



Department for Social Development

Audit of Inequalities

Consultation Response

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Women's Resource and Development Agency

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Introduction

The Women's Resource and Development Agency (WRDA) is a regional organisation whose mission is to 'to advance women's equality and participation in society by working to transform political, economic, social, and cultural conditions'. The organisation was established in 1983 and works with women's groups from all traditions in the most severely disadvantaged communities, and from urban and rural areas of Northern Ireland. We work from the grass roots to the highest levels of policymaking and politics, providing advocacy and lobbying support. WRDA is a membership organisation with over 400 members comprised of Women's Groups, Organisations, and individual members.

The DSD Audit of Inequalities and Action Plan acknowledges many of the inequalities that exist within the Department's policy remit but does not go any further in examining these inequalities and in planning how to alleviate them. A few select issues are chosen and an Action Plan created around these. WRDA would recommend that the Action Plan should demonstrate the intent of the Department in dealing with the inequalities mentioned under 'Long Term Economic and Social Trends and Summary of Key Facts'. Policy development and implementation is not gender neutral and there is a need to ensure policies developed take account of the different life experiences and needs of women and men.

Relevant Evidence/Information

WRDA have published a report 'The Northern Ireland Economy: Women on the Edge'¹ which gives both qualitative and quantitative analysis on the position of women in Northern Ireland. It provides good baseline information on where women are situated. The report includes sections relevant to women such as the economy, employment, childcare for employment, pensions, welfare and welfare reform, debt and credit, and housing and energy debt. It examines four categories of women deemed as particularly vulnerable at this time – lone parents, migrant women, young women and older women. The report demonstrates that women are in a worse position than men to weather both the financial crisis and the impacts of the coalition government's austerity plans. This report is essential reading as it not only

¹ WRDA (2011) *The Northern Ireland Economy: Women on the Edge?* Available at <http://www.wrda.net/Documents/The%20NI%20Economy%20-%20Women%20on%20the%20Edge%20Report.pdf>

provides information but suggests policy changes that would lead to a more equal society.

Actions Not Identified

1. Whilst the Audit of Inequalities acknowledges that persons with dependents are likely to face additional barriers to employment, including access to affordable childcare and continuation of benefits once in employment there is no further mention of childcare in the document. Northern Ireland is the only part of the United Kingdom that does not have legislation to ensure the availability of childcare. Lone parents, the vast majority of whom are women, will now have to actively seek work once their youngest child reaches the age of five. These factors make the lack of affordable childcare major barriers to employment and combating disadvantage. Childcare costs can take up a hefty proportion of a person's salary. The second 'Northern Ireland Childcare Costs Survey 2011'² carried out by Employers For Childcare showed that 45% of the average net salary is allocated to childcare for one child. In order to improve the position of people with dependents, there is an urgent need for affordable, available and accessible childcare. WRDA would like to see the issue of childcare included in the Action Plan. While DSD does not have lead responsibility for childcare per se, the Department plays an important role in funding childcare in some Women's Centres across NI through the Women's Centres' Childcare Fund and this support is greatly appreciated. We hope DSD continues to acknowledge the importance of supporting childcare in women's centres, allowing women living in disadvantaged areas to access education and training and enabling young children to avail of high quality childcare provision.
2. The Audit raises the issue of the higher rate of economic inactivity among women. Thirty-two per cent of working age economically inactive women are unavailable for work due to family/home commitments³. Childcare is a major issue in enabling women to be economically and socially active which in turn plays a part in alleviating intergenerational poverty. Research has demonstrated the more educated women are, the less likely they are to become economically inactive. WRDA calls upon the Department to continue

² Employers For Childcare (2011) *Northern Ireland Childcare Costs Survey 2011*

³ Department of Enterprise, Trade and Industry (2011) *Women in Northern Ireland*

to support the Women's Centres, through the funding supplied by the Voluntary and Community Unit, thereby enabling women to re-enter education and to gain confidence in themselves and in their abilities. The women's centres work mainly in deprived areas of Northern Ireland offering women opportunities for lifelong learning, providing services such as childcare, advice, counselling. These centres help to promote inclusion and participation through encouraging women to become more active citizens.

3. In Northern Ireland two-fifths of single pensioners and one-fifth of pensioner couples are income dependant on state pension and state benefits⁴. In 2008-09 single females are more likely to be in the bottom fifth of the single pensioners' income distribution (21% AHC) than single males (17% AHC)⁵. Older, single, female pensioners experience some of the highest levels of poverty with 28% of older female pensioners, aged 71 to 75, living in poverty (26% of those living in poverty are deemed to be living in severe poverty)⁶. Whilst WRDA welcome the acknowledgement of pensioner poverty and the benefit take up initiatives that are run by DSD, poverty is a scourge that follows many women throughout life as they raise children and in old age often retire on the State pension and pension credit. We urge DSD to consider trialling the automatic payment of pension credit to single women over 75 in order to specifically target this financially vulnerable group.
4. Welfare reform, while offering a simplified system, will create inequalities for women. As it stands, women have already been disproportionately impacted by the changes to the Welfare system through, for example, the changes to maternity grants, tax credits and Child Benefit. Under the Universal Credit proposals, women will again suffer disproportionately. Universal Credit will combine a variety of means-tested benefits and tax credits and it will be paid monthly to one nominated person in the household. We believe that it is likely that in most households the 'male head of household' will be nominated to receive the payment. Much research has been carried out to examine the effect of intra-household expenditure and this has shown that women are more likely to spend money on the needs of children and the household generally. Joint money paid to the other partner is not the same as having

⁴ <http://www.poverty.org.uk/i65/index.shtml>

⁵ DSD Pensioners' Income Series Bulletin, 2008/09 http://www.dsdni.gov.uk/pis_bulletin_0809.doc

⁶ Age Ni (2010) *Briefing Paper to DSD Committee on Welfare Reform Bill*
<http://www.ageuk.org.uk/Global/age-ni/documents/policy/Age-NI-Briefing-Welfare-Reform-Bill-May-2010.pdf>

money in one's own name. This is likely to result in women not having the same access to money to spend on items for the children. This transfer of resources from the purse to the wallet is unacceptable and a major blow to progressing women's equality.

Universal Credit also provides an incentive for the main earner in a household to work but there is a financial disincentive for the second earner in a household. This will particularly affect women as they are more likely to be the second earners in households and they usually earn less than men and undertake more informal caring work. The Department for Work and Pensions in the EQIA acknowledge this, "As the focus of Universal Credit is to help reduce workless households there is a risk of decreased work incentives for second earners in couples (primarily women)".⁷ These changes will result in women's economic independence being further eroded in many households and in more women and children living in poverty. WRDA believe this 'financial disincentive' is an unnecessary anomaly and should be removed.

Whilst WRDA understands that there is a reluctance to tamper with 'parity' with Westminster on the social security issues, we are convinced that certain operational changes can be made to alleviate the worst impacts upon women. Shared payment or payment to the main carer in the household would prevent one person being economically dependent on the other. Fortnightly or weekly payments would prevent the struggle to budget on a small income over a longer period of time. Many already struggle to make ends meet as evidenced by many lone parents and young women in the WRDA report⁸. The option for households to choose to have housing benefit paid directly to the landlord could save many from getting into arrears with the rent and ending up in severe debt. While we welcome the development of a Northern Ireland Policy Simulation Model to examine the possible impacts of policy changes to demographic groups, the timing of this in relation to Welfare Reform is reminiscent of 'locking the stable door after the horse has bolted'. It is unlikely once the Welfare Reform Bill (Northern Ireland) 2011 has passed

⁷ DWP (2011) *Welfare Reform Bill Universal Credit Equality Impact Assessment* Available at <http://www.dwp.gov.uk/docs/eia-universal-credit-wr2011.pdf>

⁸ WRDA (2011) *The Northern Ireland Economy: Women on the Edge?* Available at <http://www.wrda.net/Documents/The%20NI%20Economy%20-%20Women%20on%20the%20Edge%20Report.pdf>

through Stormont that there will be any real changes brought in to reverse negative impacts discovered through the PSM.

5. The promotion of child maintenance and the financial responsibility of separated parents is a welcome action. The benefits disregard helps to reduce the higher risk of poverty for lone parents and their children. The option of mediation allows parents to place their children first through cooperation with one another. However, the possibility of charges for those who as a last resort need to use the statutory service will disadvantage those who need the service most. Charging the parent with caring responsibilities to access the statutory service and then charging both parties a percentage to collect maintenance will add stress to an already fraught situation and will have a detrimental impact on the children whose welfare should be paramount in this process. WRDA ask that DSD consider alternatives to these charges and place the welfare of the children first.
6. Neighbourhood renewal needs gender disaggregated statistics and gender awareness to be built in. Although men and women share the same space and it may appear that actions will impact equally on both genders, it is often the case that men and women have different needs and priorities. Without having gender disaggregated data for the Neighbourhood Renewal – Section 75 Characteristics it is impossible to assess the level of inequality and the impact of this on women. WRDA realise that within the Neighbourhood Renewal Programme actions are taken to offer women’s programmes, childcare and other initiatives that specifically impact on women but there is no specific mention of any of these in the Action Plan.

General Comments

There is a need to collect gender disaggregated data in all the areas covered by DSD. Hidden gendered inequalities can exist until the data is collected and analysed through a gender perspective.

WRDA are pleased that the Department is maintaining its links with the Women’s Sector by providing funding both through the Regional Infrastructure Programme and to some women’s centres through the Community Investment Fund. However, the Action Plan is not specific in how the Department is going to act to lessen existing inequalities between men and women. WRDA would like a more detailed and specific Action Plan that demonstrates particular inequalities and how these will be dealt with.

The Department is responsible for many policy areas that directly impact on women - social security, child maintenance, community development, housing etc. DSD have huge scope in terms of progressing women's and gender equality. It is therefore crucial that a 'gendered perspective' is employed in terms of policy development.