member of a married couple was given the same allowances and bands as a single person and both allowances and bands were made fully transferable between spouses. The effects of these arrangements present significant obstacles to women who decide to return to work. As the second earner typically, women are often taxed at the higher rate of tax once they exceed their PAYE Allowance of £1,000 (£100 per week). In order to address this barrier for women, the NWCI recommended the introduction of a system of individualisation, which would be introduced on a phased basis and would recognise the caring work for children and elderly relatives undertaken by women. This would be recognised by the introduction of measures to assist childcare costs, to support women returners to the labour market and to modify the social welfare system to recognise the contribution of unpaid caring work to Irish society.

<sup>3</sup> The submission by the NWCI and Community and Voluntary Pillar on ‘Individualisation of the social welfare system’ presented during the negotiations of the PPF indicates a variety of gender issues which require policy consideration in the transition.

<sup>4</sup> The ‘Open Your Eyes to Child poverty Initiative’ is an initiative led by the Combat Poverty of Ireland, Barnardo’s, and Children Rights Alliance.

#### **THE NWCI RECOMMENDS**

##### **Income Adequacy**

13. The early conclusion of the PPF Income Adequacy Indexation and Benchmarking Working Group to establish a benchmark for adult social welfare payments.
14. The indexation of social welfare payments to increases in average incomes.

Two changes in the tax treatment of married couples were introduced in Budget 2000 - the initiation of a process to individualise the standard rate band and the introduction of the new Home Carers Allowance. However, the introduction of individualisation without adequate supports for childcare or for women returners does not tackle those gender inequalities which exist for women who are attempting to secure an adequate income within the labour force. The introduction of the Home Carers Allowance creates an additional barrier for women who wish to enter employment<sup>5</sup>. Furthermore, it reinforces gender inequalities as the allowance is given to the male earner in the case of a one-earner household rather than paid directly to the woman concerned.

effective reform of the social welfare system must include the integration of a specific gender analysis of the system and a recognition of the gender bias in the current payment system. Rigidities in the current system have already penalised older women - their continuation would allow many more vulnerable old women to spend their final years in poverty. Similarly, in situations of unequal income distributions within households, women have experienced a level of poverty which would be alleviated if a system of individualisation were to be introduced. As the removal of a woman from poverty can help to extricate her child from deprivation also, structural reforms would benefit not only women but children as well. Similarly reforming child income support will ensure that children do not experience the economic consequences of poverty. Once a woman has economic independence, her choices increase significantly. However, given the inter-linkage of social welfare, employment and taxation policies in this area, a comprehensive approach is essential to the objective of ensuring that women have the financial capacity to move out of poverty and make choices regarding their economic participation in society.

### **Employment and Low Pay**

#### ***Low Pay***

Low pay is a critical factor in the cause of women's poverty and a major barrier to their capacity to exit from poverty. The Women and Poverty in Ireland study identified that women's pay has as significant role in keeping households out of poverty. It also highlights the fact that women are more likely to be low paid than men. It showed that women face a higher risk of being in low paid employment than men and that 30% of women employees are below the low pay threshold, in comparison to 18% of men. This is confirmed in the Final Report of the Inter-Departmental Group on Implementation of a National Minimum Wage (1999) which found that more than half of those earning below the minimum wage were women. Low pay is defined using a low pay threshold of half or two-thirds of median earnings. The incidence of low pay for women is also related to a higher proportion of women in part time employment and to their concentration in particular sectors of employment, such as the services sector, which are characterised by low paid employment. Female industrial workers continue to earn less than their male counterparts - female hourly earnings remained at 74.67% of male earnings in 1997. (Ruane and Sutherland, 1999 :56).

Low paid women are more likely to be married than low paid men. Women over 35 face a much higher risk of being low paid than men of the same age, particularly as many are in part-time employment. The concentration of women in part-time employment is of major importance in the context of low pay. 30% of female employees, particularly those over 35, work less than 30 hours per week in comparison to 6% of men. 40% of all female employees aged 35+ work less than 30 hours per week. This has been confirmed in the study on Women in the Labour Force which found that 111,100 women were engaged in part-time work in comparison to 37,100 men. (Ruane and Sutherland, 1999:34). As the risk of being low paid is considerably higher for part-time workers than full-time

### **Conclusion**

If a woman lacks money, if her access to financial resources is barred, her ability to move out of poverty will be seriously diminished. The current structure of the social welfare system in Ireland reinforces her dependency. While steps have been taken to reform the system, deep structural inequalities remain which must be removed. The individualisation of the social welfare system which recognises the variety of roles which women perform in Irish society is a fundamental component in the achievement by women of economic independence. An

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<sup>5</sup> The analysis by the INOU in its 'Oireachtas Briefing: Does the introduction of the £3,000 Allowance solve the Budgets problems?' highlights the poverty and unemployment traps created by the impact of the Home Carers Allowance, and the disincentive effects for married women who wish to return to the labour market.

workers, there is a consequent gender dimension to the issue of low pay.

However, low pay is not a problem solely of women in part-time employment - women who work full-time also face a greater risk of low pay than men.

The introduction of the minimum wage is an important measure to tackle low pay and is particularly welcome for low paid women. The rate of £4.40 per hour, however, is inadequate. When the National Minimum Wage Commission reported in 1998, it recommended the introduction of a rate of £4.40 or two-thirds of the median, at that time. However, by the time the Government introduced the rate in May 2000, this should have been increased to £5 per hour. Unless the minimum wage increases in line with both inflation and increases in average incomes, it will not serve as an adequate measure to combat low pay. The high number of women working on low pay is particularly significant in the current economic climate, where we are experiencing growing inequalities between those on high and low incomes.

### ***Access to Employment***

Access to employment is critical for women to move out of poverty and to gain financial independence in the long term. The New Opportunities for Women (NOW) Programme identified the fundamental obstacles which prevent women from moving into employment, which can be summarised as follows:

- The existence of barriers such as the live register blocking participation in labour market programmes.
- A lack of childcare supports.
- An inflexible work environment.

Childcare will be considered separately as it relates to women's participation in all aspects of society, not just in employment.

### ***Accessing Labour Market Opportunities***

The Report of the Women's Access to Labour Market Opportunities Working Group established under the Partnership 2000 agreement recognised the significant barrier which the live register presents to women who wish to avail of labour market programmes. The reasons cited were:

- That women, although they have a personal entitlement, tend not to sign on in their own right.
- That married women are predominantly adult dependants and do not, therefore, have direct access to labour market programmes.
- That the process of signing on the live register involves demonstrating an availability for full-time work. A person who is available only for part-time work is not entitled to sign on, thus excluding many women who may wish to work part-time, in the absence of adequate child and elder care facilities.

The resolution of this issue was not seen solely in terms of extending access to the live register but also in the development of alternative direct access routes to education, training and employment programmes for women. Different groups of women have different needs and face access barriers particular to their individual circumstances. Other barriers with regard to labour market programmes relate to the absence of

flexible training opportunities and supports and to the existence of inflexible structures and rigid, unsuitable timetables. These can combine to exclude certain women from these programmes. This issue is considered in more depth in the section discussing educational disadvantage.

### ***Inflexible Work Environment***

The current structure of the work environment does not address the difficulty for many women in trying to juggle work and caring duties. The need for arrangements to assist workers to reconcile work and family life is critical for the achievement of gender equality and, in particular, to enable women to participate equally in employment. The lack of family-friendly policies in employment makes it more difficult for women to remain in paid work, to have real choices regarding work options or to improve their labour market position with regard to pay and promotional opportunities.

While the Adoptive Leave Act and Parental Leave Act have widened statutory entitlements, the failure to introduce paid Parental Leave excludes women on low pay from availing of this entitlement and acts as a disincentive to men wishing to take this leave. The impact of designing leave arrangements without pay is to reinforce income inequality between men and women and women's position as carers. The review of the Maternity Protection Act and the commitment to establish a National Framework for family-friendly policies in the PPF provide significant opportunities to ensure a more flexible work environment where women can participate equally and increase their opportunities to sustain financial independence.

#### **THE NWCI RECOMMENDS**

##### ***Low Pay***

21. The indexation of the minimum wage to increase in incomes.
22. The removal of all those on minimum wage out of tax net.
23. The commissioning of research into the impact of the implementation of the Minimum Wage on women's low pay.

##### ***Accessing Employment***

24. The implementation of the recommendations of the Partnership 2000 Report on 'Women's Access to Labour Market Opportunities Report'.
25. The introduction of support measures for women returners including a mainstream initiative for women returners to comprehensively address their needs, both in terms of capacity building at community level and to equip participants with skills relevant to the current and future labour market.
26. The revision of the live register to include men and women who wish to seek part-time employment.

##### ***Flexible Work Environment***

27. The introduction of Parental Leave Payment, based on the current model of maternity benefit, to enable all parents to take up parental leave.
28. The extension of paid maternity protection to 20 weeks paid leave and 10 weeks unpaid leave, coupled with the provision of supports for women who are breastfeeding.

**Conclusion**  
Access to employment is a critical means of moving out of poverty for all, including women. While female labour-force participation rates have increased, significant barriers remain, preventing women from entering the labour market. The barriers faced by women attempting to enter employment must be removed if the risk of women's poverty is to be reduced. Policy measures to address these barriers must take account of

the differing needs of women, particularly those who face additional access barriers such as lone parents, women in rural areas or women with disabilities. Policy measures must be introduced to target women returners specifically, providing the supports necessary to improve their access to employment. However, measures aimed at encouraging women to move into employment must be devised in a manner which meets the needs of the women concerned and leads to long-term employment options. The current environment of labour market shortages must not predicate policy measures which target women for low skilled, and low paid employment. Women will not have the capacity to move out of poverty if they are destined to remain in insecure, low paid employment with little opportunity for career progression. On the contrary, measures must be introduced which ensure long term progression routes providing women with viable employment and career opportunities. Tackling low pay and the commitment to the creation of a work environment which seeks to reconcile family and work responsibilities are central to such policies.

### Education and Women's Poverty

#### NWCI MILLENNIUM PROJECT:

*'Women responsible for caring roles - childcare, care of older relatives leads to lack of choice when it comes to educational opportunities- difficulties accessing venues and suitable courses and financial difficulties - paying for courses, transport and childminders'.*

Education is universally recognised as a fundamental means of developing a person's options to realise her/his full potential and to avoid poverty. The cycle of poverty and disadvantage can be broken if a person's lack of educational qualifications is addressed. As a consequence, action to overcome educational disadvantage has been recognised as a priority in the NAPS. Furthermore, the PPF has a comprehensive section on Lifelong Learning that, if implemented, would contribute to addressing women's educational disadvantage. It is essential that flexible and relevant forms of education be made available to all women living in poverty or at risk of poverty as a pivotal component in strategies to combat women's disadvantage. Necessary supports must be put in place to ensure ease of access and participation for women who are excluded from the mainstream at present.

#### The Reality of Educational Disadvantage

Traditional education responses have profoundly failed the majority of women in marginalised communities on a number of levels. Educational disadvantage, by which is meant the situation of people who are losing out, or have lost out because of persistent inequalities in the education system, is both a cause and effect of poverty. It is well documented that women and men in lower-income households are significantly less likely to participate in, or achieve benefit from, education and training than higher-income participants.<sup>6</sup> Patterns of educational disadvantage tend to be repeated from one generation of a family to the next, increasing the education gap

between different communities over time. Tackling this aspect of the issue - the reproduction of low educational levels from one generation to another - is usually at the core of strategies to overcome poverty through the modification of current systems of education and training. This is because education, in particular, presents a route whereby the cycle of poverty can be broken as part of a comprehensive integrated strategy to combat poverty.

The most accurate predictor of a child's educational attainment is the educational level of his/her mother. While this in itself is linked to the higher risk of poverty for mothers who are educationally disadvantaged, it does highlight the key importance of mothers in influencing the educational attainment of their children.

The experience of educational disadvantage varies between different women, reflecting the diversity of their situations. For example, women in the Traveller community, women with disabilities and women living in poor households in rural areas often experience particularly severe discrimination in relation to education and training due to the combination of a number of different forms of disadvantage.

#### Why do Women Lose out on Education?

Women experience educational disadvantage because the present provision of education and training is not structured or resourced in a way that recognises their social, cultural and economic needs. This results from a number of inter-linked factors including the following:

- Formal education provision reinforces inequalities already evident in society, including those based on wealth and social background.
- The majority of education and training policy is gender-blind. It does not recognise or respond to the differing needs of women and men, including those of the most socially excluded;
- Formal education provision tends to view education as a passive process of accumulating knowledge and preparing for employment rather than as a tool for active participation in, and transformation, of family, community and public life.

What is valued and rewarded through the education system does not fit with the values and needs of women living in poverty or at risk of poverty. Structures of provision are not flexible to the reality of women's lives as mothers, carers and family members.

In response to this situation, a number of national and local initiatives have developed women-centered education and training service provision that meets the needs of marginalised women. Many of these groups formed in the 1980s, and now thousands of women participate in community education groups across the country every week. However, such provision is not sufficiently resourced to make a significant impact of women's educational disadvantage in general, and the policy lessons arising have had a limited impact on the mainstream to date.

<sup>6</sup> For example, 52.9% of students from a higher professional background gained 5 or more honours at Leaving Certificate level compared with 4.1% of those from an unskilled background (Green Paper on Adult Education, Department of Education and Science, 1998, p27).



## What are the Implications of Educational Disadvantage for Women?

*'More than ever, underachievement at school begets social difficulties which lead to a life of uncertainty, marginalisation, and dependence on structures of social assistance'*  
(NAPS, 1997: 10)

For both women and men, low educational attainment leads to, or reinforces, various forms of poverty. For example, educational qualifications are a key factor in determining success in paid employment, which is a major factor in determining the risk of income poverty. Furthermore, low education levels limit opportunities for personal development, contributing to low confidence and self-esteem.

The implications of educational disadvantage are different for women and men. This is due to gendered differences in the relative position of women and men in society and consequent differing opportunities and outcomes in relation to their participation in education and training. Broader patterns in employment, education, training, family and social protection policies act to increase the gap between women and men with low educational qualifications with respect to economic and social opportunities.

The general economic status of women with few or no educational qualifications is worse than that of their male counterparts. Hence, for example, while girls are less likely than boys to leave school early, the economic consequences are more severe for the ones that do. Women with few or no educational qualifications are more likely than men with few or no qualifications:

- Not to participate in the labour force.
- To be low paid or work part-time (if employed).
- To delay participation in further training (e.g. Youthstart) or employment as a consequence of early parenthood.
- To take on unpaid family responsibilities.
- To encounter additional institutional barriers in accessing places on education, training or employment schemes (NESF, 1997).

Research also indicates that women who are better educated have better health and better health-related lifestyles than the less well educated. Education levels were in fact found to be a stronger indicator of health levels than socio-economic group (Wiley, Merriman, 1996).

Women with low educational qualifications do not usually participate in, or successfully experience, mainstream education and training. Firstly, access barriers remain such as the lack of childcare supports and of flexible provision of education and training courses or the restrictions on eligibility criteria for women in low income households and women returners. These combine to limit opportunities for women in situations of disadvantage.

Secondly, inappropriate forms and types of education and training delivery act as a disincentive to sustained participation by marginalised women. The most socially excluded women need encouragement, positive feedback and guidance to overcome low levels of confidence, lack of information, and previous negative experiences of the education system. This is of particular importance to women who are marginalised in

multiple-ways, as their specific needs are the least likely to be met by the mainstream. Courses must be clearly relevant to their needs and situations.

Empowerment has emerged as the underlying philosophy for alternative interventions to the mainstream system, such as those piloted through NOW (New Opportunities for Women) and the WEI (Women's Education Initiative). This philosophy guides the choice of methods adopted and highlights the importance of a holistic approach to education and training for women who are educationally disadvantaged. No strategy to overcome women's educational disadvantage will be successful unless it sustains and supports women's personal, social and political progression.

### THE NWCI RECOMMENDS

#### *Educational Disadvantage*

29. The implementation of the following measures to ensure access to education and training for marginalised women;
  - Provision of adequate childcare and eldercare supports.
  - The development of flexible provision, including part-time and distance learning.
  - The development of progression routes and systems of accreditation, including accreditation of prior learning;
  - Increased eligibility to courses for women from low income households and women returners.
  - Additional financial supports for low income women.
30. The development of a holistic approach to meeting the education and training needs of marginalised women, including:
  - Expansion of literacy, pre-development and outreach services.
  - Recognition of and support for community education approaches as models of provision that enable marginalised women to devise and participate in education and training relevant to their own needs.
  - Development of guidance services.
31. The commitment that the models of good practice and policy recommendations developed under NOW (New Opportunities for Women), the WEI (Women's Education Initiative) and the POWER Partnership will inform mainstream policy and practice.
32. The recognition by VEC's, the Department of Education and Science and other relevant government departments of women-centered education and training services which women's groups and women's networks provide through:
  - The provision of on-going support to provide lifelong learning and access routes for women's personal, social and political progression.
  - The inclusion of such groups as participants on policy-making and decision-making bodies, such as the National Adult Learning Council, Local Adult Education Councils and the National Qualifications Framework.

33. The expansion of gender-specific initiatives targeted at enabling women who are marginalised in multiple ways to pursue lifelong learning, and access the mainstream. Specific groups of women to be targeted to include: Traveller women, minority ethnic women, women with disabilities, women asylum-seekers and refugees, rural women, lone parents, women in prostitution, women who have experienced violence in intimate relationships, women drug users, homeless women.
34. The implementation of the PPF commitments to:
  - Enable young parents to participate in education and training through the provision of specific supports.
  - Commission research to examine the implications of women's and men's different learning styles and needs, and the development of models of provision that are responsive to these differences.

## Conclusion

There is an inextricable link generally between educational disadvantage and poverty. However, the absence of educational qualifications has a greater impact on women and on their children than it has on men. To break the cycle of poverty, the most socially-excluded women need support into and through education and further education and into training and paid employment. The barriers for women attempting to return to education must be removed in order to assist women to move out of poverty and to gain access to the full range of educational opportunities. Support and guidance systems must be provided which specifically target women who experience multiple exclusion and disadvantage and which are designed to meet their particular needs. The White Paper on Adult Education recognises the contribution of community education to the enhancement of educational opportunities for women. Substantial additional resources and direct representation of women's groups on national and local policy decision making foras are required to implement the commitments outlined in the White Paper.

## Health and Poverty – The Links

The WHO (World Health Organisation) defines health inequalities as the 'differences in the prevalence or incidence of health problems between individual people of higher and lower socio-economic status' (WHO, 1998: 13). In Ireland there is a proven correlation between poverty and ill health. For example Traveller women have a life expectancy which is twelve years lower than other Irish women, with less than a third of expectant Traveller mothers attending hospital half way through their pregnancies (Pavee Point, 1999).

Women on low incomes who live in isolated rural parts of the country suffer dual hardship due to both the cost of, and difficulties associated with, accessing a doctor. The current situation whereby a G.P referral is needed before an individual can attend an Emergency and Accident unit creates further inconvenience and expense for rural women.

An ESRI study from 1994 indicates that in Ireland, as in other developed countries, the poor and disadvantaged experience more ill health and have a lower life expectancy than those from higher socio-economic groups (Nolan, Callan, 1994). By 1987 the percentage of Irish adults reporting chronic physical illness rose steadily from 10% for the higher professional class to 25% for the unskilled manual socio-economic group. Psychological distress rates where symptoms such as losing sleep, worry, strain, lack of confidence were exhibited were found in 1 in 4 employers, 1 in 3 unemployed and 1 in 2

people unemployed for three to four years. Infant mortality rates have also been shown to be highest for babies where the father is an unskilled manual worker or unemployed.

## The Reality of Poverty and Ill Health

To date, rigorous research into women's health has been noticeable in Ireland by its absence. It is difficult to extract information on women's health from the current methods of data collection. In 1994, the ESRI carried out a national survey of women's health needs on behalf of the National Maternity Hospital, the first attempt to study Irish women's understanding of their own health needs. This survey highlighted problematic gaps in basic health information available to women and found that the information deficit was most prevalent among disadvantaged women, unemployed women and those with lower educational qualifications. Its findings included the following :

- 38% of women with medical cards smoked regularly compared to 26% of non medical card holders. 41% of women educated to primary level smoked while 68% of university educated women were non-smokers.
- 1 in 5 women from the unskilled manual group did not know the correct recommended frequency for smear tests while 38% of women with primary education had not had a smear in the last three years.
- 18% of women with primary level education attended antenatal classes whereas 53% of university graduates attended.
- 5% of women with primary education have breastfed all their babies compared to 37% of university educated women. (Wiley, Merriman, 1996).

Evidence from the above research is confirmed by community based work such as the survey carried out in Cherry Orchard and Ballyfermot which found that women often put their own health needs after those of their families. The women surveyed said that the prohibitive cost of attending a G.P. dissuaded them from seeking help when ill or availing of health screening such as smear tests. The current low income cut-off point for medical cards is causing untold hardship for families whose income is above the eligibility limits set, with women opting instead to safeguard their children's health and neglect their own, due to the cost of health care (Cherry Orchard Concerned and Active Citizens Group, 1999).

## Involving Women in their Own Health Care

Consulting women with regard to their health needs and particularly women from groups experiencing multiple discrimination is critical to ensure that the required community-based services will be appropriate to their needs and will begin to combat health inequalities experienced by women. More emphasis must be placed on coalition building with disadvantaged women to build trust which precedes meaningful participation and consultation on what and how health services can improve the quality of their lives.

Since 1996, the Department of Health and Children and the NWCI have been working in partnership to facilitate women's involvement and consultation in how health services are delivered to them. In 1996, the NWCI was commissioned to participate in a nation wide consultation with women on what their health needs were. The findings were distilled into the

Plan for Women's Health 1997 which outlined what would be done at health board and national level to improve health services for Irish women. Women's Health Advisory Committees were set up in each Health Board area to devise, approve and implement a regional Women's Health Plan. The expertise and knowledge of women's issues at local level contributes significantly to the relevance and effectiveness of the regional women's health plans. The NWCi Women's Health Project has been active for three years providing support, formulating women's health policy and pushing for implementation of the regional Health Board women's health plans.

#### THE NWCi RECOMMENDS

35. The ongoing evaluation and monitoring of the implementation of the Plan for Women's Health at both national and regional level - with specific actions and targets with respect to women experiencing disadvantage, in line with the commitment in PPF.
36. The establishment of a target for health and a sub-target focusing on women's health as part of the NAPS strategy for 2000-2005. This would involve:
  - The adoption of a multi-sectoral approach to ensure that health services target those most in need of care.
  - Consultation with representatives of disadvantaged communities, especially service users, in the implementation of the NAPS strategy at local level to ensure a more flexible and needs-led response.
37. The development of a Cost of Care Allowance by the Department of Community, Family and Social Affairs to include the hidden costs of caring, e.g. equipment and travel which would support carers.
38. The review of the eligibility for medical cards
  - to facilitate low income families to access free health care.
  - to extend medical cards to all dependent children under 18 years.
39. The implementation of affirmative policies to address the health needs of groups experiencing multiple discrimination and disadvantage.
40. The provision of culturally appropriate health services for Travellers, e.g. mobile smear-treating clinics.
41. The inclusion and effective participation of groups of women experiencing multiple discrimination in the development of health policy and services.

#### Conclusion

The links between women's ill health and poverty are well established. This is particularly evident for women from the most disadvantaged groups in our society. The fact that Traveller women's life expectancy is twelve years lower than other Irish women illustrates the way in which our health services are failing to meet the needs of women living in poverty and facing multiple exclusion and discrimination. The development of a two-tier Irish system has led to increasing health inequalities in our society. Consequently, a radical shift in approach is required to ensure that women can be guaranteed a health service which provides for their needs in a comprehensive manner. The inclusion of women in the development of health policy and services is critical to any reform of the health services. Women must be offered the opportunity to determine their own health needs and to influence the provision of a health service that is appropriate and culturally sensitive. The issue of access to services has been cited repeatedly by women as one of the primary

difficulties regarding their health needs. This issue is particularly important for rural women in poverty who face additional geographical isolation and who experience acutely the lack of comprehensive health services on a regional basis in Ireland.

#### The Link Between Poverty and Violence Against Women – Some of the Facts

Violence against women includes physical and sexual assault, psychological and emotional abuse, verbal abuse, sexual harassment and financial abuse. In an overwhelming majority of cases, it is men who behave violently against women (Byles, 1978; Dobash, 1992; Martin, 1976; Kelly, 1999). 'Study after study reveals that the core aspect of men's domestic violence is a pattern of coercive control over key aspects of the woman's life. It can involve the destruction of property, isolation from friends, family and other potential sources of support, threats to "significant others" including children, stalking, control over access to money, personal items, food, transportation and telephone. It can<sup>7</sup> also involve sexual coercion, sexual assault and rape'. (Kelleher et al., 1999:1)

Violence is not limited to any one group of women; it affects all women regardless of class, ethnic background, age, appearance, mental and physical health, ability/disability, sexuality, citizenship status or regional location. The way in which these factors combine for any woman shapes her experiences of violence and thus her needs. Thus women who experience violence often face additional inequalities, placing them at risk of poverty and isolation. Poverty adds to the pain and suffering experienced as a result of violence and limits women's choices and their access to protection and safety. Violence may cause women to remain in conditions of poverty. Poverty, or fear of poverty, may cause women to be trapped in violent situations: 'money is everything, money takes over if you want to get out of a violent situation' (quote from a participant in the NWCi Millennium Project). Both poverty and violence make it difficult for women to take control over their lives. Poverty limits women's independence and makes it difficult for them to leave an abusive partner, upon whom they may be economically dependent. Long-term financial abuse in a relationship may mean that women have not had access to any money for years. (Gurr et al, 1996).

In situations of domestic violence, women's economic dependency on their partners influences their decision to stay: 'Although you get relief from the mental or physical torture, you may be moving to more abuse; abuse from the state including poverty, neglect and isolation' (Cork Women's Support Group in Meade, 1997: 349). When there are inadequate social supports for women experiencing violence, this dependency is felt all the more acutely: Where can she go if there are no systems to support her? (Cork Women's Support Group in Meade, 1997:42) Ultimately, when a woman has no refuge, she may be forced into homelessness. A definite link has been found between domestic violence and

<sup>7</sup> While in this section we are examining the relationship between violence against women and poverty, it is important to acknowledge the danger of focusing on the women as the problem rather than on the perpetrator. Thus, we stress the importance of holding the perpetrator accountable and the responsibility of the state and society not to collude with his violence. The aim of this discussion, therefore, is to promote measures, which create safety, choice and economic independence for women experiencing violence.

46. The establishment and implementation of anti-discriminatory practices and policies which includes training especially for frontline service providers, both statutory and non-statutory.
47. The implementation of recommendations of the Task Force Report on Violence Against Women

homelessness (Kelleher, 1992). The majority of homeless women with children questioned in hostels reported that they left home to escape violence or sexual abuse (Carlson, 1990).

Women are almost always less well off financially when they leave a marriage. Abusive men continue to use economic abuse as a strategy to control women post-separation, which further impoverishes women and children. Refusing to pay maintenance, denying access to a fair share of the family income or assets, denying children resources which provide for their educational, social and cultural development, are just some of the tactics used by abusive men. Measures must be taken to ensure that women who leave abusive men do not experience impoverishment for themselves and their children.

Abusive men often try to control their partners by preventing them from obtaining education and training with a view to re-entering the workforce. Research in the US found that of women respondents currently in abusive relationships, 39.7% reported that their partner tried to prevent them from obtaining education and training (Passic County Study, Curcio, 1997).

Sexual abuse or harassment in the workplace may seriously affect women's experience of employment, performance and promotional opportunities. Many women see no option other than to leave their job. A report by the Employment Equality Agency (1999) indicates an increase of 34 per cent in instances of bullying and harassment. Only five per cent of complaints made to the agency came from men, who form 60 per cent of the workforce. However, 51 per cent of state sector bodies do not have guidelines and procedures for dealing with sexual harassment complaints (Department of Justice, Equality and Law Reform, 1999).

#### **THE NWCI RECOMMENDS**

##### **Violence**

42. The implementation of the clear commitment made in the Programme for Prosperity and Fairness to tackling violence against women: ...this will provide for improved funding for the provision of services to victims, for the provision of emergency accommodation, education programmes, research, the undertaking of a public awareness campaign, the establishment of a national referral helpline and the establishment of perpetrator programmes... Measures to progress the implementation of this recommendation would include:
43. The evaluation by the Department of Justice, Equality and Law Reform of current arrangements for the payment of maintenance to women, entailing a review of the effectiveness of the attachment of earnings provision and its extension to other employee situations.
44. The development of training and education programmes which specifically address the needs of women who have experienced (or are experiencing) violence.
45. The enhancement of the support for the development of culturally appropriate responses to male domestic violence within the Traveller Community - which includes progression on the recommendations resulting from Pavee Point's NOW project on violence against women, e.g., the specific training of Public Health

#### **Conclusion**

Male violence in the home emerges as a cause of poverty. Poverty limits women's choices and access to protection and safety, particularly in the absence of adequate social supports. Violence in the workplace has a detrimental effect on women's experience of employment, performance and promotional opportunities. Policies and practices are required to ensure that women who experience violence are not exposed to poverty resulting from violence.

#### **Childcare**

The availability of quality, affordable childcare in Ireland is central to women's participation in society. The evidence from the New Opportunities for Women Programme and the Evaluation Report of Equal Opportunities and the European Structural Funds in 1999 highlights that the lack of childcare facilities and financial supports to pay for childcare is one of the biggest barriers to women's participation in employment, education and training. The establishment of a clear framework to support childcare infrastructure has commenced and resources of £250 million are committed from the National Development Plan (2000-2007). However, on the demand side, no supports have been introduced to assist parents to pay for the costs of childcare. In Ireland, parents spend 20% of their income on childcare in comparison to an EU average of 8%. From an assessment of childcare in other European states, it is very apparent that the combination of comprehensive, state-supported childcare and wide ranging family-friendly policies provides the most accessible childcare provision. In order to ensure the availability of affordable childcare provision, there is now a critical need for the Irish state to assume its responsibility to support the development of quality childcare supply. Until such supply is in place, the state must provide direct financial support to parents to pay for childcare costs. Supporting childcare in this manner will also promote childcare as a positive career, help to address both the low employment status of childcare workers and the labour market shortage problem in the childcare sector.

#### **THE NWCI RECOMMENDS**

##### **Childcare**

49. The development of a national strategy for the provision of publicly funded childcare with specific targets and timescales and set in the context of the development of the local authority childcare infrastructure.
50. The introduction of a Universal Parental Childcare Payment (PCP) paid to the primary carer in respect of all children and taxable at the following rates:
  - Children aged 0-5yrs      £20 per week
  - Children aged 6-14yrs    £10 per week

51. The commissioning of independent research by the Department of Justice, Equality and Law Reform so as to ascertain the real needs, desirable outcomes and financial implications for children and parents concerning out-of-school childcare. This will form the basis of an out-of-school childcare strategy, to include a combination of supports for children and parents, e.g. family-friendly policies, out of school activities, supports for the provision of part-time childcare places and a particular emphasis on community-based after school care.
52. The integration of an intercultural/anti-bias approach to the development of childcare policy into:
  - The goals of the National Childcare Co-ordinating Committee
  - All pre-service and in-service training for childcare workers in childcare provision established under the National Development Plan
  - The development of childcare material and equipment to reflect the diverse backgrounds of children, their families and communities.
53. The establishment of a guarantee to provide free/nominal cost places to low-income families who access childcare places under the Equal Opportunities Childcare Programme and the Early Childhood Infrastructure under the NDP.
54. The introduction of a scheme to support the costs of low-income parents participating in all training and education programmes,

## CONCLUSION

### *The Hidden Poverty of Women*

The current economic context of high growth provides a real and important opportunity to eliminate poverty in Ireland. The deepening of social divisions in Irish society places an onus on Government to address the deep-rooted causes of poverty based on an unequal distribution of power and resources.

Recognition of the fact that women consistently account for the majority of those in the highest at-risk groups is central to eliminating poverty in Ireland. An analysis based on an acceptance of discrimination and inequality as causes of poverty is required. The feminisation of poverty calls for the provision of qualitative and quantitative data and analysis, which uncover the causes, extent, and effects of poverty among women. Fundamental to providing a gender analysis of poverty is the recognition that women are not a homogeneous group. An understanding of the diversity of women's experience of poverty, which is highlighted in this paper, is critical to adopting appropriate policy solutions.

Policies to combat poverty need to take into account the diversity of women's lives and target those who experience multiple social and economic exclusion. Anti-poverty policies, which target specific groups of women in addition to policies aimed at the broader population, are demanded. Economic independence for women will only be achieved through complementary policies in the social welfare, taxation, employment, health and education systems. Measures aimed at providing adequate income support for women and their children along with access to education and training are required to allow women to participate equally and take advantage of labour market opportunities. Enabling women to move out of poverty demands policy measures which incorporate an understanding of gender discrimination in Irish society. Crucial to this process will be the establishment of structures and resources, which empower women to determine their future participation in social and economic life.

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