



Budget Directions 2015

Towards a more equal and sustainable Ireland
for women and men

Established in 1973, the National Women's Council of Ireland (NWCi) is the leading national women's membership organisation in Ireland. NWCi seeks full equality between men and women and derive our mandate from a membership of over 180 groups and organisations across a diversity of backgrounds, sectors and locations. We also have a growing, committed, individual membership.



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Introduction

The choices being made in Budget 2015 are not simply about how to balance, where to cut, and what to protect. They are about our direction and priorities as a nation.

This Budget takes place in a changing landscape. Increased tax revenues have brought stated deficit targets within reach. Meanwhile, there is increasing concern across Europe around the long-term economic and social impacts of austerity, along with growing recognition of the need for stimulus and strategic investment.

Budget 2015 is an opportunity to invest in our people, our social and physical infrastructure, our public services and our shared future. NWCI believes it is crucial that the decisions made in this Budget bring us closer to, rather than further from, a more equal and sustainable society and economy for women and men.

One priority must be income adequacy for Ireland's social base, the 65% of our population surviving on less than the €32,800 threshold between standard and higher rates of income tax. In contrast to rhetoric around a 'squeezed middle', austerity and recession have in fact left us with a hard-pressed majority. 50% of households would be at risk of poverty without the crucial role played by social transfers.¹

Evidence shows that it is those on the lowest incomes who have shouldered the greatest losses under austerity and contributed a higher proportion of their income in direct and indirect taxes. According to the OECD "lower income households either lost more during the crisis or benefited less from the recovery".²

We need to reverse these regressive trends. Tax reductions focused on higher earners would be a step in the wrong direction and of little benefit to women, who are heavily concentrated amongst low earners. CSO report that 50% of women earn €20,000 or less and women are only half as likely as men to earn over €50,000.³

For women in particular, a job is no longer a guarantee of economic security. Over 16% of those living in poverty are working⁴ and women are particularly vulnerable to low wages and precarious employment. It is not enough to create employment, we also need to promote quality and sustainable employment.

Investment in the social base delivers real social and economic dividends. Research shows that it is lower income households who support the national economy and job creation by spending their money on local businesses and services across Ireland. An increase in social protection payments and the minimum wage should be accompanied by firm measures, including social and equality clauses, to promote decent wages, secure employment and gender across all areas of to all Public Procurement, grants or incentives.

NWCI knows, from our 180 member organisations, the devastating impact of cutbacks in public and community services including housing, transport and health, with many services no longer operating at sustainable levels. If we are to emerge from the economic crisis with a healthy, functioning, equal society, we need renewed investment in public services and social infrastructure as a positive force for development, innovation, inclusion and job creation.

Care is the foundation which underpins our society and the shortage of affordable, accessible childcare severely limits women's participation in the workplace. We need increased public investment in quality childcare and better support for the balancing of work and care within our social protection system and our family leave policies.

Violence against women remains a massive, underlying problem. Frontline services and shelters have been pushed to breaking point while international experts have highlighted our shameful history. This must be the Budget where Ireland changes the record and finally dedicates the necessary resources and political will to meeting the standards set out in the Istanbul Convention and facing up to legacy issues and contemporary challenges.

Budgets, like all areas of public policy, are not gender neutral and have different impacts on women and men. Given the new 'positive duty' for equality in public bodies, Budget 2015 should fund the roll-out of practical gender mainstreaming across all Departments and also support women's voices at local and national level.

SUMMARY OF NWCI RECOMMENDATIONS FOR BUDGET 2015

1. Income Adequacy and Security: Raising the Social Base

1.1 Social Protection Payment Levels

- Increase Social Protection Payments, including reduced rate payments, by at least €5 per week.
- Maintain secondary benefits at current rates and continue practice whereby those returning to employment from social welfare retain a full Medical Card for up to three years, as opposed to substitution with a GP Visit Card.
- Increase Disability Allowance to recognise costs of disability and increase associated secondary benefits.
- Conduct a review, with full gender analysis, into social impact of reduced Jobseekers payments for under-25's.

1.2 In-Work Income Adequacy

- Maintain in-work income supports such as FIS, reduce hours requirement to 17.5 hours and increase earnings threshold for access. Reduce need for FIS by attaching strong social clauses to all use of Government funds.
- Increase minimum wage from €8.65 per hour to reflect increased cost of living and Living Wage research.
- Strengthen the JLC system and maintain or increase associated pay levels.
- Ensure Low-Pay Commission is well resourced and includes a strong focus on gender and precarious work.

1.3 Security versus Precarious Work

- Fund a comprehensive report into the prevalence and nature of precarious work in Ireland.
- Revise Social Protection guidelines to ensure no-one is ever required to accept poorly paid, insecure work.
- Recognise atypical work by ending three-day rule and calculate unemployment on hours rather than days.
- Attach greater conditionality to public procurement, grants and employer incentives such as Jobs Plus, moving beyond 'non-replacement' clauses and leveraging higher employment standards, gender equality and job security.

2. Economic Independence for All Women

2.1 Opening Doors to Women and Activation

- Increase investment in activation initiatives and fund research into gendered trends in activation.
- Actively encourage women into the system by introducing administrative individualisation, promoting claim-sharing and widening voluntary access to activation supports to women outside the Live Register.
- Introduce promised Homemaker's Credit and allow its use as a 're-entry credit' for activation initiatives.
- Fund a comprehensive survey into Ireland's many thousands of Qualified Adults.
- Recognise and support balancing of work and care through piloting of quality part-time activation initiatives.
- Restore income disregard thresholds for lone parents transitioning to JST, extend JST model to other groups.
- Ensure additional public resources are allocated to the EYG rather than just a re-routing of existing resources.

2.2 Migrant and Ethnic Minority Women

- Allocate resources for delivery of National Traveller and Roma Integration Strategy across all Departments
- Increase funding to Traveller organisations and work with them around access to training and activation.
- Abolish Direct Provision, increase weekly allowance for asylum seekers and review the right to work.
- Deliver impact assessment into HRC looking at options for abolition. Offer HRC exemption to women experiencing violence, women from the nomadic tradition and those defrauded by an employer.

2.3 Pensions

- Maintain or increase the Contributory and Non-Contributory Pensions and reverse cuts to reduced rates.
- Conduct a gender impact assessment of changes to Contributory Pensions and Voluntary Contributions.
- Address the ongoing legacy and impact of 'marriage bar' inequality and introduce Homemaker's Credits.
- Introduce a Universal pension for all, funded through the removal of tax reliefs for private pensions.

3. Fair and Progressive Taxation

3.1 Genuinely Progressive Taxation

- Introduce a new top rate of tax for those on very high incomes.
- Do not introduce tax cuts which benefit only those in the top third of incomes.
- Review the impact of indirect taxation and charges on the overall progressivity of Ireland's tax system.
- Maintain or improve progressivity in USC by retaining the differential between 2%, 4% and 10% rates.
- Consider introduction of a wealth or capital tax and support a European Wide Financial Transaction Tax.

3.2 Recognition and Reform of Tax Expenditure

- Conduct full transparent cost-benefit analysis of all tax expenditure and standard-rate all tax relief.
- Commit to phased reduction of the number and cost of Tax Expenditures down to EU average levels.
- Introduce a system of refundable tax credits.

3.3 PRSI, VAT and Employment Standards

- Conduct a review of VAT with reference to the living wage 'basket of goods' and incorporate gender analysis.
 - Re-introduce tax relief for membership of unions or professional bodies.
 - Link any reduced VAT for industries such as hospitality with JLC compliance and clear employment standards.
 - Allocate resources for a significant increase in inspectors at Revenue to challenge tax evasion.
 - Increase financial penalties for non-payment of PRSI by Employers and fund awareness campaign around new PRSI requirements on equal treatment for men and women in self-employment.
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4. Investing in Care

4.1 Child Income Supports

- Increase universal element of the Child Benefit payment by €5 in recognition of increases in cost of living.
- Extend top-up payments under Social Protection to those in receipt of FIS and working on low incomes.
- Remove the HRC as a condition for access to Child Benefit.
- Review Social Protection guidelines to better recognise and accommodate the balancing of care and work.

4.2 Public Investment in Quality Childhood Care and Education

- Invest in quality Early Childhood Care and Education, including resourcing of staff training and pay scales.
- Introduce second free preschool year and specific budget to deliver and promote out-of-school-hours childcare.
- Deliver a national review on affordability and accessibility with focus on public provision and appropriately subsidised places rather than tax credits.
- Ensure activation into childcare training is always choice-led and offers genuine progression options.
- Ensure that activation of parental caregivers remains voluntary until a full public childcare system is in place.

4.3 Independence through Care Supports

- Increase Care Supports such as Home Help or Respite Care.
 - Ensure secondary benefits such as household packages, phone or fuel allowances are maintained, as those who spend much of their time at home can particularly depend on them.
 - Increase Disability Allowance to recognise costs of disability and increase associated secondary benefits.
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5. Building Quality Public Services

5.1 Public Services and Public Procurement

- Deliver a comprehensive programme of strategic investment in public services and social infrastructure.
- Conduct a full review of the ongoing recruitment embargo across the public service.
- End austerity cutbacks and re-invest in essential public and community services across Ireland.
- Take steps to reverse the current drive towards privatisation and outsourcing of public services.

- Protect public services in the national transposition of EU Public Procurement Directives.

5.2 Health Services that Work for Women

- Resource a substantial large-scale roll-out of Gender Mainstreaming across a range of areas within the HSE.
 - Extend cancer screening services to the age of 70 as promised in the Programme for Government.
 - Increase investment in step down and aftercare for survivors of illness and surgery.
 - Increase investment in maternal health policy and practice, including midwife ratios and better consultation.
 - Increased investment in gender sensitive public health education for women in areas such as heart disease, cancer, reproductive rights and mental health, including awareness raising around entitlements and rights.
 - Set a maximum price for emergency contraception and support better and more consistent access.
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6. Moving Forward Together – Equality and Gender Proofing

6.1 National and International Commitments: Obligation and Opportunity

- Resource and deliver concrete action on national and international (gender) equality commitments including the National Women's Strategy and targets for 20th anniversary of UN Beijing Platform on Women in 2015.
- Ring-fence resources for Gender Mainstreaming across a number of key Government Departments in line with roll out of new 'Positive Duty for Equality' in Public Bodies and EU funding requirements.
- Fund gender audits across Departments during 2015, disaggregate data by gender and gender-proof all policy.

6.2 A Different Approach to Budgeting

- SIA and gender-proof budgetary proposals prior to introduction in January 2015 and revise accordingly.
- Strengthen the gender and equality dimension of SIA and extend regular use across all Departments.
- Produce a Budget 2015 'Equality Statement' and introduce Gender Equality Budgeting by 2016.

6.3 Real Support for Women's Participation

- Increase resources to NWCI and its members in order to strengthen women's participation and representation in all areas of public life and policy.
 - Support women's participation and representation within Local Government and local community structures.
 - Deliver sustainable long-term funding to local, community and grassroots women's groups such as those within the National Collective of Community Based Women's Networks.
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7. Changing the Record on Violence Against Women

7.1 Preparing for the Istanbul Convention and Resourcing Frontline Services

- Increase funding to national and local services challenging and responding to violence against women.
- Allocate necessary resources to bring Ireland up to standards specified in the Istanbul Convention, including frontline supports and appropriate shelter ratios. Resource implementation of the Victims Directive.
- Address all obstacles and ensure that Ireland signs and ratifies the Istanbul Convention during 2015.
- Resource a national prevention programme incorporating both primary and secondary prevention measures.
- Fund and deliver the long overdue SAVI 2 survey on Sexual Violence in Ireland.

7.2 Facing up to the Legacy of Institutional Violence

- Resource implementation of proposals for a restorative justice scheme made by Justice Quirke of Irish Law Reform Commission in 2013. Fund a Dedicated Unit to support access to entitlements for survivors, at home and abroad, including legal advice, research support and independent advocacy for institutionalised women.
- Allocate resources to adequately support public inquiries and new or extended restorative justice schemes, with particular focus on survivors of Mother and Baby Homes including the Bethany and County Homes. Ensure appropriate acknowledgement and redress for survivors of symphysiotomy.

1. Income Adequacy and Security: Raising the Social Base

A core priority for Budget 2015 must be raising the income and realising the potential of Ireland's Social Base, that vast majority of our population currently surviving on incomes below €32,800. Of nearly 1.9 million people in employment, 65% earn less than that threshold between standard rate and higher rate.⁵ The CSO report steady reductions in both average annual income and annual equalised disposable income.⁶

There is a strong gender dimension to income inequality. The pay gap still remains and research from TASC and CSO has consistently found women to be over-represented amongst those on lower incomes and under-represented among higher earners. The latest 2014 Men and Women in Ireland report found over 50% of women earning €20,000 or less while women were only half as likely as men to be earning €50,000 or more.⁷ Women are also more vulnerable to a dramatic rise in precarious work and a steady erosion of job security.

This underscores the need for an adequately resourced Low-Pay Commission which incorporates gender analysis, women's voices and a strong focus on precarious work. It also highlights the need to prioritise budgetary investment in the wide social base ahead of the third who have reached the higher income bracket.

While much recent rhetoric has focused on a 'squeezed middle', what we really have is a hard-pressed majority. The latest SILC figures found that 50% of our entire population would be 'At Risk of Poverty' were it not for the crucial and essential role played by social transfers, a very significant increase from 39.8% in 2004.⁸ Such social transfers do not just include jobseeker payments but also payments like pensions, Carers Allowance or Child Benefit. However, even with those transfers, 24.5% of the population still experienced deprivation in 2012, rising to over 50% for lone parents.⁹

National and international evidence also clearly demonstrates that it is those on the very lowest incomes who suffered the greater proportionate losses during the period of austerity. Social Justice Ireland estimate the cumulative 2008 to 2011 reduction in income for the bottom decile as 18.4%¹⁰, far higher than other groups¹¹, while a June 2014 report from the OECD reports that during the period of austerity policies "the pain was not shared evenly" across most countries, including Ireland, as "lower income households either lost more during the crisis or benefited less from the recovery" leading to widening income inequality. Women tend to be on lower incomes and particularly vulnerable to rising inequality and the insecure conditions which accompany it.

The consistent pressure which austerity has placed on the majority of households within the social base not only means hardship for the individuals involved, it is also harmful to our society and economy as a whole. This can be seen in the stagnation of domestic demand and the geographically uneven distribution of growth. It is households on lower incomes who are the drivers of domestic demand and the lifeblood of many towns and villages. Research consistently shows that those on lower incomes are more likely to channel their incomes back into the national economy by spending the money they receive on local goods and services, thereby supporting job creation and the growth of small and medium businesses.

The Social Base should be seen as the foundation of sustainable recovery. Raising, rather than eroding, the incomes of this majority can deliver a real social and economic dividend, restoring consumer confidence and household resilience and, crucially, restoring the confidence of all those who live or work in Ireland that our social contract stands firm in terms of contribution according to capacity and support according to need and in terms of decent work for decent pay.

1.1 Payment Rates for Social Protection

Our Social Protection system is of crucial importance to all citizens and particularly to women vulnerable to, or living in, poverty. A majority of social welfare claimants are women, and women also have a greater reliance on means-tested payments than men. Research from the ESRI in November 2013¹² highlighted the vital and

effective role played by welfare payments and other social transfers in raising many individuals and households out of the risk of poverty and alleviating the strain on our social fabric.

NWCI believes the Government decision to maintain many social welfare payments has been vindicated in this regard. However serious concerns remain around reduced payments for new jobseeker claimants under 25, particularly since a consistent majority of emigrants in that age group are women.

Erosion of rates from below is another concern – as seen in cuts to ‘reduced rates’ of contributory pensions along with increases in contribution requirement thresholds. This is a deeply gendered issue. Only 16% of those on a full contributory pension are women and many are affected by past inequalities such as the marriage bar.¹³ Until this collective legacy has been dealt with, individual women should not carry its impact.

NWCI joins other civil society organisations in supporting an increase of at least €5 to all Social Welfare Payments as partial recognition of significantly higher increases in the cost of living. Such an increase must also be reflected across all reduced rate payments. Disability Allowance and associated secondary benefits should also be increased to more realistically reflect the costs and challenges of disability.

For many women and many households, secondary benefits such as Household Benefits Package, Rent Supplement or the medical card can be just as important as primary payments. Yet these secondary benefits have been increasingly targeted for cost-saving. These cuts have a significant cumulative effect on households’ ability to plan or participate and lead to a real danger of women falling into poverty or into debt. Secondary benefits must be maintained and access to them facilitated, including supports for those returning to work.

1.2 In-Work Income Adequacy

Widening income inequality has been identified by the OECD and others as a trend which has accelerated under austerity and urgently needs to be checked.¹⁴ It is vital that workers see that work pays. This goal is not best served by a focus on ‘replacement rates’ which have been exposed in a recent report as a red herring within the debate.¹⁵ ESRI found that only 15% would be better off on welfare than in work and, even in a situation where it meant a loss in income, 70% would still choose work over welfare. Crucially, people should never be forced into those kinds of choices or into the choice of emigration which continues to drain Ireland of thousands of young women and men every year.

A real test of whether work pays is to ask if employment is actually delivering core societal and personal objectives such as decreased risk of poverty, increased household security, genuine opportunities for progression and a reason to stay in Ireland. Many of those who emigrate are pushed not by unemployment but by low paid and insecure work. NWCI joins with UNITE, Social Justice Ireland and others in calling for an increase in the minimum wage from €8.65 to reflect increases in the cost of living and research on a ‘Living Wage’ as conducted by the Vincentian Partnership.¹⁶ NWCI also welcomes the role of Joint Labour Committees (JLCs) and support the maintenance or increase of associated rates as an essential counterbalance to casualisation, helping to ensure workers, and women workers in particular, are being offered genuine routes for progression within each sector. Women’s voices and experience must be central to the Low-Pay Commission.

Income support payments such as Family Income Supplement (FIS) play a key role in supplementing the income of low-paid workers and keeping many out of the risk of poverty. In 2011 almost 60% of FIS claimants were women¹⁷ and over half were lone parents. This is an important safety net, supporting maintenance of at least partial labour market attachment and reducing the scarring effects of long-term unemployment.

However, while social transfers such as FIS play a crucial and effective role in reducing household risk of poverty, they should never be seen as reducing the obligation on employers to pay a decent wage. With a majority of workers on less than €32,800, it is certainly not true to say that Ireland is a high wage economy. However our ambition as a society must not be to depress those wages further by marketing ourselves as “a low-wage economy” as part of any race to the bottom internationally. Any lowering of wages or erosion of job

security puts households at risk and increases pressure on our Social Protection System – a concern highlighted in an OECD report on “the rise in market income inequality”.¹⁸

It is therefore appropriate that Government should act as an advocate for in-work income adequacy and security, be it through support for a ‘living wage’, leveraging of employer incentive schemes to raise overall employment standards or active steps to reward and require social, gender equality and labour standards.

1.3 Security versus Precarious Work

Women are not only more likely to find themselves in low-paid work, they are also particularly vulnerable to precarious work. One third of all women workers are in part-time employment. Be it voluntary or involuntary, such work is far too often undervalued, underpaid or insecure. Recent years have seen also seen a forced casualisation of many of the sectors in which women tend to be overrepresented such as retail or hospitality. Recent ESRI research has found that women have experienced lower levels of ‘job control’ along with an increase in ‘work pressure’ and ‘involuntary part-time’ work within their employment.¹⁹

One of the most concerning trends has been a rise in zero-hour contracts, which deliver the worst of both worlds by demanding full availability yet offering no security as to hours or income. This not only undermines wages, it is also damaging to family life and relationships. When people are living with weekly financial insecurity it inhibits their ability to make plans. Precarious work inhibits confidence to spend within the economy and restricts household access to mainstream credit. This can place mortgages, education or training and other investment or opportunities out of reach and families faced with an unexpected expense can be vulnerable to loan sharks and associated high interest repayments.

It is important that the Government recognise the increasing reality of atypical work in the calculation of social protection payments, measures such as the three day rule do not disincentivise labour market attachment or add to risk of poverty. An hour-based rather than day-based calculation should be considered.

Many of those in precarious employment rely on social transfers such as FIS or Child Benefit not only to supplement but to bring some level of predictability into their income and these transfers have been highly effective in reducing risk of poverty. However essential this support is for individuals and households, businesses must not be allowed to think they can shirk their responsibilities in terms of decent wages or conditions.

Budget 2015 should also allocate the funds necessary to actively challenge precarious work and insecure employment. Comprehensive research into zero-hour contracts and the realities of precarious work is badly needed. The Low Pay Commission, adequately resourced, has a key role to play and should engage actively with women and their experiences.

However, the Government also has other practical tools at its disposal. A number of the activation initiatives and grant programmes funded by Government and likely to receive further money in Budget 2015 involve sizable public transfers to private companies and should be seen as a key opportunity for leverage. High-value incentives such as Jobsplus should come with strengthened conditionality, moving beyond ‘non-replacement’ clauses to require and reward quality company employment standards, far above the legal minimum. These standards might include union recognition, job-security, limits on use of zero-hour contracts and, crucially, gender equality targets. Public investment or procurement contracts should promote similar standards through the inclusion of social clauses.

A review of Social Protection criteria such as Reasonable Offer of Work (ROA) should also be conducted to ensure no-one is ever ‘activated into’ or required to take up poorly paid insecure jobs or zero-hour contracts.

Income Adequacy and Security: Raising the Social Base

1.1 Social Protection Payment Levels

- Increase Social Protection Payments, including Reduced Rate payments, by at least €5 per week.
- Maintain secondary benefits at current rates and continue practice whereby those returning to employment from social welfare retain a full Medical Card for up to three years, as opposed to moving to GP Visit Card.
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- Maintain in-work income supports such as FIS, reduce hours requirement to 17.5 hours and increase earnings threshold for access. Reduce need for FIS by attaching social clauses to all Government spending.
- Maintain and strengthen the JLC system and maintain or increase associated pay levels.
- Increase minimum wage from €8.65 per hour to reflect increased cost of living and Living Wage research.
- Ensure Low-Pay Commission is well resourced and includes a strong focus on gender and precarious work.

1.3 Security versus Precarious Work

- Fund a comprehensive report into the prevalence and nature of precarious work in Ireland.
- Recognise atypical work by ending three-day rule and calculate unemployment by hours rather than days.
- Revise Social Protection guidelines to ensure no-one is ever required to accept poorly-paid, insecure work.
- Attach greater conditionality to public procurement, grants and employer incentives such as Jobs Plus, moving beyond 'non-replacement' clauses to leverage higher employment standards, gender equality and job security.

2. Economic Independence for All Women

Economic Independence for women is a core priority within the work of NWCI. "Increased economic participation of women" is also a key objective of Ireland's National Women's Strategy and a requirement under Europe's 2020 strategy for smart, sustainable and inclusive growth. The first Country Specific Recommendations (CSRs) for Ireland since our entry into the EU Semester reporting process underscored the urgent need for action towards those goals. They observed that "Ireland has one of the highest proportions of people living in households with low work intensity in the EU" and highlighted "unequal labour market participation of women at 67.2% in 2013, as compared with 83.4% for men."²⁰ The economic dividends of supporting greater female participation have been recognised in recent research from the Nevin Institute which highlighted that "improving women's access to the labour market could create up to 65,000 jobs".²¹

However a job is not in itself a guarantee of economic security or independence and, with women disproportionately likely to end up in precarious work as discussed in the previous section, promotion of quality standards must be a priority. Migrant workers are particularly susceptible to exploitation and HRC rules can leave women from these and other vulnerable groups outside the safety net of Social Protection.

There is also the question of initial access to employment or activation. Many women are not only distant from the labour market but distant from the social protection system itself. Budget 2015 should seek to ensure that our payments system, structures and activation initiatives have the resources to support rather than obstruct the voluntary engagement of all women while also acknowledging the balancing of care and work.

2.1 Opening Doors to Women and Activation

Given the significant changes in many aspects of Ireland's Social Protection system over recent years, it seems anomalous that a legacy of gender inequality remains embedded in many of its assumptions and categories.

Measures like the Limitation Rule or Qualified Adult Allowance have an ongoing impact on people's lives, compromising income, independence, security, and opportunity for many women. They also have a social and psychological impact, contributing to the invisibility of many women in Ireland. Budget 2015 should resource a comprehensive survey of Ireland's thousands of 'Qualified Adults', over 90% of whom are women. Many face significant obstacles in entering or re-entering the labour market and it is important that their needs and context be understood to ensure they can be supported on their own terms.

Budget 2015 should resource measures to encourage more women into our social protection and activation systems in their own right, including introduction of Administrative Individualisation at first point of contact, promotion of claim sharing and provision of information on the role of credits for all adults within a household.

Opening up the potential for both or either adult to seek training, activation or other opportunities for progression on a voluntary basis could increase household resilience, particularly in what are sometimes known as 'jobless households'. This would not only support individual women, it would contribute to national achievement of poverty reduction or employment targets.

Introduction of a 're-entry credit' would be one practical measure and could be linked with the long-promised and overdue introduction of a Homemaker's Credit. Originally envisaged in terms of pension entitlement, Homemaker's Credits could also serve as a useful access point for activation programmes.

Moving away from a traditional breadwinner and caregiver dichotomy should in no way diminish recognition or support for care, but rather improve recognition of the balance between work and care and the modern realities of atypical work patterns. There may, for example, be situations where both parents share a caring role and are only available for part-time employment. Moreover, in the absence of full public childcare, activation of any family caregiver should be entirely on a voluntary basis (See also section 3 of submission).

The Jobseekers Transitional Payment (JST) for Lone Parents, which offers voluntary routes to activation without a requirement for full availability, in recognition of parental responsibilities, offers an interesting template. However it is important to note that while the JST offers some positive potential for careful activation, the loss of Income Disregard for Lone Parents, mostly women, has had an opposite effect, actively disincentivising part-time work and the forming of labour market attachment. Income Disregard thresholds should be restored in Budget 2015.

Another serious concern is that lone parents in receipt of OPFP who wish to seek employment may find themselves excluded from voluntary access to many of the higher quality activation initiatives available to those on the Live Register such as Jobsplus. Women on Disability Allowance may be similarly excluded and individuals keen to access training or employment opportunities can find themselves at the bottom of the list. An overly narrow focus on activating those specifically on jobseekers payments may reduce Live Register numbers but it can also undermine the achievement of core national and European targets, such as social inclusion or increased participation of women in the labour market.

At a time of much systemic change, care must be taken to guard against the embedding of any future gender inequality within our new activation structures and initiatives. It is also important to allocate new and increased public funding to initiatives such as the European Youth Guarantee (EYG), both to maximise co-funding potential from Europe and to prevent re-routing from other programmes or erosion of other supports.

European Funding, such as that underpinning much of the EYG, has clear requirements in terms of Gender Mainstreaming and represents an opportunity to develop and promote best gender equality practice for rollout across all activation and employment promotion initiatives. Further detailed proposals around gender and activation are set out in the NWCI report '*Careless to Careful Activation*' (2012).

2.2 Migrant and Ethnic Minority Women

Traveller and Roma Women

The Traveller Community in Ireland continue to experience profound disadvantage with the gap between life expectancy for Traveller women and settled women currently estimated at 11 years. The economic recession, austerity measures and cutbacks in essential services or positive initiatives have taken a toll on Traveller women who persistently experience deeply rooted oppression, discrimination and social exclusion.

Findings from the Traveller Health study found 55% of Travellers experiencing discrimination when seeking work²² and this is compounded by educational disadvantage and cut backs within the Back to Education Initiative and certain Community Employment schemes. NWCI members have also recorded that Traveller women have been affected by new restrictions within training programmes which make it harder to balance participation with care responsibilities. Roma experience many of the same issues and difficulties faced by Travellers and Roma women in particular encounter extraordinary levels of direct discrimination, yet they can be neglected within policy debate on areas such as employment or training. Support and funding to Traveller organisations should be increased following recent heavy cuts. During 2015, the Government should resource and achieve implementation targets for the National Traveller and Roma Integration strategy.

Migrant Women

In 2011, there were 544,400 non-Irish nationals representing 196 different nationalities living in Ireland with almost 17% of the population born outside of Ireland. That census also recorded a greater increase in the number of migrant women as compared with migrant men. Racism remains a serious issue in Ireland, one which often intersects with gender, while exploitation of migrant workers in the workplace is another core issue of concern. The Irish Government's commitment to ratify the ILO Convention no. 189 on Decent Work for Domestic Workers is a welcome step, as is the examination of loopholes in the insolvency payment scheme. It is also important that migrant workers who act in good faith in the making of PRSI contributions should never be disadvantaged by fraudulent actions of an employer.

Asylum Seekers

The current long-term system of direct provision for asylum seekers has been widely recognised as inhumane and intolerable, creating particular vulnerabilities for women and children. NWCI joins many other voices across civil society in calling for the abolition of this system. There should also be a substantial increase in the long-standing Direct Provision weekly allowance of €19.10 per adult, €9.60 per child.

Those in direct provision are currently not entitled to seek employment and NWCI believes that research on areas such as wage scarring, labour market attachment and the impact of household joblessness on children should be reflected in a review of the right to work for asylum seekers.

Habitual Residence Condition

Habitual Residence is a condition (HRC) which must be satisfied in order to qualify for most social welfare assistance payments. Pavee Point, the Migrants Rights Centre Ireland and other NWCI member organisations have highlighted huge difficulties faced by nomadic Travellers, Roma, migrant workers and other groups who face restrictions to social welfare, health and other services if they do not satisfy the HRC. In particular, women who experience violence and fail to satisfy the HRC may not be able to access vital supports.

Concerns about HRC were raised by the UN Special Rapporteur on extreme poverty and human rights in a 2012 report which encouraged "the Government to review the impact of the condition as a matter of priority". ECRI has also recommended a review of the impact of HRC²³. Gender and equality impact assessment of HRC should be conducted in 2015 and options for abolition considered. NWCI also believes there are circumstances where exemption HRC should be allowed. These include intimate partner violence, transition from homelessness, the practice of nomadism or cases where PRSI credits are misappropriated by an employer.

2.3 Pensions

Older people have some of the lowest levels of disposable income and often rely heavily on social transfers to keep them out of poverty. However, the legacy of gender inequality such as the 'marriage bar' which forced many women to give up jobs in the public service is still felt every week by the many women who receive severely reduced pensions²⁴. Only 16% of those with a full Contributory Pension are women. Moreover, while the full contributory pension rate has been protected, reduced rate pensions have been cut and contributory thresholds have been raised, compounding the mistakes of the past.²⁵ The inequitable impact of these measures on women has been highlighted in the media and demonstrates the need for gender-proofing.

NWCI also believes that the recent increase in the number of previous contributions required before voluntary pension contributions will be accepted disadvantages and disincentivises women re-entering the workforce after a long absence, undermining their capacity to build up enough social contributions for long-term security.

The thrust of current Government policy on pensions has been to encourage people to invest in private pensions, despite what might be considered a poor track record for that industry in Ireland. The State has supported private pensions through tax reliefs of up to €2.9 billion per annum, although this has seen some reduction over the last two years. Marginal-rate tax reliefs are a huge public expense and have been shown to overwhelmingly benefit the wealthiest 20%. It is interesting that standardisation of these reliefs was recommended in the Bailout agreement yet never implemented, showing that choices can always be made.

As it stands, many of the population, including a majority of the social base, will still rely on some form of state pension to ensure a decent standard of living in their older years. NWCI therefore believes that it is in the interests of DSP to promote urgent reform of our pension system, replacing marginal tax reliefs with substantial public investment in a universal pension for all. NWCI has previously set out a number of equitable and sustainable proposals in the report *'Pensions: What Women Want'* (NWCI 2008).

NWCI RECOMMENDATIONS FOR BUDGET 2015

Economic Independence for All Women

2.1 Opening Doors to Women and Activation

- Increase investment in activation initiatives and fund research into gendered trends in activation.
- Actively encourage women into the system by introducing administrative individualisation, promoting claim sharing and widening voluntary access to activation supports to women outside the Live Register.
- Introduce promised Homemaker's Credit and allow its use as a 're-entry credit' for activation initiatives.
- Fund a comprehensive survey into Ireland's many thousands of Qualified Adults.
- Recognise and support balancing of work and care through piloting of quality part-time activation initiatives.
- Restore income disregard thresholds for lone parents transitioning to JST, extend JST model to other groups.
- Ensure additional public resources are allocated to the EYG rather than just a re-routing of existing resources.

2.2 Migrant and Ethnic Minority Women

- Allocate resources for delivery of National Traveller and Roma Integration Strategy across Departments.
- Increase funding to Traveller organisations and work with them around access to training and activation.
- Abolish Direct Provision, increase weekly allowance for asylum seekers and review the right to work.
- Deliver impact assessment into HRC looking at options for abolition. Offer HRC exemption to women experiencing violence, women from the nomadic tradition and those defrauded by an employer.

2.3 Pensions

- Maintain or increase the Contributory and Non-Contributory Pensions and reverse cuts to reduced rates.
- Conduct a gender impact assessment of changes to Contributory Pensions and Voluntary Contributions.
- Address the ongoing legacy and impact of 'marriage bar' inequality and introduce Homemaker's Credits.
- Introduce a Universal pension for all, funded through the removal of tax reliefs for private pensions

3. Fair and Progressive Taxation

Ireland is not a high-tax country by international standards. In 2012, Ireland's total tax take was only three-quarters of the EU average, 30.2% of GDP compared to 40.7%. Factors contributing to this include our low levels of PSRI, the absence of a top rate of tax and high levels of tax expenditure on 'reliefs' which disproportionately benefit top earners. Given our comparatively low revenue levels and the urgent need for investment in our decimated public services and social infrastructure it is deeply concerning to see potential cuts to income tax for those in the top third of incomes being promoted within the budgetary debate. This would surely be unacceptable as it would offer no benefit to the vast majority below the higher threshold.

Moreover, research shows it is those on the very lowest incomes who have borne the worst impacts of austerity and been most affected by the roll-out of less progressive indirect taxation and charges. A recent report from the Nevin Institute found that it is those in the bottom decile who pay the largest actual share of their income in tax, contributing 30.5pc of their gross income in direct, indirect and total household taxation. Those in the very top decile of earners had an equivalent effective tax rate of 29.6% while those in the middle paid far less, giving a "U-shape to the overall household tax contribution curve".²⁶

Budget 2015 should focus on constructive proposals such as the introduction of refundable tax credits, which have the potential to benefit women and men right across the social base. This Budget should also initiate a transparent cost/benefit analysis of Tax Expenditure in Ireland and consider introduction of a top rate of tax and/or a wealth tax, allowing those with the greatest resources to make appropriate contribution.

3.1 Genuinely Progressive Taxation

In a recent report, TASC have highlighted that Ireland is unusual in having only two rates of income tax (20% and 41%) while most EU countries employ considerably more rates and bands. Notably, Ireland has no top rate of tax for very high earners. NWCI supports the introduction of a top rate of tax to ensure that those on the highest incomes in Irish society have an opportunity to contribute appropriately to that society. This would represent a genuine strengthening of progressivity in our tax system.²⁷

As our tax bands are marginal rather than absolute, with a higher rate only applying to that portion of earnings above a threshold, the effective tax rate is lower and the increase in tax when people move from standard to higher rate is gradual rather than sudden. It is also important to note that while reductions in standard rate tax or would benefit both lower and higher earners, any raising of the current higher threshold benefit would offer absolutely no benefit to the majority on lower incomes while advantaging those on €200,000 as much as that on €40,000.

The one place where a sudden spike in tax liability can be seen is the point when lower incomes become liable for Universal Social Charge (USC). It is essential that such limited progressivity as does currently exist within USC, in a 2% rate for low earners and the 10% rate for high earners, should be maintained and strengthened.

Concerns have been expressed in relation to the way in which many new indirect taxation charges are being rolled out and who they affect. A review should be conducted into how these indirect taxes are affecting the overall progressivity of Ireland's taxation system.

The NWCI has consistently advocated for a wider tax base so that a high level of public services can be delivered and maintained. In reforming the taxation system, basic principles of redistribution must apply where those who have the highest levels of income and accumulated wealth should contribute most to the state finances. Yet research shows that those on the highest incomes often have comparatively low effective tax rates and benefit disproportionately from public transfers in the form of tax breaks.

The OECD has reported that in addition to "widening income inequality" under austerity, "the distribution of income from work and capital has become more unequal".²⁸ A spotlight on capital in Ireland finds that, in

2013, the richest 250 people in Ireland saw their wealth grow by 12%, with the wealth of this tiny group equivalent to 35% of our national GDP.²⁹

NWCI believes a wealth or capital tax should be considered in Budget 2015 and Ireland should also support introduction of a European Wide Financial Transaction Tax as an appropriate contribution to public revenue given the immense debt caused by previous financial speculation and the cost paid by citizens. It has been suggested that FTT could initially generate around €150 million per annum in Ireland.³⁰

3.2 Recognition and Reform of Tax Expenditure

Tax Credits and Tax Reliefs are a form of public expenditure and should be subject to the same degree of scrutiny as applied to other forms of expenditure such as social welfare payments. Indeed, given the substantial cost of 'tax expenditures' to the public finances, all such transfers should be required to prove their contribution to the achievement of our national social and economic priorities.

A number of tax reliefs are framed as a positive incentive towards a specific public good, for example in the promotion of cycling as sustainable transport or the targeted support for a fledgling industry. However, careful monitoring and strict criteria is needed to ensure genuine social and economic dividends are being delivered. For example, businesses benefiting from public transfers, such as tax breaks for new enterprise, should be required to meet quality labour and equality standards.

Blunt targeting of incentives can have negative social consequences and there is concern, for example, that the Capital Gains Tax waiver over the last two years has, by incentivising inflationary speculative investment by those rich in capital, decreased rather than increased the accessibility and affordability of housing.

The truth is that many tax expenditures do not operate efficiently or effectively and many draw from taxpayers on low and middle incomes while benefiting those on higher incomes. Research from the Community Platform³¹ has previously demonstrated that the overwhelming majority of tax breaks are employed by high income groups and the vast majority of tax expenditure is given to those on higher incomes.³² This inequality is greatly exacerbated by the continued use of marginal rather than standardised rates in a number of tax reliefs, but it is also evident in the fact that those on the lowest incomes – who pay tax in forms such as VAT and USC – are not in a position to benefit from tax credits they help fund.

NWCI supports the replacement of marginal rate tax reliefs with standardised rates, it has been estimated that this could lead to up to €1 billion in savings.³³ Given the large proportion of women on the very lowest incomes, NWCI also strongly endorses proposals for introduction of refundable tax credits, proposed by Social Justice Ireland and others.

A cost-benefit analysis of all tax expenditure should be conducted and the test of each expenditure measure should not be whether a rationale can be produced to justify it but whether it is the most effective and equitable way to deliver a desired social or economic objective, or whether another approach such as direct public investment might prove more effective or efficient. For example, NWCI supports universal public provision of childcare over a tax relief which would only benefit some but not all. In terms of long-term financial security for citizens, NWCI also advocates for a universal public pension funded by an end to private pension tax relief.

Budget 2015 needs new and transparent measures to deliver greater equity and effectiveness in Ireland's tax expenditure. Moreover, given the considerable overall cost of 'tax expenditures' to the public finances, Budget 2015 should reflect recommendations for a phased programme to reduce the number and cost of tax expenditures³⁴ down to EU levels, leading to substantial public savings .

3.3 PRSI, VAT and Compliance with Good Practice

TASC have highlighted that the Irish income tax system is notable for its “very low level of PRSI, especially employers’ social security contributions; effectively the lowest level of social insurance in the EU”³⁵. This is a concern which should be addressed over the coming year in order to ensure that the long-term security of workers and their households is being appropriately reflected in the economic calculations of business.

One important new development is Ireland’s recent transposition of the EU Directive ‘on equal treatment between men and women engaged in self-employment activity’. This has the potential to widen the PRSI base from family SMEs and support greater individualisation and long-term social security for women in particular. However it is important that the roll out of this new legislation is appropriately resourced during 2015 with an information campaign for hard-to-reach women.

The non-payment of PRSI by unscrupulous employers is an issue which affects vulnerable workers and migrant women in particular. Consideration should be given to substantially increasing financial penalties in relation to non-payment of PRSI by Employers

A review of VAT, which makes up a large portion of tax contribution for those on lower incomes, has been highlighted by many groups as a potentially more progressive alternative to a change in income tax. NWCI would suggest that the ‘basket of good’s’ identified as part of the consensual budgeting model used in Vincentian Partnership calculation of the living wage, could provide one useful starting point for such a consideration. A gender analysis should also be an essential aspect of any review of VAT.

In line with any firm Government focus on leveraging improvements in employment standards, ongoing public concessions which might be granted to certain sectors, such as hospitality, in relation to VAT should be strongly leveraged in negotiations around JLC compliance and decent pay and conditions within that sector.

In line with the Government’s renewed and restated commitment to tackling low wages and supporting collective bargaining it might be appropriate to reintroduce the tax credit for union membership, perhaps updated to also include business and professional membership up to the same threshold?

Stringent measures to challenge tax evasion are also crucial and requests by Revenue for additional inspectors should be granted, both in terms of the €800,000 each inspector might generate³⁶ and the public message that tax evasion, which costs the exchequer far more than welfare fraud, is taken just as seriously.

NWCI RECOMMENDATIONS FOR BUDGET 2015

Fair and Progressive Taxation

3.1 Genuinely Progressive Taxation

- Introduce a new top rate of tax for those on very high incomes.
- Review the impact of indirect taxation and charges on the overall progressivity of Ireland’s tax system.
- Do not introduce tax cuts which benefit only those in the top third of incomes.
- Maintain or improve progressivity in USC by retaining the differential between 2%, 4% and 10% rates.
- Consider introduction of a wealth or capital tax and support a European Wide Financial Transaction Tax.

3.2 Recognition and Reform of Tax Expenditure

- Conduct full transparent cost-benefit analysis of all tax expenditure and standard rate all tax relief.
- Commit to phased reduction of the number and cost of tax expenditures down to EU average levels.
- Introduce a system of refundable tax credits.

3.3 PRSI, VAT and Compliance with Good Practice

- Conduct a review of VAT with reference to the living wage ‘basket of goods’ and incorporate gender analysis.

- Link any reduced VAT for industries such as hospitality with JLC compliance and clear employment standards.
- Re-introduce tax relief for membership of unions or professional bodies.
- Increase financial penalties for non-payment of PRSI by Employers and fund awareness campaign around new PRSI requirements on equal treatment for men and women in self-employment.
- Allocate resources for a significant increase in inspectors at Revenue to challenge Tax evasion.

4. Investing in Care

The Children's Rights Referendum affirmed the State's duty of care to children and to ensuring that their rights are considered and fulfilled. In 2012, the Constitutional Convention also gave its support to NWCI proposals to replace an Article on women in the home with gender-neutral recognition of the importance of care.

Care, as the foundation which underpins our society and economy, should also be central to debate and decision making around Budget 2015. This has been recognised in the EU Country-Specific Recommendations for Ireland which called on the Government to "facilitate female labour market participation by improving access to more affordable and full-time childcare, particularly for low income families".³⁷

This Government has committed to the introduction of a 'Scandinavian model of childcare' and Budget 2015 will require significantly increased investment for this and other national and European targets to be achieved. Such investment offers huge dividends in terms of child development and support for women's economic and social participation. Quality must be at the core of any care provided, and quality standards must extend to the wages, conditions, training and progression options available to staff in this area. Quality employment, conditions and regulation are also important for professionals working in adult care or domestic work.

It is essential that childcare in the home, delivered by either or both partners, is recognised in terms of the immense contribution it makes to the wellbeing and future sustainability of our society and economy. NWCI believes that Child Benefit continues to play a crucial role within all families. Budget 2015 should also signal a reversal in the erosion of supports for people with a disability and the family carers who make a huge contribution to our collective social and economic wellbeing.

4.1 Child Income Supports

Child Income Supports, including Child Benefit, play an important economic and social role for families, particularly women and children. This universal payment also plays an important role for society as a whole in acknowledging the rights and needs of children, our collective responsibility towards their wellbeing and the importance of their future role and contribution within society and the economy.

Universal Child Benefit is based on principles of social solidarity, both in terms of intergenerational transfer and an understanding that people with children do face higher costs. By redistributing income, Child Benefit also recognises the importance of childcare. In recognition of the fact that the vast majority of childcare is currently delivered by women, this payment is paid directly to all mothers, although alternative arrangements can be made in situations where a father is the primary caregiver.

Given that Child Benefit is sometimes criticised, NWCI welcomes the unanimous view of the Advisory Group on Tax and Social Welfare that there continues to be a role for universality within child income support and its assertion of the principle that the State should provide basic support for all the children of the nation. In the spirit of this principle, Child Benefit should not be subject to limitation by a parent's HRC status.

By making this a direct payment, the State makes a public statement on both the value and cost of raising a child, rather than leaving this important issue entirely vulnerable to private negotiation or power imbalance within the home, where a primary source of income may not always be distributed equally.

Research³⁸ shows that the vast majority of Child Benefit is spent either directly (on childcare, clothing, nappies, etc.) or indirectly (on household bills) on children. In the Irish context, Child Benefit also serves as a key mechanism to ameliorate the huge shortfall in accessible or affordable childcare. Full-time care costs for one child can be as much as €220 per week.³⁹ Child Benefit is also part of an overall package of Child Income

Supports that target child-related assistance to families who are at risk of poverty.⁴⁰ Child poverty remains a serious challenge in Ireland where children had a consistent poverty rate of 9.9% in 2012, compared to the State average of 7.7%.⁴¹

Child Benefit has been consistently reduced in recent budgets and has contributed significantly to public savings. In 2013, NWCI estimated that families with four children had already seen a cumulative loss of €2,616 per annum.⁴² Further reductions would put many families under financial pressure, undermine the rights of the child and further limit labour market participation for women. NWCI also includes Child Benefit in our proposal for a minimum €5 increase in all social payments.

Increases within the social welfare in respect of dependent children have offered important compensation for cuts to Child Benefit for some families. However the current limiting of these top-up payments to those on social welfare excludes many other households who are surviving on extremely low incomes. It is the experience of NWCI and its members that many such families struggle to pay for basic household items and rely heavily on child income supports, particularly Child Benefit, to pay for childcare which enables them to work outside the home. Top-up payments for qualified children should be extended to families on low incomes, particularly those below FIS thresholds and should support those seeking to re-enter the workforce.

Another important aspect of income support for parents is ensuring that our Social Protection payments reflect changes in the traditional dichotomies of breadwinner or caregiver and honestly accommodate the balancing of care and availability for work in some of the ways discussed earlier in this submission.

4.2 Public Investment in Quality Childhood Care and Education

Investment in early childhood care and education is crucial for the future development of children. In addition to our collective national duty to the rights of the child, there are also strong economic arguments for increasing public investment in quality childcare as it helps parents, particularly mothers, to remain in and take up paid employment⁴³.

Currently, public spending on childcare and early education in Ireland as a percentage of GDP is amongst the lowest in the OECD⁴⁴. As a result, private childcare costs are amongst the most expensive anywhere⁴⁵ and geographical inconsistency is another major concern. The lack of affordable and accessible childcare pushes many families below the line economically and can make employment seem unaffordable. As one OECD report describes “If childcare eats up one wage so that there is little or no financial gain from going out to work, parents (most often mothers) are less likely to seek a job”⁴⁶.

This is reflected in the 2011 CSO figures on labour market participation for men and women age 20–44. While participation for men and women without children was almost equal at 85%, with a youngest child aged under 3 women’s participation rate plummets to 57% and, after the youngest child is aged 6 or over, women’s participation still remains at only 58%.⁴⁷

It is important to recognise that care work delivered by parents within the home makes its own social and economic contribution and a greater balancing of care and work for both men and women should be accommodated within workplaces by ensuring the extension rather than the erosion of family leave entitlements including adequate paid maternity leave and separate paid paternity leave provision.

However, choice is important and the huge take up of the welcome ECCE free year of pre-school education highlights the fact that many women do choose differently when childhood care and education is supported. NWCI believes the promised second year should now be delivered as provision remains insufficient – both from the perspective of a child’s developmental needs and the needs of a working parent.

NWCI believes tax credits are not an effective or equitable way to address the shortfall in affordable and appropriate childcare as they leave essential service at the mercy of market forces, disproportionately benefit

those on higher incomes and offer less scope for control of quality or price. Instead the solution must be a stronger focus on public provision and the extension of publicly supported and subsidised childcare.

Quality within childcare supports is of vital importance. The commitment to a Preschool Quality Agenda is welcome but is only the first step in a reform programme that should also seek to support professionalisation of the childcare sector, ensuring good pay, conditions and training for all staff. Given the announcement of a new three-year CE training programme for childcare workers, it is crucial that genuine options for progression are available to participants and they have chosen this area rather than being 'activated into' something which may not be suitable for them. NWCI often hears accounts of women who felt pressed into childcare training.

Public investment in out-of-school-hours care is also essential. Women are particularly vulnerable to precarious, low-paid work and this can be exacerbated by the constraints of school timetables. Public provision of quality out-of-school-hours care can support many women to take up a wider range of employment and pursue opportunities with long-term benefits for themselves and their families.

4.3 Independence and Care Supports

According to Census 2011, 13% of Ireland's population has one or more disabilities. While many people with a disability live without any support, others rely on public or private care supports, the care of a family member or some combination of the three. Throughout the recession the situation of those with disabilities has been steadily eroded. In addition to cutbacks in essential public services such as social housing, transport or health, they have also experienced hard-hitting reductions in Home Care and Home Help packages along with severe reductions in the crucially important Respite Care.

These cutbacks have a severe impact on quality of life for people with disabilities, directly affecting their ability to live independently, a goal which can be already fraught with obstacles, particularly for women with disabilities. The difference between an hour and thirty minutes of home help can be the difference between remaining in their own home and moving to residential care with its associated expense.

The vast majority of family carers are women and they absorb the shortfalls in public care, often compromising their personal independence. In some cases, family carers whose contribution may have saved the State hundreds of thousands over the years, find that a reduction in essential Respite Care means that their situation may no longer be sustainable. Cuts to care supports are not only a betrayal of the dignity of all those involved, they are also economically short sighted.

Disability Allowance should be increased in recognition of the huge costs of disability and secondary benefits should also be maintained or increased appropriately.

NWCI RECOMMENDATIONS FOR BUDGET 2015

Investing in Care

4.1 Child Income Supports

- Increase universal element of the Child Benefit payment by €5 in recognition of increases in cost of living.
- Extend top-up payments under Social Protection to those in receipt of FIS and working on low incomes.
- Remove the HRC as a condition for access to Child Benefit.
- Review Social Protection guidelines to better recognise and accommodate the balancing of care and work.

4.2 Public Investment in Quality Childhood Care and Education

- Invest in quality Early Childhood Care and Education, including resourcing of staff training and pay scales.
- Introduce 2nd free preschool year and specific budget to deliver and promote out-of-school-hours childcare.
- Deliver a national review on affordability and accessibility with focus on public provision and appropriately subsidised places rather than tax credits.

- Ensure activation into childcare training is always choice-led and offers genuine progression options.
- Ensure that activation of parental caregivers remains voluntary until a full public childcare system is in place.

4.3 Independence through Care Supports

- Restore or increase Care Supports such as Home Help or Respite Care.
- Ensure Secondary benefits such as household packages, phone or fuel allowances are maintained, as those who spend much of their at home can particularly depend on them.
- Increase Disability Allowance to recognise costs of disability and increase associated secondary benefits

5. Well-Planned, Quality Public Services

NWCI believes that renewed investment in our public services is an essential step towards sustainable recovery, one which has been somewhat neglected in the debate around Budget 2015.

Over recent years, public and community services in Ireland have faced a series of severe cutbacks. While there has been some positive innovation and initiative despite difficult circumstances, austerity has left us with many services which are no longer efficient or effective but reduced to emergency levels and all too often operating on a skeleton staff.

Our current model of Social Impact Assessment does not capture the significant impact that budgetary decisions about public services have on the lives of those on lower incomes, particularly women. However NWCI knows from our members and their experience that the erosion in public services such as housing, transport or health has a devastating, sometimes life-threatening effect on individuals and communities, while reduction in information, advocacy and community supports can contribute to feelings of disenfranchisement.

If we are to re-emerge from the economic crisis with a healthy, functioning, equal society we will need to reinvest in the public services that so many rely on to support their full participation in society.

5.1 Sustainable Public Services and Public Procurement

It is important that any increased focus on Strategic Investment at Irish and EU level fully recognises the social and economic dividends of investment in Public Services and social infrastructure. Such investment has the potential to deliver dividends as high as, or higher than, much private sector investment, in terms of financial returns, long-term cost-efficiencies, innovation, potential international expansion and, crucially, job creation.

There is also an urgent need for a review of the ongoing recruitment embargo across the public service. Far from leading to greater efficiency, this blunt tool has led to geographically uneven, piecemeal services which can become unsustainable or even unsafe. It has also led to serious concerns around renewal and succession within an aging civil service, by limiting entry points and impeding progression. The embargo has most severely impacted on women, for whom the state has previously been a major and important employer. We should not dilute hard-won standards through casualisation, outsourcing or short-term placements. Real recruitment, with good conditions and progression are the quality, sustainable solution to national or local staffing shortfall.

With a view to that long-term sustainability and quality of public services, NWCI opposes the drive towards privatisation which has become more prevalent over the years of austerity. Having learnt from the bailout, we should ensure that our most essential services are not put at risk again through exposure to, or dependence on, companies who ultimately answer to speculative markets or profit-driven forces. It is important to note that a shift towards privatisation is not an EU requirement. New European Directives on Public Procurement recognise that certain health, social and cultural services may be more suited to public provision rather than private competition. States have considerable scope to set out their own interpretation of these directives, however they must finalise that interpretation by 2016. This will require extensive, transparent consultation and carries important implications for the non-profit and voluntary sector.

While blunt tools such as the recruitment embargo and short-term solutions such as outsourcing have predominated during the period of austerity, it is important that we now plan for the long term. There is a need for express commitment to renewed investment in public services and social infrastructure, including a stronger focus on innovation, consultation and good practice, such as practical use of gender mainstreaming.

It is also crucial that Government incorporate strong Social Clauses, including gender equality and employment standards, into every area of public spending or investment which is opened up to competitive tendering. There is real scope to employ public procurement as a point of leverage that both requires and rewards good practice. We need a joined-up approach which ensures that wherever public monies are spent, they are reinforcing rather than compromising national goals, such as gender equality in employment or a reduction in pressure on social transfers such as FIS. Similar strong social clauses and evaluation criteria should be attached to all public grants, corporate tax expenditures and employer incentive schemes.

5.2 Health Services that Work for Women

NWCI believe there is a strong gender dimension to the funding and delivery of all public services and have produced regular social and economic submissions on important areas such as education, housing or transport. However, a core priority in our current work is Ireland's health service. During 2013 and 2014 NWCI actively engaged with the HSE in the piloting of gender mainstreaming approaches which have been proven to deliver better health outcomes for men and women. This is something that now needs to be rolled out on a far larger scale across all areas of health provision. Similar initiatives are needed across all Departments.

Funding should also be allocated for the integration and mainstreaming of ethnicity (including the Traveller community) into areas such as maternal health policy and service delivery. Maternal health policy and practice is an area which needs considerable investment including an increase in the ratio of midwives available and a review into women's experiences of consultation or decision making within the service.

The extension of breast cancer screening was promised in the Programme for Government and has been shown to save lives and cut down on treatment needs thanks to earlier diagnosis. This and other essential cancer screening services should immediately be extended to women up to the age of 70 or beyond.

Greater investment is needed in aftercare as a key issue in survival from cancer or other illnesses. For example, investment in professionally staffed lymphedema services and a return to provisions such as two bras a year and regular new prosthesis would make a real difference to the health and quality of life of survivors of cancer.

Improved public education on women's health issues must also be a priority. Many women, and young women in particular, have reported difficulty in accessing appropriate information and knowing what their rights and entitlements are when engaging with the health system. Better and more gender-sensitive information is not only a priority in prevention of cancer or heart disease, it is also crucially important for reproductive health.

Access around reproductive health remains a concern. One issue is the unregulated cost of emergency contraception in Ireland, which varies hugely and can be up to €45 compared with less than €12 in most European countries. It is not available free to medical card holders without prescription. Many may find it hard to gather the money to purchase this time-sensitive medication. For a woman under-25 on jobseeker's payment, €45 may be almost half her week's income. Those living in rural areas may have just one pharmacy to choose from and limited access to a doctor.⁴⁸ Better access should be supported and a maximum price set.

5.1 Public Services and Public Procurement

- Conduct a full review into the ongoing recruitment embargo across the public service.
- Deliver a comprehensive programme of strategic investment in public services and social infrastructure.
- End austerity cutbacks and re-invest in essential public and community services across Ireland.
- Take steps to reverse the current drive towards privatisation and outsourcing of public services.
- Protect public services in the national transposition of EU Public Procurement Directives.

5.2 Health Services that Work for Women

- Resource a substantial large-scale roll-out of Gender Mainstreaming across a range of areas within the HSE.
- Extend cancer screening services to the age of 70 as promised in the Programme for Government.
- Increase investment in step down and aftercare for survivors of illness and surgery.
- Greater investment in maternal health policy and practice including midwife ratios and better consultation.
- Increased investment in gender sensitive public health education for women in areas such as heart disease, cancer, reproductive rights and mental health, including awareness rising around entitlements and rights.
- Set a maximum price for emergency contraception and support better and more consistent access.

6. Moving Forward Together – Equality and Gender Proofing

Budget 2015 is an opportunity to take concrete steps towards a more equal and sustainable Ireland for women and men. However choosing this path will require some new thinking and indeed a change in direction in a number of areas where current trajectories, if allowed to continue, could lead to widening inequality.

The concerns around income and wealth inequality highlighted elsewhere in this submission all have a strong gender dimension, with women under-represented amongst the wealthy and high earners, while groups such as lone parents experience deprivation levels of over 50%.⁴⁹ However there are many other dimensions to inequality, including deep-rooted structures, prejudices and practices which need to be actively identified and challenged. Women continue to be deeply under-represented in decision making and in senior positions across all sectors. Migrant women, Traveller women, women with disabilities and women from other marginalised groups in society continue to face multiple-discrimination. Many face a daily battle to overcome a layered series of social and economic obstacles.

Moving forward together means ensuring that all voices are being heard, promoting equal representation within decision making, equal access to quality public services, ambitious targets for social and economic equality of participation and outcome, and stronger commitment to gender equality across work and care. We need to support women's voices and participation across all aspects of policy-making at local and national level.

Ireland needs to restore momentum and funding to many of the important but neglected national strategies and initiatives which have not received the necessary attention and resources during the period of austerity. We also need to revisit, and in some cases renew, many of our international commitments and targets.

Moreover, if we really want to achieve poverty reduction and equality, including gender equality, we need to be sure that the decisions we make as a society are grounded in experience, evidence and practical tools such as Gender Mainstreaming, Social Impact Assessment and Equality Budgeting, all of which should be actively deployed as part of Budget 2015.

6.1 National and International Commitments: Obligation and Opportunity

This is our first Budget to follow the exit from the Bailout Agreement. However, while the Troika may be gone, Ireland is still engaged in the EU Semester process and we are also committed to a number of international policy instruments and targets, some of which have been neglected over recent years. As we emerge from the bailout we will need to re-examine, reassert and resource many of those commitments.

As part of the Better Europe Alliance, NWCI actively monitors Ireland's new engagement with the Semester process. Resources will be needed to achieve progress on concerns highlighted in the first Country Specific Recommendations for Ireland including improved access to childcare.

Other commitments which Ireland, as an EU Member State, should be reflecting within Budget 2015 decision making include: the EU Women's Charter; Europe 2020: the European Strategy for a smart, sustainable and inclusive society; the European Pact for Gender Equality; and the EU Strategy for equality between women and men 2010–2015. Many of these strategies highlight the need to increase social and economic participation of women by promoting economic independence, equal pay and representation at all levels of decision making.

There are important goals to meet at UN level also, with the Beijing Platform on Women marking its 20th anniversary in 2015, shining a high profile spotlight on gender equality progress within each country. And progress is needed if Ireland is to achieve even its revised targets for Overseas Development Aid levels.

Ireland also needs to reflect and renew our national commitments and initiatives, including our programme for Social Inclusion and the priorities outlined in the National Women's Strategy (NWS). There is need for a fresh engagement with both the targets and the core vision of a better and more equal Ireland as outlined in many of these strategies. It is within the reach of each Government Department to creatively pursue that vision.

The formation of the Irish Human Rights and Equality Commission also sees the introduction of an important new positive duty for all public bodies and Departments. This will oblige them to take active measure to promote equality, over and above preventative or responsive measures around inequality.

There are a number of tools and mechanisms to support translation of such commitments into action, from conducting of baseline audits and responsive monitoring to planning tools such as equality and poverty proofing or Gender Mainstreaming, an area of particular interest for NWCI. Gender Mainstreaming is already a named priority across the EU; however, the new positive duty deepens and strengthens the case for explicit equality and gender proofing of decision making and service-delivery across all Government Departments.

NWCI has developed a number of pilot projects in this area and believe we have a particular contribution to make in supporting public bodies in the implementation of gender mainstreaming as part of positive duty.

In each of obligation there is huge opportunity. Gender equality policies are rooted not only in the promotion of women's human rights, but in the practical recognition that better equality of participation delivers social and economic dividends. Increased female participation on boards has, for example, been shown to deliver better decision making. Similarly, equal participation of women in the work force, a core priority within Horizon 2020 and our own NWS, is crucial for overall economic development as well as individual women.

6.2 A Different Approach to Budgeting

Budgets are not neutral tools and they are not gender neutral. How the decisions are made and who is involved in making them can determine the policies that shape the lives and opportunities of every citizen. Proposals contained in the Budget also have differential impacts on women and men, and women are frequently disadvantaged by policies that fail to recognise their specific realities and experiences, including unequal pay, responsibilities at work and home, and gender-based violence.

As women tend to be concentrated in lower income groups, they have been particularly affected by measures over recent budgets that have, according to ESRI research, disproportionately impacted those on the lowest incomes. That research is based on the SWITCH model which underpins Social Impact Assessment (SIA).

The SIA of Budget 2014, found the greatest distributive impact amongst those in the bottom 20% and the top 20% of incomes, each of whom experienced a percentage reduction of income higher than experienced by the 'middle'. However while the proportional reduction or 'distributive impact' might be similar, the proportionate loss and social impact was certainly far higher for those in the bottom quintile.⁵⁰

While gender monitoring has been a gap within SWITCH, it is an evolving model and Budget 2015 could allocate funds to widen both its scope and its use across all Government Departments. Crucially, SIA's should be conducted post-budget prior to actual introduction of budgetary measures or proposals. Equality and gender proofing of those proposals is also essential, particularly in light of the newly introduced positive duty on public bodies. The Government should work towards active use of these tools pre and post budget.

NWCI supports the use of Equality budgeting generally, and Gender Budgeting specifically, as an approach to policymaking and planning that places (gender) equality at the centre of decisions concerning public expenditure and income.

Equality Budgeting employs equality audits and targeted consultation to provide information on how different sections of society are likely to be impacted by specific economic policy measures and this information is used to reduce inequalities and to achieve the best equality outcomes for specific disadvantaged groups, and also for society at large. In Scotland, Equality Budgeting processes include a public 'equality statement' to accompany each budget. NWCI believes that Equality Budgeting and SIA have complementary roles to play.

6.3 Supporting Women's Voices

Ireland has for many years performed poorly in the European Gender Equality Index in terms of power and participation. Women's voices need to be heard in all levels of decision making and all areas of policy.

We also need strong women's voices within civil society and women's NGOs are essential foundation blocks of any participatory democracy. Budget 2015 should offer sustainable funding for the many grassroots women's groups who deliver essential education, training, engagement and community building on the ground.

It is also important that those local women's projects are resourced, sustained and recognised within reformed local government structures and that the participation of disadvantaged women in decision-making structures locally and nationally is actively supported.

Budget 2015 is also an opportunity to increase essential funding to the National Women's Council of Ireland, as the leading representative network of women's organisations in Ireland. Despite cutbacks of over 45% in recent years, membership and engagement has continued to grow, with 180 diverse member groups from all parts of Ireland. The NWCI plays a vital, vibrant and unique role in promoting and strengthening women's voices across all areas of Irish society and the growing demand on its resources is one sign of the impact, necessity and importance of that work.

NWCI RECOMMENDATIONS FOR BUDGET 2015

6. Equality, Gender Proofing and Moving Forward Together

6.1 National and International Commitments: Obligation and Opportunity

- Resource and deliver concrete action on national and international (gender) equality commitments including the National Women's Strategy and targets for 20th anniversary of UN Beijing Platform on Women in 2015.
- Ring-fence resources for Gender Mainstreaming across a number of key Government Departments in line with roll out of new 'Positive Duty for Equality' in Public Bodies under and EU funding requirements.
- Fund gender audits across Departments during 2015, disaggregate data by gender and gender-proof policy.

6.2 A Different Approach to Budgeting

- SIA and gender proof budgetary proposals prior to introduction in January 2015 and revise accordingly.
- Strengthen the gender and equality dimension of SIA and extend regular use across all Departments.
- Produce a Budget 2015 'Equality Statement' and introduce Gender Equality Budgeting by 2016.

6.3 Actively Support Women's Participation

- Increase resources to NWCI and its members in order to strengthen women's participation and representation in all areas of public life and policy.
- Support women's participation and representation within Local Government and local community structures.
- Deliver sustainable long-term funding to local, community and grassroots women's groups such as those within the National Collective of Community Based Women's Networks.

7. Changing the Record on Violence Against Women

Throughout 2014, Ireland's failure to adequately challenge or respond to violence against women has come into serious national and international focus.

Research from the Fundamental Rights Agency found that one in five women experienced physical or sexual abuse with higher than average 'ongoing feelings of vulnerability' amongst women who experienced violence in Ireland⁵¹, pointing to a double failure by the State in neither preventing nor adequately responding.

Part of that response should be the gathering of concrete and comprehensive data on sexual violence in Ireland. A SAVI 2 report is long overdue and it is essential that this is funded and delivered in 2015.

Ireland's ongoing legacy from institutional violence against women, including the brutal practice of symphysiotomy, was also strongly highlighted and criticised by the UN's IPCR committee, and Mother and Baby homes in Tuam and elsewhere have made international headlines.

Budget 2015 needs to be the moment when Ireland sends a strong national and international signal that we are changing our record on violence against women and dedicating the resources and political will necessary to face up to legacy issues and tackle contemporary challenges. Signing and ratifying the Istanbul Convention and putting in place the resources to meet its standards can no longer be postponed.

7.1 Preparing for the Istanbul Convention and Resourcing Services

The Istanbul Convention, widely acknowledged as the blueprint for best practice in relation to domestic violence and violence against women, has now been signed by 36 countries and recently became law in 11 countries. However, Ireland continues to drag its heels, not only failing to sign and ratify but also failing to allocate the necessary resources to implement the good practice standards we will eventually have to meet when we do sign and ratify.

Instead, we have been moving in the opposite direction with many frontline shelters, rape crisis centres, or advocacy groups pushed to the brink of closure, even as demand for their services and supports increases. Over 40,000 calls were made to helplines last year and many shelters have had to turn women away due to shortage of places. No woman taking the step to leave a violent partner should ever be held back by fear of homelessness for herself or her children and Ireland will need to greatly improve resources in this area if it is to meet the basic standards set out by the Victims Directive and the Istanbul Convention.

Moreover it is important that services and supports be provided and extended to women experiencing violence in dating relationships, something inadequately recognised within our current national action plan.

Even in advance of formal signing, Budget 2015 should signal Ireland's intention to get our house in order by allocating sufficient resources to meet the standards set out in the Istanbul Convention. This means resourcing all necessary reforms within our public health, court or policing services and it will also require greatly increasing funding to all of the organisations working to challenge violence against women, be it through awareness raising and prevention, frontline services or advocacy. Ireland's current national strategy on Gender Based Violence expires in 2014 and is important to strengthen the resources and mandate of any next strategy.

7.2 Facing up to the Legacy of Institutional Violence

Since 2011 certain measures have been taken by the Government to comply with specific human rights obligations towards Magdalene survivors and their families, including a State apology, establishment of an Inter-departmental committee to establish the facts of state interaction with the Magdalene laundries and acceptance of June 2013 proposals for a restorative justice scheme made by Justice John Quirke of the Irish Law Reform Commission.

There are important resourcing implications within these proposals which should be reflected within Budget 2015. These include provision of healthcare entitlements and payment of pensions. The proposed Dedicated Unit should have funds to facilitate access to and upkeep of Magdalene graves and records, including new headstones. They should also support survivors, at home and abroad, in accessing their entitlements. Hundreds of women still await offers of compensation and there is real concern that the scheme does not fully cater for survivors residing outside of Ireland. Resourcing must be provided to ensure any Restorative Justice Scheme is independently monitored and promoted effectively to women who may be in remote locations or without Internet. Effective and adequate reparation should be paid to all, wherever they currently reside.

Independent advocates should be appointed for women still living with the religious orders and funding for legal support provided to women who wish to appeal a decision. Crucially there must be accountability for, and accurate record of, all the abuses and exploitation perpetrated on women and girls.

Resources should be put in place and provision made for further or extended schemes to reflect outcomes from new inquiries into other institutions and Mothers and Baby homes, including Bethany Home and the County Homes. Survivors of symphysiotomy must receive accountability and appropriate compensation.

Substantial funding and commitment will need to be dedicated and ring-fenced if we are to move past a piecemeal approach, finally face up to Ireland's collective legacy of institutional violence and exploitation and send a new message to women and to the world.

NWCI RECOMMENDATIONS FOR BUDGET 2015

Changing the Record on Violence against Women

7.1 Preparing for the Istanbul Convention and Resourcing Frontline Services

- Increase funding to national and local services challenging and responding to violence against women.
- Allocate necessary resources to bring Ireland up to standards specified in the Istanbul Convention, including frontline supports and shelter place ratios. Resource implementation of the Victims Directive.
- Address all obstacles and ensure that Ireland signs and ratifies the Istanbul Convention during 2015.
- Resource a national prevention programme incorporating both primary and secondary prevention measures.
- Fund and deliver the long overdue SAVI 2 survey on Sexual Violence in Ireland.

7.2 Facing up to the Legacy of Institutional Violence

- Resource implementation of proposals for a restorative justice scheme made by Justice Quirke of Irish Law Reform Commission in 2013. Fund a Dedicated Unit to support access to entitlements for survivors, at home and abroad, including legal advice, research support and independent advocacy for institutionalised women.
- Allocate resources to adequately support public inquiries and new or extended restorative justice schemes, with particular focus on survivors of Mother and Baby Homes including the Bethany and County Homes. Ensure appropriate acknowledgement and redress for survivors of symphysiotomy.

NOTES

- ¹ *SILC 2012* - CSO (publ.2014) - 50% is a very significant increase from equivalent figure of 39.8% in 2004.
- ² *Income Inequality Report*, OECD (June 2014) <http://www.oecd.org/social/inequality.htm>
- ³ *Men and Women in Ireland 2013* - CSO (publ. July 2014)
- ⁴ *Poverty and Income Distribution* - Social Justice Ireland (July 2014)
- ⁵ *A Third Rate Of Income Tax : Income Inequality briefing paper* – TASC (June 2014)
- ⁶ *SILC 2012* - CSO (publ.2014)
- ⁷ *Men and Women in Ireland 2013* - CSO (publ. July 2014)
- ⁸ *SILC 2012* - CSO (publ.2014)
- ⁹ *SILC 2012* -CSO (publ.2014)
- ¹⁰ *Budget Choices* briefing paper Social Justice Ireland (2014) average disposable income based on equalised income, Callan et al (2013)
- ¹¹ *SILC 2012* – CSO (publ.2014)
- ¹² *Social Transfers and Poverty Alleviation in Ireland, 2004-2011* – ESRI and DSP (Dec 2011)
- ¹³ DSP figures in Irish Examiner (March 2014)
- ¹⁴ *Income Inequality Report*, (OECD June 2014) <http://www.oecd.org/social/inequality.htm>
- ¹⁵ *Welfare Targeting and Work Incentives*"-ESRI (June 2014) Research found only 15% would be better off on welfare than in work and that, even in a situation where it meant a loss in their income, 70% would still choose work over welfare.
- ¹⁶ *Towards a Living Wage* - Vincentian Partnership (Jan 2014)
- ¹⁷ *Statistical Information on Social Welfare Services*,- DSP (2011)
- ¹⁸ *Income Inequality Report* - OECD (June 2014) <http://www.oecd.org/social/inequality.htm>
- ¹⁹ *Gender and the Quality of Work : From Boom to Recession* Helen Russell, Frances McGinnity & Gillian Kingston ESRI “(2014) <http://www.esri.ie/UserFiles/publications/BKMNEXT264.pdf>
- ²⁰ *Country Specific Recommendations for Ireland* -European Commission (May 2014)
- ²¹ Nevin Institute (April 2014) <http://www.nerinstitute.net/blog/2014/04/08/improving-womens-access-to-the-labour-market-could/>
- ²² *Traveller Health Survey* - Pavee Point (201)
- ²³ ECRI as referenced by ENAR (2013) <http://enarireland.org/wp-content/uploads/2013/10/ENAR-Ireland-Submission-to-JC-FINAL.pdf>
- ²⁴ Explored further in ‘*Forgotten Lives*’ NWCI (2008)
- ²⁵ DSP in Irish Examiner (2014) <http://www.irishexaminer.com/analysis/no-country-for-old-women-as-females-bear-brunt-of-pension-cuts-262241.html>
- ²⁶ ‘*Total Direct and Indirect Tax Contributions of Households in Ireland: Estimates and Policy Simulations*’ NERI Working Paper, Collins, M.L.(2014)
- ²⁷ *A Third Rate Of Income Tax : Income Inequality briefing paper* – TASC (June 2014)
- ²⁸ *Income Inequality Report*, - OECD (June 2014) <http://www.oecd.org/social/inequality.htm>
- ²⁹ Sunday Times Rich List 2013 Sunday Times (2014)
- ³⁰ *Budget Choices* briefing paper Social Justice Ireland (2014)
- ³¹ ‘*Paying Our Way: Progressive proposals for reforming the Irish tax system*’ - Community Platform (2011)
- ³² ESRI surveys have shown that 80% of the benefit of pension contributions goes to the top 20% of earners while only a small percentage of those on lower rates of tax have private pensions. While there has since been some reduction in amount of private pension tax expenditure, standardisation of this relief, explicitly recommended in Ireland’s Bailout agreement, was never implemented.
- ³³ *Budget Choices* briefing paper Social Justice Ireland (2014)
- ³⁴ The NWCI **does not** include Child Benefit in its understanding of tax expenditures to be reformed or abolished.
- ³⁵ TASC (2012)
- ³⁶ Irish Times (2014) <http://www.irishtimes.com/news/politics/tax-and-fairness-1.1911025>
- ³⁷ ‘*Country Specific Recommendations for Ireland*’ - European Commission (May 2014)
- ³⁸ See for example the Child Poverty Action Group research, *Save Child Benefit: CPAG policy briefing: March 2012* available at <http://www.savechildbenefit.org.uk/images/public/pdf/SaveChildBenefit.pdf>
- ³⁹ *Childcare Price Survey* The National Consumer Agency (2011)
- ⁴⁰ *A Policy and Value for Money Review of Child Income Support and Associated Spending Programmes*, Government of Ireland (2010). available at http://www.welfare.ie/EN/Policy/CorporatePublications/Finance/exp_rev/Documents/CISReviewFinal.pdf
- ⁴¹ Barnardos (2014)
- ⁴² *Statistical Information on Social Welfare Services* – DSP (2011)
- ⁴³ *Doing Better for Families*, Paris: - OECD (2011), childcare supports are a key factor in the determination of maternal employment behaviour during the early years (p. 141). In *Going for Growth: Economic Policy Reforms*, the OECD highlights that Ireland’s female labour market participation rates are well below best-performing OECD economies, The European Pact for Gender Equality 2011-2020 also urges member states to improve supply of affordable high-quality childcare.
- ⁴⁴ OECD Family database www.oecd.org/social/family/database.)
- ⁴⁵ Gender Brief. Prepared by the OECD Social Policy Division www.oecd.org/els/social (Version: March 2010), OECD estimate the childcare cost in Ireland is 29% of family net income, more than double the OECD average of 13% and third most expensive behind the UK and Switzerland. The NCA national survey of childcare found average cost of full-time care for one child was €181 per week
- ⁴⁶) Gender Equality in Education, Employment and Entrepreneurship p.5 - OECD (2012)
- ⁴⁷ ‘*Men and Women in Ireland*’ - CSO (2012)
- ⁴⁸ Emergency contraception (NorLevo) can be accessed free from family planning clinics in Portugal, it costs under €7 in the UK, France and Turkey and approximately €12 in Belgium, Denmark, Poland and Italy. Research from <http://realproductivehealth.com/>
- ⁴⁹ *SILC 2012* - CSO (publ.2014)
- ⁵⁰ Social Impact Assessment of Budget 2014 – ESRI for Department of Social Protection (2014)
- ⁵¹ *Violence Against Women: An EU Wide Survey*- Fundamental Rights Agency (March 2014) This survey spoke to 40,000 women right across Europe. <http://fra.europa.eu/en/publication/2014/vaw-survey-main-results>

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