



National Women's
Council of Ireland

Comhairle Náisiúnta
na mBan in Éirinn

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Giving women a fair share

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). There is a perception among policy makers that the best route out of poverty is a job and that because labour force participation has increased over the past five years, fewer people are experiencing deprivation. However, this analysis ignores the reality that many women are continuing to experience relative poverty where "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" (NAPS).

In its *Review of the One-Parent Family Payment*, for instance, the Government itself has revealed the hidden homelessness experienced by lone parents, 66% of whom continue to be denied homes of their own. Older people are another group who have seen their standard of living deteriorate over the past number of years and their pensions eroded by increases in inflation. According to the Older Women's Network, comparisons with other EU countries indicate that the standard of living of Irish older women has fallen behind that of similar population cohorts within the EU. Women in rural Ireland are also continuing to experience deprivation - a survey carried out as late as 1999 by the Clare Women's Network revealed that 35% of female respondents considered themselves to be living in poverty. When the concept of poverty of participation, highlighted by the Society of St. Vincent de Paul in its current pre-budget submission, is taken into account, the picture becomes even starker. Many groups are continuing to be systematically excluded from full participation in society. The particular circumstances of other groups such as the homeless, Travellers or asylum-seekers and refugees are not even recorded by existing official data collection methods and remain invisible, their multiple discriminations kept out of sight.

The lack of any Government support for parents in paying for childcare is a travesty. The childcare needs of the parents of this country, who have been hugely instrumental in creating this booming economy, have been seriously ignored. Irish parents continue to pay for childcare out of their taxed income.

The forthcoming budget must put in place measures to assist parents on social welfare and low income to purchase childcare. Such parents cannot break the cycle of poverty by seeking training,

education or employment without support in paying for childcare. Over the last two budgets the Government gave out a clear message that supporting parents in paying for childcare is not its responsibility. The NWCI believes that the lack of political leadership displayed by such neglect must be redressed in Budget 2001 with the implementation of a universal childcare payment. The Irish Government stands alone in modern Europe with this irresponsible attitude.

The Report of the Expert Working Groups on Childcare and other childcare reports clearly state that childcare must be addressed in a comprehensive manner, with the simultaneous implementation of supply and demand measures. The NWCI welcomes the Government investment in creating additional childcare places but is highly critical of the fact that the Government ignored the expert advice by moving on supply without addressing demand.

It is time for the Government to fulfil its obligation to serve the needs of all equally and to address the continuing inequalities in Irish society. Budget 2001 provides an important tool to begin the process of equitable income redistribution. As the Combat Poverty Agency has stated in its pre-budget submission, "radical income redistribution in favour of those on low incomes is central to reducing poverty and creating an inclusive society". If Budget 2001 is not used for this purpose, the Government will have reneged on the core objective of the Programme for Prosperity and Fairness "to build a fair, inclusive society in Ireland".

Income Adequacy

Rationale for recommendations

The achievement and maintenance of an adequate income for women relying on social welfare is critical to enable women to move out of poverty. Social welfare payments must be maintained at a sufficient level so that those reliant on these payments can participate fully in society. Increases in inflation have had greatest impact on those on the lowest incomes. In keeping with the commitments of the Programme for Prosperity and Fairness, all social welfare payments must keep pace with inflation and provide real increases to "halt the drift towards a two-tier Ireland" (Society of St. Vincent de Paul, 2000). Budget 2001 must deliver for those experiencing poverty so as not to increase the gap between those on high and low incomes.

Recommendations

The National Women's Council of Ireland calls on the Government to :

- 1.** Increase all social welfare payments by £14 per week. This would give those on low incomes a real increase in their incomes and provide the first step towards the PPF target of increasing the lowest social welfare payments to £100 per week by the end of the Programme.
- 2.** Increase the Qualified Adult rate to 70% of the personal rate
- 3.** Backdate all social welfare increases to January 2001

Individualisation

Rationale for recommendations

The National Women's Council of Ireland believes that the structural inequalities which currently exist in the Irish social welfare system serve to prevent many women from gaining access to financial power, thus deepening their experience of poverty. The model of social welfare still favoured by the Irish Government is that of the male breadwinner model where women derive their rights from those of their male partners. The poverty experienced by such women can be exacerbated if there is no compulsion on their male partners to share household income equally. As many women are also denied access to the live register in their own right, thus restricting their ability to enter second chance education and training, the possibility for these women to move out of poverty is seriously limited.

Recommendations

In view of the inequity of this situation and given the responsibilities on Government to address discrimination on the nine grounds of equality, the National Women's Council of Ireland calls on the Government to :

4. Adopt a proactive policy towards the individualisation of the social welfare system.
 - Introduce administrative individualisation so that each spouse receives payment automatically
 - Introduce social insurance credits for those engaged in full time caring for children and for adults in second chance education and training
 - Develop a fully inclusive social insurance model of social welfare

Low-Pay

Rationale for recommendations

The greatest majority of low-paid jobs continue to be occupied by women – 30% of all female employees are below the low pay threshold. The *Final Report of the Inter-Departmental Group on Implementation of a National Minimum Wage* (1999), furthermore, found that more than 50% of those earning below the minimum wage were women. Women are particularly affected, therefore, by the rate at which the minimum wage is set. 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 wage at that time. However, by the time the Government introduced the measure in May 2000, it should have been set at £5.00, in line with overall wage increases. Unless the minimum wage increases in line with inflation and increases in average incomes, it will not serve as an adequate measure to combat low pay or take lower paid workers out of poverty. The Government should also consider the potential incentive for women to return to the labour-force, if they can avail of better-paid employment.

Recommendations

The National Women's Council of Ireland calls on the Government to :

5. Increase the Minimum Wage to £5.00 with effect from January 2001 to compensate lower-paid workers for the effects of inflation
6. Index-link this rate on an annual basis in line with inflation and cost of living increases

Taxation

Rationale for recommendations

It is the belief of the National Women's Council of Ireland that the Government's taxation policy should be fair and equitable as a reflection of the obligation on the Government to serve the needs of all. Therefore, any change in taxation policy should be designed to benefit those in employment equally. The National Women's Council of Ireland believes that any reduction in taxation should take the form of increased allowances or credits rather than reductions in taxation rates. Reductions in taxation rates would have a deeply discriminatory effect as those on higher incomes would benefit disproportionately. The Combat Poverty Agency's pre-budget submission stresses that the main beneficiaries of cuts in tax rates are higher earners while lower and middle income groups gain most from increased personal allowances. As the growth of the Irish economy depends hugely on lower-paid workers, the majority of whom are women, it is time for them to get their fair share. Budget 2001 must be used to compensate low-paid and part-time workers for the effect of inflation and for the contribution which they have made to the development of this economy.

Recommendations

The National Women's Council of Ireland calls on the Government to :

7. Ensure that any reductions in taxation should take the form of increases in tax allowances or credits rather than of cuts in taxation rates
8. Remove all of those on the minimum wage from of the tax net. This would involve increasing personal tax-free allowances from £110 per week to £171.69 per week

Childcare

Rationale for Recommendation

The commitment made in the Programme for Prosperity and Fairness to provide equitable financial support for all parents must be fulfilled in Budget 2001. A universal childcare payment paid to all parents irrespective of their employment or income status is the only financial support mechanism which can provide equity and choice for parents regarding the most appropriate care for their children. It is essential that Budget 2001 provide access to affordable, quality childcare for all parents.

The National Women's Council of Ireland calls on the Government to :

9. Introduce a taxable Universal Parental Childcare Payment (PCP) paid to the primary carer in respect of all children, at the following rates
- Children aged 0-5yrs £20 per week
 - Children aged 6-14yrs £10 per week

Family Friendly policies

Rationale for recommendations

The reconciliation of work and family life is critical to the achievement of gender equality in Irish society and, in particular, of equal participation in employment. The absence 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. The need for family friendly policies is also recognised as a priority in the Governments 'Action Programme for the Millennium'. The current review of the Maternity Protection Act, 1994 is an important element in the process of developing family friendly policies in Ireland.

Recommendations

The National Women's Council of Ireland calls on the Government to :

- 10.** Introduce a Parental leave Payment, based on the current model of Maternity Benefit, to enable all parents to take up parental leave
- 11.** Extend paid maternity protection to 20 weeks paid leave and 10 weeks unpaid leave and provide supports for women who are breastfeeding
- 12.** Introduce 5 days paid Paternity Leave

Child Benefit

Rationale for recommendations

The results of the research on child poverty in Ireland indicate that 26% of all children under 18 are living below the 60% income poverty line. As child poverty is such a fundamental factor in perpetuating the cycle of deprivation, it is vital that effective measures be taken to address this problem. Given that Child Benefit is paid directly to the mother and can sometimes be the only source of income on which she can rely in order to support her children, the Child Benefit payment represents an important tool in tackling child poverty. Anti-poverty organisations and those working with, and on behalf of, children, have consistently advocated a substantial increase in Child Benefit to a level which would enable a parent to meet the real costs of rearing a child. The following recommendation is in line with the PPF commitment to increase Child Benefit substantially in order to reduce level of child poverty and to provide child income support.

Recommendations

The National Women's Council of Ireland calls on the Government to :

- 13.** Increase Child Benefit to £15 for the third and subsequent child and £15 for the first and second child
- 14.** Increase Child Dependent Allowances to £18
- 15.** Increase Child Benefit on same date as other social welfare increases

Women Returning to Employment

Rationale for Recommendation

National policy as outlined in *The Report of the Partnership 2000 Group on Women's Access to Labour Market Opportunities* and the forthcoming *NESF Report on Labour Market Shortages* recognises that those who have been outside the workforce for a substantial period of time have specific re-orientation needs which must be addressed in order to assist their re-entry into the labour market. Women returners face a number of obstacles inhibiting their integration in to the labour force, including issues related to confidence and skills. Furthermore, as many women returners are not on the live register, they can be excluded from receiving priority consideration for certain state-assisted employment courses.

Recommendation

The National Women's Council of Ireland calls on the Government to :

- 16.** Allocate funding for the development of a National Support Programme for Women returners, which would include resources for the appointment of regional co-ordinators, supports for childcare and travel costs, the availability of flexible mainstream provision and tracking and monitoring mechanisms

Pensions

Rationale for recommendation

The issue of adequate pensions is critical for older women. More than 70% of women do not have an occupational pension, given that many left the workforce to assume homemaker responsibilities and are reliant on non-contributory state pensions. Many face years of potential poverty, particularly if they experience ill-health, when old. It is important, therefore, that society should recognise the significant contribution made by older women in terms of unpaid caring work. The social welfare system should be modified in a manner which recognises this unpaid contribution. One way in which this could be achieved would be through the introduction of pension credits for women engaged in caring work. 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 that this measure should be applied retrospectively. Given the limited choices with which older women were faced when young and the societal assumptions that they would remain in caring work within the home, it is crucial that older women should not now be penalised by society. Consequently, the extension of credits should be considered for all women engaged in caring responsibilities.

Recommendation

The National Women's Council of Ireland calls on the Government to :

- 17.**Extend pension credits to all women, including those of pension age, who have been rendered ineligible for contributory old-age pensions by virtue of their caring responsibilities for children and older people

Health

Rationale for Recommendations

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 development of a two-tier Irish health system has led to increasing health inequalities in this country. Consequently a shift in health policy is required, which prioritises the needs of those on low incomes and recognises diverse health needs.

Recommendations

The National Women's Council of Ireland calls on the Government to :

- 18.**Extend the medical card to all children under 18 and review existing eligibility criteria to facilitate access for low-income families to free health care
- 19.**Provide culturally appropriate health services, recognising the multi-cultural nature of Irish society - e.g. the provision of mobile smear-testing clinics for Travellers

Carers

Rationale for recommendation

There are at least 120,000 family Carers in Ireland, the majority of whom are women. Caring involves a range of additional costs in relation to extra heating, special dietary requirements, technical and medical aids and home adaptations. These costs fall on the Carer to provide adequate quality care. This places a heavy burden on all Carers, particularly those Carers on low incomes and solely reliant on the Carer's Allowance.

The National Women's Council of Ireland calls on the Government to :

20.Introduce a Cost of Care Allowance to include the hidden costs of caring e.g. equipment, travel which would support Carers

Education/Lifelong Learning

Rationale for Recommendations

The most accurate predictor of a child's educational attainment is that of his/her mother. While patterns of educational disadvantage tend to be repeated from one generation to the next, the cycle of educational disadvantage can be broken if measures are put in place to assist women to avail of, and return to, second-chance education and training. However, as childcare is a major obstacle preventing women from availing of existing opportunities, it is crucial that childcare supports be introduced to allow women from low-income households to access education and training. The PPF has made a commitment to support the specific needs of young parents to participate in education and training.

Recommendation

The National Women's Council of Ireland calls on the Government to :

21.Introduce a scheme to support the childcare and eldercare costs of low-income parents participating in all training and education programmes, including adult literacy and community education courses

Violence Against Women

Rationale for Recommendations

The commitment made in the Programme for Prosperity and Fairness to improve funding in order to implement a range of measures to support women who have experienced, or are experiencing, violence and to work towards the elimination of all forms of violence against women must be fulfilled.

These measures must include improved funding (linked to clear criteria regarding its allocation) for the provision of services to women who have experienced, or are experiencing, violence, the provision of emergency accommodation, together with education programmes and research.

Recommendations

The National Women's Council of Ireland calls on the Government to :

22. Allocate £8m in Budget 2001 to ensure:

- the provision of increased core funding (linked to clear criteria developed in conjunction with the National Steering Committee on Violence Against Women) to existing services so as to enable them to be fully operational
- the development of new initiatives in areas where service gaps have been identified
- the implementation of other key needs identified in the Report of the Task Force on Violence Against Women, with priority given to the commissioning of research and the development of new and existing initiatives aimed at eliminating violence against women

Rationale for recommendation

To ensure the effective and sustainable operation of services provided by non-governmental agencies to women experiencing violence, security of funding over a longer time period is required.

Recommendation

National Women's Council of Ireland calls on the Government to :

23. Establish, from Budget 2001, three-yearly allocation of funding to NGOs providing services for women experiencing violence

Minority Ethnic Women, and Refugee and Asylum Seeking Women

Rationale for recommendation

The Programme for Prosperity and Fairness includes a commitment to provide training for public sector workers on cultural awareness, which must urgently be fulfilled. This is critical to ensure equal participation of different groups in Irish society and to meet the needs of a culturally diverse society.

Recommendation

The National Women's Council of Ireland calls on the Government to :

24. Allocate funding to provide adequate training for public sector workers, particularly those involved in the delivery of services to people from culturally diverse backgrounds

Rationale for recommendations

A range of minority ethnic interest groups / refugee community groups exist at local and national levels. In addition, many organisations in the community and voluntary sector are involved in supporting asylum seekers and refugees at a local level. Many of these organisations operate without any funding or support. These groups provide essential supports to their respective constituents. The PPF is committed to reviewing existing funding arrangements with a view to making funding available in a more cohesive and co-ordinated manner. Furthermore, minority ethnic support groups, refugee community groups and refugee support groups each require funding to ensure their effective participation in consultative fora. Progress in this area is now urgent. Particular support should be given to refugee **women's** support groups and **minority ethnic women's** support groups.

Recommendation

The National Women's Council of Ireland calls on the Government to :

- 25.** Establish a designated budget line for the support of refugee and asylum support groups and minority ethnic interest/refugee community groups, including the allocation of specific funding to support **women's** refugee groups and minority ethnic **women's** groups

Rationale for recommendations

Lack of childcare facilities present a major obstacle to refugee and asylum seeking women who wish to avail of educational and training opportunities, as many refugee women do not have recourse to assistance from an extended family. Lack of childcare facilities for women asylum seekers and refugees have been identified as a serious barrier to integration.

Recommendations

The National Women's Council of Ireland calls on the Government to :

- 26.** Allocate funding to ensure the provision of appropriate childcare for language classes and other training.
- 27.** Make available funding for the provision of *culturally appropriate* childcare.