

# Budget for Women: Time to Get the Strategy Right

## NWCI PRE-BUDGET 2006 SUBMISSION



National Women's  
Council of Ireland

Comhairle Náisiúnta  
na mBan in Éirinn

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## INTRODUCTION

Budget 2006 is the opportunity for the Government to get the strategy right for women. The NWCI is prioritising five policy areas where resources are required to address the structural inequalities experienced by women in Ireland.

- Reforming social welfare and income adequacy
- Childcare
- Women's participation in decision-making
- Promoting the health and well being of women
- Eradicating violence against women

The forthcoming budget will set the foundations for the effective implementation of the National Women's Strategy. It is critical that resources are provided to ensure the Strategy will make a significant impact on women's inequality.

Many of the inequalities which women experience have reached a crisis point for the government and for society. The most recent by-elections in Meath and Kildare have given a strong message to Government that the issue of childcare can no longer be ignored. Political leadership is required that will provide a long-term sustainable quality childcare infrastructure in Ireland. The NWCI has provided a way forward for the Government in its publication 'An Accessible Childcare Model' (September 2005). The implementation of this model needs to commence in Budget 2006.

Over 12,000 individual women and men throughout Ireland joined with the NWCI in 2005 in the 'Brown Envelope Campaign' to show their anger at the treatment of women in the social welfare system. While the Minister for Social and Family Affairs, Mr Seamus Brennan T.D. acknowledged that the 'system is unfair to women' the Government now needs to take action in Budget 2006 to address the structural inequalities that discriminate against women. By making the recommended changes to the system, women's economic independence will be increased, older women's poverty will be addressed in a meaningful way and women's care work and access to employment will be facilitated.

The need for accessible national breast and cervical cancer screening programmes has been highlighted by many organisations throughout the last year. Ireland's record for breast and cervical cancer stands poorly in comparison to our European neighbours. Budget 2006 is the opportunity for the Government to implement an urgently required national screening programme.

Violence against women remains a daily reality of many women's lives throughout Ireland. Additional funding from Budget 2006 for dedicated service provision is urgently required so as to meet the needs of women and children experiencing violence. A sustainable funding strategy is required if policy in this area is to be effective.

Budget 2006 is the opportunity for the Government to address in an effective manner, the deep structural inequalities which impact on the daily lives of women in Ireland – to finally get the strategy right.

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# SOCIAL WELFARE

## INCOME ADEQUACY

### Recommendations

- Increase Personal Social Welfare rates by €18.50. (€898.5m)<sup>1</sup>
- Increase Child Benefit for the first and second child by €18.40 per month and for the third and subsequent child by €20.40. (€248m)<sup>1</sup>
- Increase the One Parent Family payment by €18.50. (€81.5m)<sup>1</sup>

### Rationale

Within the National Anti-Poverty Strategy, the Government has committed itself to reaching a minimum social welfare rate of €150 per week by 2007 (to be inflation adjusted). Linking this target with gross average industrial earnings, a minimum of €18.50 per week is required.

The child benefit targeted value set in Sustaining Progress has been deferred by 3 years, from 2003 to 2006 resulting in a reduced value of the payment in 2006 terms. To offset this, the Government would need to increase the target from €150 to €160 in 2006, which requires an increase of €18.40 for the first and second child and €20.40 for the third and subsequent children.

- Child dependent payments should be paid in the same way as child benefit i.e. paid directly to the primary carer.
- Change homemakers 'disregards' into homemakers 'credits'.
- Make these credits retrospective for all women who engaged in unpaid care work from 1973.

### Rationale

In Sustaining Progress, the Government has already committed itself to increasing the qualified adult amount for state pensions to 100% of the non-contributory personal payment. Reform of the qualified adult rates for pensions is critical for older women who at age 65 have a 41% chance of being below the 60% poverty line and 95% of qualified adults and women. Budget 2006 is an opportune time to increase the qualified adult rate to 100% of the personal payment for all payments because of the low numbers of people on social welfare.

Where a woman is dependent on her husband for income, her vulnerability to abuse and violence is increased. In order to shift this power dynamic and increase women's economic independence qualified adult payments need to be paid directly to the qualified adult.

Currently the system of 'disregarding' years in the home devalues the work of homemakers and does not allow parents or carers working in the home sufficient entitlement to contributory pensions. By giving 'credits' to homemakers with children up to the age of 12 for a maximum of 20 years, the Government will be giving recognition to the importance of parenting. Potentially, this affects 531,000 women officially designated as on home duties in Ireland (ESRI, 2002)<sup>2</sup>. Applying this retrospectively would allow women

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## MODERNISING SOCIAL WELFARE

### Recommendations

- All Qualified Adult payments should be increased to 100% of the personal rate and paid directly to the qualified adult. (€389m)<sup>1</sup>

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<sup>1</sup> Source: Department of Social and Family Affairs (Sept. 2005)

carers from 1973 onwards the maximum 20 years credit for time spent caring, which could have positive implications for eligibility for pension at age 66.

## ENABLING EMPLOYMENT

### Recommendations

- Introduce a part-time unemployment benefit and assistance for parents with children aged 0-12, so that women seeking part-time work would have their part-time unemployment recognised.
- Change the S57 SI 312 1996 rule in relation to eligibility for credits to enable a re-entry credit for homemakers re-entering the system.
- Abolish the limitation rule.

### Rationale

Part-time work is closely correlated with the age of school-going children (rather than young babies). Women with older children are more likely to enter or re-enter the workforce when they can work part-time. Over a third of unemployed women say they are seeking part-time work. Consequently a social welfare system that only recognises availability for full-time work clearly cannot accommodate all women. To facilitate women's transition from care work and parenting to paid employment, introduction of a part-time unemployment assistance and benefit is necessary.

The **2-year** S 57 SI 312 1996 rule, (whereby a person with no social insurance record for more than 2 years must have 26 paid contributions before credits can be awarded) is particularly unfair to women as it prevents women with interrupted employment patterns

from accessing benefits. By allowing homemakers to maintain a link with the labour market through entitling them to avail of labour market supports in their own right, and by abolishing the 2-year rule, the Government will facilitate the transition from homemaking to paid employment.

The **limitation rule** limits the amount of benefits that two adults who are eligible for social assistance payments can receive. It assumes that two people can live more cheaply than one, thereby saving up to 15% of costs between them. Research highlights practical difficulties in determining actual economies; the fact that from household to household economies will differ, and questions whether in fact these economies exist.

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## CHILDCARE

### Recommendations

- Extend Maternity Benefit from 18 weeks to 26wks on an incremental basis, starting with two additional weeks in 2006 (€17m).
- Introduce 3 days paternity leave (€5m).
- Introduce a means-tested parental allowance payment available to parents with a child under the age of five.
- Initiate universal early education for three and four year olds on a phased implementation over three years (2006–2008) so as to provide 30,800 places in 2006 (€178m).
- Initiate subsidised extended care for three and four year olds on a phased implementation over three years

(2006–2008), so as to provide 46,412 places in 2006. (€46m)

### Rationale

The need to develop a quality childcare infrastructure in Ireland is now widely recognised (NESF 2005<sup>3</sup>, NESC 2005<sup>4</sup>, OECD 2004<sup>5</sup>). The NWCI is recommending the development of a publicly subsidised childcare model, which would be introduced incrementally over a 10 year timeframe, as set out in *'An Accessible Childcare Model'* (NWCI 2005). The model is child-centred and prioritises the development of a quality and affordable childcare infrastructure for all children. The recommendations for Budget 2006 represent the initial phase of the model.

For Budget 2006 the NWCI are prioritising the extension of maternity benefit and the introduction of paternity leave so that parents can eventually choose to be at home with their child for the first year of their child's life. The benefits to children for being with their parents in their first year of life has been recommended by research on childcare (OECD 2004, NESF 2005).

The introduction of a free universal place for children aged three and four before they enter primary school is critical for the development of children and is a fundamental component of a quality childcare infrastructure. The introduction of subsidised extended care is the start of the state supporting investment in quality childcare provision that will also reduce the costs for parents who are in education, training or employment. The level of subsidisation would significantly benefit all parents to 50% of childcare costs and up to 75% for those on minimum wage earnings.

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# WOMEN'S PARTICIPATION IN DECISION-MAKING

## NATIONAL WOMEN'S STRATEGY

### Recommendations

- Allocate a specific budget line over and above existing measures aimed at women for the implementation of specific initiatives set out in the National Women's Strategy.
- Ring-fence €300,000 for the establishment and operation of a national steering committee to monitor and oversee the implementation of the strategy.
- Ring-fence €1.5 million for the establishment of strategies and mechanisms to promote women's access to political decision-making, including the establishment and maintenance of a women's political caucus.
- Ring-fence €2 million for the establishment of supports for community-based women's organisations.

### Rationale

The National Women's Strategy represents an important and valuable initiative in the Irish Government's efforts to promote true equality for women. The strategy should be an ambitious one clearly setting out a range of measures required to address the

3 National Economic and Social Forum (2005), *Draft Report: Early Childhood Care and Education*.

4 National Economic and Social Council (2005), *The Developmental Welfare State*, NESC Report No. 113, NESC: Dublin.

5 OECD (2004) *Thematic Review of Early Childhood Education and Care Policy in Ireland*. Stationary Office: Dublin.

on-going inequality that women experience. In order for the strategy to be effective in promoting women's participation in all aspects of social, economic and cultural life, however, new and specific resources are required. In reporting to the United Nations Committee on the Convention to Eliminate all forms of Discrimination Against Women (CEDAW), the Irish Government stated that it is acutely aware of the many areas of public and private sector decision-making where women's representation is still significantly below what is desirable. In order to address this situation, specific resources must be allocated and a firm commitment made to promote women's political participation in a strategic and focused manner.

## **EQUALITY FOR WOMEN MEASURE (EWM)**

### **Recommendations**

- Allocate €2 million for the establishment of mainstreaming projects from the last round of the Equality for Women Measure.
- Allocate €2.5 million for the establishment of programmes aimed at promoting the social inclusion of women from marginalised communities outside of RAPID and Clár areas. These programmes should specifically target young women at risk of early school leaving, traveller women, minority ethnic women, rural women in the 55+ age group, and women with a disability.

### **Rationale**

The current round of the Equality for Women Measure (EWM) aims to promote the participation of women from designated disadvantaged areas in decision-making and in employment. A number of

specific groups of women however, are left out of this round of the measure, due to the fact that they form a community of interest as opposed to a geographically based community and consequently were ineligible to apply for project funding. Many of these groups of women are particularly vulnerable to social exclusion, poverty and discrimination and a specific measure is required to meet their needs.

The last round of the EWM proved extremely important and successful in piloting new and innovative projects aimed at addressing many of the inequalities experienced by women. The learning from this phase of EWM must not be lost and mainstreaming initiatives are urgently required to ensure that the lessons learnt and models of work developed, are brought into the policy domain and reflected in all key relevant decision-making arenas.

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## **PROMOTING THE HEALTH & WELL BEING OF WOMEN**

Women's health is influenced by many factors, which include income adequacy, availability of childcare, women's equality and participation. The NWCI therefore recognises that all issues highlighted in the previous sections of this submission have an influence on women's health.

### **INCREASE ACCESS TO HEALTH SERVICES FOR THOSE IN POVERTY AND DISADVANTAGE**

#### **Recommendations**

- Extending the medical card threshold to include those on low

income including minimum wage, those returning to employment and disabled people

- Provision of medical cards to all children under eighteen.
- Extending the 'GP only' cards to full medical card status
- Introduction of an income disregard for disabled people

### Rationale

It is well established that those on low incomes are less able to access health services and that poverty has a negative effect on health. 52% of medical cardholders are women and in 2004 women headed 91% of lone parent families<sup>6</sup>. During the past year the League of Credit Unions have noted that those on social welfare and low incomes have borrowed in excess of €30 million to finance access to health services. It is estimated that the main cause for the decrease in medical card numbers rests with the failure of the income guidelines to keep pace with social welfare payments<sup>7</sup>. There is a need therefore to increase the medical card threshold to include those on social welfare and low income so that they can have equitable access to the health service.

Poverty has a negative effect on the long-term health of children and there is evidence to suggest that mothers in Ireland neglect their own health to ensure that their children receive health care.<sup>8</sup> Extending the medical card to children up to eighteen would provide particular support especially for women and their families who are just above the medical card threshold.

The new GP-only cards do not compensate for loss of medical card entitlement and it is estimated that approximately 100,000 full medical cards are required<sup>9</sup>. Those with disabilities incur additional costs due to their disability and frequently the severity of impact of such costs depends on whether they are entitled to a medical card.

## POPULATION BASED SCREENING

### Recommendations

As a matter of extreme urgency the Department of Health & Children to prioritise the allocation of resources required to ensure:

- Immediate commencement of the full National Rollout of the Irish Cervical Screening Programme (ICSP) to be completed by the end of 2006.
- Full National rollout of BreastCheck, the National Breast Screening Programme, to all areas in the Republic by 2007 without further delay.
- Development of services such as colposcopy clinics, specialist breast clinics and prosthesis services for treatment of women as required.

### Rationale

Ireland has one of the highest rates of invasive cervical cancer in Western Europe and approximately 76 women die of cervical cancer each year in Ireland, the majority of which could be prevented

6 Commission of European Communities (2005) Report on Equality between Women and Men 2005

7 Mangan, Ita (2004) The Medical Card, Affording Health on a Low Income. Comhairle.

8 Mangan, Ita (2004) *ibid*.

9 [www.svp.ie/whats\\_new\\_press\\_releases.html](http://www.svp.ie/whats_new_press_releases.html)

through an effective screening programme. For several years now, the NWCI has been calling for the full implementation of the **Irish Cervical Screening Programme** (ICSP) and at our recent Annual General Meeting members voted on a motion calling for the immediate and full rollout of the programme, which has been operating since 2000 but available only to women in the mid-Western area. The first recommendation of the 2004 report<sup>10</sup> commissioned by the ICSP states 'A National Cervical Screening Programme must be rolled out as soon as possible'. This report provides a breakdown of steps required to achieve a National ICSP and states that a transition period of eighteen months is required, which must commence immediately with significant investment made to ensure success. Although the Minister for Health has stated that the national rollout will commence, this has not happened to date, more than 6 months after the release of the report. With the implementation of the ICSP there will be a need to develop colposcopy clinic services to provide treatment where indicated.

There is extensive evidence available nationally and internationally to support the benefits of **breast cancer screening** in saving and prolonging women's lives. This evidence includes the high rate of death amongst Irish women from breast cancer in comparison to the rest of Europe and particularly between women on the island of Ireland, where the rates of death from breast cancer have steadily declined in Northern Ireland since the availability of breast screening programmes. Despite many assurances by the Government, the actual rollout of BreastCheck has been extremely slow. This is having a critical

effect on the health and well-being of women in a situation where all the evidence demonstrates that early detection is known to both improve the outcome for women and save women's lives.

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## VIOLENCE AGAINST WOMEN

### Recommendations

- Funding for specialist services working on violence against women must be increased from €12 million to €19 million and a national funding framework for NGO's working on violence against women must be developed by 2006. Funding for violence against women should be ring fenced for frontline service responses only.
- The 6 government departments<sup>11</sup> which have a role in responding to, and preventing violence against women, should develop dedicated budget lines by 2006.
- Funding must be committed to the National Steering Committee on Violence against Women strategic plan.

### Rationale

Violence against women remains a significant problem in Irish society. Research has shown that 15% of women

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10 McGoogan, Dr Euphemia (2004) Report on the Irish Cervical Screening Programme. ICSP

11 Department of Health and Children, Department of Justice, Equality and Law Reform, Department of the Environment, Department of Education and Science, Department of Social, Family and Community Affairs and Department of Community, Rural and Gaelic Affairs.

experience severe domestic abuse<sup>12</sup> and that 20.4% of adult women have experienced sexual violence<sup>13</sup>. Despite yearly increased running costs, funding for these services has not increased since 2002 and is insufficient. In 2003 almost 1 in 3 calls to the Women's Aid Helpline went unanswered and 40% of women seeking refuge were refused accommodation<sup>14</sup>. Funding must be increased in order to ensure that women can access violence against women services. In order to ensure

the long term development of services a national funding framework must be developed.

The National Steering Committee on Violence against Women was established in 1997 and brings together the relevant statutory and voluntary agencies. The development of a strategic plan is a welcome opportunity to make progress on this issue, however resources must be committed to forward this work.

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12 National Crime Council and ESRI, *Domestic Abuse of Women and Men in Ireland: Report on the National Study on Domestic Abuse*, Dublin, 2005.

13 McGee et al, *The Savi Report: Sexual Abuse and Violence in Ireland; A National Study of Irish Experiences, Beliefs and Attitudes Concerning Sexual Violence*, Dublin Rape Crisis Centre, 2002

14 NCC, 2005, op cit.

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