



National Women's
Council of Ireland
Comhairle Náisiúnta
na mBan in Éirinn

Submission to Indecon International Consultants on
the review of the implementation of the National
Action Plan for Social Inclusion 2007-2016

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Introduction

The National Women's Council of Ireland (NWCI) welcomes the opportunity to submit our views to the review of the implementation of the National Action Plan for Social Inclusion 2007-2016 and the Updated Plan 2015-2017 (NAP inclusion 2007-2017). We look forward to the finalisation of the action plan and a strong commitment and resourcing to eliminating poverty in Ireland. This work is kindly supported by the Department of Rural and Community Development through the Scheme to Support National Organisations (SSNO) administered through Pobal.

The NWCI is the leading national women's membership organisation in Ireland. Established in 1973, it represents a membership base of over 180 groups and organisations across a diversity of backgrounds, sectors and locations and is committed to the promotion of full equality between women and men.

Women's Poverty and Inequality in Ireland

Poverty, lack of power and unequal distribution of resources are the central and persistent structural barriers to full social inclusion and participation in society. Considering the structural causes of poverty experienced by women, necessitates an examination of who owns and controls the power, resources and money in society.

The Irish definition of poverty is that:

“People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities considered the norm for other people in society.”¹

In relation to adequate incomes, access to and participation in the labour market and quality services, women continue to experience significant inequalities including, being more likely to be low paid, work part time, more likely to parent alone, to experience sexual and domestic violence, to be the main provider of unpaid care and be more reliant on public

¹ Government of Ireland 2007. National Action Plan for Social Inclusion 2007-2016. <http://www.socialinclusion.ie/documents/NAPinclusionReportPDF.pdf>

services.² Therefore, it is critical that women are named in the forthcoming plan as gender is a cross cutting issue. The plan must make reducing the feminisation of poverty and deprivation a priority and be underpinned by a rights based framework. A gender equality focus should be structured to explicitly take account of other forms of inequality, such as class, ethnicity, disability or urban/rural location.

Women are at a higher risk of poverty than men. In 2017, 16.4% of women are living in relative poverty, 19.5% are living in deprivation and 7.2% are in consistent poverty. 2017 Survey in Living Conditions data confirms that lone parent households, 87% of whom are women, with one or more children aged under 18, had consistent poverty rates of 20.7% and the highest deprivation rates, at 44.5%.³

Women are usually the household managers, managing all household expenditure and are expected to cope with the threat of debt. Women utilize the services of the Money Advice and Budgeting service in greater numbers.⁴ Debt has also been found to have specific effects on the mental health of women. Mothers living in poverty are particularly vulnerable.⁵

The diversity of women's experiences of poverty and causes of poverty for women are not well recorded in official statistics. Traveller and Roma women remain among the most excluded groups in the country. Traveller women's life expectancy is ten years lower than for women in the general population. Women with disabilities face high risks of poverty and violence. An estimated one in five women live with disabilities, and the prevalence of disability is actually higher among women than men (19.2 versus 12%).⁶ Disabled women and girls remain at the margins of decision-making and their specific needs remain largely invisible. Women in rural areas experiences of income poverty are often compounded by isolation and distance from essential services like transport, health, refuges and childcare. Minority Ethnic women predominate in uninsured work and in the informal economy.

There has been a feminisation of homelessness in Ireland during the current housing crisis. Women now account for 42% of the adult homeless population, and this rises to 44% in the

² Murphy M.P. (2017b) 'Advancing Human Rights and Equality Proofing in Ireland', in Administration, Nr 65 (3), August, pp. 1-13, available at 'www.degruyter.com/view/j/admin.2017.65.issue-3/issue-files/admin.2017.65.issue-3.xml'.

³<https://www.cso.ie/en/releasesandpublications/ep/psilc/surveyonincomeandlivingconditionssilc2017/povertyanddeprivation/>

⁴ MABS(2018) https://www.mabs.ie/downloads/statistics/Statistics_for_Q3_2018.pdf

⁵ The Womens Health Council and MABS(2007) Women, Debt and Health https://health.gov.ie/wp-content/uploads/2014/03/WHC_MABS.pdf

⁶ Disability Federation of Ireland Submission to the National Strategy for Women and Girls

Dublin area⁷. The increase in female homelessness is attributable to the rising numbers of family homelessness, the majority of which are lone parent, female-headed households⁸. Current figures also do not include the many women and children living in domestic violence refuges or residing in direct provision centres.⁹ Intimate (male) partner violence also forces many women to leave their homes while some women, without the resources to leave, remain in abusive home situations. One of the policy responses has been institutionalising women and children in family hubs which will perpetuate social isolation and exclusion.¹⁰

The number of women being sent to prison has significantly increased from 155 female committals in 1995 to 3,411 female committals in 2015. Women awaiting decisions on their asylum applications continue to endure unsuitable accommodation in the direct provision system. They face increased exclusion due to lack of money, lack of power and lack of access to resources including the particular difficulties associated with feeding your children without access to cooking facilities and culturally appropriate ingredients. Certain categories of non-EEA migrants and their children such as the Roma community (undocumented migrants, international students and spouse dependents) are affected negatively by the Habitual Residence Condition which leaves them with no access to income supports. In a recently published needs assessment with the Roma community, 48.1% of respondents who applied for social protection were not successful and many families are experiencing extreme poverty.¹¹

Participation in all areas of life for women is a priority for the women's movement. Not having the necessary resources, opportunities and access means women can experience exclusion in many areas of their life.

⁷ 2,570 homeless women, out of 6,052 homeless adults. The Department of Housing, Planning and Local Government (Feb 2018) Homelessness Report
http://www.housing.gov.ie/sites/default/files/publications/files/homelessness_report_-_february_2018.pdf

⁸ Mayock, P & Bretherton, J (2017) Women's Homelessness in Europe. Palgrave: MacMillan

⁹ SAFE Ireland (2016) 'The State We Are In' <http://www.safeireland.ie/safeireland-docs/STATE-WE-ARE-IN-SAFE-IRELAND.pdf>

¹⁰ Hearne R and Murphy M 2017. Investing in the right to a home, Houses HAP and Hubs

¹¹ Pavee Point Traveller and Roma Centre & Department of Justice and Equality (2018) Roma in Ireland – A National Needs Assessment

The extent of progress made on the high-level goals and National Social Target for Poverty Reduction, taking account of the major socio-economic changes that took place over the period 2007 to 2017

Ireland has endured an extensive period of austerity and women have suffered disproportionately as a result.¹² We recognise women's rights have seen progress, but we also have witnessed their fragility which can be eroded by fiscal choices. A significant burden was placed on already disadvantaged women through the retrogression of rights previously enjoyed. Political choices were made to deprioritise tackling poverty and social exclusion during austerity and the recession.¹³ The gender pay gap increased from 12.2% in 2012 to 14.1% in 2014. ESRI research has shown that women in couples suffered a 14% loss in income during the recession compared to 9% for men.¹⁴ We may only be seeing some longitudinal impacts of disinvestment in services and to disproportionate cuts to women's groups and advocacy organisations now. Now that more resources are available, they must be used to restore payments and services.

There was an original aim to eliminate consistent poverty by 2016 and we have had revisions to the targets justified politically by the downturn in the economy. The latest consistent poverty rate in 2017 is 6.7% up from 4.2% in 2008.¹⁵ We believe National Anti-Poverty Strategy targets should remain ambitious and in the context of increasing economic growth, the target should be to eliminate women's poverty. The National Anti-Poverty Strategy should set a target to eliminate child poverty and reduce relative income poverty.

Adequate minimum income

The Low Pay Commission 2016 found 60% of minimum wage workers (mww) were female while the NERI (2015) report "A Profile of Those on The Minimum Wage", found that 64.7 per cent of mww were women, while in 2014, 50% of women workers earned less than 20,000 per annum. Part-time workers account for over 50 percent of all National Minimum

¹² Mary P Murphy and Pauline Cullen (2018) Austerity, Gender Inequality and Feminism after the crisis: Irish Feminist Approaches against Austerity Regimes

¹³ <https://www.degruyter.com/downloadpdf/j/admin.2017.65.issue-3/admin-2017-0027/admin-2017-0027.pdf>

¹⁴ ESRI (2014) <https://www.esri.ie/publications/gender-impact-of-tax-and-benefit-changes-a-microsimulation-approach/>

¹⁵ <https://www.cso.ie/en/csolatestnews/presspages/2018/surveyonincomeandlivingconditions2017/>

Wage employees and approximately 80% of these are female.¹⁶ More women are now in low pay than in 2006.¹⁷ Freezing the minimum wage rate from 2007 to 2015 significantly impacted on women. Women dominate employment sectors that have been subject to aggressive casualisation and the erosion of pay and security such as retail and hospitality.

The higher incidence of women in low paid employment is linked to the higher proportion of women in part-time work and to their concentration in particular low paid sectors. Females accounted for 70% of part time workers in Q4 2017 (321,600 workers), 69,000 of these female workers classified themselves as involuntary part time or underemployed (three-in-five or 60% of all underemployed PT workers). Many of those who claim to be voluntarily part time employed might well choose other options were affordable childcare an option. Women who are presently unattached or marginally attached to the labour market including that voluntary or involuntary underemployment need to be a specific target of any employment strategy. Clearly access to affordable childcare is at the heart of the solution but there is also a clear need to address deficits in and barriers to opportunities for women to access upskilling, retraining and career renewal as well as more general (re) employment services. Cross-Departmental cooperation should be driven to progressively realise the 'Living Wage' through policy and practice.¹⁸ The National Minimum Wage Rate is still €2.10 below the Living Wage.

Table 1: Employment by gender, full time and part time

		2016Q4	2017Q4	Change	% Change
In employment		2,164.2	2,231.0	66.8	3.1
	Full-time (FT)	1,680.0	1,770.1	90.1	5.4
	Part-time (PT)	484.2	460.9	- 23.3	- 4.8
Unemployed		167.5	144.1	-23.4	-14.0
Part-time - <u>Not</u> underemployed		384.5	345.7	- 38.8	- 10.1
Part-time - Underemployed		99.7	115.3	15.6	15.6
Potential additional labour force¹		32.0	111.1	79.1	247.2

(Source: CSO (2018), Labour Force Survey)

¹⁶ LPC (2016) The ponderance of women on the national minimum wage, Dublin LPC
<http://www.lowpaycommission.ie/publications/women-on-nmw-report.pdf>

¹⁷ Tasc(2019) The state we are in. Inequality in Ireland today.
https://www.tasc.ie/download/pdf/18457_inequality_in_irelandinnerv2.pdf?issuusi=true

¹⁸ The 2018 Living Wage for the Republic of Ireland has been set by the Living Wage Technical Group. It is €11.90 per hour. <https://www.livingwage.ie/>

Inclusive labour markets

Austerity policies have particularly impacted on lone parents. The Indecon 2017¹⁹ and ESRI 2018²⁰ have confirmed that lone parents in work have been penalised by changes to lone parent social welfare supports. These changes have preceded the establishment of fully resourced and nationally available affordable childcare and have pushed many lone parents out of the paid labour market or into in-work poverty. The Indecon report highlighted net exchequer savings of €45.08m from the One Family Payment (OFP) reforms, but noted that many of those who lost OFP remain unemployed or are in low paid or part-time employment. 99% of those dependent on the OFP are women.

Although the official level of employment is close to its highest level ever, NWCI argues we are not approaching what could be called 'full employment' as long as women's participation rates remain low and so many women are underemployed. The European Commission in its 2018 country report on Ireland noted that the employment rate of women remained below the EU average in 2016, at 64.2%, with many moving into inactivity or part-time work because of caring responsibilities. Enabling women in these low work intensity households to access employment is vital to address poverty. We need to complete the implementation of the Action Plan for Jobless Households, by improving the integrated support to people furthest from the labour market.

Pathways to Work (PTW) is a male bread winner activation model which presently demands full-time work availability and a strong emphasis on mandatory over voluntary activation, this impacts directly on access to support and opportunity for many women. Qualified Adults, 90% of whom are women, often live in jobless households yet they cannot access training of supports without committing to full time availability. A national survey to ascertain skills education, health, care and employment experience of qualified adults to enable policy to efficiently and effectively target their needs should be undertaken. Positive supports are far more effective than sanctions in bringing people into sustainable employment and recognition of care responsibilities is also crucial. In light of the direct link between increased rates of poverty and homelessness, and the very high rate of severe deprivation amongst young people 18-24 the full rate Jobseekers Allowance must be restored as a matter of urgency.

¹⁹ Independent Review of the Amendments to the One-parent Family Payment since January 2012

²⁰ Lone-parent incomes and work incentives

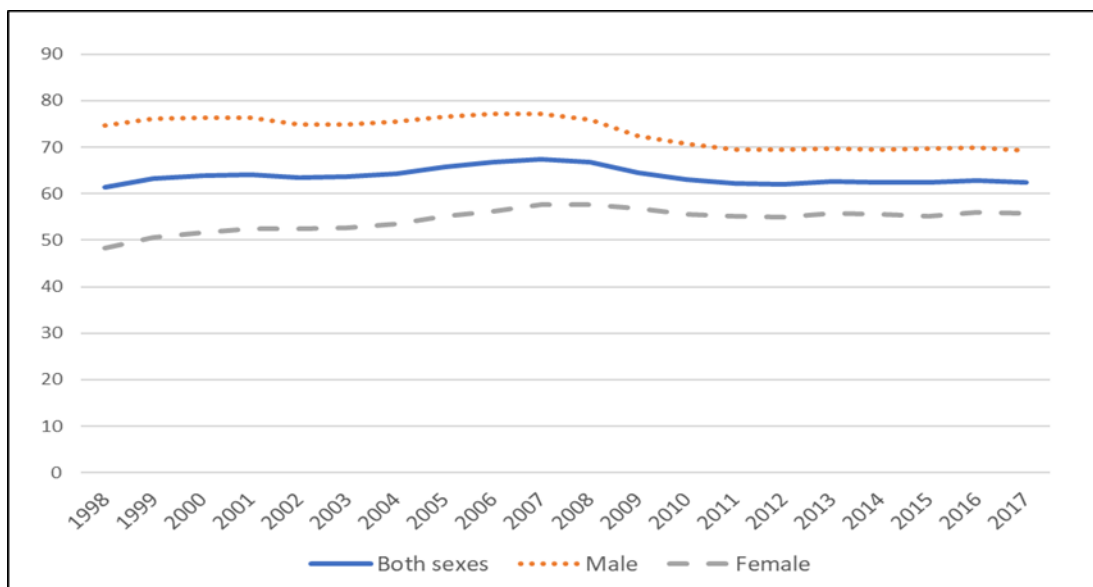
Active Labour Market Programmes clearly show a clear gendered bias in end recipients.²¹

Budget 2018 ALMP	Eligibility	% Women	% Men
Youth development	YGS- JSA/JB/	50	50
Rural Social Scheme	JSA/JB	20	80
JobsPlus	JSA/JB	33	67
Springboard	Wide	31	69
Apprenticeship	Wide	1	99
Average	Restrictions	27	73

NWCI argue a gender aware understanding of full employment will draw attention to the reality of the gap between male and female labour market participation. Indeed labour market participation rates for both men and women are relatively low, especially when part time and unemployment is factored into the scenario. Much of the work women do is unpaid.

There is a need to develop a fully gender proofed national Traveller employment strategy as part of the Pathways to work programme.

Table 2: Gender divides in labour force participation, Ireland 1998-2017



²¹ NWCI(2017) Post Budget 2018 Gender Proofing Process

Labour market participation rates (%)

State	Female			Male		
	1971	1991	2016	1971	1991	2016
All ages	27.9	32.9	53.6	80.7	70.9	67.8
15 - 19years	47.3	21.1	19.5	54.1	29.3	19.1
20 - 24 years	65.1	73.3	63.3	88.7	81.1	69.6
25 - 34 years	28.3	57.4	82.5	96.1	96.2	87.5
35 - 44 years	18.8	35.4	83.1	96.3	95.9	91.8
45 - 54 years	20.4	28.8	78	86.9	91.6	87.7
55 - 59 years	21.5	22.1	70.7	92.1	78.8	80.7
60 - 64 years	20.5	14.0	50.2	86.9	59.4	61.2
65 years and over	11.3	3.0	11.0	43.9	15.8	16.9

Source: CSO

The extent of implementation of the actions underpinning the high-level goals in NAP inclusion

Child Poverty

The risk of poverty among children in Ireland is now above the EU average.²² Meeting the Government target to reduce the number of children in consistent poverty by at least two-thirds, means 95,000 children must be lifted out of consistent poverty by 2020.²³ Families living in direct provision have no access to child benefit. This should be available to all children irrespective of the status of the parents. The introduction of the higher rate of Qualified Child Increase (QCI) for children aged 12 and over in Budget 2019 was welcome in that it recognised the additional minimum needs of older children.

Labour Market Activation

There has been a lack of flexibility for part time and atypical workers, predominately women, in eligibility for income supports. These workers face unpredictable schedules and can find themselves penalised by payment structures and rules based on daily work patterns that are outside their control. Significant concerns have also been raised about the effectiveness and value for money from the pay by results private sector activation delivery mechanisms such as Job path.

²² Eurostat SILC

²³ DSP (2018) Social Inclusion Monitor 2016. Page 40.

Welfare to Work

Gradual reductions to the One Family Payment age threshold have moved significant numbers of lone parents onto the replacement unconditional Jobseekers Transition Payment (JST). Though lone parents in receipt of the JST are not required to seek full-time work and more flexible part-time work patterns are accommodated, those who do work are not entitled to the Working Family Payment, unlike those in receipt of the OFP.

Workers currently comprise 18% of adults at risk of poverty. Without social transfers and in-work payments such as Working Family Payments (WFP) many households would not be able to survive. The cost to DEASP of these in-work supports is up to €2b, essentially a subsidy for low paid employment. In 2016 if social transfers were excluded 44.9% of the population would have incomes below the poverty line and so be at risk of poverty.²⁴

State Pensions

Ireland's Gender Pension Gap stands at 26% in 2018 (having declined from 37% in 2012).²⁵ There is an ongoing legacy of the marriage bar, a social welfare system poorly designed to support individual entitlement or recognise care work, and a deepening gendered occupational segregation into precarious part-time un pensioned work. This will necessitate the state pension to mitigate persistent gendered income poverty and inequality in older age. The State spends approximately €2.39 billion per annum in private pension tax relief. In 2014, 72% of pension tax relief went to the top 20% of earners and 5% of the population are getting 50% of the tax relief²⁶. This current tax based incentive system for pension savings is regressive. As women tend to be lower earners, these tax reliefs also widen rather than narrow the gender pension gap. The public monies saved should be reinvested in first tier state pensions and a universal pension.

Older women in rural communities on a non-contributory pension are 18% short of what a minimum essential standard of living is, leaving them in poverty and constitution a significant barrier to their full participation in their community.²⁷

²⁴The Wheel (2018) Addressing the Unmet Needs of People Living with Inadequate Income and Experiencing Financial Exclusion https://www.wheel.ie/sites/default/files/media/file-uploads/2018-08/Money%20Matters_0.pdf

²⁵ EUROSTAT includes all three pension pillars (State Pensions, Private Pensions, and Occupational Pensions). State pension levels are effectively at parity for men and women in Ireland-among those pensioners with additional pension income, we have a gender pension gap of approximately 26%, compared to 37% in EU28. Between 2009-2016, this fell by 10.6% in Ireland, compared to 3.9% in EU28. The fact that the Gender Poverty Gap for over 65s is higher in every country with a lower Gender Pension Gap than Ireland indicates that the gap in the latter is largely among the higher income pensioners, and results from the existing approach to occupational and private pension outcomes in Ireland, rather than the State pension system

²⁶ Collins, M.L. & Hughes, G. Supporting Pensions Contributions through the tax system. IEA Conference 2017

²⁷ Minimum Essential Budget Standards Research Centre(2018) Minimum Essential Standard of Living Update Report

Social Housing

The end of homelessness has moved out of sight. This has been the result of a long-term decline in state investment in social housing. Ireland has no constitutional or legally established right to housing. Ireland ratified the European Social Charter in 2000, excluding article 31 on the right to housing. A right to housing recognises that a home is central to the dignity of a person. There needs to be a discussion in Ireland about whether governmental policies and strategies adequately address the distinct housing and support needs of women who are at risk of, or experiencing, homelessness or housing instability.²⁸ With a dramatic increase in the number women experiencing homelessness in Ireland, policies and services must address this growing problem.²⁹

Primary Healthcare

Inequity in access to public services further exacerbates women's inequalities. The higher proportion of women in low/unpaid work and undertaking the majority of unpaid care means women are particularly disadvantaged by the two-tier health service in which those with lower incomes wait longer for services and have worse outcomes. Women from deprived areas and marginalised social groups, including members of the Travelling Community (with a life expectancy a decade less than the wider population), homeless women and those living in Direct Provision, are likely to experience multiple disadvantages within the health service. Over the period of the recession underfunding of the public service and reductions in funding for organisations supporting women (e.g. domestic violence services) have further reduced women's access to essential health services.

Life expectancy for women living in the most deprived areas is 80 years, compared to 82.7 years for those living in the most affluent areas. Age/sex-adjusted mortality risk among cancer patients is between 19% and 54% higher among patients from the most deprived areas, with the greatest inequality for breast cancer.³⁰

The priority must be to ensure a universal health and social care system. To achieve the integrated model of care in a universal system, where patients spend less time in hospital and receive a majority of their care through primary and community care services, investment must be made in increasing the volume of primary, community and long-term care services, including a primary care-centred chronic disease management system.

²⁸ Focus Ireland (2016) Submission to the National Women's Strategy. <https://www.focusireland.ie/wp-content/uploads/2016/03/Focus-Ireland-National-Womens-Strategy-Submission.pdf>

²⁹ NWCI(2018) The impact of homelessness on women's health
https://www.nwci.ie/images/uploads/NWCI_Womens_Health_and_Homelessness_-_6th_April_2018.pdf

³⁰ National Cancer Registry Ireland (2016) Cancer inequalities in Ireland by deprivation, urban/rural status and age. <http://www.ncri.ie/sites/ncri/files/pubs/cancer-inequality-report-summary-2016.pdf>

The relevance and comprehensiveness of the monitoring and governance structures underpinning NAP inclusion; and

The Irish Government need to implement a robust monitoring and implementation framework which clearly sets out the outcomes and impacts desired, with accountability and ownership clearly assigned to Departments or agencies. This requires senior government leadership at the Department of the Taoiseach level and Secretary General or assistant secretary general in government departments. Regular progress reporting, oversight and scrutiny from a Joint Oireachtas committee should be built into the monitoring and implementation plan. Support for civil society in the implementation and monitoring of the plan is required as is increased resourcing for the social inclusion division of the department. The inclusion of civil society organisations and the direct experiences of women experiencing poverty and social exclusion will be critical to ensuring a positive impact on social, cultural and economic equality outcomes for women.

The current data does not tell us about the experiences of poverty among Travellers, disabled people or women and families living in direct provision.

It will be important to align the plan to actions already committed to in the National Strategy for Women and Girls 2017 – 2020.

Any lessons relevant to inform the approach to dealing with social inclusion at a cross-government level

Public Services, Taxation Policy

NWCI argues that a more equitable collection and distribution of public resources is required to advance gender equality and ensure a more equitable and just society generally. Using a gender budgeting approach means maximizing available resources to deliver the public services and social infrastructure that can advance equality for women.³¹ Current political emphasis on the need for income tax reductions and a maintenance of a low corporate tax rates does not support state objectives to reduce absolute and relative poverty and drive inclusion and social justice. Ireland already has a low tax-take as a proportion of national income, continuing to be below the EU average.³²

³¹ 2018(NWCI) Towards gender responsive budgeting in Ireland

³² <https://www.oecd.org/tax/revenue-statistics-ireland.pdf>

NWCI does not concur with governments stated objective of increasing the threshold at which people enter the high tax rate. Women predominate in low paid, part-time jobs and take time out of work to undertake unpaid care responsibilities; therefore they benefit substantially less from cuts to income tax and especially to reforms aimed at higher rate tax payers.

NWCI advocates for gender equality budgeting, as a framework to ensure national policy & programmatic spending is delivering just and equitable macro and microeconomic outcomes.³³ This is a stated commitment in the Programme for Partnership Government and the National Strategy for Women and Girls 2017 - 2020. NWCI and the Irish Human Rights and Equality Commission (IHREC) are working with key Departments to ensure the sustainable embedding of gender budgeting at a national level.

Social Investment

Investment in social infrastructure and services including childcare needs to be prioritised. DEASP & Department of Children and Youth Affairs (DCYA) must work together to ensure that investment in this key social infrastructure meets the needs of children and women. NWCI know the lack of investment will inevitably keep, or transfer back, personal, health and community care needs to the unpaid, undervalued and often invisible labour of women.

Affordable childcare remains the single most significant barrier to women's equal participation in all aspects of society, particularly employment, education and training. The absence of adequate childcare provisions makes it difficult for many women to access full-time employment or training. In many cases the cost of childcare does not justify employment.³⁴ Take up of part-time and full-time employment by women is directly linked to the lack of affordable and quality childcare. The provision of high quality affordable early years and childcare for out of school hours is key to closing the gender pay gap.

The provision of universal services have huge benefits to advancing equality and reducing poverty for women, services such as a universal state pension, rural transport and accessible and affordable childcare.

Social Welfare

Delaying the implementation of social welfare increases while tax reductions commence in 2017, 2018 and 2019 budgets created further inequality in the distribution of the benefits of

³³ 2018(NWCI) Towards gender responsive budgeting in Ireland

³⁴ DCYA(2018) Early Years Sector Profile Report 2017/2018

recovery. Social welfare increases are welcomed but there is a lack of progress in benchmarking rates for income adequacy. We argue it is time to systematically review current payment levels and plan for restoration or incremental increases to 2009 levels and progressively benchmark payments to a Minimum Essential Standard of Living (MESL).³⁵

We believe that with unemployment low and the number of qualified adults in job seeker households declining, that there is an historic and affordable opportunity to abolish the limitation rule and open up the prospect of individualised rights to social security and labour market supports for women. We argue it is time to fully individualise the tax and welfare system and support individual entitlement which includes two adult rates for both spouses and equal access to activation supports for partners of coupled social welfare claimants. It is time for the introduction of full social insurance credits for those engaged in full time caring responsibilities and those participating in second chance education and training.

Women's Community Sector

Throughout the recent period of austerity, the community development sector has undergone a prolonged process of dismantling brought about by significant cuts to funding, the prioritisation of labour market activation initiatives focused on individuals over collective social and economic development, and the replacement of grant-aided schemes with target-driven, centrally prescribed tendering processes in a new commissioning environment.³⁶ The women's community sector has been effective in designing effective and innovative models of community based education to empower women, and enable their progression into further and higher educational opportunities. It also has strengthened local democracy through engaging women in decision making and participation. In order to address the serious power and resources imbalance existing among women and women's groups, there must be a redistribution of resources through for example the establishment of a specific multi-annual budget line to enable the participation of marginalised women in civil and political life.

Measurement, Data

Measurement of poverty needs to be comprehensive and disaggregated by gender and across equality grounds to capture the experience and crippling impact for women living in direct provision, Travellers and disabled women experiencing multiple disadvantages. The use of the 'household' rather than the individual as the primary unit of analysis assumes that all resources of the household are shared equally and that all individuals within the household have equal access to those resources. The lack of data adds to the invisibility of

³⁵ Minimum Essential Budget Standards Research Centre(2018) Minimum Essential Standard of Living Update Report

³⁶ Jobpath and the Social Inclusion and Community Activation Programme are two examples

the experience of women living in poverty. Gender relations and gender inequalities need to be factored into the measurement of poverty in Ireland and include overlapping dimensions of inequality, poverty and multiple discrimination.

Concluding Comments

Our social welfare and income support system is vital to enhance women's economic independence and income adequacy. A greater transformation of the social welfare system moving to a more flexible system which meets the needs of a modern labour market, diverse family types, gaining a great work life balance is necessary.

We need an enabling activation policy and policy change informed by a strong gender analysis. The new plan should be integrated, tackling the causes and consequences of poverty and focused on adequate income, quality services and decent work.