



National Women's  
Council of Ireland

Comhairle Náisiúnta  
na mBan in Éirinn

We're still waiting...  
for women to get a fair share

Pre Budget submission of the  
National Women's Council of Ireland, November 2001

## **INTRODUCTION**

The richest one third of families benefited five times more than the poorest one third over the last 14 budgets (Economic and Social Research Institute, 2001). Women are the largest group of those who have been excluded from the improvements brought by the Celtic Tiger. Women on social welfare, lone parents, older women, rural women in small holdings, Travellers, those with disabilities, asylum-seekers and refugees have benefited very little from our economic prosperity. Households headed by lone parents and by older women remain at high risk of poverty as a consequence of previous Government decisions. Structural inequalities continue to trap many women in low-paid, part-time employment.

Women have been penalised in many ways for the caring role which society expects them to assume.

- Women who need to reconcile caring responsibilities with employment often find themselves in part-time employment, which is low-paid and insecure.
- Women returning to paid employment, having previously left the workforce to undertake caring work, now find themselves without the education and training supports which they need to assist them back into paid employment.
- All women who are engaged in full-time paid employment continue to struggle with escalating childcare costs and inadequate family-friendly policies.
- Women routinely put their own health at risk to pay for the costs of medical care for their children for which many continue to receive no support from the State.

The most extreme penalty for caring is borne by asylum-seekers who continue to be forced to undergo the indignity of caring for their children in unsuitable hostels on a measly £15 per week.

The State must decide whether or not it is prepared to make the commitment to enable women to move out of poverty. Given that the State is now engaged in a review of its National Anti-Poverty Strategy (NAPS) and that it has been criticised by the EU for failing to incorporate an adequate gender dimension into its anti-poverty policies, it is opportune for the Government to use Budget 2002 to address this failure. Budget 2002 presents the ideal opportunity to share the nation's resources with women whose contribution has been vital to Ireland's economic prosperity.

## **FAMILY-FRIENDLY POLICIES**

### *Rationale*

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 pay and promotional opportunities. The need for family friendly policies is also recognised as a priority in the Governments 'Action Programme for the Millennium'. Furthermore, if the Government is to meet the target set by the Lisbon European Council to increase female participation in the workforce to 60% by 2010, it needs to introduce a series of measures to assist workers to reconcile paid employment with caring responsibilities. The most obvious first step would be the introduction of paid parental leave as part of the current review of the Parental Leave Act, 1998. The vast majority of parents are unable to avail of this entitlement because it is currently unpaid. The introduction of a payment for parental leave would help to reduce the gap between Ireland and its EU partners in the range of family-friendly entitlements offered to families. The introduction of paternity leave would also serve to recognise fathers' caring roles and bring Ireland into line with the EU norm.

### **Recommendations**

#### *1. Paid Parental Leave*

Introduce a social insurance payment for parental leave at the rate of the existing Maternity Benefit Payment.

#### *2. Paid Paternity Leave*

Introduce an entitlement for fathers to receive 5 days' paid paternity leave at the time of their children's births.

## **CHILD WELFARE AND CHILDCARE**

### *Rationale*

The Partnership for Prosperity and Fairness (PPF) commitments to reduce child poverty and provide support for childcare should be met simultaneously in this Budget. Child Poverty still remains a significant factor for many children in our society. The Government must honour its PPF Commitment to reduce child poverty significantly by a substantial increase in child benefit.

The lack of support to parents for childcare costs continues to be one of the biggest failings of the current Government. The NWCi believes the most effective way to solve the childcare crisis and address the childcare needs of all children, is to establish a state subsidised childcare system. We have called on the Government to establish a target that by 2007 all children would have access to an affordable, quality childcare place. However, immediate financial supports are required to support parents to pay for

childcare and to ensure that children are not prevented from accessing the current supply through lack of money.

### **Recommendation**

3. Increase Child Benefit by £25 per week so as to meet the PPF commitment to address child poverty and to provide a subsidy for the costs of childcare.

## **HEALTH**

### **Health Services For Women**

#### *Rationale*

The health service in Ireland is in crisis, with unacceptably long hospital waiting lists and difficulties in attracting and retaining hospital/healthcare professionals in maternity and other services.

Equal access to healthcare is necessary if women are not to suffer relative disadvantage in their reproductive and caring roles. There are a number of situations where distinct health risks arise for women. These include access to family planning education and resources, support for young mothers, the impact of mental illness on women, the increasing healthcare needs of women in an era of increased life-expectancy and the impact of inadequate healthcare facilities on women's lives. (The Development of Mechanisms to Monitor Progress in Achieving Gender Equality in Ireland, 2001)

Breast cancer is the most common non-skin cancer among women in Ireland. One in 13 Irish women will develop the disease in their lifetime (National Cancer Registry, Ireland). Irish women's risk of developing breast cancer is 20 -30% above the EU average (Women's Health Council, *Picture of Health*, 1999). Irish women under 64 are more likely to die of breast cancer than their EU counterparts but are less likely to receive preventative screening (Eurostat).

The reproductive and general health needs of women are identified in the Department of Health document A Plan for Women's Health. The NWCI believes that measures must be put in place in Budget 2002 to begin to immediately address issues of concern for the health of women in Ireland.

### **Recommendations**

4. Establish a free, national breast and cervical screening programme for all teenage girls and women.
5. Allocate resources to immediately reduce hospital waiting lists.

## **MEDICAL CARD ELIGIBILITY LEVELS**

The link between poverty and ill health is well established. Poverty is known to contribute to poor health through inadequate housing and poor environments. Being poor also makes it more difficult to access or afford health care, and reduces the opportunity for adopting a healthy lifestyle. Therefore actions to reduce poverty will also contribute to reducing health inequalities. (National Anti-Poverty Strategy, October 2001)

The current low-income cut-off point for medical cards is causing untold hardship for families with incomes above the set eligibility limits, often resulting in the neglect of women's health as a consequence of being forced to choose between their own health and that of their children. Due to decades of discrimination, Travellers suffer very poor health in comparison to the settled community. Poor health combined with larger families than the national average creates a dependence on the medical card. The fear of losing the benefits provided by a medical card prevents Travellers from accessing employment and training opportunities. Traveller women are often forced to choose between basic health care and employment opportunities.

### **Recommendations**

6. Extend medical cards to all dependent children under 18.
7. Medical card eligibility levels should be set at levels, which ensure that the earnings of all those on a national minimum wage fall within eligibility thresholds.
8. Members of the Traveller community should retain medical card eligibility for five years upon taking up employment, with a review at the end of the five-year period.

## **INCOME ADEQUACY**

### *Rationale*

The achievement and maintenance of an adequate income for women relying on social welfare is critical in enabling women to move out of poverty. Social welfare payments must be increased to, and maintained at, a sufficient level so that those reliant on these payments can participate fully in society. The recommendations of the PPF Benchmarking and Indexation Group have clearly set out how to achieve an adequate income standard for social welfare. These targets must be reached over the course of the next two budgets (2002 and 2003). The Qualified Adult (QA) rate remains inadequate, which results in women on social welfare being dependent on men. In the short term the NWCI recommends that the QA rate be increased. However, in the long-term it is essential for women to have individual social welfare entitlements.

### **Recommendations**

9. *Adult Social Welfare Rates*  
Increase the adult social welfare rates by £14 in Budget 2002 and make a commitment for a further increase of £19 in Budget 2003.

#### *10. Qualified Adults*

Increase the Qualified Adult rate to 85% of the main claimant rate in Budget 2002 in line with the increase made in the Qualified Adult rate for pensioners in last year's budget.

### **PENSIONS**

#### *Rationale*

The issue of adequate pensions is critical for older women. Pension levels are determined by the years spent in paid employment and as women have tended to work in sectors where occupational pensions are not the norm, the penalty for years spent engaged in caring work becomes very evident. Many older women remain dependent now either on non-contributory old-age pensions or on reduced rate contributory pensions because they looked after their families and were not entitled to pension credits for this work.

While recent Governments have taken welcome initiatives to enable older women to qualify for reduced pensions, these measures do not provide recognition of the invaluable contribution made to society by these women through their caring work. In the interests of equality for all, the social welfare system should be modified in a manner, which would recognise this unpaid contribution. One way in which this could be achieved would be through the introduction of retrospective pension credits for women who have spent periods of up to 20 years engaged in caring work. The Government has already accepted the principle of giving pension credits to homemakers. However, it has not applied this measure with retrospective effect. Given the limited choices, which faced older women when they were 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. The introduction of retrospective pension credits would also offer a useful means of combating the higher risk of poverty faced by older women, as confirmed by the ESRI's Living in Ireland Survey.

#### **Recommendation**

#### *11. Pension Credits for Caring*

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

### **RECOGNITION OF CARING**

#### *Rationale*

If society is to recognise and value the contribution made by women's caring work, it should also include some recognition of this work in the social insurance system.

## **Recommendation**

### *12. Social Insurance Credits for Caring*

Set targets for the introduction of full social insurance credits for those engaged in full time caring responsibilities and those participating in second chance education and training.

## **EMPLOYMENT**

### *Introduction*

The current Government approach that the best route out of poverty is a job makes the issue of paid employment critical for women in poverty. In the current economic structure, certain fundamental problems exist even for women in the labour-force as they remain at higher risk of low pay and insecure employment than men. The absence of adequate childcare makes it difficult for many women to access full-time employment. In addition, women returners require education and training coupled with information and guidance supports, if they are to avoid the trap of low-paid, unsustainable employment.

## **TAXATION**

### *Rationale*

The NWCI believes there should be no further reductions in taxation, which has had a deeply discriminatory effect on those on low incomes. The focus of taxation changes in this budget must be on redistributing income to those on low incomes. The most equitable way to share the tax burden is through a system of refundable tax credits, which should be the mechanism for tackling poverty among low-paid workers.

Low pay is a significant element of women's experience of poverty and women are more likely to be low paid than men. According to the Women and Poverty in Ireland study, women face a higher risk of being in low paid employment than men and 30% of women employees are below the low pay threshold, in comparison with 18% of men. The contribution made by lower-paid workers to the Irish economy demands some recognition from the Government in its tax policy. One of the key measures in budget 2002 should be the removal of those on the minimum wage from the tax net. This issue is particularly critical given that recent tax changes in Budget 2000 and Budget 2001 have benefited those on higher incomes disproportionately.

## **Recommendations**

### *13. Refundable Tax Credits*

Set targets in Budget 2002 for the establishment of a system of refundable tax credits to all those in the tax net.

### *14. Minimum Wage*

Remove all of those on the minimum wage from the tax net by increasing the PAYE Allowance to £1,716, resulting in a tax credit of £377.52.

## **ACCESS TO EMPLOYMENT**

### *Rationale*

Access to employment is vitally important in enabling women to move out of poverty and gain financial independence. In the case of women returners, many require education and training to provide them with the skills necessary to access sustainable and well-paid employment. However, certain fundamental obstacles continue to prevent women returners from moving into employment. These include the live register requirement, which continues to block the possibility of full participation in labour market programmes and the absence of childcare and eldercare supports.

### **Recommendation**

#### *15. National Support Programme for Women Returners*

The Government should introduce a national mainstream education and training support programme for women returners as recommended by the NESF (Alleviating Labour Market Shortages 2001), to provide women wishing to enter or return to work with the skills necessary to access sustainable employment. This should include childcare and eldercare supports to enable women in situations of disadvantage to avail of this programme.

## **SUPPORTING THE WOMEN'S SECTOR**

### *Rationale*

Despite the Government's alleged commitment to supporting voluntary groups, as indicated in its White Paper on Supporting Voluntary Activity, 90% of all women's groups continue to receive less than £1,000 per year (Framing the Future, NWCI, forthcoming). It is impossible for many groups to plan a programme of activities in circumstances where they are forced to operate without real funding. These groups play a vital role in supporting their local communities through a diverse range of activities.

### **Recommendation**

#### *16. Budget-line for Women's Groups*

In the Year of the Volunteer, and as support for the women's sector is primarily an equality issue, the NWCI is calling on the Department of Justice, Equality and Law Reform to establish a budget-line, which would allow for multi-annual funding of women's groups of annual grants of £5,000.

## **EDUCATION**

### **Funding of Women's Community-Based Education**

### *Rationale*

There is a need for core funding for women's community-based education, which would allow for continuity and security in the provision and delivery of essential educational services. Such core funding will require the establishment of an inter-departmental structure, bringing together government departments that currently have parallel



responsibilities for funding education and education-related activities at community level: the Departments of Health and Children; Education and Science; Social and Community and Family Affairs; and Justice, Equality and Law Reform.

The Education Equality Initiative (EEI) is a welcome development in broadening access to further education but it needs to have its budget significantly increased and mechanisms need to be put in place to ensure that successful EEI projects are mainstreamed as a matter of course.

### **Recommendations**

#### *17. Budget-line for Community Education*

Establish a community education budget-line, which is publicly accountable, with clear criteria for project and group selection and wide dissemination. This could be administered through the Local Adult Learning Boards.

#### *18. Increase funding for Education Equality Initiative (EEI) Programme*

Increase funding for Phase II of the EEI Programme to £3m. The Department of Education and Science should also make a commitment to ensure core funding for at least 60% of EEI projects through LALB budgets on a multi-annual basis.

### **BARRIERS TO ACCESSING EDUCATION**

#### *Rationale*

Barriers to women's participation in education relate primarily to the under-resourcing of appropriate support services, particularly childcare, transport, mentoring, personal support and learning resources.

### **Recommendation**

#### *19. Ringfence funding for community education*

Ringfence 10% minimum of the budgets for community education for tackling practical barriers such as child/elder care and transport unless similar resources can be accessed via other financial supports.

### **FURTHER EDUCATION COSTS**

#### *Rationale*

A child's educational attainment is directly linked to that of his or her mother. Education represents one of the best ways of breaking the cycle of poverty for women. The Government has indicated its commitment to lifelong learning and has established a Taskforce on Lifelong Learning to consider this issue. If the Government is serious in its commitment to lifelong learning, which is a stated priority of the European Union, it must recognise and eliminate the major barriers, which still prevent many people from participating in further education. It is prohibitively expensive for mature students to return to education. Women in a survey carried out in West Tallaght cited 'high costs' as their main reason for not returning to education.

Participation in education is particularly difficult for lone parents with caring responsibilities. However, the Waterford Student Mothers' Project provides an excellent model of how student mothers can be supported in education. The NWCI urges the Government to implement the recommendation in the National Economic and Social Forum's (NESF) report on Lone Parents that this project should be mainstreamed.

#### Recommendations

20. *Abolish fees*

Part-time and open distance learning fees to be abolished in line with criteria for non-payment of fees for people entering full time, on site courses.

21. *Support for lone parents*

Lone parents should be assessed on their own means for a third-level grant from the age of 18.

22. *Waterford Student Mothers' Project*

The Waterford Student Mothers' Project should be mainstreamed.

### **VIOLENCE AGAINST WOMEN**

#### *Rationale*

Community and Voluntary organisations providing crisis and support services to women experiencing male violence identify lack of funding as the major barrier to carrying out their work. The PPF made a provision for the allocation of an additional £12 million to implement measures identified in the Task Force Report on Violence against Women. £9.6 million is to be allocated to improve core funding to existing services and to develop new initiatives and £2.4 million allocated to other key areas, with a priority given to the commissioning of research. New initiatives which require additional resources include, the establishment of a domestic violence intervention project, the development of appropriate responses to the needs of minority ethnic women experiencing violence and research on violence against women with disabilities. Given the grave implications of male violence for so many women and children in our society, the NWCI is calling on the Government to fulfil this commitment in Budget 2002.

#### **Recommendation**

23. Increase funding on violence against women from £8.3 million in 2001 to 12 million in Budget 2002 (£3.7m increase).

### **WOMEN WITH DISABILITIES**

People with disabilities should be compensated in full on the extra costs connected with their disabilities. The impoverishment of disabled people is exacerbated by the frequent failure to recognise and address the additional cost-of-living expenses of impairment.

Disabled people require higher incomes than non-disabled people to maintain the same living standards. 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 their male counterparts (NRB, 1994).

### **Recommendations**

24. Increase all disability payments by £20 in Budget 2002, in recognition of the absence of a Cost of Disability payment.
25. The Department of Finance should undertake a large-scale study to estimate the prevalence of disability in relation to participation in order to estimate the future costs of disability for future budgets. In the longer term, a Cost of Disability payment should be established.
26. Resource the disabled women's groups and organisations which offer effective advocacy.

## **ASYLUM POLICY**

The current system of Direct Provision denies asylum seekers fundamental human rights. It is discriminatory and promotes the physical, economic and psychological marginalisation of asylum seekers. Such isolation is reinforced by a prohibition on work and training, through forced dependency and redundancy (Comhlámh, 2001). Women asylum seekers with babies and children face particular difficulties in adequately feeding and caring for them under such inappropriate circumstances. Women asylum seekers, who are alone, can feel particularly vulnerable and isolated.

### **Recommendations**

27. The NWCI calls for an immediate end to direct provision, so that all asylum seekers are treated in the same way as Irish citizens on social welfare.
28. Asylum seekers who have been in the country for more than six months and are awaiting a decision on their application should be granted the right to work.
29. All asylum seekers should be given the right to participate in state-funded education and training opportunities at all levels.
30. Resource refugee/asylum seekers' interest organisations, with particular targeting of refugee women's support groups to ensure their representation and participation.