



National Women's  
Council of Ireland

Comhairle Náisiúnta  
na mBan in Éirinn

**PRE-BUDGET 2004 SUBMISSION**

**3rd November 2003**

## **Introduction**

The most recent poverty data continues to show women at greatest risk of poverty. From the data of 2000 we know now that this gap has widened between men and women with 23% of women at risk of falling below the 60% poverty line in comparison to 19% of men. Clearly the current policies are not meeting the objective of addressing women's poverty and the feminisation of poverty in Ireland is continuing at an increasing rate. Budget 2004 must reverse the growing gap between rich and poor in Irish society and the increasing marginalisation of women surviving on low incomes. The interaction between lack of caring supports, an outdated social welfare system based on the male breadwinner model and lack of family friendly policies within employment is ensuring that women will continue to face the highest risk of poverty throughout this decade.

In order to eliminate women's poverty and ensure that women can participate equally in society a combination of measures are required, these include;

- maximising economic independence of women
- addressing the barriers for women to access education, training and employment
- modernising the social welfare system so that it reflects patterns of women's work and is influenced by the reality of care in family lives
- increasing the quality of women's labour market participation
- addressing the increasing marginalisation of minority ethnic women as a result of institutional discrimination

## **INCOME ADEQUACY AND CARING**

### **1. SOCIAL WELFARE PAYMENTS**

#### **Recommendations:**

- **Increase the lowest social welfare payments by €15.20 per week**
- **The One Parent Family Payment should be increased by a minimum of €12**

#### **Rationale:**

In order to decrease the widening gap between rich and poor in Irish society the Government must at a minimum meet the commitments made in the Review of the National Anti-Poverty Strategy (NAPS) to increase lowest weekly social welfare rates to €150 in 2002 terms by 2007. Budget 2004 must increase the weekly rate to a minimum of €140. Increase the minimum non-contributory pension by €14 to €158 per week.

## **2. Individualisation and Social Welfare: Maximising the Number of Women with Independent Entitlement**

### **Recommendations:**

- **increase Qualified Adult rate,**
- **abolition of the limitation rule,**
- **reform of the social insurance system in relation to eligibility for credits by way of changing S57 SI 312 1996 to enable a re-entry credit for homemakers re-entering the system.**
- **enable spouses of self employed/farmers to be insured as employees**

### **Rationale:**

The gender bias of the welfare system is not always explicitly stated, but is very clear in the reality of most women's lives and plays a key role in the feminisation of poverty. For example, though the system of qualified adults is purportedly gender neutral, in reality over 95% of qualified adults are women.

Reforming the system has commenced slowly. However, the reforms to date have not challenged the fundamental concept of female dependency. 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 policies aimed at moving women out of poverty. The recommendations we are proposing here are a prerequisite for gender equality and for reducing women's poverty.

## **3. Pensions: Provision for Older Women Without Individual Pension Rights**

### **Recommendations:**

- **100% Qualified Adult Allowance to be paid directly to the recipient as the Government has already committed to do, until full pension coverage for women can be assumed in 2020.**
- **Introduction of retrospective pension credits from 1973 for all women engaged in unpaid care work, so that most women would have direct rights to pensions before 2020.**
- **Change the homemaker's 'disregards' to homemaker's 'credits'.**

### **Rationale:**

A key challenge for our pension system is to find a way to ensure full and independent pension coverage for as many women as possible as soon as possible. Recent reforms, including the homemaker's scheme and increases in the qualified adult allowance for old age pensions, are welcome (although ironically they have also reinforced the male breadwinner model). As part of a process of more wide-ranging reform, they are important steps in general progress towards greater individual entitlement in the social welfare system.

The reforms we are recommending here would go much further and thereby help reduce the widespread poverty and hardship experienced by older women.

#### **4. Direct Provision for those seeking asylum**

**Recommendation: Establish equal rights for asylum seekers to Irish citizens within the social welfare system.**

##### **Rationale:**

The NWCi believes that the payment to Asylum Seekers under the system of direct provision is discriminatory and is forcing people seeking asylum into poverty and further exclusion in Irish society.

#### **5. Facilitating Parenting and Caring**

##### **Recommendations:**

- **Increase child benefit for the first and second child to €142 per month for the lower rate (an increase of €17.60) Increase child benefit for the third and subsequent children to €176 per month for higher rate (an increase of €18.70)**
- **Increase the allocation to the Equal Opportunities Childcare Programme**
- **Paid parental leave benefit should be available for parents of young children and paid at the same rate of maternity benefit**
- **introduce a part-time Unemployment Benefit and Unemployment Assistance for parents of children under 12yrs.**
- **The means test should be abolished for the Carer's Allowance, enabling all carers to qualify for this payment. The level of this payment should be benchmarked to Gross Average Industrial Earnings and indexed accordingly.**
- **A Cost of Care Allowance should be available to those providing full-time care for family dependants in their own homes.**

##### **Rationale:**

The strongest barrier for women to participate equally in Irish society is the lack of affordable quality childcare. It is still expected that women will undertake most parenting responsibilities. Women carry the main financial burden of the under-resourcing of this area and are penalised for this privilege, both in terms of employment prospects and in terms of long term pension contributions and other supports. Unpaid parental leave does not offer real supports to women at a time when they need it most and it particularly discriminates against low paid workers, who are predominately women, who do not have the resources to take time off work without pay.

There are at least 120,000 carers in Ireland, the majority of whom are women, who spend their lives caring for older people and dependants with disabilities and chronic illnesses. There are a number of barriers currently in place which prevent carers receiving any kind of recognition. Many carers are prevented from qualifying for Carer's Allowance because their household means are too high although they themselves may have no access to resources. The value of their contribution is directly affected by their spouse's income rather than by the degree of work involved in their caring responsibilities.

## **BARRIERS TO WOMEN'S PARTICIPATION**

### **6. EDUCATION & TRAINING**

#### **Recommendations:**

- **Increase Childcare allowances for education and training programmes operated by the Vocational Educational Committees and FAS by an additional 1 million for each body.**
- **Provision of a direct budget line for sustaining the Women's & Community Education Organisations.**
- **Increase BTEI Community Education Sector funding from 10% to 25%**
- **Establishment of a new budget line (similar to BTEI) for Higher Education**
- **Allocate resources to ensure the final stages of the operationalisation of the outstanding structures recommended by the White Paper on Adult Education (Completion of National Adult Learning Council; Setting up & development of the Local Adult Learning Boards & Community Education Fora)**

#### **Rationale:**

Lack of childcare, amongst other barriers such as transport and rural isolation, is established as being a barrier to women's participation in education & training (WEI, EEI, Inishowen Women's Network etc.). The recent cuts in childcare allowance for VTOS has prevented women, particularly single mothers from taking up places e.g. on VTOS PLC courses. This allowance must be reinstated to avoid further educational exclusion.

Women's community based education organisations, through the use of methods such as outreach work and provision of supports, are well recognised as successfully engaging learners, particularly isolated and excluded groups in education, thereby contributing to anti-poverty outcomes. The lack of a direct budget line prevents development of the sector and precludes capitalising on investment of project-funded work such as WEI and EEI. It is recognised that the women's community education sector provides educational access and progression for learners. The minimum funding provided through the community strand of the BTEI and the lack of a dedicated Higher Education community strand fund inhibits transfer and progression.

The Government's White Paper on Adult Education (2000) made recommendations for structures to be put in place to support the recognised work of Community Education. There is an urgent need for the operationalisation of the outstanding structures, which are now overdue.

## 7. Women's Health

**Recommendations: extend the medical card to all dependent children under 18 and enable families on social welfare to retain eligibility for the medical card when entering employment**

Poverty and ill-health are linked. However, many low-income families are unable to access affordable health-care because they are above the income threshold for a medical card. Furthermore, fear of losing their entitlement to a medical card for families is preventing many women in receipt of social welfare from making the transition to employment. The low-income threshold for the medical card, therefore, is directly acting against one of the Government's key priorities which is to enable those on social welfare to move into employment. The absence of free medical treatment for children has serious consequences for many women, the majority of whom put their own health at risk in order to pay for their children's medical costs. The extension of the medical card to all dependent children under 18 would recognise the significant expenses being borne by many families in paying for their children's medical treatment. Similarly, enabling those on social welfare to retain eligibility for the medical card for the first year in employment and when participating in education and training would support many to make a successful transition from welfare to work.

## 8. FUNDING THE WOMEN'S SECTOR

**Recommendation: The Government should establish a new budget line in the Department of Justice Equality and Law Reform to resource the women's community sector. The budget line should be provided with sufficient resources to ensure that each group in existence for more than 12 months would be provided with funding of a minimum of €7,000 per year.**

### **Rationale:**

The NWCI believes that the government should invest more resources in the women's sector, not only for the benefit of women but for our whole society.

The women's sector provides a valuable example of how to generate social capital. The act of joining, and being involved regularly in a women's group has a very significant impact on individual health and well being, on confidence and involvement in the wider community. Women's groups directly address the experience of inequality: low self-esteem, isolation, economic dependence and powerlessness, are all related to structural affective, social/cultural, economic and political inequalities. To redress these inequalities requires both structural change at an institutional level and empowerment of women, through investment in the infrastructure of the women's sector. This means strategic actions to mainstream the gender equality investment and introduce a budget line within DJELR to provide multi-annual funding in order to build the capacity of women's groups that would enable and empower women to participate in education, employment, in the workplace and business, and in decision making at all levels of government and civil society - to the benefit of all.

## **ENABLING MINORITY ETHNIC WOMEN TO PARTICIPATE EQUALLY**

### **9. Traveller Women's Access to Employment and Training**

#### **Recommendations:**

- **Allow members of the Traveller community to retain their medical cards, and other secondary benefits, for five years upon taking up employment, with a review at the end of the five-year period.**
- **Fund childcare and travel expenses for Traveller women participating in state-run training programmes and professional development courses.**

#### **Rationale:**

In order to combat the exclusion of Traveller women from education, training and employment opportunities, clear strategies and affirmative action are required. Some training and employment initiatives have been developed in such a way that secondary benefits, such as medical cards, can be retained. Childcare and transportation are key barriers to traveller women's participation, training programmes that support traveller women's childcare costs and travel expenses experience far greater rates of participation. These flexible approaches to promoting access to training and employment opportunities need to be mainstreamed to ensure the continuing development and support of Traveller women's programmes.

### **10. Asylum Seeker's Access to Employment**

#### **Recommendations:**

- **To provide a specialized service to support asylum seekers to participate in the labour market within FAS.**

- **All asylum seekers who have not received a final decision on their claim for refugee status within six months should be permitted to work.**

**Rationale:**

Ireland is a signatory to the International Covenant on Economic, Social and Cultural Rights (1966), in which Section 6 (1) categorically states that ‘the State parties to the present Covenant recognize the right to work, which includes the right of everyone to the opportunity to gain “his” living by work which “he” freely chooses or accepts and will take appropriate steps to safeguard this right’. The current prohibition of the right of asylum seekers to work, where undue delays (greater than six months) occur in processing their asylum applications, is clearly in breach of Section 6(1) of the Covenant.

## **11.Migrant Women’s Access to Qualifications, Training and Education**

**Recommendations:**

- **Facilitate and resource the recognition of skills and qualifications of migrant women from countries outside of the European Union.**
- **Give all asylum-seekers the right to participate in state-funded education and training opportunities and provide access to flexible English language training based on need.**

**Rationale:**

Immigrant women with academic, professional and vocational qualifications from other countries face significant obstacles to gaining recognition of their qualifications in the Irish education system and in accessing employment opportunities.

These barriers inhibit immigrant women from earning an income, continuing their career and contributing their skills and experience to Irish life. The result of our blindness to these qualifications includes the impoverishment of immigrant women and their families and the waste of a skilled workforce from which Ireland could benefit.

During the period when asylum-seekers wait for an outcome in their application for refugee status, there is a unique opportunity to invest time in education and training programmes. However, the majority of state-funded programmes are closed to asylum seekers and there are few language classes available that meet their needs. This is a missed opportunity. Asylum seekers, particularly women, will face numerous obstacles to accessing full time employment once they have gained refugee status. Access to training and education would facilitate their inclusion in Irish society both during and after the application process.



## **12. Immigrant Women Facing Deportation Need Legal and Welfare Supports**

### **Recommendations:**

- **Provide free and adequate legal assistance to families of Irish citizen children who face deportation orders.**
- **Ensure ongoing welfare support to families with deportation cases pending.**

**Rationale:** The closing of the process whereby immigrant families of Irish citizen children can apply for leave to remain in Ireland has had a detrimental impact on migrant women and threatens the constitutional rights of Irish children. The ambiguity of the appeals procedure and the threat of deportation is a severe barrier to the participation of migrant women in Irish society. For example, this situation has served to trap migrant women in violent relationships for fear of deportation.

The National Women's Council of Ireland is calling for a regularisation of status of those families that applied for leave to remain in Ireland prior to the Minister's February 2003 decision to close this process. We are also calling for a review of the gender-impact of this new policy on women and girls, and the establishment of a transparent procedure whereby families of Irish citizen children can apply for residency. In the interim, we urge the government to provide funds for free and adequate legal advice to be made available to those families facing deportation, funding which heretofore has not been provided. In addition, we recommend that social welfare supports to migrant families of Irish citizen children remain in place while cases are under review.

## **13. Combating Racism in Services**

**Recommendation: Fund anti-racism and interculturalism awareness trainings for both managers and front-line staff employed in public sector services.**

### **Rationale:**

Minority ethnic women experience racism in a multitude of public service environments, including the health service, the education system, and in social welfare offices. The impact of this racism can last a lifetime, affecting women's literacy levels, their access to preventive health care, and their ability to exit poverty. Comprehensive anti-racism and intercultural awareness training should be provided for all staff working with minority ethnic women, in particular to the staff involved in overseeing complaints.

## **14.Traveller Women’s Accommodation Needs**

**Recommendation: Establish a National Traveller Accommodation Agency to set standards at a national level and ensure the provision of accommodation for Travellers through the Accommodation Programmes.**

### **Rationale:**

Traveller women are particularly impacted by the poor living conditions experienced by the Traveller community. Substandard accommodation results in significant health problems for traveller women, as well as negative emotional and psychological side-effects. The National Traveller Accommodation Consultative Committee (NTACC) established under the 1998 Housing Act has provided a useful venue for discussing and identifying the accommodation needs of Travellers. However, the NTACC is not empowered to enforce implementation of the Act. We are therefore recommending that the NTACC be disbanded and that a National Traveller Accommodation Agency be established. This Agency should be empowered to set accommodation standards at a national level and to address situations where there is a failure to meet these standards. Through this Agency traveller women’s accommodation needs will be both recognised and addressed, thereby reducing their vulnerability to ill-health and poverty.

## **15.Accommodation Needs of Asylum Seekers**

**Recommendation: Pending the abolition of the ‘direct provision scheme’, provide rent allowance to asylum seekers who have spent a maximum of 6 months at a dispersal centre to enable them to find private accommodation.**

### **Rationale:**

Pending the abolition of ‘direct provision’, we are recommending that there should be a limit of six months spent in the centres, after which time individuals will be supported to find their own private accommodation. Such a policy would reduce the prevalence of problems arising from institutionalisation. In addition we are recommending that asylum seekers be empowered to play a consultative role in the management of the Information, Advice and Accommodation Centres, via elected representatives. Finally, we

recommend that a coherent reception policy be established with staggered accommodation appropriate to the different needs of asylum seekers following arrival in Ireland, with the Information, Advice and Accommodation Centres playing a central role.