



REGAL
REGAINING LIFE FOR
PRECARIOUS WOMEN
AT WORK

FOCUS
Ireland



REGAL: ANALYTICAL REPORT

Ireland



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1 Introduction

The REGAL Project in Ireland worked with women who have experienced homelessness or housing precarity and have a care responsibility. The project was led by Focus Ireland, which is a national housing and homeless NGO working to prevent individuals, young people and families from becoming homeless and support them out of homelessness. The participants were recruited through Focus Ireland's services, with a focus on our long-term tenants and customers being supported through our PETE (Preparation for Education, Training and Employment) Programme. In preliminary discussion around recruitment, it had been deemed more appropriate to only recruit women who were no longer in emergency accommodation or precarious housing. However, throughout the recruitment process it was decided to open up recruitment to women who were in emergency accommodation provided that their placement was stable and they had the support of a keyworker¹.

Homelessness is one of the most urgent social problems in Ireland today. Growing evidence points to homelessness being exacerbated by a dysfunctional housing market and a recognised paucity of social housing. In addition, there are risk factors which are clearly impacting on particular groups. A majority of families currently in emergency accommodation are headed by lone mothers and their children, while single female homelessness is also increasing. Based on selected evidence and available data outlined above, the Irish contribution to the REGAL project specifically focuses on the experience of women who have a dependent child or family member and who have experienced housing precariousness in the form of homelessness. Furthermore, the study's focus on their access to the labour market as well the aspirational dimension which underpins the methodology means that it is more relevant to look at life beyond homelessness. There is currently a very poor understanding of women's experiences beyond homelessness, the dynamics of care demands and vulnerable women's access to the labour market and so the findings which are collected through REGAL will offer an important contribution to knowledge in the Irish as well as the European context.

During this project, Focus Ireland worked with a core group of 16 women represented by three ethnic groups; Irish, Romanian and African. Twelve focus groups were conducted with the group between November 2019 and March 2020 in a city centre venue. Childcare was provided in a separate room at the venue for the women who had children not in school. Four additional scheduled focus groups were cancelled following the public health restrictions that came into effect as a result of Covid-19. Qualitative phone interviews were completed with four research participants as an alternative method of data collection.

At the heart of the project was a character named 'Faith', who is a representative of the women's experiences, feelings and aspirations. Faith provided the possibility to explore the research questions in general rather than personal terms. Faith had a physical presence in all of the focus groups through the form of a letter box. Through this, the women could speak directly to her through letter-writing or notes. Faith is also the focus of the main creative output from the project – a website featuring an interactive diary that describes a week in the life of Faith². Faith's diary represents the voices and experiences of the women in this project.

¹ Designated point of contact responsible for supporting people in and out of homelessness

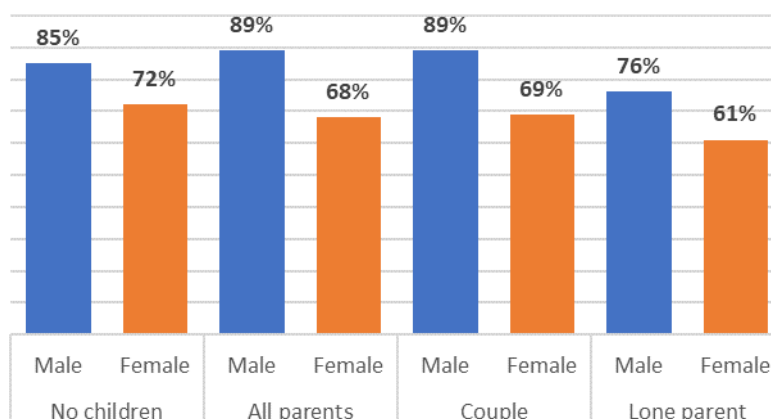
² <https://testingfaith.ie/>

2 The socio-economic position of women in Ireland

In recent years Ireland has experienced somewhat of a social revolution through various referenda to enforce equality in Ireland. However, this has happened relatively quickly in comparison with a long history of Irish legislation and policy that reinforced the Irish woman's place in society as being in the home. In terms of labour market participation, although male and female employment rates in Ireland had reached the EU average by 2018, examining employment rates by sex and parental status reveals the extent to which a) there is a labour market penalty to being a parent, and b) it is a penalty exclusively borne by mothers.

Figure 1 illustrates that becoming a parent tends to *increase* employment rates among men (with the exception of those parenting alone). Fathers who are part of couples have higher employment rates than men without children; the overwhelming majority of lone parents are females, so the employment rate for all fathers is higher than men without children. Mothers who are part of couples have an employment rate that is twenty percentage points lower than fathers in couples. Despite significant reforms to social protection supports for lone parents in relation to labour market participation (see section 3.1 below) lone mothers have the lowest employment rate of all, at just over six in ten lone mothers.

Figure 1: Employment rates in Ireland by sex and parental status, Q1 2020



Source: Central Statistics Office, Labour Force Survey Households and Family Units, LFH12 & LFH13³

When trying to interpret these low employment rates and how vulnerable women are impacted by barriers to the labour market, adopting a 'social risk' analysis can be helpful. 'Social risk' differs to 'social class' in the sense that there are factors which place individuals or households at heightened risk of poverty to which the welfare state responds, such as lone parenthood. Watson et al. (2016) defines social risk groups "on the basis of their different capacities to meet their needs through paid work, either directly through their own work or indirectly through work of other family members" (Watson, 2016: xii).

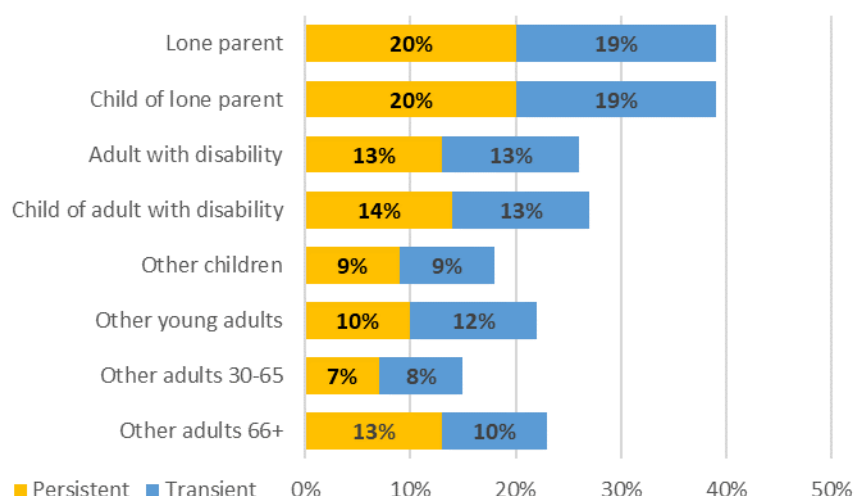
EU Statistics on Income and Living Conditions (SILC) is a cross-sectional and longitudinal sample survey which is coordinated by Eurostat. EU-SILC provides data on income, poverty, social exclusion and living conditions which

³ LFH12: Employment and Unemployment rates of Adult Family Members without Children by Sex, Quarter and Statistic; LFH13: Employment rates of Adult Members of Family Units with Children Adult members of family units with children by Age of Youngest Child, Sex, Quarter and Statistic

collects data both cross-sectionally pertaining to fixed time periods and longitudinal data which tracks individual-level change usually over a four-year timeframe. In an Economic Social Research Institute report published in 2018 examining 2004-2014 EU-SILC data (ESRI, 2018), two social risk groups were identified based on the barriers they face in meeting their needs by means of paid work: 1) lone parents and their children and 2) working-age adults with a disability and their children.

The difference between persistent and transient poverty is also of relevance (the former is defined by poverty lasting for two consecutive years). The longitudinal component of EU-SILC analysis is therefore particularly enlightening as persistent poverty has more serious consequences such as current and future labour market outcome, family behaviours/decisions, health, well-being and child development (ESRI, 2018). Between 2005 and 2014 in Ireland, persistent poverty rate was found to be 20% for lone parents and 13% for working age adults with a disability and a transitional poverty rate of 19% for lone parents 13% for working age adults with a disability. These rates were much higher than other adults aged 30 - 65 years in which the persistent poverty rate was 7% and the transitional poverty rate 8%. See Figure 2 below.

Figure 2: Persistent and Transient Poverty Rates in Ireland (Source EU- SILC, ESRI 2018)



While these two social risk groups emerged across all EU countries, social risk inequalities were found to be greatest in UK and Ireland – that is, the gap between these two at risk groups and a comparison reference group (for example, a gap of 26 percentage points for lone parents versus comparison group in Ireland, compared to between 5 and 20 percentage points elsewhere).

In a recent publication, also drawing on SILC data, access to care services for vulnerable groups was examined with a specific focus on 1) childcare and 2) care for people with illness (Grotti et al., 2019). The researchers found a strong relationship between poverty and access to childcare, which were specifically related to affordability problems. There was also an identified unmet need for professional home care to support caring for people with illness. However, the authors noted that this was more likely to do with a lack of service provision as opposed to affordability. These are crucial considerations when looking at women's access to the labour market and the drivers of persistent poverty.

Research and data analysis have also identified other social risks subgroups, including young adults, that face particular challenges in making the transition to employment – particularly during the recession (McCoy et

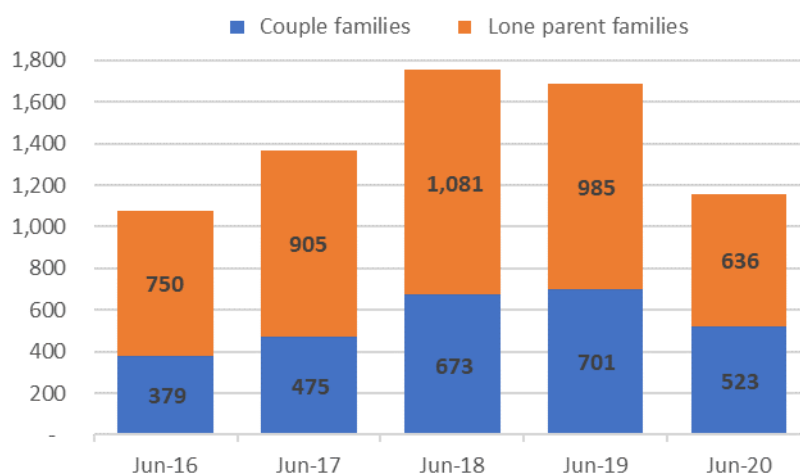
al., 2014). Barrett et al. (2007) also found that women of migrant origin in Ireland suffer an additional pay penalty, compared to men and Irish-born women.

2.1 Vulnerable Women and Housing Precariousness and Exclusion

Homelessness rates have increased significantly in Ireland in recent years. However, figures between April 2020 and July 2020 are reduced from figures before the Covid-19 public health crisis due to emergency legislation passed in the private rental sector which banned evictions. This is reflected in a slightly less significant increase between July 2014 and July 2020.

Between July 2014 and July 2020, the total number of people living in emergency accommodation more than doubled (from 3,258 to 8,728 persons)⁴. This increase is particularly pronounced among the number of families which, across this same time period, increased by 232% (from 344 families to 1,142 families in emergency accommodation) and similarly the number of children rose by 410% (from 749 in July 2014 to 3,821 in July 2020). The adult homeless population as a whole has increased by 142% since July 2014 (2,509 in July 2014 to 6,077 adults in July 2020). A total of 71% of the homeless population currently reside in the Dublin Region (Department of Housing, 2020).

Figure 3: Number of families in emergency homeless accommodation in Ireland



(Source: Dept. of Housing Statistics)

One of the most striking aspects of recent homelessness trends is the increase of women entering into emergency accommodation – many of whom have never experienced homelessness or housing precariousness before. In particular, lone mothers are over-represented in emergency accommodation (Long et al., 2019)⁵ while adult females make up 36% of the total adult homelessness population⁶ – one of the highest gender ratios of homelessness in Europe. Leading researchers in the field of gender and homelessness have referred to recent trends as a “feminisation of homelessness” (Mayock & Bretherton, 2016). Indeed, 66% and 65% of the homeless families in Dublin region were lone parents during 2016 and 2017 respectively (DRHE,

⁴ Department of Housing, Planning and Local Government Homelessness Data. Available at: <https://www.housing.gov.ie/housing/homelessness/other/homelessness-data>

⁵ In this study, of the 137 one-parent households in emergency accommodation surveyed, the majority (95%, n=130) were female-headed.

⁶ Department of Housing, Planning and Local Government Homelessness Data: July 2020: https://www.housing.gov.ie/sites/default/files/publications/files/homeless_report_-_july_2020.pdf



2018). This compares to 24% of the general population who were recorded as lone parents in the 2016 National Census.

The current drivers behind what is causing this dramatic increase in homelessness rates have become increasingly evident. Shifting dynamics in the housing market, and in particular the scarcity of affordable housing, have pushed low income households into precarious housing, overcrowded living conditions, and for an increasing number, emergency accommodation. The majority of the families entering homelessness are unemployed: in an analysis of 237 respondents who were living in homeless accommodation with their children, 69% were unemployed while an additional 15% were in part-time employment (Long et al., 2019) – indicating the link between joblessness and homelessness or housing precariousness. Housing precariousness also goes beyond those in emergency accommodation. Research findings also indicate that women are more likely to be living in hidden homelessness situations over the course of their housing pathways – that is, living in overcrowded living situations with friends or family, or inadequate or substandard housing (Mayock et al., 2015).



3 The precarious situation of women and women parenting alone

Historically, Ireland has strongly associated the work of unpaid care with women; indeed, the Irish constitution (Article 41) explicitly privileges the role of unpaid care provided by women in the home:

“In particular, the State recognises that by her life within the home, woman gives to the State a support without which the common good cannot be achieved. The State shall, therefore, endeavour to ensure that mothers shall not be obliged by economic necessity to engage in labour to the neglect of their duties in the home”⁷

Ireland developed a welfare state which both relied heavily on the unpaid caring work of women, and which saw earning and caring as belonging to separate realms. Developing provision to facilitate women to combine work and family life was counter to this orientation, and hence not a public policy priority. This stance has had a number of implications for how the welfare state developed in Ireland.

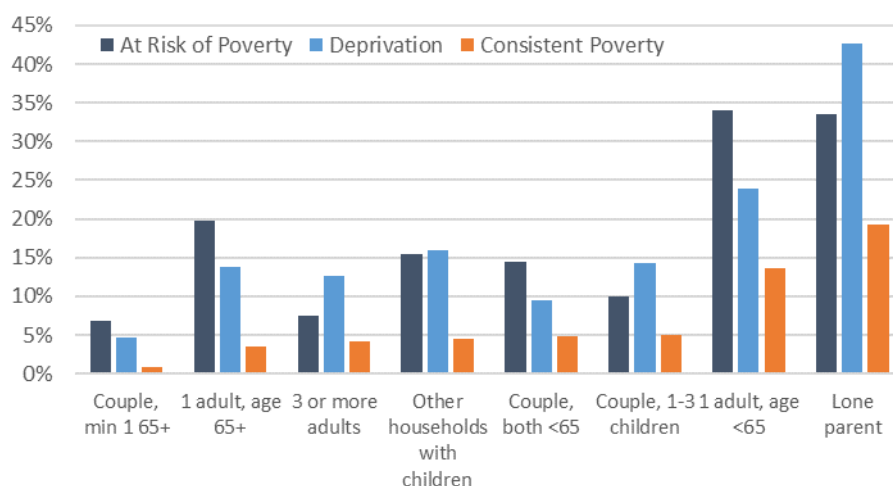
Ireland’s social protection system has been characterised by a ‘strong male breadwinner’ model, with entitlements accrued by workers; while welfare payments were related to the family whom the worker was supporting. Initially, the social insurance system excluded the economic sectors in which the majority of women were employed, while men’s entitlements were related to their status as family breadwinners. Where specific provision was made for women, it was generally to compensate for the loss or lack of a breadwinner e.g. widow, deserted wives. The care work undertaken by women was simply not reflected in social protection provisions. Women’s entitlements “depended on the gravity of their status as victims of male sexuality, abandonment, and crime” (Yeates & Stolz, 1995).

Given the Irish state’s reliance on the unpaid care work of women, alternative care provisions for children, older adults and people with disabilities were also late to develop. Traditionally, care of adults was undertaken by an unmarried female family member; the social protection system included a ‘Prescribed Relatives Allowance’ which was paid to pensioners in need of care, not to the female relative providing care. A regulated childcare sector was also late to develop in Ireland; investment of European Social Funds (ESF) made a substantial contribution to a rapid expansion of supply from the 1990s on. While supply issues are now much less acute, affordability is an ongoing concern. Ireland continues to have some of the most expensive childcare in the developed world, and this is widely recognised as a significant constraint on the labour market participation of mothers. Perhaps this issue around childcare unaffordability plays a significant part in why women in Ireland are far more likely to work part-time hours than their male counterparts (74.4% of men work for 35 hours or more compared to 52.3% of women according to national census data)⁸. Under provision in relation to care services is also implicated in household poverty rates, which illustrate that poverty rates in lone parent households are disproportionately high.

⁷ Convention on the Constitution (2013) Second report of the Convention on the Constitution, p. 11

⁸ CSO (2016a) Census of Population 2016 - Men and Women in Ireland 2016: Employment.
<https://www.cso.ie/en/releasesandpublications/ep/pwamii/womenandmeninireland2016/employment/>

Figure 4: Poverty rates by household composition



One of the most significant developments in relation to the labour market participation of low income mothers in Ireland in recent years was the reform of social protection provisions for lone parents. Reform had been mooted for some time: as noted in a Department of Social & Family Affairs report, social protection for this group had been “structured on the basis that women with children should remain in the home full-time”⁹. However, it took the global financial crash in 2008, and conditions under the Troika ‘bailout’ (EU/IMF), to finally deliver reform. Ostensibly, the reform was intended to increase the participation of lone parents in the labour market, with the intention of reducing the high poverty rates for these families. Initial evaluation of these reforms indicate that while labour market participation increased, poverty did not fall.

3.1 Social protection reform: parenting alone

According to the 2016 Census, there were 218,817 one parent families in Ireland, representing approximately 1-in-4 families. Over 86% were headed by a female, and 58% had just one child (SVP, 2019).

The most significant reform in respect of work life balance for vulnerable women in Ireland in the last decade is reform to the One Parent Family Payment (OPF). The introduction of this (means tested) payment had in itself indicated a shift in the Irish policy stance towards combining care of children with paid employment, as it introduced a disregard in relation to earnings to the means test, the beginnings of a policy to incentivise employment among lone parents.

As noted in Regan et al (2018) the literature identifies three main types of policies to promote lone parents’ participation in the labour market:

- Introduction of work or activation requirements
- Changes to welfare and/or tax provisions to improve financial incentives
- Providing childcare services or subsidies.

⁹ Department of Social and Family Affairs (2006) Government discussion paper: proposals for supporting lone parents.
http://www.welfare.ie/en/downloads/prop_lp.pdf



The Irish reform focused on the first of these, paradoxically worsening financial incentives, without making significant changes to childcare services or subsidies.

Prior to the reform, eligible lone parents could receive the payment until their youngest child was aged 18 (or 22 if in full time education), without any requirement to be labour market active. From 2013 to July 2015, the maximum age was reduced in phases to 7 years. A new Jobseeker's Transition Payment was also introduced for lone parents whose youngest child is aged 7-13 years – effectively a Jobseeker payment without the availability for work and activation requirements¹⁰.

Bargain et al (2014, cited in Regan et al, 2018, p.9) find that Irish lone parents have a highly elastic labour supply, so there is a strong economic rationale for increasing the earned income disregard available to lone parents. However, despite the stated aims of the reform, the earned income disregard was reduced for OFP recipients¹¹.

Although the Minister for Social Protection in 2012 declared that the reforms would not proceed in the absence of childcare provision akin to that in Scandinavian countries¹², this has yet to materialise. The National Childcare Scheme introduced late in 2019 significantly reduced the level of childcare subsidies available to working lone parents (see below).

Regan et al's (2018) examination of the impact of the reform on work incentives faced by lone parents found that they "led to a decline in work incentives faced by lone parents", a function of the basic payment rates having been increased, while the earnings disregard for lone parents was reduced. However, once the impact of childcare costs¹³ (and subsidies) were included, almost 30% of lone parents faced replacement rates of over 70%, while a fifth faced replacement rates of over 100% - meaning that their incomes would be higher when out of work than when employed (Figure 5).

¹⁰ The main differences between JA and JST are:

- Not required to be available for and genuinely seeking work, so as to allow lone parents meet their caring responsibilities for young children.
- Can participate in education without losing entitlement to financial support
- Do not have to be unemployed for at least 4 days out of 7 days.

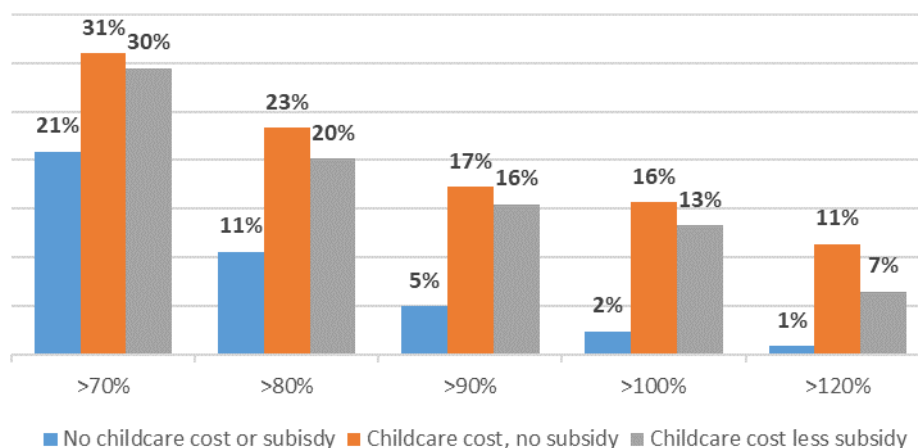
¹¹ Pre-reform lone parents could earn up to €146.50 per week; it had been intended to reduce this over a number of years to just €60 per week, to bring the assessment of earnings into line with that for Jobseekers. In fact, the disregard was reduced to €130, and then the policy was reversed. In 2019, it was increased to €150 per week.

This was not implemented in full, but the disregard was reduced to €130.

¹² Minister Joan Burton told the Dáil (Irish Parliament) that "I am undertaking tonight that I will only proceed with the measures to reduce the upper limit to seven years in the event that I get a credible and bankable commitment on the delivery of such a system of childcare by the time of this year's budget. If this is not forthcoming, the measure will not proceed". Irish Examiner, 19 April 2012.

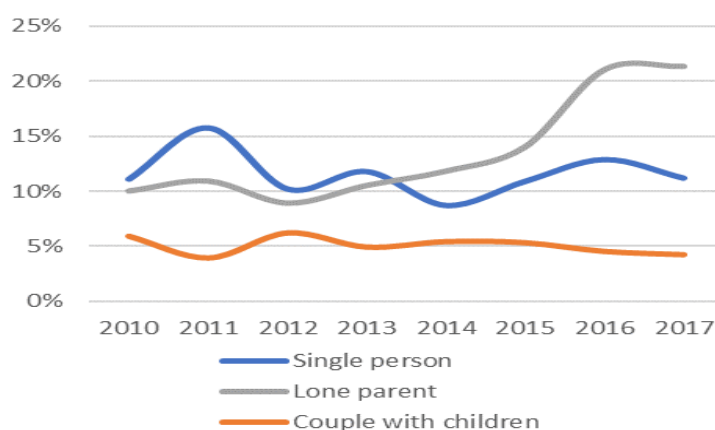
¹³ The study assumed full time childcare costs of €174 per week for children under age 5, part-time childcare for children aged 5-12 at a cost of €99 per week, and no childcare cost for children over 12.

Figure 5: Incidence of high replacement rates, with and without childcare costs and subsidies



The Society of St. Vincent de Paul, one of the largest NGOs focused on addressing poverty in Ireland published a report considering the impact of these reforms. As can be seen from Figure 6, there is a sharp increase in in-work poverty among lone parents since 2015, when the reforms had been fully implemented.

Figure 6: In-work poverty in Ireland



The completion of the reform coincided with labour market recovery, and the employment rate of lone parents has increased.

However, as the SVP (2019) notes in its report on working lone parents, the lone parent employment rate in Ireland remains the lowest in the EU 15. Further, there has been a sharp increase in in-work poverty among lone parents since 2015, when implementation of the reform was completed. In 2017 the rate of in-work poverty among lone parents, at 21.3%, is more than five times that of couples with children, at just 4.2%.



The SVP further notes, on the basis of data provided by the Department of Employment Affairs and Social Protection, “that the increase in employment rates among lone parents has been primarily among low-income/low hours’ workers” (p.33).

3.2 Childcare

Childcare affordability is perhaps the key issue in combining work and family life in Ireland. Childcare costs in Ireland are among the highest in the world. Comparing the cost of full time childcare for low to average income workers¹⁴, Ireland’s costs were third highest in the OECD for a couple, while childcare accounts for a higher share of family income for lone parents in Ireland than anywhere else. The OECD Family Database reports that 26.1% of the household income of a two earner family is absorbed by childcare costs in Ireland compared to a Eurozone average of just 10.3%, while for a lone parent family, the average for the Eurozone is 12.1%, in Ireland, childcare consumes 42.1% of household income. The impact of high childcare costs is reflected in the fact that the difference between the number of hours’ men and women work in Ireland is the third highest in Europe (EQLS, 2016).

Government proposes to replace the current complicated system of childcare subsidies with a new National Childcare Scheme. There are two types of subsidies under the Scheme: 1) Universal Subsidies available to families with children over three years who have not qualified for free preschool programme (ECCE), and 2) Income Assessed Subsidies which are available to families between 24 weeks and 15 years which is means tested¹⁵.

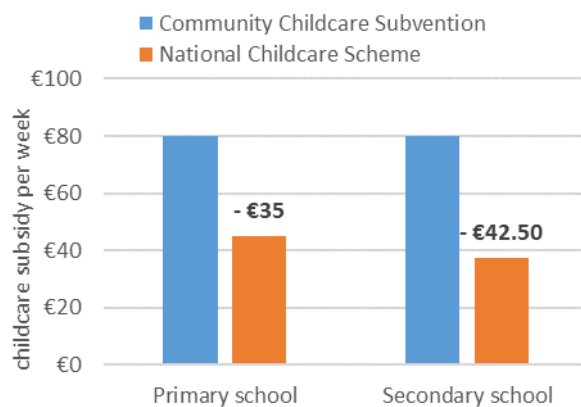
However, the new scheme is already being met with concern from various lobby groups who have highlighted that it will leave poor parents and lone parents worse off. Single Parents Acting for the Rights of Our Kids (SPARK), for example, highlight how the scheme negatively impacts on lone parents and particularly those who are working full-time with school age children in particular. SPARK’s analysis points out that lone parents with school age children working full time formerly received a childcare subsidy of €145 per week. The National Childcare Scheme reduces this to a maximum of €63.75¹⁶ for a working lone parent in the lowest income band of the new scheme i.e. €26,000 per annum; for reference, the median equalised income in Ireland for a lone parent with one child in Ireland in 2017 was €27,409 per annum. SPARK further notes that lone parents engaging in education or training have their childcare costs capped at €25 per week for full time care (€15 for school going children). The National Childcare Scheme removes those caps, so that lone parents without an employment income and relying on social protection payments will be expected to pay the same for childcare as a working lone parent (Holland, 2019).

¹⁴ Costs are for a two child family, children aged 2 and 3, in full time childcare in a typical childcare centre. Gross earnings assumed at 50% of average wage for the lone parent, and at 167% for the dual earner couple. Data are for 2015.

¹⁵ <https://ncs.gov.ie/home>

¹⁶ Under the National Childcare Scheme, a subsidy is paid in respect of a school going child for up to 17 hours a week. At the highest rate of subsidisation i.e. that for parents with incomes below €26,000, the subsidy rate is €3.75 per hour.

Figure 7: Comparison of (new) National Childcare Scheme with (replaced) Community Childcare Subvention



Data from the Department of Employment Affairs and Social Protection suggests that the increase in employment rates among lone parents has been primarily among low-income/ low-hours workers. In recent years, the number of families in receipt of the Working Family Payment (WPF) (formerly known as Family Income Supplement) has doubled, and in 2009 6% of lone parents in receipt of the payment were earning less than €300 per week, but by 2017 this increased to 30%.

4 An overview of the facilities and regulations to create a work life balance

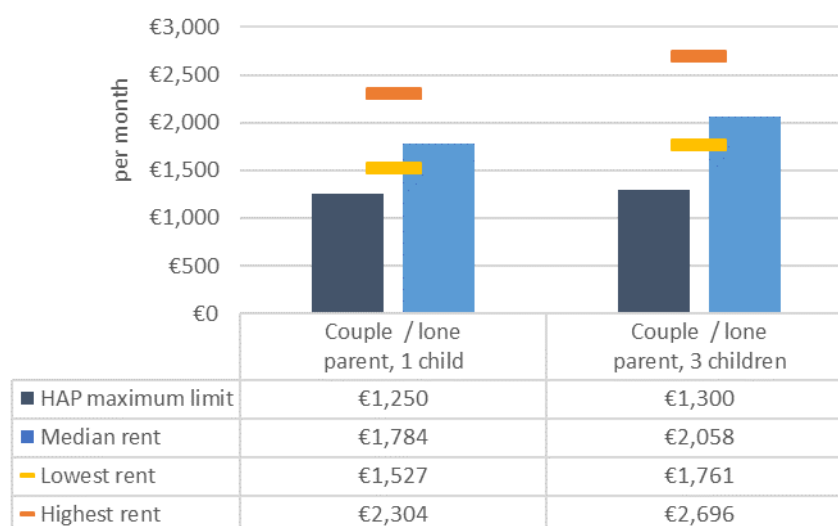
4.1 Barriers to work, disadvantage and discrimination

In a study on low work intensity households in a disadvantaged suburb of Dublin, Johnston and McGauran (2018) found that the main reasons why people were not working was because they lost their job in the economic crash, they left work to care for their children, they had developed an illness or disability or they were a Traveller or African migrant and found it difficult to access the labour market. The researchers identified a number of vulnerable groups which required more intensive supports to be activated into the labour market. These included lone parents, people with a disability, those with literacy difficulties, poor English, those with no work experience or contacts, and those with history of addiction or prison. Furthermore, McGinnity et al (2017) found that groups which face discrimination in recruitment in Ireland include people with disabilities, people of black ethnicity, Travellers, women and people in the 45 – 64 year-old age group. Similarly, comparative analysis of SILC data across EU found that Ireland had particularly high poverty rates across lone parents and working-age adults with disabilities. For such groups identified across these studies, tailored supports are required to enhance labour market inclusion. These include: personal progression plans, housing supports, childcare supports and tapered financial support on the basis of household means (Johnson and McGauran, 2018).

4.2 Housing and work incentives

The focus of the REGAL research in Ireland is women who have experienced homelessness; accordingly, the role of housing supports in further compounding disincentives to work should be noted. The Housing Assistance Payment (HAP) – a rental subsidy which supports low income households to compete in an unaffordable private rented sector – was introduced to address such issues. Under the scheme, HAP recipients are entitled to work whilst also receiving HAP. Yet Roantree et al (2019) find that HAP has the potential to improve financial work incentives for most recipients, if implemented on the basis of national income and rent assessment guidelines. However, this latter aspect has not been implemented; the 31 local authorities continue to implement HAP on the basis of their own guidelines. Accordingly, the opportunity to reduce financial disincentives for a very vulnerable group has not been taken into account.

Figure 8: Comparison of HAP maximum rent limits with private sector rents in Dublin



4.3 Workplace Leave for those Providing Care in Ireland

The reliance on the unpaid work of ‘women in the home’ and the comparatively low participation of women in the labour market meant that historically, while there was a social insurance payment available for part of the period of maternity leave, paternity and parental leave was unpaid. Employers are not required to pay employees taking care-related leave; some employers ‘top up’ employee’s social insurance entitlements on a discretionary basis. There is also provision for employees taking such leave to have social insurance contributions credited to their record, which can be particularly important when it comes to pensions. Ireland provides for a total of 42 weeks of maternity leave, a relatively generous entitlement in the EU context. Paternity leave of two weeks was introduced for the first time in 2016, while parental leave has been available since 1998. The recently-enacted Parental Leave (Amendment) Act 2019 improves these arrangements, extending the period of leave to 22 weeks from September 2019 to 26 weeks from September 2020; parental leave can be taken in respect of children up to age 8, it is proposed to increase this to age 12. These leave arrangements are available to all employees, including casual employees. Since 2001, employees have had an entitlement to take leave from work to provide full time care and attention for another person. Leave must be for a minimum of 13 weeks and is available for up to 104 weeks – but only to employees who have been working for the employer continuously for at least a year. Table 1 summarises the main provisions in relation to unpaid family leave.

Table 1: Overview of (unpaid) family leave arrangements, Ireland 2019

	Duration	Conditions
Maternity Leave	42 weeks	2 weeks’ leave must be taken before birth and 4 after
Paternity Leave	2 weeks	Within 6 months of birth
Parental Leave	18 weeks	Up until the child is aged 8
Carers Leave	Minimum 13 weeks, maximum 104 weeks	Leave can only be taken in respect of a person in need of full time care and attention ¹¹

Social insurance entitlements

Table 2 below summarises the main features of social insurance benefits for those temporarily leaving the workforce to undertake care work. While Maternity Benefit has been available in Ireland for some time, paid Paternity Benefit was first introduced in 2016, and a new Parent’s Benefit came into place in November 2019; initially for two weeks, but the intention is to extend this to seven weeks over a three year period¹⁷.

¹⁷ Dept. Employment Affairs & Social Protection, April 2019. <http://www.welfare.ie/en/pressoffice/Pages/PR230419.aspx>

Social insurance entitlements for people taking leave to provide care are generally paid at a higher rate than for other working age payments. Rates of payment are pay related in that part-time workers receive reduced rates.

Table 2: Overview of social insurance based family leave supports, Ireland 2019

	Social insurance conditions	Payment rate in 2019	Duration
Maternity Benefit	At least 39 weeks' social insurance contributions paid in the 12 months preceding leave ¹³	Equivalent to rate for Illness Benefit i.e. €245 per week; no adult or child dependent additions are payable	26 weeks
Paternity Benefit			2 weeks
Parent's Benefit			2 weeks ¹⁴
Carers Benefit	As above, plus at least 156 paid contributions	Up to €220 per week if caring for one person, up to €330 for more than one person. Child dependent additions are payable.	From 13-104 weeks

There are a number of issues that should be considered in relation to providing paid leave via the social insurance system, and how this impacts on low income women with experience of homelessness. The association between homelessness and joblessness means that many parents who have been affected by homelessness will not have sufficient social insurance contributions to qualify for paid leave. Clearly, it is not only those who have experience of homelessness who will be affected by this structure of provision: this is an issue for all low-income parents.

Structure of payment

Maternity, Paternity and Parental Benefit are payments for the individual claimant, there is no provision for additions for adult and child dependents. This may limit the capacity of lower income parents to avail of family leave, particularly if there are already a number of children in the household. In a male breadwinner system, if the financial support for family leave fails to take account of family size, it is likely to reduce the capacity of low-income parents to avail of such leave.

Carers Benefit is paid at a lower rate than the family leave payments, but can include additions for child, although not adult dependents. Again, this is consistent with a pattern of female claimants. In 2017, just over 78,000 people were claiming a Carer's payment in Ireland, only 4% of these were in receipt of the social insurance payment. The vast majority are reliant on the means-tested payment, and over three-quarters of those are women.¹⁸

No provision for those not qualifying for social insurance support

¹⁸ Department of Employment Affairs & Social Protection (2019) Statistical Information on Social Welfare Services 2017. https://www.welfare.ie/en/downloads/Annual_Statistics_Report_2017.pdf



Provisions for the financial support of carers and parents differ in another respect: while there is a means-tested payment available for carers who do not have sufficient social insurance contributions to qualify, no such provision is in place in relation to maternity, paternity or parental leave.

In practice, the Irish social protection system has informally extended access to Jobseeker's Allowance to mothers *not* covered by social insurance; this is not an entitlement however, as clearly mothers on maternity leave do not fulfil the eligibility conditions for Jobseekers, as they are not available for work. Thus mothers in this situation are reliant on the discretionary view of a particular Deciding Officer at their local offices. If we are to ensure that low income parents, who are more likely to be engaged in precarious and atypical employment, have the same access to care related leave as labour market 'insiders', it is important that equivalent means tested payments (which do not have a labour market participation requirement) are available to low income workers.

Credited contributions

While out of the workplace and receiving any care related payments, claimants can have social insurance contributions credited to their record, so as to keep their social insurance records up to date. Gaps in social insurance records can deny mothers, who may also be family carers, entitlement to a social insurance pension in their own right; mothers who are part of a couple may receive a pension payment as an adult dependent of their partner, this is clearly not the case for those parenting alone. Accordingly, credited contributions can play an important role in relation to future pension entitlements.

Recipients of the social insurance payments listed above will have credited contributions applied to their record automatically; those on unpaid leave need to have an application completed by their employer¹⁹.

In addition, a 'Homemaker Scheme' is in place for those who work full-time²⁰ in the home providing unpaid care¹⁷. Pension entitlements in Ireland are based on the average number of contributions per year over the totality of a person's working life. In calculating this average, years of providing care are 'disregarded' so that entitlement is based on years in the workforce.

However, this only applies to those who have already established a social insurance record – which means that many of the women who are the subject of this study will not receive credited contributions.

¹⁹ Where on unpaid leave, an application for credited contributions must be completed by the employer

²⁰ Those providing care can engage in part-time work up to the value of €38 per week, or less than 4 hours at the current national minimum wage



4.4 Policy on Care Supports and Provision

The National Census in Ireland (2016) found that there was a total of 195,263 (4.1%) of the population who are providing unpaid assistance to others - of which 61% are women, an increase of 4.4% since the previous census in 2011. A greater number was cited in the Irish National Health Survey²¹ which found that 10% or 360,000 people were providing care to someone with a chronic health condition or an infirmity due to old age.

'The National Carers' Strategy: Recognised, Supported Empowered' was published by the Department of Health in 2012²² which identified 42 actions under four main headings in Ireland: 1) To recognise the value and contribution of carers; 2) To support carers to manage their physical, mental and emotional health and well-being; 3) Support carers through information, training, services and supports; and 4) Empower carers to participate fully as possible in economic and social life. While it is recognised that some of the actions have achieved 'acceptable progress' from the point of view of carers²³, there are key areas which requires further investment by government – such as greater availability to respite care. Indeed, Care Alliance Ireland – a National Network of Voluntary Organisations supporting family carers across Ireland – has called for a Phase 2 of this Strategy to be published as the 2012 policy timeframe has now lapsed.

In Ireland, *full-time* carers may receive a Carers' Allowance or Benefit. This payment restricts the carer to 18.5 hours per week to either work or study outside of the home. If a carer exceeds this, they risk losing this income support. This limits the reactivation possibilities for carers, in terms of transitioning back to the workplace, should their caring responsibility end. There is also a payment entitled the Carers' Support Grant which provides an economic boost via a once-off payments distributed each year to those in receipt of the Carers' Allowance or Benefit. However, carers must be caring for their loved one for at least 6 months (this period must include the first Thursday in June)²⁴ – which excludes many who are new to caring role or who are caring on a more intermittent basis (which is a particularly salient caveat given the nature or caring is unpredictable; illness and wellness may change over time).

As already described previously in this report, existing research finds that an unmet need around care services for a sick or dependent relative is more likely to be related to *a lack of available services* rather than affordability (Grotti et al., 2019). Grotti et al. also found that older adults who need home care support are much more likely to receive it than those with a disability: 42 per cent of older adults are in receipt of professional home care while the figure is less than half of that (19 per cent) among those in households

²¹ <https://www.cso.ie/en/statistics/health/irishhealthsurvey/>

²² <https://health.gov.ie/wp-content/uploads/2016/02/National-Carers-Strategy.pdf>

²³ <https://familycarers.ie/43-per-cent-of-governments-national-carers-strategys-objectives-have-seen-acceptable-progress/>

²⁴ Citizens Information (2020) *Carer's Support Grant*

https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/carers/respite_care_grant.html



containing people with a disability and other working-age households (ibid). Again, this is seen to be an issue of availability of services. Care Alliance Ireland stated in their 2018 pre-budget submission²⁵ that large scale cuts since 2008 have dramatically impacted the provision of services and supports for people with disabilities, mental health concerns, long-term illness and their families.

²⁵ <https://www.carealliance.ie/Budget-statements-and-analysis>

5 What women in the REGAL project say about their work life-balance

REGAL Ireland has worked with women who have experienced housing insecurity or homelessness. The project worked with a core group of 16 women, of which 11 were not in employment, education or training (NEET). At the time of the focus groups, 4 of the women were engaged with Focus Ireland's PETE (Preparation for Education, Training and Employment) Service, meaning they were actively trying to get back into training or the labour market.

5.1 Childcare

All of the women were caring for children and the cost of childcare in Ireland came up consistently from the women as being a major barrier to getting back to the labour market. Some of the women who were NEET at the time of the focus groups spoke about the cost of childcare being so high that they felt they were only working to pay for the childcare.

Working to pay for childcare...

"Jobs in nursing homes or hospitals will require you to work 12-hour shifts, no compromise. If you have to get a minder for the children, you will get half of your wages and the social welfare will cut off some money from you when you sit down and compare you find that it's better to stay home."

For some of the women the result of this was a reliance on informal childcare arrangements with friends. For women in emergency accommodation, this was an additional barrier as the emergency accommodation would not permit visitors so a friend or childminder could not take care of the children within their accommodation.

Although the core group REGAL Ireland worked with were from different ethnic backgrounds and age ranges, similar themes recurred when discussing their work-life balance. The women spoke about being completely devoted to their children and having little or no time for self-care. The group spoke about spending almost all of their time caring for other people, but having nobody who cared for them. This feeling was shared by both the women who were parenting alone and the women in couples. This led to them feeling stressed, exhausted and "like a gerbil on a wheel" and feeling like they were "never in the clear". In addition to feeling unsupported within their own household, they also felt mistreated and policed by the authorities and state agencies, and judged by society. Despite this, the theme of resilience came up strongly across the group. The women spoke of wanting the best for their children and their aspiration to be a positive role model for them.

The women spoke about the challenge of looking for work between school hours because of lack of afterschool activities. For the women with young children in early years' childcare, this only allows them 3 hours a day when the children are in childcare and this is the only time they have to do the shopping, housework, go to appointments and run errands. The part-time jobs which would allow them to work while the children are in school require high levels of availability and flexibility from employees, which is not feasible for the women. In addition to this, these jobs are often low paid and many women in the group did not feel it was worth it to pursue these jobs.

Afterschool activities came up as a barrier to having more time for education or work for many of the women. One of the emerging issues with existing afterschool activities is that they are often not held in the school, so the children need to be transported. Pick up from school for pre-school children was a problem for the women

which left them with very little free time in the day. Pick up and drop off for both pre-school and older children was a solution proposed by the group to give them more flexibility.

5.2 Upskilling

When discussing aspirations around going back to work or education, many of the women spoke about wanting to do something for themselves and upskill while also providing for their children. However, many of the women lacked aspirations for careers based on their talents and skills. They tended to slot themselves into employment roles that are appropriate to their schedules – not jobs they really want to do. In particular, paid care work was a job being pursued by multiple members of the group. This was reinforced by gender roles enforcing what was out of reach to them as a woman and a mother. The women felt that the policies which negatively impacted them and discouraged them from pursuing work were made from people who did not understand their experiences.

Informed policy making

“policy-makers have not walked in our shoes; what’s needed is policy-makers with experience”

However, the women also spoke about the barriers to upskilling or pursuing education. One of the women is a lone parent caring for a child with a disability and has faced barriers accessing education while maintaining her social welfare payments:

The cost of upskilling

“I seen a perfect opportunity to do something around upskilling and getting more qualifications under my wing, so I applied to partake a part time beauty course that I’d be able to eventually do nixers²⁶ etc. from my home or during the hours my kids are in school and my son is being cared for also. I passed the exam...and got accepted for a place on the course, to sadly find out a half rate carer can only do something up to 15 hours²⁷ a week and this part time course was 20 hours a week.”

This woman was a lone parent with the additional care task of having a child with a disability. Despite her aspirations to be a good role model for her children and do something that interested her, current policies have trapped her in her current circumstances.

A key theme that emerged around upskilling and returning to work was allowing the women to pursue their aspirations and identity apart from caring for others. The women expressed a desire for work to become a part of their life in a way that facilitates self-development, rather than just being a method of earning money.

Aspiring to a career, not just a job

“Us carers should be able to do something for ourselves, whether a course part time or a part time job up to 25 hours a week. We are human too and it’s healthy for us while our kids are being cared for to have some time to focus on ourselves, our passions in life and to better our own mental health, as it will benefit everybody in the long run too!”

Despite this, the women spoke about the “fear of the unknown” when pursuing education. Some of the women felt like in order to get appropriate qualifications for good jobs which would pay well, the time commitment for the course was too long and they did not feel they could commit for between 3 and 5 years in

²⁶ Informal, untaxed work

²⁷ This has been increased to 18.5 hours

case their caring responsibilities interfered with their studies over this period of time. One of the women who is a lone parent and had a young child felt like she would be “giving up everything” to return to education, including her welfare payment. They recommended more flexible courses which where they could do their studies in chunks and achieve qualifications over time.

5.3 Returning to Employment

For the women in the group who had achieved qualifications, they still faced barriers when trying to get work. One member of the group who had completed her training and worked for healthcare agencies had been expected to do shadowing as part of unpaid training for the job, with her transport costs not even being covered:

Working for no pay

“Agencies always exploit us...you can be asked to do something called ‘shadowing’ for 5 hours and no pay but to come to that place spending your money on transport. How can a person trying to go back to work be greeted by that situation of having to do 8 hours induction training for free but you are already fully qualified carer you will be working for 2 or 3 days without pay, how fair is that?”

They felt they could not balance their life outside work when in the workplace, as many employers do not allow them to have their phones on them. The women spoke about the necessity for this in case emergencies came up, or their child became sick. For the women in couples, they felt it was expected of them as the mother to take care of the child while they were sick and lose out on work. They felt that their employers did not expect them to have a “life” when in “work”.

The group brought up lack of confidence and anxiety around returning to work. Some of the women felt that the longer they were out of the labour market, the more anxious they were about returning to work and meeting new people. This juxtaposed with feeling of wanting more independence and having their own money. Some of the women in couples did not want to rely on their husband for money and wanted to be more self-sufficient:

Independence

*“I want **my** job and **my** money”*

Cultural differences emerged in the group with some of the women showing a preference for caring for their children full-time while they are young. However, the experience of some of the other women shows that being out of employment for a long period of time proposes challenges when they do decide to go back to work or education. For one woman who had been out of work for a long period of time, she felt that references were barriers as often managers from the time she had worked in a particular job had moved on and she could not rely on their references.

Some of the migrant women in the group spoke about discrimination they had faced from colleagues when they had been working and also discrimination from officials in State agencies. For these women, lack of inclusivity in workplaces was an additional barrier, as well as not being able to access their full social welfare entitlements due to a language barrier.

6 The gaps between the real and legislative world

The issue of inclusive childcare for working parents as being a solution to supporting the women to get back to work or education came up strongly in the focus groups. Ireland spends just 0.2% of GDP on Early Childhood Education and Care (ECEC) compared to a European Union average of 0.7% of GDP²⁸. Ireland has the most expensive ECEC fees in the European Union while ECEC professionals are some of the lowest paid in the economy²⁹.

The National Childcare Scheme which came into effect at the end of 2019 has provided good subsidies for working parents with pre-school children. However, this emphasis on pre-school children does not address the main childcare issue which came up in the focus groups, which was childcare for school-age children. This scheme has also eliminated targeted schemes for lower income lone parent families. The universality and increased funding of the scheme is a positive, however some previous recipients are at risk of being worse off as a result of this scheme, and these are the poorest lone parent families in greatest need³⁰.

6.1 A Day in the Life of Faith

Despite the diversity of the core group (n=16) of women REGAL Ireland worked with, many of the women shared the same view that policy-makers did not understand their day to day reality and the costs of caring. One of the exercises the women contributed to throughout the duration of the focus groups was to keep a photo diary of their care tasks and their daily responsibilities to illustrate the reality of their lives. These photo diaries showed us who these women were, and what their realities are; from washing and cooking for the kids, trying to manage their own mental health and budgeting.

Photo Diary 1



Photo Diary 2



Photo Diary 3

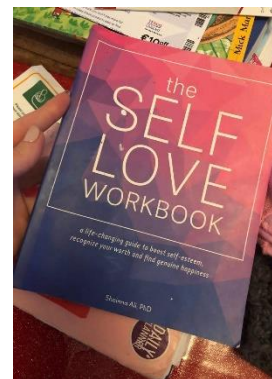


Photo diary 1: "lots of washing about 2/3 loads a day"

Photo diary 2: "Having a diary to help keep up with everyone's appointments, needs etc."

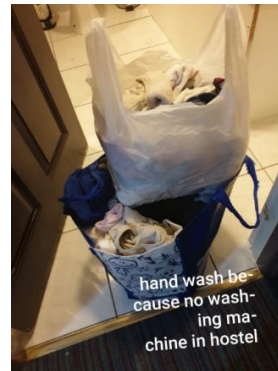
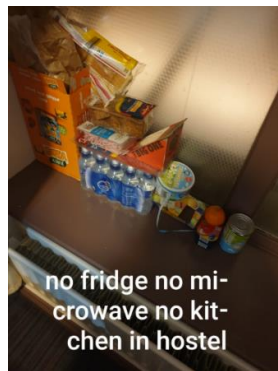
Photo diary 3: "Learning to love myself and becoming a good role model for my children"

²⁸ PF10 Public spending on Childcare: https://www.oecd.org/els/soc/PF3_1_Public_spending_on_childcare_and_early_education.pdf

²⁹ European Commission/EACEA/Eurydice/Eurostat, 2014. Key Data on Early Childhood Education and Care in Europe. 2014 Edition. Eurydice and Eurostat Report. Luxembourg: Publications Office of the European Union.

³⁰ Childcare Services Government Debate, 10 July 2019: <https://www.oireachtas.ie/en/debates/question/2019-07-10/52/#pq-answers-52>

For the women who were currently homeless, they faced an additional barrier to getting all of this work done. The photos submitted by one of our women below, a lone parent with a new-born baby and living in emergency accommodation, shows the reality of caring for someone while not having a secure and stable home.



6.2 Human Rights

In order to explore the rights-enabling aim of the project and empower the women, the research team engaged the group with an exercise in exploring their Human Rights. The researchers went through the 30 Human Rights according to the UN Declaration of Human Rights and then women were split into groups to vote on the rights they felt were the most important to them in the context of their work-life balance. Throughout this exercise, some of the women were taking notes for themselves and taking it as an opportunity to educate themselves.

The top three rights that the women picked were:

1. The Right to Work
2. The Right to a Standard of Adequate Living
3. Right to Social Security and Right to Nationality (jointly)

In discussing the top two human rights picked by the group, the right to work and the right to adequate living standards, the women spoke about how these did not translate to their lives. For one woman in precarious work, she is classed as self-employed by the State in a low-paid job and when she is working her social welfare entitlements, such as her Medical Card, are negatively affected. When discussing the right to work, the issue of wanting to work but being unable to because of childcare were discussed.

Participants talked about their need to work flexibly, and as a result ended up in jobs that might not necessarily have fulfilled their own goals, and some of the working conditions were precarious and unstable. Decent work is the 8th Sustainable Development Goal of 'Decent Work and Economic Growth'³¹. Under this goal policies and legislation should create opportunities for good and decent jobs and secure livelihoods. From this research project, it would appear that this is not being enacted as fully as it could be, and has strong implications for the quality of life and ability to maintain a work-life balance for these women and many like them.

³¹ <https://sdgs.un.org/goals/goal8>



The Right to social security came up strongly as an issue with precarious work. Under current policies for parental leave³² many of the women in our focus groups would not be covered due to insufficient social insurance contributions.

6.3 Social Welfare System

Some women spoke about the difficulties with applying for social welfare and how much paperwork there is. This issue and the practice of means-testing were explored and linked with the inherent inequalities which exist in a system which is predicated on pay-related contributions³³. A question several research participants asked was: *How can someone contribute to a social insurance system when they are structurally excluded from the jobs market?*

One participant mentioned that she was unable to participate in part-time study, as it was 20 hours per week, which is more than the 18.5 hours per week she is allowed for Carers Allowance, and she would have lost these entitlements. The participant had taken the time to research this course, and once she had qualified, it would have enabled her to work flexibly around her family's needs, whilst also earning an income.

In the last decade there has been two major changes in Irish government policy affecting lone parents; (i) income supports and (ii) the new National Childcare Scheme, which is mentioned at the beginning of this section. The Irish reforms resulted in significant income loss for lone parents already in work by reducing financial incentives, without making significant changes to childcare services or subsidies. Paradoxically, the lone parents who were already in work or training were negatively impacted by the reforms and there were no incentives introduced to support activation of parents distant from the paid labour market.

Another issue related to the social welfare system is the exclusion of parents in their care giving role, once a child turns 14. The Irish government defines childhood up to age 18 and child benefit is universally paid for all children in full time education up to the age of 18³⁴. However, once the youngest child turns 14, social welfare now views a lone parent as a job seeker and excludes their care giving role. This means for many lone parents working part time roles, they lose the opportunity to work part time and must choose a full time role (if available) or give up part time jobs and become fully dependent on social welfare assistance.

³² Discussed in Section 4

³³ Discussed in Section 4.

³⁴ Child benefit is a universal monthly payment paid for all children (excluding asylum seekers) up to the age of 16 and for all children in full time education, up to the age of 18.

7 What stakeholders say about the work-life balance of precarious women

For this report, Focus Ireland sought feedback from various stakeholders who support and advocate for a better work-life balance for women in precarious circumstances (see Table 3 below). Their feedback echoed much of what was found in the literature and the perspectives of the research participants, and also provided deeper contextualization to the barriers that some of these women face, particularly at a systematic level.

Table 3: Stakeholders

Name of organisation	Role of Organisation
Care Alliance	National network of voluntary organisations supporting family carers
Irish Congress of Trade Unions (ICTU)	Ireland's largest civil society organization, representing workers
National Women's Council of Ireland	NGO national representative organisation for women and women's groups
One Family	National organisation for one-parent families
SPARK (Single Parents Acting for the Rights of Kids)	Group advocating for changes to improve the outcomes for families
Treoir	NGO national federation of services for unmarried parents and their children

7.1 Investment in public services

Stakeholders strongly mentioned the issue of underinvestment in public services, particularly a lack of affordable childcare, and how this can impact on a woman's ability to have equal participation in all aspects of society. Investment from the State in a public model of childcare can help to alleviate some of the barriers that women face when trying to access decent work.

7.2 Decent work

While affordable childcare is one issue women in precarious circumstances experience, obtaining decent work, was another mentioned by stakeholders. Decent work, makes up part of the 8th Sustainable Development Goal of 'Decent Work and Economic Growth' and has been described by the International Labour Organisation³⁵ as:

"Decent work sums up the aspirations of people in their working lives. It involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men".

While women are more likely to work in sectors considered 'essential', they are also more likely to be low paid. Industries where women make up the majority of the workforce, such as the childcare sector, and domestic

³⁵ International Labour Organisation: <https://www.ilo.org/global/topics/decent-work/lang--en/index.htm>

and personal care workers, are often subject to lower wages, and precarious work circumstances. There is less protection afforded due to the State's reluctance to regulate the labour market in relation to exploitation of vulnerable workers, low pay and precarious work. Ireland is one of only two of the EU 27 countries where Collective Bargaining is not yet mandatory. However, in 2019, the Irish Congress of Trade Unions (ICTU) launched a new policy on collective bargaining which focuses on the adoption of an EU Directive to 'harmonise the laws of EU Member States on collective bargaining and thereby establish the right to bargain in Irish law' (Eurofound, 2020).

7.3 Parental Leave Scheme

Another area that Ireland falls behind in and mentioned by stakeholders, is in relation to paid parental leave schemes. These are vital supports that can help parents balance work and family life and maintain their connection to the labour market. However, provision of paid statutory leave for parents in Ireland is lower than EU norms. Though the duration of maternity leave in Ireland compares well with other EU countries, when the duration and value of paid leave across maternity, paternity and parental leave schemes is combined, Ireland lags behind our EU partners. Estonia, for example, provides mothers the full-rate equivalent of 85 weeks in paid maternity and parental leave, while Ireland provides less than 10 weeks (UNICEF, 2019).

The low replacement rate in Ireland mitigates against men taking up parents/parental leave given that men are often the higher earners. This is supported by a recent report by the Department of Public Expenditure and Reform (DPER) which notes the role that low replacement rates play in the low uptake of Parents Leave by men (DPER, 2020).

7.4 Impact of policy changes

In the last decade there have been two major changes in Irish government policy affecting lone parents; (i) income supports and (ii) the new National Childcare Scheme.

Feedback from stakeholders endorsed findings in this report on the negative impact these policy changes have had on a lone parent's ability to access paid employment. Up until Budget 2012, income supports to lone parents were passive without any conditionality. It was acknowledged that passivity kept lone parents distant from the paid employment market and reforms were needed to encourage and support lone parents into paid employment. However, as this report notes international literature identifies three main types of policies to promote lone parents' participation in the labour market:

- Introduction of work or activation requirements
- Changes to welfare and/or tax provisions to improve financial incentives
- Providing childcare services or subsidies.

The reforms resulted in significant income loss for lone parents already in work by reducing financial incentives, without making significant changes to childcare services or subsidies. Paradoxically, the lone parents who were already in work or training were negatively impacted by the reforms and there were no incentives introduced to support activation of parents distant from the paid labour market. After many requests from opposition parties and civil society, the government agreed to commission an independent report on the impact of the reforms. This report from Indecon showed that there was an increase in employment and approximately 3-4% reduction in social welfare dependency. However, the report then goes on to state that as a result of the



reforms, employment doesn't always improve financial situation for lone parents and that the balance of evidence indicates that there is an increased probability of being at risk of poverty as a result of the changes (Indecon, 2017). Poverty has actually doubled for working lone parents between 2012 – 2017 and this was during a time when poverty rates were reducing in the general population as Ireland emerged from a significant recession and banking crisis (SVP, 2019).

There is now clear empirical evidence that as a result of social welfare reforms, there is a significant increase in barriers facing lone parents accessing paid employment. This has been exacerbated by the introduction of the National Childcare Scheme which eliminated targeted schemes for lower income lone parent families. While the universality and increased funding of the scheme is welcome, 10% of previous recipients are worse off as a result of this scheme,³⁶ and these are the poorest lone parent families in greatest need. The scheme offers very little support for school age children and tapers off support for children once they start first class and this, paradoxically is when social welfare activation measures begin.

Feedback from stakeholders also highlighted the loss of visibility of a parent's care role once a child turns 14. The Irish government defines childhood up to age 18 and child benefit is universally paid for all children in full time education up to the age of 18.³⁷ However, once the youngest child turns 14, social welfare now sees a lone parent as a job seeker and excludes their care giving role. This means for many lone parents working part time roles, they lose the opportunity to work part time and must choose a full time role (if available) or give up part time jobs and become fully dependent on social welfare assistance. Teenagers still need care from a parent, and this can become even more problematic during the summer months with a lack of appropriate childcare facilities for children of these ages.

Many children in lone parent families have experienced trauma through family separation, desertion or abuse and these children may have higher parenting needs and only one active parent. Forcing parents to choose to become full time workers or rely wholly on social welfare is an unfair burden and risks the child's long term welfare. In addition, as social welfare no longer sees these parents in the role as lone parent and just as regular jobseekers, it is harder to identify them as a specific cohort and is problematic to extrapolate data on this group and the outcomes for the women and their children.

7.5 Male breadwinner model

The largely male breadwinner model that the Irish social welfare system has been built upon, was also noted by stakeholders as being problematic for women in precarious circumstances. Eligibility for Jobseekers payments requires women with care responsibilities to prove that they can cover childcare needs, can work full time and are looking for full time work. Failure to satisfy these conditions means that women cannot establish an individual right to payment or to access education, training and employment opportunities.

Further evidence of the 'male breadwinner' nature of the Irish social welfare system is provided by the concept of the 'qualified adult'. Under this system, welfare payments to two parent families comprise a payment for the

³⁶ Childcare Services Government Debate, 10 July 2019: <https://www.oireachtas.ie/en/debates/question/2019-07-10/52/#pq-answers-52>

³⁷ Child benefit is a universal monthly payment paid for all children (excluding asylum seekers) up to the age of 16 and for all children in full time education, up to the age of 18.



main claimant and a Qualified Adult payment to additional adults in the household. Child dependent payments are also payable to the main claimant.

This system creates a relationship of dependency for Qualified Adults. They do not receive an income in their own right and are excluded from accessing many of the various support schemes and services, such as Intreo³⁸ activation and training services. Around 90% of QA's are women (NWCI, 2020). Though appearing to be 'gender neutral', the gendered effects of this system have clear implications for women's economic independence.

A new model of welfare and work that is gender sensitive, that accommodates different forms of working, particularly part-time and flexible working and accommodates care was suggested by stakeholders as a way of addressing some of these imbalances and inequalities.

7.6 Other caring responsibilities

An area that may have been lacking in this report and may require further investigation, is around the issue of alternative caring responsibilities, and the unique challenges that presents, rather than only focussing on solely on parenting. There are in the region of 390,000 family carers in Ireland (CSO, 2016) approximately 60% of whom are women (CSO, 2017). Family carers provide varying levels of unpaid care and support to someone with a disability, mental health difficulties, long-term illness, chronic health condition, concerns related to aging and any other condition which necessitates additional care on a regular basis. Family carers care for children with additional needs, aging parents, spouses with acquired brain injuries and many others.

There are significant difficulties for women who provide care in balancing work and caring responsibilities, of which being able to access homecare – as mentioned in the report – is one aspect. A more holistic and broader view could be used in order to understand and describe the many experiences of caring that mainly falls on the shoulders of women to carry and be responsible for.

³⁸ Intreo is a public service and single point of contact for all employment and income supports.

8 Conclusion

The literature and research shows that mothers in Ireland, particularly lone parents, have experienced disproportionate barriers to accessing the labour market. The strong male breadwinner model ingrained in Irish society for many decades has made it extremely difficult for women to be afforded equal opportunities in the labour market, much less if they are a mother in a low-income family. REGAL Ireland has worked with women who have experienced homelessness or housing precarity and have a care responsibility in order to explore the barriers they face to moving beyond precarious work to gain suitable, fulfilling employment. The barriers to work-life balance for vulnerable women as explored in the focus groups included the limited flexibility for employees, lack of social insurance coverage, high childcare costs and lack of availability of afterschool activities. These issues were also echoed in consultation with key stakeholders who represent and advocate for groups including women, workers, lone parents, carers, migrant women, and unmarried parents.

An integral part of the REGAL Project in Ireland was exploring life and aspirations beyond homelessness for the women who took part in the research. Many of the women were used to living in survival mode due to their precarious housing histories and personal traumas. Their identities were so tied to caring for other people and having nobody care for them, that they had not given much thought to their own interests and hobbies and how they could translate these to work. The focus groups provided a platform for the women to explore their own aspirations and look towards the future. A key aim of the REGAL Project is rights-enabling through storytelling and empowerment of the women who participated. A clear outcome within REGAL Ireland was the women using the focus groups as an opportunity to learn and educate themselves. Focus groups where the women were presented with information about policies that affected them often facilitated a richer discussion and gave the women more confidence to tell their stories. For some women in the group, the focus groups themselves were a space for them to get away from their caring responsibilities and do something for themselves.

Paradoxically, one of the biggest challenges in organising the focus groups and supporting the women to commit to the full length of the project was arranging childcare. It was almost impossible for the women to commit to attend every single focus group, as some weeks a child would be sick or have an appointment and the woman could not attend. Similarly, some of the women suffered from poor health and would need to go to doctors' appointments at the time of the focus groups, a barrier they had little control over. These barriers to conducting the focus groups were a clear illustration of the flexibility and support these women need from employers in order to allow them to get back into work that is not precarious. In a feedback discussion mid-way through the project, the women expressed concerns that their voices would not be heard. They were concerned that they would tell their stories and it would not make any difference. At the root of this concern was lack of trust in policy-makers and a feeling that policy-makers did not understand them or the challenges they face. This points to a need for more representation of marginalised groups in Government, and the importance of the input from vulnerable groups to influence policy.

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