



An Chomhairle Náisiúnta Eacnamaíoch agus Shóisialta  
National Economic & Social Council

# Ireland's Social Welfare System: Gender, Family and Class

Background Paper

(151/4)

April 2021



An Chomhairle Náisiúnta Eacnamaíoch agus Shóisialta  
National Economic & Social Council

## Ireland's Social Welfare System: Gender, Family and Class

Background Paper  
(151/4)

Dr Anne Marie McGauran

April 2021

This background paper provides additional empirical and analytical material on the issues discussed in the main Council report No.151, *The Future of the Irish Welfare State*. This paper was agreed by the Council in April 2019.

In earlier online versions of this report, there was an error in the first sentence of the second paragraph in section 1.3.8. The line read 'Traditionally there were few mothers in paid employment in Ireland—just 34 per cent in 1966'. However it should have read 'Traditionally there were few mothers in paid employment in Ireland—just 6 per cent in 1966'.

A list of the full set of NESC publications is available at [www.nesc.ie](http://www.nesc.ie)

## Table of Contents

<b>Executive summary</b>	Error! Bookmark not defined.
1.1 Introduction	12
1.2 The Male Breadwinner Model and the Irish Welfare System	13
1.3 Outcomes of the Ways in Which the Social Welfare System is Gendered	31
1.4 Calls for Change, and Changes Made	42
1.5 Elements of the Breadwinner Structure Still Underlie the Social Welfare System	46
1.6 What Options Could be Developed in Future?	50
<b>Appendices</b>	<b>58</b>
<b>Bibliography</b>	<b>63</b>

## List of Figures

Figure 1: Length of adequately compensated postnatal maternity, paternity and parental leave in the EU (in weeks)	27
Figure 2: Proportion (%) of couples with at least one child aged 0-14b where both partners work full-time and where neither partner works, for couples with a given joint level of education	37
Figure 3: Proportion (%) of couples with at least one child where neither partner works	37

## List of Tables

Table 1: Employment rates of mothers in Ireland and the EU, by education level, 2014 (%)	33
Table 2: Typical weekly working hours of partnered mothers by education level, Ireland, 2014 (percentage)	34
Table 3: Principal economic activity and pattern of hours worked in main job, in households made up of 2 adults and 1-3 children under 18, 2016	39
Table 4.: Actual and preferred household employment patterns among parents of children under 18 in Ireland, 2010-2012	41
Table A1: Paid Maternity, Parental and Home Care Leave Available to Mothers, in Weeks, 2016	59
Table A2: Employment Rates (%) for Women (15-64) with at Least One Child (aged 0-14), by Partnership Status and Level of Education, 2006-2014, Ireland	60

Table A3:	Modelling Income for Families on Invalidity Pension (partner = QA)	60
Table A4:	Conditions of Key Social Welfare Schemes as They Apply to Qualified Adults (QA)	61
Table A5:	Conditions of Social Welfare Payments Targeted at Single Claimants (SC) (i.e. those without a qualified adult)	62

## Glossary

ACS	Affordable Childcare Scheme, an income-related support for childcare costs
BTWEA	Back to Work Enterprise Allowance
BTWFD	Back to Work Family Dividend
CE	Community Employment scheme
DA	Disability Allowance
DSFA	Department of Social & Family Affairs
DWS	Developmental Welfare State
ECCE	Early Childhood Care and Education scheme
JA	Jobseeker's Allowance, a means-tested welfare payment for unemployed people
JB	Jobseeker's Benefit, a social-insurance based welfare payment for unemployed people
JST	Job Seeker's Transition (a means-tested welfare payment to lone parents whose youngest child is aged between 7 and 13)
MC	Main claimant (of a welfare payment)
OPFP	One Parent Family Payment
PES	Principal Economic Status
QA	Qualified adult (the adult dependent of a main claimant of a welfare payment)
TCA	Total Contributions Approach (for contributory state pensions—linking pension payments more closely to the total number of years of contributions)
WFP	Working Family Payment, previously called Family Income Supplement or FIS

# Executive Summary

### ***Introduction***

Traditionally, the treatment of women and men in Ireland's social welfare system, as in many countries, has been based on a 'male breadwinner' model. This model viewed the adult male as family breadwinner, and the adult female as homemaker or carer, with women having derived rights through their husbands' social insurance records. Some would argue that it is now based more on a 'primary breadwinner' approach, but there are a number of negative impacts for women, as the main carers, due to the legacy of this approach.

### ***Qualified adults***

A claimant of a welfare payment is eligible to claim an allowance for his or her 'qualified' adult', i.e. adult dependent, if that adult has no social welfare payment in their own right, or has means of up to €310 per week.<sup>1</sup> This allowance is paid without any requirements of the qualified adult (QA)—e.g. they do not have to be caring for young children, or ill, or unemployed. The QA allowance is paid to the main claimant, so the QA has no independent income. The QA is also not entitled to access all Intreo activation and training services. The data available on QAs suggests that around 90 per cent are women, so these issues affect women to a much greater degree than men. In 2017, 88,040 main claimants of working age received a payment for a QA. There have been some recent positive changes to allow the QA of the self-employed to make PRSI contributions in their own right, and to pay the QA allowance directly to the QAs of pensioners. A pilot project has also been set up to help QAs access activation supports, and to provide supports to those not on the Live Register. However, these commitments are relatively weak as they do not guarantee these groups access to activation supports, or provide them with any portion of the jobseeker payment, and so still operate within the male breadwinner/female homecarer model.

---

<sup>1</sup> The allowance is tapered when the QA has means of between €100 and €310 per week, and above this level of means no allowance is paid. The couple can also split the claim evenly between them, in which case both partners are considered available for full-time and eligible for activation.

### ***Limitation rule***

A second feature of the welfare system which has an impact on QAs is the operation of the 'limitation rule'. This rule means that the total amount paid to a couple cannot be more than the maximum amount that would be paid to one person and their QA on one social welfare payment. Although an eligible couple can claim two separate JA payments, as they will not receive any extra money, many unemployed couples often end up with a male breadwinner claiming for his female partner, even though previously both were working. As well as meaning that the QA has no independent social welfare record, and also is not eligible for all activation supports, the limitation rule has disincentive effects on family formation. Lone parents who decide to co-habit with an unemployed partner would lose the independent income they receive from One Parent Family Payment (OPFP), and as OPFP is paid at a higher rate than QA allowance, the overall payment to the couple would be lower than if they lived separately.

### ***Genuinely seeking full-time work***

Another gendered aspect of the social welfare system is that, for both members of an unemployed couple (or anyone) to claim Jobseekers' Allowance in their own right, each must be 'genuinely seeking work', which is interpreted as full-time work. Although a claimant may claim a full allowance for a QA who earns between €100 and €310 per week, it is not possible for one unemployed partner to seek full-time work and the other part-time work. This reduces the options for couples to manage the combination of employment and care as they wish.

### ***Incentives towards marginal employment for QAs***

Overall, it seems from existing evidence that being a QA can make it difficult to transition to employment, particularly higher paid employment, as QA and child allowances are not paid when a QA earns over €310 per week. The existing evidence suggests that rules around QAs and limitation seem to provide a financial incentive for QAs to remain in more marginal, low paid employment.

### ***Carers of older people and people with a disability***

Carer's Allowance is a welcome support to carers in financially straitened circumstances, but it can provide an incentive for some to withdraw, or remain withdrawn, from the labour force. At the time of writing, it could not be paid if the carer takes part in more than 15 hours of education or employment per week. In 2016, 76 per cent of Carer's Allowance recipients were female. Although a similar social insurance scheme, Carer's Benefit, can be more easily combined with employment than Carer's Allowance, there were only 2,762 recipients of the Carer's

Benefit in 2017,<sup>2</sup> compared to over 75,000 in receipt of means-tested Carer's Allowance. It is possible that instead, those with higher incomes claim tax relief when employing a person to look after a relative needing care, as this can only be availed of by higher earners, and is particularly valuable to those who pay tax at 40 per cent.

### ***Lone parents***

Welfare payments to support lone parents were first introduced in 1973, originally until the youngest child was 18, or 21 if in full-time education. In 2006, the *Government Discussion Paper: Proposals for supporting lone parents*, was published, and a number of its recommendations were acted on in relation to lone parents. Since 2015, OPFP is only paid until the youngest child reaches the age of 7. When the youngest child is aged between 7 and 14, lone parents can move on to Jobseeker's Transition (JST). This is a welfare payment at Jobseeker's Allowance (JA) rate, with the lone parent required to meet DEASP for activation during this time. They can also work part-time on any number of days per week and receive the payment (tapered according to earnings), as with OPFP, but unlike JA, which only allows part-time work on three days per week.

Over 40,000 lone parents were dependent on One Parent Family Payment in 2016 (DEASP, 2017), and approximately 15,000 on Jobseeker's Transition. In 2016, 99 per cent of OPFP recipients were female (DEASP, 2018a), and it is likely that this applies to those on JST also.

### ***Widows***

The treatment of the widow/widower/surviving civil partner<sup>3</sup> of a deceased person who paid PRSI contributions also assumes a dependent adult. These widows are entitled to contributory widow's pensions indefinitely (unless they re-marry), no matter what means they have, whether they are in employment or not, and whether they have dependent children or not. In 2017, 85 per cent of those receiving a widow's, widower's or surviving civil partner pension were women (DEASP, 2018a).

If a person has not paid enough PRSI contributions when alive, then their widow can apply for a means-tested, non-contributory widow's pension. There have been recent changes to these pensions for those with dependent children. Now, they are not eligible to apply for non-contributory widow's pensions, but if they have children under 14 they can apply for OPFP or JST.

---

<sup>2</sup> No data is available on the gender breakdown under Carer's Benefit.

<sup>3</sup> In this section, where the word is used 'widow', it refers to widows, widowers and surviving civil partners.



### ***Pensions***

Traditionally, women's entitlement to contributory pensions was a derived right from their husband's PRSI records. Their husbands received (and still can receive) a QA allowance for them, or if the husband is deceased, then a widow's pension can be claimed. Due to their low labour force participation in the past, women made up 37 per cent of those claiming a contributory pension in their own right in 2017 (DEASP, 2018a). They are instead more reliant on means-tested non-contributory pensions, and were 61 per cent of these claimants in 2017. As so many women now are in employment and therefore part of the PRSI system, in future most women will be entitled to a non-means tested contributory pension in their own right.

Increases in state pensions have greatly reduced poverty among older people in Ireland, and where women and men have paid equal contributions to the PRSI system, women stand to gain better value from the Contributory State Pension due to their longer life expectancy. Those working part-time every week also gain the same contribution record as those working full-time. However, women's employment patterns are not the same as men's, leading to lower female pension contributions and thus an overall gender pension gap (i.e. the amount of pension paid). The average gap in total pension income the EU is 40 per cent, and in Ireland it was 38 per cent in 2012. This gender pension gap in Ireland is strongly related to women's lower access to private and occupational pensions, because they still have lower representation in the work force, are more likely to work part-time, earn lower pay, take more family-related career breaks, and live longer.

To combat the fact that women have greater difficulties qualifying for a contributory pension due to caring, in 1995 the Homemaker's Disregard was introduced. This allowed those who had been caring full-time for children under 12 (or an incapacitated adult) to disregard up to 20 years of this time to help them to qualify for an Old Age Contributory Pension. An improvement on this, the Homecaring Periods scheme, was introduced in late 2008. This provides credited contributions for years of care for those born after 1946. These schemes are a positive recognition of the value of caring in the home.

The Government is also proposing the introduction of an auto-enrolment savings scheme, which would be an earnings-related workplace savings scheme, to supplement and complement the existing State pension. This proposes that for every €3 which a worker puts in the scheme, the Government would contribute €1. This is fairer to low paid workers, such as women, than tax relief on pension contributions, which are mainly used by higher earners. However, it is currently proposed that those who earn less than €20,000 per annum would have to opt-in to the auto-enrolment system. As women earn less than men, this risks leaving less women than men covered by this scheme, and so reducing women's income in retirement.

### ***Childcare***

More subtly, the lack of support for non-family childcare, and the assumption of maternal care, have long supported a breadwinner model in Ireland. Care for children (and other dependents) remains very ‘familialised’ (i.e. taken care of within the family).

Maternity leave pays 34 per cent of average earnings to eligible mothers over 26 weeks of leave. While the leave is relatively long, the replacement rate is the second lowest in the EU. Once maternity leave ends, there have been very few formal childcare supports between that time and the time when a child becomes eligible for the Early Childhood Care and Education (ECCE) scheme, at the age of two years and eight months. A small number of supports exist specifically for disadvantaged parents. The ECCE scheme also pays for only three hours of care per day, for two years, once a child is aged over two and a half. There has been a tendency for Irish Governments to pay cash benefits to all parents to help cover the costs of childcare, thereby supporting parents at work, but not disadvantaging those who stay at home with their children. These supports have been relatively modest. As a result, most parents seeking full-time care for children rely on expensive market provision.

Recent changes include the ongoing introduction of the Affordable Childcare Scheme (ACS). It represents a strong change of direction in the State’s role in relation to childcare. It will provide financial support towards the cost of childcare, with both universal and targeted subsidies. There will be universal supports of up to €1,040 for children under 3, and targeted supports of up to €145 per week for children aged up to 15 in families that need it most. A problem, however, is that the ACS supports can only be claimed if the childminder used is registered with Tusla, which is not a requirement for those minding less than three children. Better-off parents are more likely to use formal childcare, and so those with low incomes risk benefitting proportionally less from the scheme. There are however plans to extend registration to a wider cohort of childminders.

The State has also recently introduced paid Paternity Benefit (of 15 days) and paid Parental Benefit (from November 2019), which will allow both parents to access additional paid parental leave during the first year of a child’s life. Parental Benefit is not transferrable between parents. Both of these benefits recognise the role of fathers in the care of their children, and again this is a significant change. However, at €245 per week, the new Parental and Paternity Benefits are a third of average weekly earnings of €762, which may reduce take-up by fathers.

### ***Taxation***

Historically, tax allowances have provided disincentives for married women to take up employment. Until 1999, Ireland had more favourable tax treatment for couples with one earner and one stay-at-home spouse, clearly supporting a breadwinner model. Greater individualisation of tax since then can be linked to the increase in married women’s labour force participation, although there is still an incentive,

smaller than previously, for one married parent to work less and transfer their tax free allowance to their partner.

### ***Outcomes***

There are a number of outcomes from the interaction of the welfare, childcare and taxation systems described above, and how they link to family and employment patterns in wider society. First, the labour force participation of mothers in Ireland is low. The full-time employment rate of mothers in Ireland with a child aged 14 or less was 35 per cent in 2014, the 7<sup>th</sup> lowest in the OECD. The labour force participation of mothers with more children is particularly low. Women in Ireland, instead, do much more unpaid caring work than their male counterparts—296 minutes of unpaid work per day for women, compared to 129 minutes for men. Men spend 344 minutes in paid work each day, and women 197.

The cost of childcare in Ireland is the highest in the EU for lone parents. Not surprisingly, only 22 per cent of Irish single parents were working full-time in 2014, compared to 53 per cent in the EU. Fifty eight per cent of children aged under 14 in lone parent households in Ireland were in a household where the adult was not in employment. This was the highest rate in the EU at the time, followed by Malta at 52 per cent and the UK at 25 per cent.

It is not only lone parents, but all women who are not high earners, who find it difficult to be able to afford to work and pay for childcare in Ireland. As a result the labour force participation of mothers with children under 14 varies significantly by education level. It is 27 per cent for mothers in Ireland with lower secondary level education, compared to 75 per cent for mothers with third level education. The EU averages are 42 per cent and 80 per cent, respectively. Mothers in Ireland with low education levels are twice as likely to work part-time as their counterparts with high levels of education.

It is not just low income earning mothers who are more likely to be out of the labour force. The much greater take-up of means-tested Carer's Allowance compared to non-means tested Carer's Benefit suggests that women with low income earning potential may also take up caring roles for older people and people with a disability, rather than being in employment. In addition, all those with low levels of education in Ireland are much less likely to be in employment than those with higher levels. In 40 per cent of households where both parents have low education levels, neither parent is in work—twice the OECD-23 average, and the fourth highest figure in the OECD. But only 2 per cent of couples where both parents have high levels of education in Ireland are not in work.

A worrying impact of these low employment rates is high rates of poverty. For households made up of single person and dependent children, the at-risk-of-poverty or social exclusion rate was 66 per cent in Ireland, compared to the EU average of 47 per cent in 2017. This can be related to the lack of labour market income in the household, and in cases where lone parents are working in poorly

paid jobs, to the high cost of childcare and housing in particular. The pattern of low employment among low-educated parents also contributes to more dual income versus single income or no income families, and so increasing inequality in society.

Overall, the combination of the operation of the welfare system, taxation and childcare supports contribute to a double disadvantage for low-income earning mothers in Ireland. The cost of childcare makes it very difficult for them to afford to move into employment, and this issue, along with rules on the employment of QAs and those on OPFP, means that they are more likely to be in low-paid and part-time employment. In contrast, women who can earn high incomes and so afford childcare or eldercare are better able to exercise choice over whether they work full-time, part-time or at all—although more couples where both parents work full-time feel ‘over-employed’, i.e. are working more hours than they prefer.

Meanwhile, recent changes to OPFP and widow’s non-contributory pension show a move towards more activation for lone and widowed parents of young children (but not for qualified adults). However, a recent St Vincent de Paul report notes that the poverty rate of lone parents at work doubled between 2012 and 2017. The report stresses the great importance of adequate childcare, housing supports and good quality education to upskill, all of which are key to support families into work, particularly good quality work, and so combat poverty.

### ***Issues for discussion***

A number of questions are raised here, for Council discussion.

#### **1. What changes could be made to support qualified adults to access their own income and activation supports?**

- It could be useful to implement the recommendations for QAs in DSFA’s 2006 *Government Discussion Paper: Proposals for Supporting Lone Parents* in 2006. This recommended abolishing QA allowance, and replacing it with a parenting allowance for those caring for children under 7. For those with children aged over 7, JA could be claimed. A version of this was implemented, with those previously on OPFP moving on to JST when their youngest child was aged 7-14. It could be useful to implement this for QAs also. Unemployment figures are currently low and Intreo staff have more time to support QAs moving to JST and JA. In addition, the ACS should provide childcare supports for such parents. The importance of supporting services for such parents needs to be strongly stressed. The experience of moving lone parents onto JST should also be analysed and drawn upon to inform any change to the position of QAs.
- Better information needs to be collected on QAs, to devise good policies to support them; and DEASP needs to ensure that they can be contacted, in order to be given information on the choices in their situation, such as registering for JA separately, rather than being a QA.

## **2. What options are there to recognise part-time work and care more fully?**

- There may be ways to provide better PRSI coverage to those working ‘week on, week off’ who end up with less contributions than those working part-time every week, even though they would work the same hours over a year.
- More support for people to take Carer’s Leave and Benefit would be useful also.
- Greater acceptance of caring in the labour market comes as more men take up caring roles. Paternity Benefit and Parental Benefit are welcome supports here, but higher payments under these schemes could encourage more men to avail of these schemes.
- Mechanisms to support low paid workers into the auto-enrolment savings scheme would help support those who work less in order to care. There may be lessons to learn from New Zealand, which combines both subsidies and matching contributions in its auto-enrolment savings scheme, and achieves particularly high coverage rates among low income workers.

## **3. Do the social welfare system and employers adequately match the preferences of families?**

- In most households with children under 18, both adults are at work—32 per cent of parents both work full-time (the largest group), 22 per cent have one parent working full-time and one part-time. In a further 22 per cent, one adult is at work and one on home duties. While the welfare system easily meets the needs of the 22 per cent of families where there is one breadwinner and one home-maker, it is not so easy for it to meet the needs of the dual breadwinner family, particularly if unemployment persists longer than the period during which non-means tested Jobseeker’s Benefit is paid.
- Would more individualised social welfare payments assist dual breadwinner families when both adults are unemployed?
- For dual breadwinner families who find it difficult to balance employment and care, there may be a value in work by Government and with employers to support more parents to take up flexible work or part-time work when their children are young.

## **4. What can help combat poverty among children and lone parents, and in old age, and help prevent a greater divide between work-rich and work-poor families?**

- Ireland provides many income supports to help reduce child poverty and poverty among lone-parent families. However these poverty rates are still high, and have been linked to low employment rates among such families. Where these families

are being ‘activated’ into employment, adequate childcare, housing supports and good quality education to upskill are all key to support families into work, particularly good quality work.

- The importance of services in combating poverty means a move away from reliance on DEASP income supports, to services for housing, education and childcare which are provided by other Government departments.

***What type of approach for gender and the social welfare system in future?***

The results of the Constitutional Convention discussion on the value of women’s role in the home show that a strong majority of Convention members did not favour deleting this article from the Constitution, but instead amending it to be gender neutral and recognise care carried out in the home. This shows that Irish society values caring work in the home and wishes to support it. At the same time, social mores around women’s employment have changed. So how should these issues influence the social welfare and taxation system? Should such care of children be recognised with a parenting allowance? Should tax be individualised further? Is there sufficient flexibility to allow change in caring and employment responsibilities over the lifetime?

It can also be asked—what kind of welfare regime does Ireland wish to support? In the *Developmental Welfare State*, NESC argued for a model combining income supports, services and innovative models of support. This paper shows that this approach is still relevant. It shows the limits of income supports in tackling poverty, and underlines the value of supportive services, such as childcare and good training and education to help low income mothers (and fathers) access the labour market. It also points to a need to upskill those with low education skills, for many reasons—to help combat poverty and inequality between families, to help people to access more fulfilling work, to make the most of their abilities and intelligence, and to reduce reliance on social welfare.



## 1.1 Introduction

At recent NESC meetings discussing the future of social insurance and the welfare system, family and gender issues were identified as key concerns to be examined. This paper looks at these issues, as well as the class implications which arise. This paper is one of several on Ireland's social welfare system. Previous papers have looked at the structure of the PRSI system, self-employment, and the platform economy, and further papers will look at participation income, and welfare, income and wealth, etc. The issues arising in these papers will subsequently be further deliberated, so that we can take a comprehensive, over-arching view of the welfare system in Ireland. Many of the themes identified to date resonate with concerns addressed in the Developmental Welfare State (DWS) and make a case for exploring how to move towards a sustainable development welfare state.

This paper on gender, family and class issues will look first at the male breadwinner structure which Ireland's social welfare system has been based on. It will outline concepts which underpin this structure, such as qualified adults, and show how these concepts affect the treatment of widows, carers, and lone parents, and state support for childcare. Changes made, particularly since the 1990s, are also included. Some effects of the breadwinner structure are then briefly discussed, including the relatively low labour force participation of mothers, particularly those with low levels of education; and income inequalities. These labour force patterns are not in line with all families' work preferences, and also have a negative impact on the financial sustainability of the social welfare system. Despite changes made, qualified adults, a central part of the male breadwinner model, remain a key feature of the social welfare system. In addition, recent pension reforms, while addressing some gender issues, leave others unaddressed. A range of inconsistencies in the treatment of women, particularly qualified adults, also exist between different social welfare schemes. Finally, some possibilities for future change are suggested, to be discussed by Council.



## 1.2 The Male Breadwinner Model and the Irish Welfare System

Traditionally, the treatment of women and men in Ireland's social welfare system, as in other countries, has been based on a 'male breadwinner' model (Lewis, 1992; McCashin, 2019; Ciccio & Bleijenbergh, 2014). Welfare systems within this model view the adult male as family breadwinner, and the adult female as homemaker or carer, with women having derived rights through their husbands' social insurance records. This model was at the heart of the Beveridgean model of social welfare developed in the UK in the mid-twentieth century, and then adopted in Ireland. However, the strong influence of Catholicism, and late economic and social development in Ireland meant that this view of women's place in the home persisted longer than in other parts of Europe. This was underpinned by regulations that promoted a subordinate domestic role for women, such as the marriage bar preventing married women's employment in large companies and the public sector until 1973, and clauses in the Constitution extolling the value of women's role in the home (Fahey & Nixon, 2013).<sup>4</sup> This clause, and others protecting the married family, were to cause difficulties in individualising social security payments in the 1980s and 1990s, as policy makers grappled with how to incorporate gender equality principles in a way that did not prompt a constitutional challenge (McCashin, 2019).

Due to changes made since then, some would argue that the Irish welfare system could now be viewed as incorporating a 'primary breadwinner' model, which sees one adult in a couple as chiefly dependent on another adult for their income. A number of features of this newer model, and legacy features of the older model, can have a negative impact on women. These are outlined below. It should be noted that while these are features of the welfare system, elements of these are also evident in other aspects of Irish life, such as the labour market, family structures and relationships, etc.

### 1.2.1 Qualified Adults

A key feature of the male breadwinner social welfare system is the concept of the 'qualified adult'. 'Qualified adults' were previously called 'adult dependents', with adult claimants (mostly male) considered to have financial responsibility for a dependent adult and children. An adult claimant is eligible to claim a full or partial qualified adult (QA) allowance if that adult has no social welfare payment in their

---

<sup>4</sup> Article 41.2 says that 1) 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; and 2) 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.

own right, or has means of up to €310 per week.<sup>5</sup> Payments are also received for dependent children. Originally welfare payments were organised so that an unemployed man received payments for his wife (whether she was employed or not) and children, but this was changed by the 1979 EU Directive on Equal Treatment in Social Security, so that the ‘main claimant’ could receive a payment for a ‘qualified adult’, of either gender. However, the concept remains very gendered, with the data that is available showing that QAs are overwhelmingly female. Unfortunately, there is little publicly available data on the gender breakdown of QAs. In 2005, 95 per cent of QAs were female (O’Connor & Murphy, 2008), and a Parliamentary Question which sought a gender breakdown of QAs on working age payments in 2012 found that this information was only available for Invalidity Pension, showing that 88 per cent of QAs under it were female. There are implications from the fact that most QAs are women. While practices, policies and rules apply to everyone in the same way, they can have a more negative effect on some people and groups than others.<sup>6</sup> DSFA (2006: 43) has noted that ‘the male breadwinner aspects of the system ... while ostensibly gender neutral ... have a greater negative impact on women than men, particularly with regard to their economic independence and incentives to activation’.

In relation to economic independence, the QA allowance is paid to the main claimant, not to the QA. As the allowance is a derived right i.e. derived from the main claimant’s entitlement, the QA does not have an individual entitlement to a social welfare income in their own right. However, if both the main claimant and the QA consent, then part of the payment can be paid directly to the QA.<sup>7</sup> This puts the QA in the position of being dependent on the main claimant’s *permission* to receive a payment that is intended to cover his/her own cost of living. The payment can however, be made directly to the QA without the main claimant’s permission if there are difficulties in the home (for example, gambling or alcohol abuse), but this generally happens following an investigation by a Social Welfare Inspector (see Table A4 for a summary of key rules applying to QA under various social welfare schemes). At an Oireachtas debate, it was noted that as payments are usually only paid to the QA where it is shown that the main claimant does not provide for his family, many people are reluctant to go down what they view as this stigmatising route, thus reducing the number of QAs receiving independent social welfare income.<sup>8</sup> In addition, it is difficult for the QA to know that they can receive a payment through either of these mechanisms, as they are not provided with this

---

<sup>5</sup> The allowance is tapered when the QA has means of between €100 and €310 per week, and above this level of means no allowance is paid.

<sup>6</sup> In some cases, such differences can be indirect discrimination.

<sup>7</sup>

[http://www.citizensinformation.ie/en/social\\_welfare/irish\\_social\\_welfare\\_system/claiming\\_a\\_social\\_welfare\\_payment/claiming\\_an\\_increase\\_in\\_your\\_social\\_welfare\\_payment\\_for\\_an\\_adult\\_dependant.html](http://www.citizensinformation.ie/en/social_welfare/irish_social_welfare_system/claiming_a_social_welfare_payment/claiming_an_increase_in_your_social_welfare_payment_for_an_adult_dependant.html), downloaded 24 January 2019

<sup>8</sup> Joint Oireachtas committee on education and social protection debate, 12 June 2014

information, or indeed contacted at all, by Intreo (NESC, 2018).<sup>9</sup> A recent status report on *Pathways to Work* implementation outlined that legal advice is being sought on whether or not QAs can legally be directly contacted by DEASP.<sup>10</sup> The fact that they cannot indicates a very traditional conceptualisation of a male breadwinner who is connected to the labour market and a dependent female homemaker who is not.

The payment for the QA is also received without the QA having to satisfy any contingency requirement, i.e. there is no specific 'state' which they must be able to prove in order to be eligible for payment, for example caring for young children, unemployed, having a disability or illness, or old age. And as well as not receiving any direct payment in their own right, QAs are not entitled to job-seeking and activation supports in their own right either.<sup>11</sup> Originally a QA allowance could not be received if the QA was in employment but this was changed in 1996, to allow QAs to earn some income from a part-time job (O'Connor & Murphy, 2008).

IT systems installed in DEASP since 2014 (for pension and disability related payments) include data on QAs, but the systems installed earlier and used for jobseekers' claims do not allow such data to be captured, hence the lack of publicly available data on the gender of QAs. However, the number of claimants who receive a payment for a qualified adult is known. In 2017, 88,040 main claimants of working age received a payment for a QA. 43,000 of these claimants were on Jobseeker's Allowance (JA) and 2,000 on Jobseeker's Benefit (JB). Over 13,000 claimants on employment schemes also received an allowance for a QA, with the largest groups on CE, Back to Work Enterprise Allowance, and Back to Education Allowance. And there were 26,000 QA allowances paid to claimants on a variety of illness and disability payments, with the largest groups on Disability Allowance, Invalidity Pension and Illness Benefit. Full rate payments for 441,669 qualified children were also received by claimants of working age, and half rate payments for 107,036 qualified children.<sup>12</sup>

The position of QAs in the welfare system has a number of contradictions. For example, the DSFA (2006) noted how differently mothers in different situations were treated. An eligible employed mother would be entitled to 22 weeks maternity benefit, but would then have to return to employment to gain an income.

---

<sup>9</sup> The Citizen's Information Board and advocacy groups are provided with information on this by DEASP, and so a QA who seeks advice from one of these organisations may find out this information.

<sup>10</sup> See *Pathways to Work 2016-2020: Review of Progress Against All PTW Actions; Status Report Quarter 3 2018*; p.4

<sup>11</sup> In 2017, women made up 38 per cent of those on activation schemes (such as community employment, Tus, Back to Education Allowance and Back to Work Enterprise Allowance) (DEASP, 2018a).

<sup>12</sup> See [https://www.welfare.ie/en/downloads/Expenditure\\_PRSI\\_rates\\_bens\\_agexsex.xlsx](https://www.welfare.ie/en/downloads/Expenditure_PRSI_rates_bens_agexsex.xlsx), downloaded 24 January 2019. Half rate child allowances are generally made when the QA has means of between €310 and €400 per week.

However, QAs are supported indefinitely if they choose not to be in employment. There are also different rules for QAs under different payments. For example, the QA of a person receiving a state pension is by default paid the QA allowance directly, but the QA of someone on a working age payment is not. The value of QA allowances varies by social welfare scheme, generally being higher for social insurance schemes than social assistance schemes. The treatment of spouses' incomes also varies between schemes.

There have been some recent alterations to payments of allowances for adult dependents. These include paying the QA allowance directly to the QAs of pensioners (since 2007); and provision for assisting relatives of the self-employed (including farmers) to make PRSI contributions in their own right (since 2014). Some of the more recently introduced payments also do not have an allowance for a QA (although they do for dependent children). These include Direct Provision payments, which are made directly to each adult in direct provision. There is no QA payment under Working Family Payment (WFP), with payment based on combined family income. Back to Work Family Dividend (BTWFD) is only paid if the QA signs off welfare payments also. This payment is based around the existence of children and does not assume a dependent adult payment. This suggests change in the thinking around adult dependents, but QAs still exist in other welfare schemes. In addition, BTWFD is automatically paid to the person closing their social welfare claim, who is likely to be the main claimant, which could reinforce the male breadwinner/female dependent conceptualisation, even though both have to sign off welfare payments in order to get BTWFD. Working Family Payment appears to be payable to whichever partner applies for it.

### **1.2.2 Limitation Rule**

A second feature of the welfare system which has an impact on QAs is the operation of the 'limitation rule'. This rule, introduced in 1984, means that the total amount paid to a couple cannot be more than the maximum amount that would be paid to one person (including adult and child dependents) on one social welfare payment. For example, if one partner in a couple claims JA, a personal rate of €198 and a QA allowance of €131.40 may be payable i.e. €329.40. However, if both partners in the couple claim the payment, they do not receive €198 each, but instead half each of €329.40, i.e. €164.70. As a result, even where the second adult in the household does have an entitlement to e.g. a jobseeker's allowance (JA) payment in their own right, the operation of this rule means that there is no financial incentive for both to apply for their own JA. This rule was brought in as the Government implemented the EU Directive on Equal Treatment in Social Security during a time of high national debt in the 1980s. The Directive required equal treatment of women and men in relation to social security payments, but the Government did not think it could afford to pay each adult in a couple the full rate. The response was the limitation rule—equalising payments 'down' rather than 'up' (McCashin, 2019). It also reflects the fact that costs such as utility bills, etc, are shared across the household.

Although an eligible couple can claim two separate JA payments, or can split one JA and QA payment between them, at an Oireachtas debate, it has been outlined how many Intreo staff tell the partner of the main claimant that ‘splitting the claim is a pain’ and, due to the limitation rule, ‘they will get no extra money for it’. It is argued that this cultural practice puts the partner off claiming separately. The result is that a couple where both partners become unemployed, by default often ends up with a male breadwinner claiming for his female partner, even though previously both were working. This may help to explain why, in 2017, 52 per cent of those on Jobseeker’s Benefit (JB) were female, but only 40 per cent of those on JA. The difference between the two figures could be related to a number of factors. These include the fact JB that is not means-tested but paid based on individual PRSI contributions, while JA is awarded based on households means. Therefore women who were claiming JB may end up unable to claim JA as their husband’s earnings are too high (and men’s earnings are higher than women’s) and so they are not eligible to move onto JA. The difference may also be related to pressure to have one claim per household rather than two.

Not splitting the claim does not affect the couple financially, but it does affect the QA’s eligibility to participate in a range of Live Register linked programmes and supports, such as employment schemes and advice on job-seeking. While s/he can voluntarily seek advice on job-seeking, they are not usually eligible to take part in employment schemes, unless s/he ‘signs on for credits’. An unemployed person who does not qualify for an unemployment payment may be eligible to sign-on for ‘credited contributions’ (more informally known as credits) to keep their social insurance record up-to-date. A credited PRSI contribution is awarded for each full week of proven unemployment, during which the person must be available for and genuinely seeking work. However, there is low awareness of this provision. In addition, the incentive to go every week to the local Intreo office to sign on, while receiving no payments, is probably low. Not ‘signing on’ also reduces the number of contributions which a QA then has to claim a contributory pension or other benefits, an issue which will be returned to later.

DSFA (2006) have pointed out that the limitation rule also creates disincentive effects with regard to family formation. Lone parents who decide to co-habit with an unemployed partner would lose the independent income they receive from OPFP, and as OPFP is paid at a higher rate than QA allowance, the overall payment to the couple would be lower than if they lived separately. As most of those claiming OPFP are women, it is women who would lose their independent welfare income, while at the same time fathers’ roles and involvement in these families are reduced. Ireland had the sixth highest proportion of single parent families in the EU28 in 2017,<sup>13</sup> and McCashin (2019) notes that a report to Government on lone

---

<sup>13</sup> See [https://ec.europa.eu/eurostat/statistics-explained/index.php/Household\\_composition\\_statistics#Household\\_types](https://ec.europa.eu/eurostat/statistics-explained/index.php/Household_composition_statistics#Household_types), downloaded 14 March 2019. The EU average is 4.3 per cent and in Ireland the rate was 6.3 per cent.

parent welfare payments in 1999<sup>14</sup> associated the rise in lone-parenthood with the ‘incentives’ in the tax and social welfare systems

### 1.2.3 ‘Genuinely Seeking Work’ Test

Another gendered aspect of the social welfare system is that, for both members of an unemployed couple (or anyone) to claim jobseekers’ allowance in their own right, each must be ‘genuinely seeking work’, which is interpreted as full-time work.<sup>15</sup> Allowing each adult to claim in their own right assumes they are both free from care responsibilities and available for full-time work, but this is a conceptualisation of employment which does not take into account the realities of combining care and work. It is not possible for one partner in a couple to declare that they are seeking part-time work, while the other seeks full-time work. To some extent the welfare system does permit this, as a claimant may claim a full allowance for a QA who earns between €100 and €310 per week. But if that QA becomes unemployed they cannot claim a jobseeker’s allowance in their own right without being available for full-time work—even though they had previously been employed part-time. A further contradiction is that while a main claimant on JA/JB can work part-time up to three days a week and get the JA/JB payment and job-seeking supports, if their QA is working part-time, s/he cannot get job-seeking supports.

There are some other inconsistencies in how part-time work is treated in the PRSI system, some advantageous and some not. Among the advantageous aspects are that, since part-time workers were included in the PRSI system in 1991, the amount of money which a part-time worker has to earn to be included within that system has never been index-linked. As a result, once a part-time worker earns €38 a week (equivalent to approximately 18 hours of work in 1991, but now equivalent to approximately 4 hours), they are included in the PRSI system. However, a disadvantageous aspect is that a part-timer who works one week on and one week off will only make 26 PRSI contributions in a year, whereas a part-timer who works 20 hours each week will make 52 PRSI contributions in a year—even though both part-timers have worked exactly the same number of hours in the year.<sup>16</sup> The part-timer working 26 weeks will then build up less contributions than their counterpart working part-time over 52 weeks, reducing their to access social insurance benefits such as the contributory pension. This anomaly arises due to the PRSI system being

---

<sup>14</sup> Report of the Working Group Examining the Treatment of Married, Cohabiting and One-Parent Families under the Tax and Welfare Codes, 1999

<sup>15</sup> See <http://www.welfare.ie/en/Pages/Jobseekers-Allowance.aspx>, downloaded 13 February 2019. It outlines that seeking part-time work is not sufficient, although it is acceptable to take up part-time work if no full-time work is available, and to claim JA for up to three full days during which the person is not working.

<sup>16</sup> See [http://www.citizensinformation.ie/en/social\\_welfare/irish\\_social\\_welfare\\_system/social\\_insurance\\_prsi/part\\_time\\_work\\_and\\_social\\_insurance\\_prsi.html](http://www.citizensinformation.ie/en/social_welfare/irish_social_welfare_system/social_insurance_prsi/part_time_work_and_social_insurance_prsi.html), downloaded 25 February 2019

set up with one week's work equalling one PRSI contribution. Based on a model of a full-time job, it does not seem to have been envisaged that other work patterns might arise.

#### 1.2.4 Disincentive to Take Up More Than Marginal Employment

Murphy (2018) notes that the position of QAs in Ireland remains under-analysed. Undoubtedly part of the reason is lack of data. The NWCI/SIPTU (2012) has repeatedly called for data to be collected and disaggregated on QAs, arguing that the absence of data remains a real impediment to addressing gender equality issues. The lack of data means that it is difficult to find out if being a QA traps a person into low level employment or unemployment, although the evidence which is available suggests it does. The NWCI & SIPTU (*ibid.*:35) report that claims with a QA are a third less likely to close than other claims on the Live Register, although many factors could influence this, e.g. loss of qualified child allowance and/or secondary benefits, inability to access well-paying jobs. *Make Work Pay for People with Disabilities* (Make Work Pay Interdepartmental Group, 2017) shows how the allowances for QAs and qualified children constitute a type of second means test under a welfare payment, and in all the scenarios this working group studied, the operation of the allowances for QA and children contributed to higher replacement rates and withdrawal rates, as well as adding to complexity. In these scenarios, families where a QA worked part-time did however have better income than those where the QA did not work (see table A3, Appendix 1). Therefore it seems from existing evidence that being a QA can make it difficult to transition to employment, particularly higher paid employment, as QA and child allowances are not paid when a QA earns over €310 per week.

#### 1.2.5 Treatment of Carers

Carer's Allowance, a means-tested support for people to care for older people or people with disabilities, was introduced in 1990.<sup>17</sup> Its length is determined by the health of the person being cared for, and is generous by European terms, with only three other countries offering equally long-term leave.<sup>18</sup> While a very welcome support to carers in financially straitened circumstances, this payment can provide an incentive for some to withdraw, or remain withdrawn, from the labour force. When first introduced, the payment did not allow the recipient to be engaged in any type of employment, but at the time of writing, education, training or employment can be carried out while in receipt of this payment, but must take up less than 15

---

<sup>17</sup> At first it was only payable to the carers of social security benefit recipients, but was extended to carers of clients not in receipt of benefits in 1999. A carer's payment for single women only who left their job to care for a relative had been in place since 1968.

<sup>18</sup> These are Hungary, Spain and Italy (European Commission, 2017).



hours a week. However, in a qualitative study, carers reported difficulties finding employment of less than 15 hours per week (NESC, 2018). SILC data for 2016 shows that only 8 per cent of those in employment were working 15 hours or less per week. NESC (2018) also included several reports of carers who had undertaken training of less than 15 hours a week and who had this investigated as a prelude to potential loss of the payment. This provided a strong incentive for recipients not to engage in any activity other than caring. However, there are many benefits to allowing care and work to be combined. It means that people are under less pressure to leave work to care, an issue that will become of greater importance as the population ages and more care is needed. In addition, carers who retain a working identity are less socially excluded or isolated, and less stressed, than those who do not.

Non means-tested Carer's Leave and Carer's Benefit were also introduced in 2001. Under Carer's Leave, a person can take up to 104 weeks of leave from employment to care for a person(s) in need of full-time care and attention, and be entitled to return to work. Eligible PRSI contributors can receive a payment for this leave—Carer's Benefit. While receiving this Benefit, they may take part in employment, self-employment, training or education courses outside the home for less than 15 hours a week. The maximum amount which can be earned is €332.50 net per week. As this is a relatively high amount, and as such carers are already in employment, this suggests that take-up of this Benefit would be higher than take-up for Carer's Allowance. However, take-up of Carer's Benefit is extremely low—only 2,762 recipients in 2017, compared to over 75,000 in receipt of means-tested Carer's Allowance (DEASP, 2018a). While it is not clear why this is the case, a number of possible reasons can be suggested. One issue is awareness. The much higher number of people availing of Carer's Allowance compared to Carer's Benefit suggests much less knowledge of the latter, and the number on Carer's Allowance has increased over time while the number on Carer's Benefit has declined. There may also be a reluctance among those who are already in employment, particularly better quality employment, to leave it to care full-time. They may fear, for example, negative effects on their career from taking time off, as well as loss of income, and a loss of social identity and inclusion (Eurocarers, 2017). Also, it is not known how easy it is to take this time off. It is likely to depend on a complex mix of the nature of the job, the worker's skills, the culture of the work environment, and the attitude of the immediate line manager (Smith, 2012). There is a different set of incentives for those in less skilled and low paid jobs, where it might be much more difficult to get flexible hours to suit the carer, in which case the support of full-time Carer's Allowance may be more attractive than trying to remain in work (Schmidt *et al.*, 2016). Carer's Benefit is also limited to two years, while Carer's Allowance can be paid as long as the person being cared for needs full-time care, which again can make Carer's Allowance more attractive to some. And Carer's Allowance can in some cases provide more benefits to the recipient, specifically the Household Benefits Package, which includes a fuel allowance of €35 a month, a free TV licence, and sometimes a small travel allowance. It may therefore be more attractive for a person in a low skilled job to move onto Carer's Allowance than Carer's Benefit.



Psychological and social mores can play a role as well, with a number of studies showing that those from lower-income backgrounds are more likely to expect that family members provide care to older people (e.g. (Family Carers Ireland, 2017; Duncan *et al.*, 2004).

In addition, tax relief can be claimed when employing a person to look after someone with a disability, or an older person. Clearly, this relief can only be claimed by those who earn enough to pay tax, and is particularly valuable to higher earners who pay tax at 40 per cent.<sup>19</sup> Therefore, some higher earners may choose to pay another individual to care for their dependent relative, and claim tax relief on this, rather than leaving employment to carry out this work themselves.<sup>20</sup>

It is mainly women who take up Carer's Allowance. In 2016, the recipients were 57,523 women and 17,741 men—76 per cent female (no data is available on the gender breakdown under Carer's Benefit). It is interesting also that there is no payment for QAs under either Carer's Allowance or Benefit, although it is possible to claim qualified child allowances. Perhaps it is assumed that those eligible for carer's payments do not have QAs? If so, this assumes a homemaker or carer with no adult financial dependents, a concept which underlies the male breadwinner model.

### 1.2.6 Lone Parents

Unmarried Mother's Allowance was established in Ireland in 1973, partly in response to the legalisation of abortion in the UK (Yeates & Stoltz, 1995). Previously many children of unmarried mothers were adopted, as it was socially unacceptable for their mothers to rear them, and economically very difficult. The provision of Unmarried Mother's Allowance changed this, although the payment was and is quite low.<sup>21</sup> Partly in response to EU requirements, the payment was changed to Lone Parent's Allowance, equally available to both women and men parenting alone, in 1990. It is now called One Parent Family Payment (OPFP). At first, as with carers and qualified adults, the payment did not allow any employment, but the conditions were changed to include an income disregard from the mid 1990s, although there was an earnings limit, which has tended to trap recipients in low paid part-time employment, and reinforced the role of women as homemakers

---

<sup>19</sup> See [http://www.citizensinformation.ie/en/health/health\\_services/health\\_services\\_for\\_older\\_people/tax\\_relief\\_on\\_nursing\\_home\\_fees\\_and\\_for\\_dependent\\_relatives.html](http://www.citizensinformation.ie/en/health/health_services/health_services_for_older_people/tax_relief_on_nursing_home_fees_and_for_dependent_relatives.html), downloaded 27 February 2019.

<sup>20</sup> A survey of those caring for older people in Austria has found that many family carers have low levels of education, while formal care is used much more extensively by those in full-time employment and with higher education levels (Riedel & Kraus, 2010). A similar pattern is emerging in Sweden (Szebehely & Trydegård, 2012).

<sup>21</sup> OPFP payment for the adult and one child, at €229.80 per week, is approximately 30 per cent of average weekly earnings (which were €762 in Q4 2018).

(O'Connor & Murphy, 2008; Fahey & Nixon, 2013). The payment also sustained lone parents at home until their youngest child was 18, or 21 if in full-time education (Fahey & Nixon, 2013).

If separated parents have joint custody of a child, OPFP can only be paid to the main carer. If parents have joint equal custody of a child, OPFP cannot be paid to either.<sup>22</sup> DSFA (2006:43) noted that this was regarded by some as 'actively discouraging the involvement of both parents in the care of children'.

In 2006, the *Government Discussion Paper: Proposals for supporting lone parents*, published by the Department of Social and Family Affairs (DSFA, 2006), laid out a blue print for the future treatment of lone parents and qualified adults in the social welfare system. It recommended the payment of a means-tested parenting allowance, to both lone parents and those in low income couples. The payment would be for a certain number of years—they recommended seven years, arguing that otherwise the parent would be out of the workforce too long, and as on average, lone parents only accessed OPFP for 7 years. The parental allowance proposed would be at the full adult rate of social welfare, with no limitation rule applied. A key reason for this was to remove the disincentive for lone parents to move into relationships, as well as tackling child poverty in low income families, and removing the concept of a QA in such families. The paper also recommended that the rule on genuinely seeking full-time work be amended to reflect more accurately the work sought by women and many in atypical employment. Instead, seeking work of 19 hours would be sufficient. The authors noted that if a carer lies about being seeking full-time work when they are actually seeking part-time work, penalties can be levied against them if they are caught.

Implementation of these recommendations was delayed by the start of the financial crisis. It was then decided to implement most of the recommendations, but in relation to lone parents only. From 2013 on, OPFP was changed so that it became payable only until the youngest child reached 7 years of age. Lone parents were then to move onto Jobseeker's Allowance, becoming available for and genuinely seeking full-time work. However, it was recognised that many of these parents, who typically have lower levels of education,<sup>23</sup> and had been out of the labour force for several years, were likely to only be able to access low-paid jobs, and so would find it extremely difficult to be able to work full-time and pay for childcare. The changes to OPFP did not include any significant increase in childcare provision, despite DSFA (2006) recommending this, arguing that without this the proposed reforms would not be effective. As a result, the Jobseeker's Transition (JST) payment was

---

<sup>22</sup> Joint custody was the most common outcome in court cases in 2007, the most recent published (Mahon & Moore, 2011).

<sup>23</sup> At the time, 23 per cent of lone parents under 65 had no formal education or primary level only (DSFA, 2006: 27). This has improved in the interim, but lone parents still are likely to have lower education levels than many partnered mothers.

introduced, which allows lone parents who had previously been on OPFP to claim a jobseeker's payment while not seeking full-time work. JST can be claimed while the youngest child is between 7 and 14 years of age, and the parent is required to meet DEASP for activation during this time. They can also work part-time on any number of days and receive the payment (tapered according to earnings), unlike JA which only allows part-time work on three days per week.

These changes co-incided with the reduction of the income disregards for those who are employed and on OPFP. In 2011, this income disregard was €146.50 per week, but reduced to €90 per week in 2014 (Regan *et al.*, 2018). This resulted in those on OPFP who were working losing on average 1.9 per cent of their income. St Vincent de Paul (2019) finds a doubling in the poverty rate of lone parents at work between 2012 and 2017, and stress the great importance of adequate childcare, training and housing supports. Childcare in particular is key, as lone parents have limited support at home on this compared to couples.

There were 145,000 lone parents with children aged under 19 in Ireland in 2016, with 91 per cent female (CSO, 2017: Table 3.8). Over 40,000 were dependent on One Parent Family Payment in 2016 (DEASP, 2017), and approximately 15,000 on Jobseeker's Transition.<sup>24</sup> There is no data on the gender breakdown of those in receipt of OPFP or JST in 2016, but in 2017, 99 per cent of OPFP recipients were female (DEASP, 2018a), and it is likely that this was the case in 2016, and applies to those on JST also.

### 1.2.7 Treatment of Widows

The treatment of the widow/widower/surviving civil partner<sup>25</sup> of a deceased person who paid PRSI contributions also assumes a dependent adult. These widows are entitled to contributory widow's pensions indefinitely, no matter what means they have, whether they are in employment or not, and whether they have dependent children or not. While such financial support may indeed be helpful in cases where there are dependent children and one income earner is deceased, it still assumes that the surviving spouse/partner is financially dependent. Additionally, if the surviving partner subsequently marries or cohabits, they are no longer entitled to the pension (see Table A5 for a summary of key rules applying to widows and other 'single claimants' under various social welfare schemes). There is an assumption that the new spouse/partner will meet their financial needs. In 2017, 85 per cent of those receiving a widow's, widower's or surviving civil partner pension were women (DEASP, 2018a). This can be linked to women's longer life expectancy.

---

<sup>24</sup> See <https://www.kildarestreet.com/committees/?id=2016-10-06a.1479>, downloaded 23 January 2019

<sup>25</sup> In this section, where the word is used 'widow', it refers to widows, widowers and surviving civil partners.

If a person has not paid enough PRSI contributions when alive, then their widow can apply for a means-tested, non-contributory widow's pension. There is no automatic entitlement to such a pension and it is only paid based on means. There have been recent changes to the payment of means-tested, non-contributory widow's pensions for those with dependent children, similar to some of the recommendations in the *Government Discussion Paper: Proposals for Supporting Lone Parents* (DSFA, 2006). Now, those with dependent children are not eligible to apply for non-contributory widow's pensions, and if eligible can apply for OPFP or JST.<sup>26</sup> These welfare payments are time-limited, while a non-contributory widow's pension is not. The changes to OPFP and widow's non-contributory pension show a move towards more activation for lone and widowed parents of young children. However this has not happened to QA, and to widows without dependent children.

### 1.2.8 Structure of Pensions

Traditionally, women's entitlement to contributory pensions was heavily linked to derived rights from their husband's PRSI records. Their husbands received (and still can receive) a QA allowance for them,<sup>27</sup> or if the husband is deceased, then a widow's pension can be claimed. Due to their low labour force participation in the past, women made up 37 per cent of those claiming a contributory pension in their own right in 2017 (DEASP, 2018a). As they are less likely to have made PRSI contributions, older women are instead more reliant on means-tested non-contributory pensions, and were 61 per cent of these claimants in 2017. The majority of state pensions are contributory—over 394,000 in 2017, compared to 95,000 non-contributory pensions. It is likely that almost all of those on non-contributory pensions are single or widowed, as QA payments were only made to 4 per cent of recipients (3,212) in 2017. Seventeen per cent of those receiving contributory pensions received a QA allowance (over 66,000) (DEASP, 2018a).

As so many women now are in employment and therefore part of the PRSI system, in future most women will be entitled to a non-means tested contributory pension in their own right.<sup>28</sup> Those who work part-time each week also gain the same PRSI contribution record as those working full-time, which benefits women. And where

---

<sup>26</sup> See [https://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/death\\_related\\_benefits/widows\\_non\\_contrib\\_pen.html](https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/death_related_benefits/widows_non_contrib_pen.html), downloaded 13 March 2019

<sup>27</sup> An allowance is paid for QA under 66 under the State Pension (Non-Contributory), although it is not paid for those over 66. A QA who reaches the age of 66 can apply for this pension in their own right. A QA allowance is also paid under the State Pension (Contributory) based on the means of the QA, although the means of the main claimant is not taken into account for their payment (see [http://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/older\\_and\\_retired\\_people/state\\_pension\\_contributory.html](http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/older_and_retired_people/state_pension_contributory.html))

<sup>28</sup> QAs would however need to sign on for credited contributions to make sure they keep their contribution record up to help them qualify for a contributory pension.

men and women have the same PRSI contribution record, women stand to gain better value from contributory pensions due to their longer life expectancy (KPMG, 2017). However, women's employment patterns are not the same as men's, leading to lower female pension contributions overall and thus a gender pension gap (i.e. the amount of pension paid). The average gender gap in total pension income in the EU is 40 per cent, and in Ireland it was 38 per cent in 2012.<sup>29</sup> Older people who live alone in Ireland, most of whom are women, have an income 20 per cent less than those who are living with others.<sup>30</sup> Irish women are also 16 per cent less likely than Irish men to have pension coverage (European Commission, 2015). The gender pension gap in Ireland is strongly related to women's lower access to private and occupational pensions (Government of Ireland, 2018a). This is because women still have lower representation in the work force, are more likely to work part-time, earn lower pay (leading to both lower contributions into pensions, and smaller savings), take more family-related career breaks, and live longer. Women are also less likely to be covered by supplementary pensions. In addition, they usually retire earlier than men (they may retire when their partners, who are usually older than them, do), and so build up less contributions to draw on (Mercer, 2018; European Commission, 2015).

To combat the fact that women have greater difficulties qualifying for a contributory pension due to caring, in 1995 the Homemaker's Disregard was introduced. This allowed those who had been caring full-time for children under 12 (or an incapacitated adult) to disregard up to 20 years of this time to help them to qualify for an Old Age Contributory Pension. However a disadvantage was that these years were disregarded when qualifying for a contributory pension, which meant that those caring had their pension contributions averaged over a lower number of years and so received less than if they had received credited contributions for these years.

So in 2018, following significant lobbying, the government introduced a new Homecaring Periods scheme to improve on the conditions of the Homemakers Disregard scheme. The new scheme applies to the new Total Contributions Approach<sup>31</sup> of the contributory pension scheme and covers homemakers born on or after 1 September 1946, therefore including a larger group of women than the Homemakers Disregard scheme, which only applied to care carried out after 1994.<sup>32</sup>

---

<sup>29</sup> Analysis of TILDA data from 2010 showed that average total weekly pension income was €280 for women and €433 for men, implying a raw gender pension gap of approximately 35 per cent (Nolan *et al*, 2019).

<sup>30</sup> In 2011 the average weekly income of men over 65 was €438.38, while for women it was €381.67 (CSO, 2013).

<sup>31</sup> The proposed TCA approach will make the level of pension paid directly proportionate to the number of social insurance contributions made by a person over his or her working life. A full pension would be gained by those working full-time over 30-35 years.

<sup>32</sup> See [https://www.nwci.ie/index.php/learn/article/nwci\\_welcomes\\_introduction\\_of\\_a\\_new\\_homecaring\\_credit\\_to\\_the\\_pension\\_system](https://www.nwci.ie/index.php/learn/article/nwci_welcomes_introduction_of_a_new_homecaring_credit_to_the_pension_system), downloaded 13 February 2019; and

In addition, it provides credited contributions for the years of care, reducing the disadvantage of disregarding years. The new scheme is a positive recognition of the value of caring in the home. Those on Carer's Leave, Benefit and Allowance have always been awarded credited contributions for social insurance purposes while on these schemes, thereby recognising the value of this work in qualifying for a contributory pension (and other PRSI benefits).

### 1.2.9 Childcare

More subtly, the lack of support for non-family childcare, and the assumption of maternal care, have long supported a breadwinner model. Care for children (and other dependents) remains very 'familialised' (i.e. taken care of within the family) in Ireland.

#### *Maternity benefit*

Maternity benefit, including the right to return to their job, was introduced relatively late, in 1981, eight years after the marriage bar had been abolished. The Benefit is now received by about two thirds of mothers. While maternity leave was extended in the early 2000s and is now relatively long in Ireland (26 weeks paid and 16 weeks unpaid), it is poorly paid (currently €245 a week). Only the UK among the OECD and EU countries pays a lower proportion of average wages to mothers on maternity leave. Ireland pays 34 per cent and the UK pays 30 per cent<sup>33</sup> (see also table A1, in appendix 1). In up to 60 per cent of large companies in Ireland, maternity benefit is 'topped up' for those on maternity leave (Ibec, 2018). However, 40 per cent of these large companies do not top up, and the rate of top up is likely to be lower again in smaller companies with lower turnover.

#### *Childcare support*

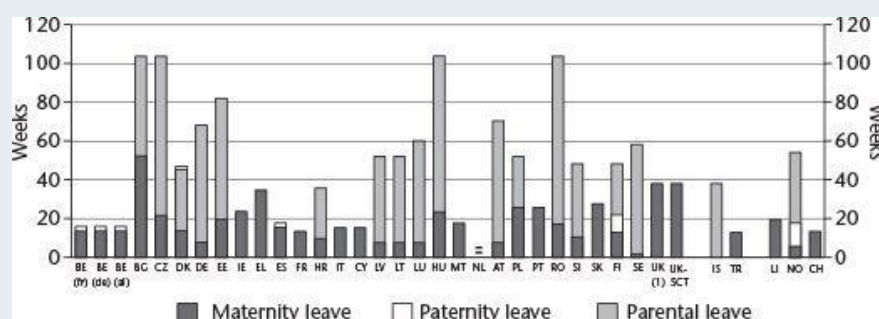
Once maternity leave ends, there have been very few formal childcare supports between that time and the time when a child becomes eligible for the Early Childhood Care and Education (ECCE) scheme, at the age of three (now two)—see figure 1.

---

[http://www.citizensinformation.ie/en/social\\_welfare/irish\\_social\\_welfare\\_system/social\\_insurance\\_prsi/home\\_caring\\_periods\\_scheme.html](http://www.citizensinformation.ie/en/social_welfare/irish_social_welfare_system/social_insurance_prsi/home_caring_periods_scheme.html)

<sup>33</sup> See OECD family database, Chart PF2.1.A. Paid maternity leave, 2016

**Figure 1: Length of adequately compensated<sup>34</sup> postnatal maternity, paternity and parental leave in the EU (in weeks).**



A range of formal childcare supports were introduced for disadvantaged parents in the 1990s and early 2000s. These include the Community Childcare Scheme (25,000 places in 2016), Childcare Education & Training (2,500 places), CE childcare (1,800 places) and After School Childcare (400 places) (NESC, 2018).

In 1999, the Government eliminated a tax benefit for stay-at-home wives, and individualised tax, which caused outcry as single-earner couples lost out. As a result, Irish governments became wary of antagonising stay-at-home parents. Therefore in response to calls for support with the costs of childcare, in 2006 the Early Childcare Supplement was introduced. It paid €1000 per year to all parents with a child aged under 6, to help with childcare costs. However, the payment did not support any particular form of childcare, and benefited stay-at-home parents as much as those in employment or education.

In 2010, due mainly to the financial and fiscal crisis, this payment was changed to the Early Childhood Care and Education Scheme (ECCE), which provided a free year of pre-school education, three hours a day, for all children from the age of 3 and a half. This was subsequently extended to two years of free pre-school education. A capitation fee is paid by Government to the community and private organisations providing the scheme. The introduction of the ECCE was not contentious, probably linked to its introduction during a period of austerity. In addition, the part-time nature of it, the fact that it was only available to those aged over 3, and that all parents received it, meant that it did not explicitly support labour market participation by mothers.

<sup>34</sup> Leave is considered adequately compensated if parents receive at least 65 per cent of previous earnings or the minimum wage.



As most State supports for childcare were focused on the disadvantaged, and/or were for part-time care, parents seeking full-time childcare generally source their own. *Growing up in Ireland* data shows that the most common form of childcare was that provided by a relative (42 per cent, predominantly grandparents), followed by non-relatives (31 per cent, predominantly childminders), with centre-based care such as crèches coming third (27 per cent) (McGinnity *et al*, 2013). For those who do not rely on relatives, 80 per cent of childcare and early education services in Ireland are owned and operated by the private sector (Flood & Hardy, 2013). The reliance on market provision means that the cost of childcare is very high. The net cost for two children (age 2 and 3) in full-time care at a typical childcare centre represented 26 per cent of net average earnings for a couple, and 42 per cent of net average earnings for a lone parent, in Ireland in 2015. This cost is one of the highest in the OECD and Europe for couples, and the highest for lone parents.<sup>35</sup>

Recently, there have been some significant changes from the traditional view of childcare as something which is mother's responsibility, without much State support. In 2016, a paid Paternity Leave of two weeks was introduced as a social insurance scheme, and in 2017 approximately 43 per cent of new fathers took this.<sup>36</sup> Budget 2019 also brought in a new paid Parental Benefit scheme (from November 2019) which will allow both parents to access additional paid parental leave during the first year of a child's life.<sup>37</sup> It is not transferrable between parents, so to gain maximum benefit each parent needs to take it.<sup>38</sup> Initially the leave is for two weeks, but there are commitments to extend this up to 7 weeks, to allow a parent to stay at home with their child for the first year of its life. This is very positive, as is the extension of it to fathers. However, at €245 per week,<sup>39</sup> the new parental and paternity benefits are a third of average weekly earnings of €762. Literature on paternity leave suggests that 'utilisation is greatest when leave is reimbursed at least two thirds of regular earning (European Commission, 2017).<sup>40</sup> Therefore, while the introduction of Paternity and Parental Benefit are very positive steps to encourage fathers to become more involved in care, the low economic compensation may mean low take up. Meanwhile, the 16 weeks of unpaid maternity leave is still not transferrable between parents,<sup>41</sup> and so in families where

---

<sup>35</sup> See <http://www.oecd.org/els/family/database.htm>, Tables PF3.4, Childcare Support

<sup>36</sup> There were 62,053 births—see CSO Vital Statistics Yearly Summary 2017, downloaded from <https://www.cso.ie/en/releasesandpublications/ep/p-vs/vitalstatisticsyearlysummary2017/> on January 29 2019. 26,599 men took up paternity Leave (DEASP, 2018a). As it is a PRSI benefit, not all fathers would be eligible for it, and in some lone parent families the father may not be involved in the child's care.

<sup>37</sup> Unlike Parental Leave, which is unpaid and has been in existence since 1998. It allows both parents to take up to 18 weeks of leave to look after a child aged under 8. It can only be taken on a part-time basis with the agreement of a person's employer.

<sup>38</sup> See <http://www.welfare.ie/en/pressoffice/Pages/pr051118.aspx>, downloaded 28 January 2019

<sup>39</sup> Although up to 52 per cent of large companies in Ireland 'top up' paternity leave (Ibec, 2018).

<sup>40</sup> citing Moss and O'Brien, 2010:35

<sup>41</sup> <https://www.irishexaminer.com/breakingnews/ireland/new-early-years-scheme-launched-with-vow-to-increase-parental-leave-886324.html>, downloaded 28 January 2019



the mother is the higher earner, this leave costs them more than if the father was able to take it.

A second significant change is the introduction of the Affordable Childcare Scheme (ACS) which was announced in 2016, and is in the process of being established. It represents a strong change of direction in the State's role in relation to childcare. It will provide financial support for parents towards the cost of childcare, with both universal and targeted subsidies provided. There will be universal supports of up to €1,040 for children under 3, and targeted supports of up to €145 per week for children aged up to 15 in families that need it most. Among other goals, the scheme aims to improve outcomes for children, reduce poverty, and facilitate labour market activation.<sup>42</sup> It could provide a significant change to the existing gender regime, by supporting the employment of low-earning mothers in particular. It will also provide more support for those seeking childcare during atypical working hours, as it pays subsidies on a weekly, rather than a Monday to Friday, basis. Some researchers have found that provision of services, particularly childcare services, has a significant impact on women's labour force participation in European countries. E.g., Dieckhoff *et al* (2015) found that increased public spending on such services increased women's part-time employment whilst reducing unemployment and marginal part-time work. In contrast, they found that spending on cash benefits reduced women's temporary employment and increased their unemployment risk.

A problem at the time of writing, however, is that the ACS supports can only be claimed if the childminder used is registered with Tusla,<sup>43</sup> which is not a requirement for those minding less than three children. Childminders are less expensive than centre-based care (CSO, 2017), and are more able to provide care in the evenings and at weekends to cover atypical work patterns than crèches, which typically operate from 8 till 6, Monday to Friday. Therefore low-income earners are more likely to use childminders. In its current format, the ACS is likely to be more useful to those who use formal care in crèches and after-school services, and data shows that these are more likely to be better-off parents working in jobs with typical hours.<sup>44</sup> Work is, however, under way to support childminders to register, but this will take time and could mean that, initially, those with low incomes benefit proportionally less from the scheme.

---

<sup>42</sup> See <https://www.dcy.gov.ie/docs/EN/Affordable-Childcare-Scheme/212/4402.htm>, downloaded 15 March 2019.

<sup>43</sup> The registration process includes garda vetting of the provider, proof of insurance cover, and information on the building where the care is provided. These requirements aim to support safe care of children. Since this paper was first drafted, the draft Childminding Action Plan put forward proposals to enable childminders to register with Tusla, in line with commitments in First Five – the Whole of Government Strategy for Babies, Young Children and Their Families, 2018-2028..

<sup>44</sup> In 2016, 51 per cent of 0-2 year old children of university educated mothers in Ireland were in early childhood care or education, compared to 22 per cent of the children of non-university educated mothers. See [http://www.oecd.org/els/soc/LMF\\_1\\_2\\_Maternal\\_Employment.xlsx](http://www.oecd.org/els/soc/LMF_1_2_Maternal_Employment.xlsx)

A final issue in relation to childcare is that Ireland provides little time off for parents to look after a child who is ill. Force majeure leave is available, but limited to five days over three years. Countries where both parents typically work full-time, such as Norway and Sweden, offer much longer leave. For example, in Norway, an employee can take paid leave if the child (or childminder) is ill, of ten days per year if they have one child, and fifteen if they have two, until the child is 12 years old<sup>45</sup>. In Sweden, up to 120 days paid leave per year per child under 12 can be taken<sup>46</sup>. In Ireland, time off to look after a sick child is still seen as the responsibility of the family, creating problems for dual earner parents, but much less problematic for a family following a breadwinner model, as there is a carer at home.

### 1.2.10 Taxation and the Breadwinner Model

Historically, tax allowances have also provided disincentives for married women to take up employment. Until 1999, Ireland had more favourable tax treatment for couples with one earner and one stay-at-home spouse, clearly supporting a breadwinner model. After that, the income tax of married couples was partially individualised, which increased the incentive for secondary earner in households to move into employment. The employment rate of married women increased by 5-6 percentage points at that time, and their average hours of work per week increased by two (Doorley, 2018). There is however still an incentive, although smaller than previously, in the taxation system for one married parent to work less and transfer their tax free allowance to their partner, and joint taxation is chosen by the majority of couples (Daly, 2011).<sup>47</sup> Fuchs-Schündeln (2019) has estimated that if Ireland moved to completely separate taxation of individuals who are married, then the marginal tax rate for the lower earning partner (typically the woman) would decline, and so increase their labour supply by around 150 hours per year.

An anomaly of the taxation and welfare systems in Ireland is that while both married and co-habiting couples must be jointly assessed for social welfare, a married couple can choose to be jointly assessed for taxation purposes, but a co-habiting couple cannot. Each member of the co-habiting couple must be assessed individually for taxation, and they cannot transfer tax free allowances between each other, with the result that they can lose out financially compared to a similar married couple. It is interesting that the tax free allowance available to married couples is not linked to the presence of children, but to the state of marriage only. As a result, childless dual-income earning married couples can benefit from it, while co-habiting couples with children and one earner cannot.

---

<sup>45</sup> See <https://www.nav.no/en/Home/Benefits+and+services/Relatert+informasjon/care-benefit>.

<sup>46</sup> <https://ec.europa.eu/social/main.jsp?catId=1130&langId=en&intPagelId=4808>

<sup>47</sup> Interestingly, for tax purposes only the marital unit counts. It is not possible for a co-habiting couple to share tax allowances between them, even though a co-habiting couple claiming social welfare benefits are subject to the limitation rule, as is a married couple.

### 1.3 Outcomes of the Ways in Which the Social Welfare System is Gendered

The issues outlined above have a number of impacts in relation to gender, class and family life, and these are outlined below. It should be stressed that these patterns reflect not only the structure of the welfare system, but also wider structures in society and the labour market.

#### 1.3.1 Lower Labour Force Participation of Mothers

While the employment rate of all women in Ireland was 60 per cent in 2014, the full-time employment rate of mothers with a child aged 14 or less was 35 per cent, the 7<sup>th</sup> lowest in the OECD. The part-time employment rate of such mothers was 24 per cent, 6<sup>th</sup> highest in the OECD.<sup>48</sup> Time-use studies confirm that as well as spending less time in paid employment, women in Ireland do much more unpaid caring work than men. Irish women spend 296 minutes in unpaid work per day, compared to 129 minutes for men. Men spend 344 minutes in paid work each day, and women 197.<sup>49</sup> This adds up to almost equal average amounts of work per day by women (493 minutes) and men (473 minutes). However, men get paid for 72 per cent of the work they do, while women get paid for just 40 per cent of the work they do.

#### 1.3.2 Particularly Low Labour Force Participation of Mothers with More Children

In contrast to the position in the EU and OECD as a whole, Irish mothers tend to have lower employment rates when their youngest child is older. On average in the EU, the employment rate of mothers whose youngest child is aged 6-14 is 19 percentage points higher than that of mothers whose youngest child is aged 0-2. But in Ireland it is—0.1 percentage points lower.<sup>50</sup> In fact, Ireland is the only country among the 39 combined EU and OECD countries where the employment rate of mothers whose youngest child is aged 6-14 is lower than that of mothers whose youngest child is aged 0-2 (2014 data). Undoubtedly this has some connection to number of children. In 2015, Ireland has the highest proportion of

---

<sup>48</sup> See OECD Family database, Chart LMF1.2.A. Maternal employment rates, 2014 or latest available year. It is interesting that this data is not published in the Labour Force Survey (just in the CSO's *Women and Men in Ireland*), even though motherhood status is a key determinant of women's labour force participation.

<sup>49</sup> See OECD employment database, Time spent in paid and unpaid work by sex, <https://stats.oecd.org/index.aspx?queryid=54749#>, downloaded 24 January 2019.

<sup>50</sup> In Spain the employment rates of mothers whose youngest child was aged 6-14 was the same as those whose youngest child was aged 0-2. See OECD Family database, Table LMF1.2.C, Maternal employment rates by age of youngest child, 2014 or latest year.

households with 3 or more children (under 25) in the EU—11 per cent versus the EU average of 4 per cent.<sup>51</sup> Ireland also has the highest proportion of households with children aged under 6 in the EU.<sup>52</sup> Everywhere in Europe and the OECD, the employment rate of mothers declines with the number of children they have. As a result, for mothers with two children under 14, Ireland's employment rate is well below the EU average, and below the average for those with 3 or more children under 14.<sup>53</sup> This can be linked to high childcare costs in Ireland, which make it rational for parents to leave employment as child care costs increase. As women typically earn less than men, it is usually the mother who leaves employment.

### 1.3.3 Particularly Low Labour Force Participation of Lone Parents

The employment rate of lone parents is much lower than that for partnered parents. Female lone parents with a child under 5 had an employment rate between 44 and 46 per cent in Ireland, which was almost 20 percentage points lower than for a similar female parent in a couple. The gap is even larger for male lone parents—those with a child aged under 6 had an employment rate of 59 per cent in 2016, 26 percentage points lower than for a similar male parent in a couple. Once children were of school going age, the employment rate of female lone parents rose to 59 per cent (CSO, 2017: Table 2.10). Part-time employment is very common among lone parents. They were most likely to work part-time, with 52 per cent working less than 29 hours a week in 2014 in Ireland. The corresponding EU average is 19 per cent.<sup>54</sup> Only 22 per cent of Irish single parents were working full-time in 2014. And in 2014, 58 per cent of children aged under 14 in lone parent households in Ireland were in a household where the adult was not in employment.<sup>55</sup> This was the highest rate in the EU at the time, followed by Malta at 52 per cent and the UK at 25 per cent.

---

<sup>51</sup> This is because there is a relatively high proportion of childless women in Ireland (19 per cent in 2011, with only the UK, Finland, Spain and Austria recording higher rates), and so Irishwomen who do have children have more than in other EU countries. See OECD Family database, SF2.5. Childlessness.

<sup>52</sup> This figure is 18.7 per cent in Ireland, compared to an EU average of 11.9 per cent. See OECD Family database, Table SF1.1.B, Households by number of children, 2015; and Chart SF2.1.A. Total fertility rate, 1970, 1995 and 2016 or latest available.

<sup>53</sup> See OECD family database, Data for Chart LMF1.2.D. Maternal employment rates by number of children, 2014 or latest available year.

<sup>54</sup> OECD Family database, Table LMF2.3.A. Distribution of working hours for employed single parents, 2014

<sup>55</sup> OECD family database, Table LMF1.1.D. Children in single-parent households by household employment status, 2014, downloaded 28 January 2019

### 1.3.4 Particularly Low Labour Force Participation of Low Educated Mothers

As Irish childcare is one of the most expensive in the OECD, this means it is extremely difficult for women who are not high earners to be able to afford to work and pay for childcare (Russell *et al.*, 2018). As a result the labour force participation of mothers with children under 14 varies significantly by education level—table 1.

**Table 1: Employment rates of mothers in Ireland and the EU, by education level, 2014 (%)**

	Ireland	EU
Third level	75	80
PLC	53	66
Lower secondary	27	42

**Source:** Chart LMF1.2.E, Maternal employment rates by level of education, OCED Family database

Table 1 shows that the employment rate of the highest educated Irish mothers was almost three times that of the lowest educated. It also shows the much lower employment rate of Irish mothers, particularly the poorly educated, compared to the EU average. Ireland had the second lowest employment rate in the EU for mothers whose highest level of education was lower secondary, and for those whose highest level of education was PLC level (and ninth lowest for mothers with third level education).<sup>56</sup>

---

<sup>56</sup> See Chart LMF1.2.E, Maternal employment rates by level of education, in the OECD Family database, downloaded from [http://www.oecd.org/els/soc/LMF\\_1\\_2\\_Maternal\\_Employment.xlsx](http://www.oecd.org/els/soc/LMF_1_2_Maternal_Employment.xlsx), 25 January 2019.

The working hours of mothers with different education levels also vary—table 2.

**Table 2: Typical weekly working hours of partnered mothers<sup>57</sup> by education level, Ireland, 2014 (percentage)**

	1-29 hours	20-39 hours
<b>Third level</b>	33	45
<b>PLC</b>	46	27
<b>Lower secondary</b>	62	26

**Source:** OECD Family database, Table LMF2.2.H. Distribution of working hours for employed women in couples with children by level of education, 2014.

Mothers with the lowest levels of education were most likely to work less than 29 hours. Again this may be linked to ability to afford market childcare rates. In 2016, 51 per cent of 0-2 year old children of university educated mothers in Ireland were in early childhood care or education, compared to 22 per cent of the children of non-university educated mothers.<sup>58</sup>

When education level is taken into account, the employment rate of lone mothers and partnered mothers does not vary much, however. It is low for both types of low educated mothers, better for both types of medium educated mothers, and highest of all for both types of highly educated mothers. However, the gaps between the employment rates of women of each education level grew during the recession, with low educated women more affected. See Table A2 in Appendix 1.

It is not just low income earning mothers who are more likely to be out of the labour force. The much greater take-up of means-tested Carer's Allowance compared to non-means tested Carer's Benefit suggests that women with low income earning potential may also take up caring roles for older people and people with a disability, rather than being in employment. This is reinforced by the ability to claim tax relief when paying for private care, which provides more support for the employment of higher-educated people, and not of the lower educated who

<sup>57</sup> Mothers with at least one child aged under 14.

<sup>58</sup> OECD Family database, Chart PF3.2.C. Participation rates in early childhood education and care by mother's education, 0- to 2-year-olds

command lower wages. Murphy (2003) has also argued that QA rules are most likely to affect low income and working class women.

Data also shows that this pattern of lower rates of employment among those with lower education levels is not confined to mothers and women. Labour Force Survey data for 2018 showed that those aged 25-64 years old with a third level qualification were more than twice as likely to be employed (85 per cent) than those with no formal education/primary education (35 per cent). Conversely, those with no formal education/primary education were over three times more likely to be unemployed (14 per cent) than those with a third level qualification (4 per cent) (CSO, 2018).

### **1.3.5 High Poverty Rates in Lone Parent Families, and Lower Pensions for Older Women**

One result of the low employment rates of low-educated mothers is high rates of poverty for lone parents, and for children. Ireland's at-risk-of-poverty rate, at 22.4 per cent, is at the EU average (22.7 per cent), as is the child poverty rate at 24 per cent for both the EU and Ireland (for 0-14 year olds).<sup>59</sup> But for households made up of a single person and dependent children, the at-risk-of-poverty or social exclusion rate was much higher in Ireland. The EU average was 47 per cent in 2017, compared to 66 per cent in Ireland, with only North Macedonia reporting a higher rate.<sup>60</sup> This can be related to the lack of labour market income in the household, and in cases where lone parents are working in poorly paid jobs, to the high cost of childcare and housing in particular (Fahey & Nixon, 2013; Society of St Vincent de Paul, 2019).

The gender pension gap of 38 per cent in Ireland, and women's lower pension coverage compared to men, also leads to increased poverty for women compared to men in old age. Although headline statistics indicate a marginal gap in poverty rates for women and men over 65, those who are living alone (who are mostly women) have lower incomes than those living with others, as outlined earlier.

### **1.3.6 Divide Between Work Rich and Work Poor Families**

It is not only lone parents, but all low-income earning mothers who find it difficult to afford childcare and so move into the labour force. And data shows that among couples with children under 14 in Ireland, it is not just mothers but also fathers with low levels of education who are much less likely to be at work than those with higher education. Figures 2 and 3 show the proportion of couples with at least one

---

<sup>59</sup> See <http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do>, downloaded 13 March 2019

<sup>60</sup> See <http://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do>, downloaded 25 March 2019

child under 14 where both partners work full-time, and where neither partner works, by education level, in the EU.

The panels in Figures 2 and 3 show that in Ireland, in 40 per cent of households where both parents have low education levels, neither parent is in work—twice the OECD-23 average, and the fourth highest figure.<sup>61</sup> But only 2 per cent of couples where both parents have high levels of education are not in work. These couples are much more likely to both be working full-time—44 per cent do; while only 8 per cent of couples where both parents have low levels of education do so.

This pattern contributes to more dual income versus single income or no income families, and so increasing inequality in society. While it is not clear from this data if this divide is growing, it is clear that it is there.

### **1.3.7 Implications for Financial Sustainability of PRSI and Welfare Funds**

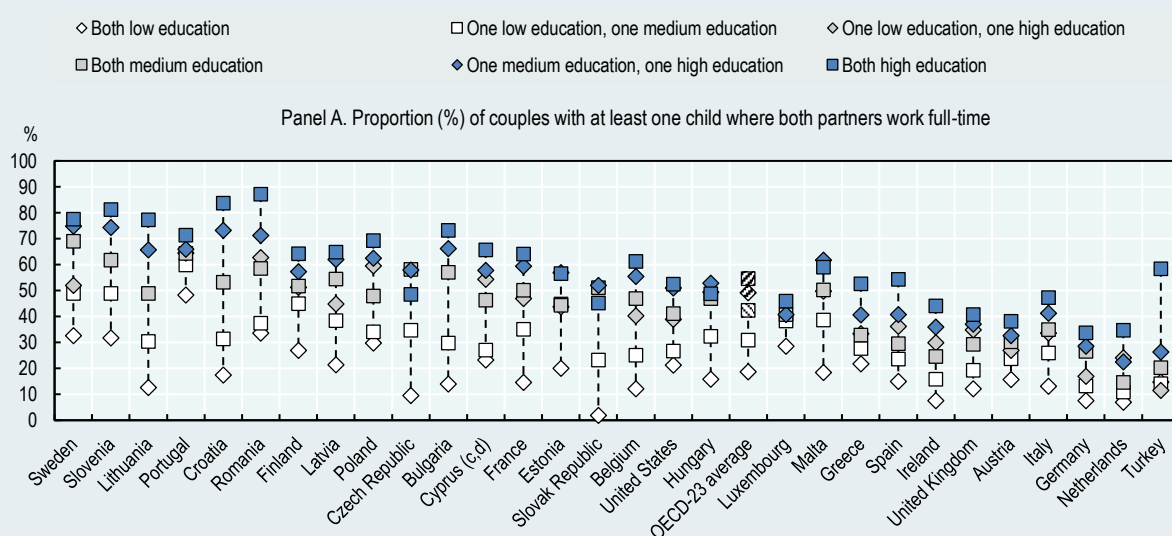
As several of the issues outlined above contribute to the low labour force participation rate of women (and others) in Ireland, compared to many EU countries, there are then proportionally fewer contributors to the PRSI system. There is also more need for means-tested social welfare payments to support those who do not have adequate income. Both of these factors reduce the financial sustainability of the welfare system.

---

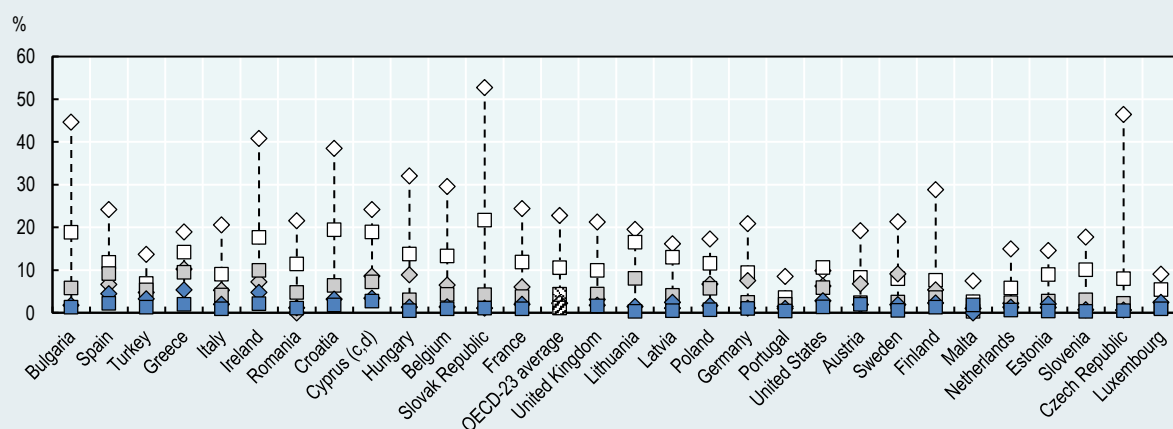
<sup>61</sup> Only exceeded by Bulgaria, the Czech Republic and the Slovak Republic.



**Figure 2: Proportion (%) of couples with at least one child aged 0-14b where both partners work full-time and where neither partner works, for couples with a given joint level of education**



**Figure 3: Proportion (%) of couples with at least one child where neither partner works**



Source: OECD Family database, Chart LMF2.2.C. Incidence of full-time dual-earning and of joblessness in couples with children, by couple's combined level of education, 2014a

### 1.3.8 Are These Patterns in Line with the Practices and Desires of Parents?

NESC (2018) outlined how a number of QAs who were previously in employment were shocked at the lack of income and supports which they received from the welfare system when they became a QA. As will be outlined below, the supports offered by the welfare system match many of the most common employment choices which households with children make, but may be difficult for dual breadwinner households.

Traditionally there were few married women in employment in Ireland – just 6 per cent in 1966.<sup>62</sup> Social mores were in line with this. For example, in 1994, over half of all men and women felt that a preschool child suffered if its mother worked outside the home (Russell *et al.*, 2017).<sup>63</sup> However, there was significant economic and social change from the 1970s on, and forty years later, women’s education levels outstrip those of men, and their labour force participation has risen considerably, to 60 per cent in 2016 (CSO, 2017: Table 2.1). There has been a lot of change in views on mother’s employment, with 39 per cent of men and just 24 per cent of women feeling that a preschool child suffered if its mother worked outside the home in 2012 (Russell *et al.*, 2017).

What are the current models of employment and care among families with children in Ireland? Data from SILC 2016 is outlined in Table 3, which shows the principal economic status of households made up of 2 adults and 1-3 under 18 year olds in 2016.<sup>64</sup>

---

<sup>62</sup> Although Russell *et al.* (2017) note that this is likely to be an under-estimation of women’s labour force participation, as their work on farms was often not counted, and Census recording of principal economic status (PES) only meant that mothers working part-time were likely to define their main PES as ‘home duties’.

<sup>63</sup> These findings were based on data from the International Social Survey Programme from 1994, 2002 and 2012.

<sup>64</sup> This analysis is from SILC 2016. The figures on part-time and full-time work are based on hours worked in a person’s main job, and so may exclude hours worked in subsidiary employment. Part-time work is defined as that below 30 hours a week, to be comparable with OECD figures. The 2 adults in a household may not necessarily be the two parents—in a small number of cases it seems that the household may be made up of 1 parent and one child (or other person) over 18, and 1-3 children under 18. The variable also excludes households made up of parents and more than 3 children under 18. Therefore this table is not directly comparable to that based on the OECD data, but does give a more up-to-date indication of the activity of households made up of parents and children under 18.

**Table 3: Principal economic activity and pattern of hours worked in main job, in households made up of 2 adults and 1-3 children under 18, 2016**

Principal Economic Activity and Pattern of Hours Worked in Main Job	Percentage of Couple
Both adults at work full-time	32.4
One adult works full-time, one part-time	22.1
One adult at work, one unemployed	6.1
Both adults work part-time	1.9
Both adults unemployed	0.8
One adult at work, one on home duties	22.2
One adult unemployed, one on home duties	3.2
Both adults on home duties	0.2
One adult at work, one 'other'	5.6
One adult on home duties, one 'other'	3.4
One adult unemployed, one 'other'	1.1
Both adults in 'other' activity	0.9

Source: SILC, 2016—NESC analysis

This data shows that the dual breadwinner model is the most common arrangement of employment and care among couples with children under 18 in Ireland, jointly followed by one adult working and one adult at home, and one adult working full-time and one part-time. So more households have both adults at work, than have a male breadwinner model. In 63.3 per cent of the households, both adults were either working full-time or part-time, or unemployed (i.e. record themselves as seeking employment, not as 'inactive'). In just 25.6 per cent of the households, one adult worked as a home maker. In 11 per cent of the households, one adult was in an 'other' activity ('other' includes students, the retired, the ill/disabled and other inactive persons), so it is not clear what the attachment of the second adult is to employment.

This is a similar picture to 2014, which is when the dual breadwinner model became most popular among parents. Similar OECD data for that year showed that in 32 per cent of Irish households with at least one child under 14, both partners were in full-time employment; in 22 per cent, one partner was employed full-time and one-

part-time; and in 28 per cent one partner was employed full-time and one was not employed.<sup>65</sup>

Steiber & Haas (2015) have analysed not just the actual, but also the preferred work preferences of heterosexual couples aged 20 to 64 years of age and living in the same household in Ireland in 2010-12.<sup>66</sup> They group the working patterns of the households into a number of different arrangements, as follows:

- male breadwinner model (MB, the man works full-time, the woman is not employed);
- modernised male breadwinner model (MMB, the man works full-time, the woman part-time);<sup>67</sup>
- dual breadwinner model (DB, both partners work fulltime);
- dual part-time model (DPT, both partners work part-time);
- female breadwinner model (FB, the woman works full-time, the man part-time or not at all); and
- no-breadwinner model (NB, both partners have low involvement in the labour force, or only one of the partners works part-time).

Steiber has also provided NESC data on the actual and preferred models of employment and care among parents of children under 18 in Ireland, which is outlined in Table 4.

Although this data is based on a small number of parents (492) it indicates that parents with children under 18 prefer the modernised breadwinner model (43 per cent), followed by the dual breadwinner model (34 per cent). The model of a sole breadwinner is not popular at all, with only 10 per cent expressing a preference for this, although 37 per cent of the parents did live in a single breadwinner household. Forty one per cent lived in a household where both parents were in employment, with just over half having at least one parent working part-time.

---

<sup>65</sup> See OECD Family database, Maternal employment, Table LMF 2-2 Distribution-working-hours-couple-households

<sup>66</sup> The data is from the European Social Survey of 2010-2012. Steiber & Haas (2015) look at data from 16 countries (selected as they have little missing data), representing 12,516 households, including 950 from Ireland.

<sup>67</sup> They use the OECD definition of part-time work, i.e. less than 30 hours a week.

**Table 4.: Actual and preferred household employment patterns among parents of children under 18 in Ireland, 2010-2012**

	DB	MMB	MB	DPT	NB	FB	Total	N
<b>Actual</b>	19.5%	18.1%	30.0%	3.6%	21.3%	7.5%	100%	492
<b>Preferred</b>	34.3%	42.5%	8.0%	8.4%	4.8%	2.1%	100%	492

Source: Special run of ESS data by Nadia Steiber, for NESCC

Steiber and Haas attribute a significant part of the gap between the high proportion of households preferring DB or MMB employment patterns but not in them, which they call ‘under-employment’, to the lack of availability of employment, with Ireland at the height of its recession at that time (2014). They also link it to difficulties accessing childcare. They find that couples with higher levels of education (particularly among the women) are more likely to be able to put their employment preferences into practice (presumably by being able to afford to pay childcare costs). However, they also note that households with highly educated women were more likely to be ‘over-employed’, i.e. working more hours than preferred.

How do these patterns fit with jobseeker payments available from DEASP? The possibilities are outlined below.

- The model of a jobseeker payment for a main claimant and a QA would fit well with the pattern of the 25 per cent of parents with children under 18 who followed a male breadwinner model.
- For the 22 per cent where one works full-time and one part-time, if the full-time workers loses their job then s/he is likely to be eligible for JB and could be eligible for a QA allowance also, if their partner earns less than €310 a week. However if the part-time workers lose their job, they will not be eligible for JB, unless they are seeking full-time work.
- For the 32 per cent of partners who are both in full-time employment, if one or both lose their job, each would be eligible for individualised, non-means-tested JB. However, once eligibility for JB ran out and means-tested JA was the only option, some of this group may have difficulties fitting their current working and caring patterns around the way which JA is implemented, with its main claimant and QA structure. If both become unemployed, they may come under pressure for one partner to become a main claimant and one a QA. If one loses their job,

depending on the income level of the remaining employed partner, there may be an incentive for them to reduce working hours or leave employment, to maximise family income through welfare payments. Alternatively, the partner who loses their job may not qualify for any payment due to existing household means, even though the household has relied on two incomes to date. It is difficult to know how this will affect these families. On the one hand, the partners in dual income couples are likely to higher education and better jobs, but they are also likely to have more outgoings, such as mortgage payments.

## 1.4 Calls for Change, and Changes Made

Many groups and reports over the years have called for changes to the breadwinner model in Ireland.<sup>68</sup> As outlined above, there have been changes in response to these, as well as to agitation by women's groups, and to a variety of EU directives. A number of key phases can be seen in the direction of these changes, as follows.

In the 1970s, several new benefits focused on women were set up, including the deserted wives' allowance (1970), deserted wives' benefit (1973), unmarried mothers benefit (1973), prisoner's wife benefit (1974), and single woman's allowance [similar to a pension for carers] (1974) (Yeates & Stoltz, 1995). These all supported women caring in the home.

In the 1980s, implementation of the 1979 Equal Treatment Directive saw a slow move towards a more individualised approach to social welfare provision, with equal social security contribution rates, and levels and durations of payment for women and men. Men also were able to be covered for widowhood and lone parenting as it was recognised that these contingencies befell them too.

The 1990s saw the introduction of the Carer's Allowance, as well as a number of changes which recognised caring combined with working. These included the Homemaker's Disregard scheme for pensions, the inclusion of part-time workers in PRSI from 1991 on, and changes to the conditions for QA allowances and Lone Parent Allowance which allowed both QAs and lone parents to work part-time.

The 2000s saw more support for mothers at work, with partial individualisation of taxation for married couples, and some cash supports for childcare for all and particular supports for childcare for disadvantaged parents. The 2010s have seen

---

<sup>68</sup> For example, the Commission on the Status of Women in 1982, the Review Group on the Treatment of Households in the Social Welfare Code in 1991, the Expert Working Group on the Integration of Tax and Social Welfare in 1996, the Commission on the Family in 1998, the Working Group examining the Treatment of Married, Cohabiting and One Parent Families under the Tax and Social Welfare Codes in 1999, the NESF's *Lone Parents' Report* in 2000, the NWCI's *A Woman's model for social welfare reform* in 2003, and the Department of Social and Family Affairs' *Government Discussion Paper: Proposals for Supporting Lone Parents* in 2006 (Murphy, 2003; McCashin, 2019).

significant changes to supports for lone parents and widows on non-contributory pensions, who are now obliged to seek work and training once their youngest child reaches the age of 7. There is also the on-going introduction of the Affordable Childcare Scheme to assist parents at work and in education with childcare costs. These are stronger moves away from the male breadwinner model—although as will be outlined below, the impacts vary for different groups of women.

A number of researchers have, however, noted ambiguity in the changes made to the male breadwinner and female carer roles in Ireland. During the 1990s, Fahey & Nixon (2013:134) have argued that ‘some policy developments supported women’s entry to paid work outside the home but others did the opposite in response to popular resistance to the idea that mothers should be “forced” into paid employment’. For example, the 1996 changes which allowed qualified adults to be in employment did show a move away from seeing them only as carers. However, this employment had to be for less than €50 a week, which incentivised QAs to take up part-time employment. Reforms to OPFP included a substantial income disregard to encourage participation in paid employment—but again, this was geared towards part-time employment (O’Connor & Murphy, 2008). The contentious individualisation of married couples’ tax treatment also meant that Government did not bring in policy measures which could be interpreted as incentivising mothers to take up paid employment. Instead they increased family benefits. These benefits were either unconnected with work (e.g. child benefit), tilted towards stay-at-home parenting (OPFP), or provided to all parents, in employment or not (the Early Childcare Supplement) (Fahey & Nixon, 2013).

In the late 2000s, family policy began to move away from this neutrality and more towards activation (Daly, 2011). This is clearly seen in DSFA’s 2006 plans to reduce the number of years of OPFP and QA payment (DSFA, 2006), and the introduction of JST in 2013. However, the changes mooted in 2006 were only implemented for lone parents, and have not been extended to qualified adults, as noted by Murphy (2018). Changing the Early Childcare Supplement into the ECCE also supported the employment of mothers—but only on a part-time basis for those aged 2-4, and it is available to all parents, working or not. A more significant recent change is the on-going introduction of the ACS, which clearly supports mothers into employment and education.

Daly (2011) argues that family policy in different European countries often supports mothers as part-time rather than full-time workers. This usually means a secondary role for women in the workplace, as well as a role as carer. She concludes that what is found in many countries is not ‘some form of incomplete individualization’, but instead ‘a middle way between individualization and familization’ (p.18). She feels that this reflects the complexity which states face in trying to find a balance between supporting families and at the same time allowing individuals a degree of choice about how they manage their family lives.

In the Irish system, it could be argued that this is also the case. However, it could also be argued that the structure of different supports in Ireland means that it is low income earning women, and those in households dependent on social welfare, who have least choice on how to combine family and work lives. The cost of childcare makes it very difficult for these women to afford to move into employment, and this issue, along with rules on the employment of QAs and those on OPFP, mean that there is more incentive for them to move into in low-paid and part-time employment. Those on Carer's Allowance face incentives to withdraw from employment altogether. In contrast, those who can earn high incomes and so afford childcare or eldercare are better able to exercise choice over whether they work full-time, part-time or at all—although Steiber and Haas' work shows that more couples where both parents work full-time feel 'over-employed', i.e. are working more hours than they prefer. A number of studies which look at the interaction of the welfare state on class and gender issues suggest that it is low income earning women who have least choice on combining work and family life in Ireland. Three main models of welfare state have been identified by Esping Andersen, who saw a liberal model, with relatively weak social rights, means-tested assistance, and a benefits system largely used by those with low-incomes. Social democratic countries have universal social rights, with benefits set at a level that reflect middle class incomes and expectations. There is a strong emphasis on employment also, and services to support mothers to work. Finally, he identified corporatist, often Catholic countries, which are often more conservative and provide welfare through occupationally based social insurance systems which have relatively high income replacement systems. Many researchers have found it difficult to fit Ireland into one of these models, and it has been considered by many to have a hybrid model of welfare state—mostly liberal but with some of the features found in Catholic corporatist continental countries e.g. (Korpi, 2010; McCashin, 2019). This is probably not surprising given that in Ireland both liberal and Catholic influences have been strong, the former from its association with the UK, and the latter from its main religious affiliation.

In relation to gender equality, Korpi (2010) in his study of gender, class and social insurance provision in 18 Western countries,<sup>69</sup> argued that countries tend to follow one of three models in relation to the support given by the welfare state to unpaid work (childrearing, cooking, cleaning, etc) in the home. This work tends to be either retained as unpaid work in the home, transferred as paid work to the public sector, or transferred as paid work to the private sector. Until the end of the 1960s, this type of work was carried out as unpaid work in the home in all countries. From the 1970s on however, there was growing differentiation amongst countries, as follows:

---

<sup>69</sup> Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Ireland, Italy, Japan, The Netherlands, New Zealand, Norway, Sweden, Switzerland, the United Kingdom and the United States. All of these countries are included in the Social Citizenship Indicator Program, a database providing quantitative and qualitative information on structures of main social insurance programmes in these countries for 1930 to 2005. See <https://www.spin.su.se/datasets/scip> for more information.



- Nordic countries, with more left-wing governments, began to put in place policies which facilitated women's full-time and continuous paid work, such as separate taxation of spouses, day care facilities for children younger than 3, parental leave with earnings-related pay, including measures to encourage fathers to increase participation in childcare. This is the *dual-earner/dual carer* model.
- Meanwhile in continental European countries where the Catholic church and Christian democratic governments were more dominant (e.g. Austria, Germany, the Netherlands), the ideology of a traditional family with the mother at home was stronger. So policies tended to support families by assuming a stay-at-home mother, but facilitating her part-time and temporary work. Supports included part-time day care for children over 3 years, but very little day care for those under 3. Long periods of home-care leave often exist but come with low economic compensation, which has discouraged fathers from taking leave. Taxation policy is also usually more generous to households with one spouse at home. This is the *traditional family* model.
- Thirdly, in countries with secular, centre-right parties (e.g. the US, UK), policies neither encouraged mother's paid work, nor their care work. Instead they have a market-oriented model, largely leaving it up to parents to solve problems of childcare, either by relying on market-provided services, or on assistance from family. This is the *market-oriented* model.

Again, Korpi finds that Ireland does not fit easily into any of the three models. The data outlined in this NESC paper confirms this, suggesting that policy in Ireland has tended to support both the traditional family, and market-oriented models, which fits with the liberal and catholic aspects of social welfare in Ireland. Korpi concludes that Ireland displays a combination of market-oriented gender policies and means-tested basic social security programmes, which he argued yields high gender inequalities along with high income inequalities (see also (Mandel & Shalev, 2006) who find similar patterns).

These findings suggests a double disadvantage for working class women in Ireland, first through their class and secondly through their gender. The data in this NESC paper confirms this, showing that Ireland has very low labour force participation for women with low levels of education, and women with more children, while the employment rates of their better educated counterparts are much higher. Women who are QAs also have no entitlement to independent social welfare income (which is out of line with twenty-first century trends), cannot register as part-time unemployed, and have no right to access activation and training services.

Since Korpi (2010), and Mandel and Shalev (2006), published their work, the ACS and various leaves for fathers have been introduced in Ireland, suggests the beginning of a move towards a dual-earner, dual carer model, although how this works in practice remains to be seen. Already it seems that the ACS may be most

beneficial to better-off parents, and the low payments for those on Paternity Benefit and Parental Benefit may not attract fathers to take them up in large numbers

A related issue here is the extent to which the lower employment rates of low income earning mothers is due to their choice. Fine Davis (2011) found that Irish people from skilled/unskilled and manual social classes were slightly more likely to believe that mothers are the best nurturers of their children than Irish people from professional classes. Studies in Australia have found that women's attitudes to full-time home-making and participation in the labour force are more closely linked to their educational opportunities and experience than to their age (DSFA, 2006:153). Is this based on a realistic assessment of a person's ability to gain a 'good' job, which may lead them to decide to care instead? Is it influenced by the welfare and tax structures? Or is it based on a preference for caring? This point has been strongly debated by feminist researchers, with e.g. Catherine Hakim arguing that women's position in the labour force is related to choices they make to prioritise care or employment, while other researchers argue that structural issues such as organisational practices, legislation, and stereotypes influence women's position. However better educated women, who have greater ability to choose whether or not to work, are much more inclined to decide to work. Would working class women with better education and more choices choose the same?

## 1.5 Elements of the Breadwinner Structure Still Underlie the Social Welfare System

The changes that have taken place since the 1990s, and particularly in the last ten years, have removed a number of the disadvantages of the breadwinner model for women. However, a number of elements of the breadwinner model still remain in place in Ireland's welfare system.

### 1.5.1 Qualified Adults

A key element of the breadwinner model still in place is the existence of qualified adults. As Murphy (2018) has noted, Jobseekers' Transition provides options for a lone parent to combine part-time work and care, but despite the DSFA's *Discussion Paper: Proposals for Supporting Lone Parents* proposing such a model for qualified adults with children also, this option has not been made available to partners in a couple, even where there are no dependent children.

*Pathways to Work 2016-2020* does commit to developing engagement to support qualified adults in securing employment. The resulting *Action Plan on Jobless*

*Households* contains a commitment to pilot a mechanism to work with both main claimants and QAs in jobless households, offering activation supports to both, in five pilot areas.<sup>70</sup> A progress report found that 10 per cent of qualified adults contacted through the main claimant came to Intreo for information on activation and supports, and half of them took up training (DEASP, 2018c). *Pathways to Work 2016-2020* also commits to developing pro-active engagement to support QAs of job-seeker claimants in securing employment, such as promoting their registration as jobseekers in their own right, and promoting the availability of activation services to ‘voluntary engagers’/‘walk-in’ clients who are not on the Live Register. *Pathways to Work* also includes a commitment to ‘incorporate, as appropriate, time spent as an adult recipient or beneficiary of other full-time welfare payments (e.g. ... as a qualified adult dependent of a primary claimant) when assessing eligibility for access to employment supports.’<sup>71</sup> The new commitment is reported as completed and ongoing in the progress reports on Pathways to Work. While well intentioned, all of these commitments are relatively weak as they do not guarantee these groups access to activation supports or provide them with any portion of the jobseeker payment, and so still operate within the male breadwinner/female homemaker model.

*Pathways to Work 2016-2020* includes an action as well to ‘consider options to allow recipients of Carer’s Allowance to access activation services as they cease their caring role’. By Q3 2018, an option for carers to engage with Intreo had been put in place, and a letter to notify carers of this facility when their caring role ceased had been drafted.<sup>72</sup> This is positive, although it is not known yet how this provision works in practice.

### 1.5.2 Pensions

The second key way in which the social welfare system is still gendered is in the pension system. A number of changes have been proposed in relation to pensions. The Government has adopted a five year *Roadmap for Pension Reform* (DEASP, 2018b), which commits to introducing a Total Contributions Approach (TCA) for the contributory state pension from 2020. It also proposes a new automatic enrolment retirement savings system from 2022. This will be an earnings-related workplace savings system, to supplement the existing State pension and complement, rather than replace, existing private pension provision.

The proposed TCA approach will make the level of pension paid directly proportionate to the number of social insurance contributions made by a person

---

<sup>70</sup> See <https://www.welfare.ie/en/pressoffice/Pages/pr250917.aspx>, downloaded 20 February 2019.

<sup>71</sup> A variation of this previously allowed a main claimant to ‘swop’ eligibility for an activation support with their qualified adult, allowing them to access CE and BTWEA through a ‘spousal swop’.

<sup>72</sup> Pathways to Work Progress Report, Q3 2018.

over his or her working life. A full pension would be gained by those working full-time over 30-35 years. It has been noted by several researchers that any pension reforms that increase the degree of earnings-relatedness of pension benefits serves to ensure that working life inequality will be reproduced in old age. While women can have long periods of full time employment, a combination of full time, part time and time out of the formal labour market is a more typical pattern for women. This pattern of work, in addition to occupational segregation and the gender pay gap, all combine to make it significantly harder for women to accrue pension benefits (Maher, 2016). While women's employment patterns have become more similar to those of men, they are still not the same. We already know that the current gender pension gap in Ireland is almost entirely due to women's difficulties accessing and taking full benefit of pensions linked to the workplace, including occupational pensions. The TCA approach risks increasing this.

However, the TCA approach is greatly helped for those who have taken time off to care, by the introduction of the HomeCaring Periods scheme, which credits up to 20 years of care for contributory pension purposes. This is very positive. At first glance, the new HomeCaring Periods Scheme provides some help for those who do not get a PRSI contribution for weeks when they are working part-time in a 'one week on, one week off' pattern, as a HomeCaring period may be awarded for each week not already covered by a paid or credited social insurance contribution. Unfortunately however, a person claiming a Homecaring period cannot have earned more than €38 gross a week, which negates this provision, as there are hardly any jobs of less than 4 hours per week.<sup>73</sup> In this way, the new scheme still retains a gendered view of a full-time carer or worker, without allowing for a combination of both caring and working—even while other parts of the welfare system do. This is compounded by the fact that only one person can get a HomeCaring Period on their social insurance record for supporting a particular child or adult at any one time—it is not possible for two people to share caring and claim it.<sup>74</sup> The TCA could also be problematic for all those who do not work every week, which will apply not just to women, but to others with atypical employment patterns, such as seasonal work. They will need to ensure that they are able to access credited contributions during times when they are not in employment, if they wish to have entitlement to a full pension.

Meanwhile, the plan for the auto-enrolment savings scheme envisages that for each euro a worker contributes to their pension, the government would also contribute an amount, currently proposed to be €1 for every €3 saved by the worker (Government of Ireland, 2018b). The current tax relief on private pensions privileges higher earners, more of whom are men (Duvvury *et al.*, 2012). However, an auto-

---

<sup>73</sup> Based on a national minimum wage of €9.80 per hour.

<sup>74</sup> [https://www.citizensinformation.ie/en/social\\_welfare/irish\\_social\\_welfare\\_system/social\\_insurance\\_prsi/homecaring\\_periods\\_scheme.html](https://www.citizensinformation.ie/en/social_welfare/irish_social_welfare_system/social_insurance_prsi/homecaring_periods_scheme.html), downloaded on 20 March 2019.

enrolment savings scheme with Government contributions would help to combat this, as it would provide matched input from government for every euro an employee puts into a pension plan, not just those who earn enough to pay tax. This is positive for all low earners, with women strongly represented among them (NWCI, 2008). On the other hand however, it is currently proposed that those who earn less than €20,000 per annum would have to opt-in to the auto-enrolment system (Government of Ireland, 2018b). This risks leaving less women than men covered by this scheme, and so reducing women's income in retirement. Including all workers, and supporting low-paid workers in particular in this scheme, could help. Different countries have taken different approaches in this respect, with some providing greater incentives to encourage the low-paid to take part in pension savings schemes, and succeeding in increasing the proportion of the low paid who are enrolled. New Zealand, which combines both subsidies and matching contributions in its auto-enrolment savings scheme, achieves particularly high coverage rates among low income workers groups when compared to other income groups in New Zealand, and other countries (Antolin *et al.*, 2012).

It seems that the new proposals will clearly address a number of gender inequalities, as most caring work done by women will be recognised for contributory pension purposes through the HomeCaring Periods Scheme. However, the proposals for the auto-enrolment savings scheme risk reproducing existing gendered inequalities in the labour market and so women could end up with lower auto-enrolment savings than men.

### 1.5.3 Inconsistencies

Finally, there are many contradictory elements in the approach to women, employment and care in the social welfare system. For example, a variety of different schemes support caring roles, but vary quite a lot in the extent to which they allow the caring to be combined with employment or training. Some allow but do not require a carer's employment (e.g. OPFP, QA of those on Jobseeker's Allowance), some encourage it (e.g. JST), and some strongly restrict it in practice (e.g. Carer's Allowance). Some schemes allow an independent payment to qualified adults (pensions), while others do not (working age payments). A QA of a person on Jobseeker's Allowance can be supported without working for as long as their partner is receiving JA, whether they have children or not, but a lone parent on OPFP cannot be. Similarly a non-contributory widow's pension scheme will provide a payment to widows without children, but those with children must instead apply for time-limited OPFP or JST. At the same time, the contributory widow's pension scheme provides a widow with or without dependent children with a payment. And a married couple can benefit from shared tax free allowances, while a cohabiting couple cannot.

There are also inconsistencies in how different schemes allow work to be combined with care. For example, carer's allowance recipients can undertake 15 hours of education or employment per week. Jobpath requires participants to take up

employment of at least 30 hours per week, while Working Family Payment can only be paid if recipients work at least 19 hours a week. For a couple, this 19 hours can be split between them, but a lone parent must work the 19 hours themselves.

St Vincent de Paul (2019) outline a range of inconsistencies in lone parents access to income, and to training and education supports. For example, in relation to income supports, 'a lone parent working four hours a day, five days a week is entitled to OPFP and WFP [Working Family Payment] until their youngest is seven years old. After this point, they will have to choose to transfer to the Jobseekers Transitional Payment (JST) and lose the WFP—or retain to the WFP and not be eligible for the JST. Either option results in approximately an €80 per weekly loss in income if they are employed in a minimum wage job. Once their child reaches the age of 14, they can retain the WFP or switch to the Jobseekers Allowance (JA), take up full-time employment or reduce their hours to 3 days a week to comply with the earning disregard for the Jobseekers Allowance (JA)' (p.13). If seeking training and education supports, SUSI supports are not available to OPFP recipients who study part-time, although they are available to OPFP recipients who study full-time, but they will then lose their rent supplement.

## 1.6 What Options Could be Developed in Future?

If the State wishes to move away from what remains of the existing breadwinner model, what options could be developed in future? In particular:

- What changes could be made to support qualified adults to access their own income and activation supports?
- What options are there to recognise part-time work and care more fully?
- Does the social welfare system adequately match the preferences of families?
- What can help combat poverty among children and lone parents, and in old age, and help prevent a greater divide between work-rich and work-poor families?

### 1.6.1 What Changes Could be Made to Support Qualified Adults to Access Their Own Income and Activation Supports?

It is useful here to return to the recommendations made by DSFA in its *Government Discussion Paper: Proposals for Supporting Lone Parents* in 2006. This recommended abolishing OPFP and QA allowances, and replacing them with a parenting allowance for those caring for children under 7, paid at full adult social welfare rates. A version of this was implemented for lone parents in 2013, with JST introduced for those whose youngest child is aged 7-13, and JA for those with children aged 14 and over (or no children). As noted above, this model has not been applied to QAs yet, but

perhaps the time is ripe to do so. If done with adequate supporting services, DSFA argued that implementation of these proposals would lead to an increase in the labour force, and so reduced dependence on social welfare, and less poverty and social exclusion. Paying the parental allowance at the full adult rate would also help cut the disincentive to cohabit. And DSFA argued that its proposals would ensure greater consistency of treatment across means-tested social welfare schemes.

DSFA (2006) argued that implementing these proposals would cost money for the first five years (mainly due to paying a parental allowance at the same rate as a full adult welfare payment), after which there would be savings to the Exchequer due to parents moving into employment, and a reduction in payments for QAs. It noted that there would be a need for increased activation supports and childcare, although it did not cost them. Murphy (2018) has also noted the likely increase in administrative costs if QAs received an individualised payment and entitlement to activation. The numbers on the live register would also increase. However, both of these impacts occurred when OPFP changes were implemented and JST was introduced, and have not had a noticeably negative effect on unemployment statistics. The numbers on the Live Register are currently very low, and Intreo staff are likely to have more time to support new clients. In addition, an increased budget for childcare is already being put in place, so would not require a new budget as it would have when first proposed in 2006. This suggests that now would be a suitable time, from this point of view, to implement the recommendations of DSFA (2006) on QAs.

The DSFA (*ibid.*) stressed the importance of services to support these changes, an issue which will be returned to below. Some groups may need particular supporting services, such as older women without any previous employment experience. Perhaps specialised supports such as focused training, could assist older QAs with low education and labour market experience to move towards better quality employment. Childcare is a key supporting service. It would also be important for any changes made to draw on the experience of introducing activation measure for those who were moved from One Parent Family Payment to Jobseeker's Transition Payment.

The DSFA recommendations relate to those with children under 7 on OPFP and QA on social assistance schemes. However it could also be possible to pay QA on social insurance schemes directly, as is currently done for pensioners. There are also many arguments for opening activation services up to everyone, not just those on the Live Register. There has been some move towards widening activation to those who are not on the Live Register, but it needs to be stronger. Such changes could remove some of the negative impacts of being a QA.

In the interim, much better information needs to be made available to QAs, such as the importance of them signing on for credited contributions to ensure their access to contributory pensions and other benefits. They would also need to be informed about the options for those on JB to move to JA, so that they are better able to



make a decision about whether or not to have two separate JA claims, or one claim with a JA and QA payment.

Better information on the position of QAs could also be helpful for policy makers. DEASP and other relevant agencies can design better supports for QAs if they have information on their education, previous employment, number of children, other roles, etc. More data on them could be made publicly available, drawing on the new IT systems in the Department, and the pilots under the *Action Plan on Jobless Households*. The pilots may also be able to point to good practice in interventions with QA, which could be built upon.

DSFA (*ibid.*) recommended that the non-contributory pensions to widowed people under 66 be temporary, rather than indefinite, and that those with dependent young children receive a means-tested parental allowance. This recommendation has been acted on to some extent, as now widowed people with children under 14 are to apply for means-tested OPFP or JST. However, it may be useful to pay a pension for a year, and also to consider whether those under 66 who are currently eligible to receive non-contributory widow's pensions could also apply for JA.

### **1.6.2 What Options are There to Recognise Part-Time Work and Care More Fully?**

Maher, (2016), quoting Ginn *et al.* (2001:1) observes that 'the economic value of women's unpaid work, and the social consequences if women were persuaded to abandon these tasks in favour of unfettered participation in the labour market do not enter the debate on pension reform'. It is interesting to consider what would happen to childcare and household work if women in Ireland no longer carried out the 344 minutes of unpaid work which they do per day. And how can this work be recognised in the social welfare and insurance systems?

Clearly, the DSFA (2006) recommendation to extend a parental allowance and JST to the main care-giving parents of children aged under 14 would facilitate parents to combine part-time work and care more fully. The DSFA paper also recommended that the rules on genuinely seeking work be changed to cover all those seeking at least 19 hours of work per week. It would be useful to consider this.

It may also be useful to consider if there was a way of providing better PRSI coverage for those working 'one week on-one week off' in order to care, thereby better combining work and care.

It would also seem to be useful to provide more support for carers (of e.g. older people and people with a disability) to combine employment/training with care, given the likely future increase in care needs as the population ages. It might be useful to publicise the availability and temporary nature of Carer's Benefit and Leave more widely; to work with employers to assist them in providing Carer's Leave; to have a more flexible approach to the time that can be taken off, and to consider paying a higher benefit which is more related to one's income. Allowing



those on Carer's Allowance to access 20 hours of education or employment a week (more in line with labour force), could help them not to become too isolated, and if it facilitates them to remain in employment, will avoid the difficulty of re-entering the labour force after a long gap later.

In relation to pensions, thanks to the HomeCaring Periods Scheme, it seems that the proposed Total Contributions Approach pension will not re-inforce gender inequality in old age, but in contrast the auto-enrolment savings scheme is likely to. As the State has and will continue to come under pressure to support people in their older age, it may be useful to plan for the auto-enrolment scheme to include recognition of different patterns of employment and care from the beginning. NWCI (2008) note that gender sensitive pension schemes have low entry thresholds in terms of income and hours worked, and apply an earnings formula that allow women to reflect their 'best years' in terms of earnings. This would be good practice to follow. In future maybe those who undertake a caring role could get a larger State contribution into their auto-enrolment fund than those who do not, for example? Or credited contributions for years of care? There is also learning from the experience of New Zealand in using both matching contributions and subsidies to increase the proportion of low-income people in its auto-enrolment savings scheme (Antolin *et al.*, 2012).

Caring would also be more highly valued in the workplace and social welfare system if more men took part in it. If fathers take leave to care, then this starts to be seen by society and employers as something which all parents do, not just mothers. The introduction of Paternity Benefit and Parental Benefit should help with this, as well as helping to equalise the amount of unpaid caring work women do in Ireland compared to men. It would also help to allow unpaid maternity leave to be transferrable to fathers. For all types of leave, payment of two-thirds of salary leads to better take-up by fathers, so increases in the payment for these would help also. A publicity campaign could help taking of parental leave by fathers to be seen as more socially acceptable as well.

### **1.6.3 Can the Social Welfare System and Employers Match the Preferences of Families Better?**

As outlined above, the social welfare system is relatively flexible and can support many of the preferred employment and care models adopted by families in Ireland (see Table 3). However, as outlined earlier, there are problems in practice where both partners in a dual breadwinner couple become unemployed, as it seems that there is pressure for one partner to be a main claimant and one a QA. A more individualised approach could be useful.

There may also be a value in working with employers to support more flexible work for parents and carers. Take-up of Carer's Leave and Benefit is low—could work with employers help to increase it? Equally, some dual breadwinner couples feel 'over-employed' i.e. working too many hours. What supports can be put in place to

combat this? In many EU countries parents are entitled to take part-time leave when they have younger children.<sup>75</sup> Should this option be considered for Ireland also?

#### **1.6.4 What Can Help Combat Poverty Among Children and Lone Parents, and Help Prevent a Divide Between Work-Rich and Work-Poor Families?**

Ireland has long aimed to reduce poverty among children and families. In the 1980s, family income supports were provided through cash payments and tax breaks. Cash payments included universal child benefit, and highly targeted payments to deserted wives and lone mothers, as well as additional payments for children of the unemployed. There were also income tax breaks for children and stay-at-home spouses. The tax breaks were abolished in 1986, two years after Family Income Supplement was introduced to support low-paid employees. Child Benefit and Qualified Child cash payments are still provided also. However, although Ireland spends more than average on cash benefits, it still has high child poverty rates and particularly high poverty rates among lone-parent families. Fahey & Nixon (2013) and McCashin (2019) are among those who argue that the impact of this spend on relative poverty among families with children was disappointing, for a number of reasons, such as doing too little to encourage maternal employment among less well-off families; and spending too little on childcare services. Traditionally, there have not been many services available for families in Ireland, with a strong preference for income supports. However, as outlined above, Dieckhoff *et al.* (2015) have found that increased public spending on services, particularly childcare services, increased women's part-time employment whilst reducing unemployment and marginal part-time work.

There have been recent moves to provide state support with childcare, with the introduction of the ACS. However, as outlined earlier, it may be more useful to better-off parents, and care will be needed to ensure it will also support low-income earning mothers.

Meanwhile, DSFA (2006) argued that it was vital that the level and extent of education and training provision be strengthened to support the self-development and transition into employment of lone parents, due to the poor levels of education of a significant proportion. A similar argument can be put forward for all parents with low education levels. Greater access to and more financial support for flexible adult education that leads to high level qualifications would help combat inequalities. Inconsistencies in supports also need to be tackled for more effective outcomes, with a range of these inconsistencies outlined in Vincent de Paul (2019),

---

<sup>75</sup> For example, in Austria, Belgium, France, Germany, Iceland, Italy, the Netherlands, Poland, Slovenia and Sweden. See OECD Family database, Table PF2.1.F: Statutory parental leave arrangements, 2016

such as lone parents studying part-time being unable to access SUSI supports. Without good supports, parents with low levels of education risk being trapped in low wage jobs that will not combat family poverty well. Murphy (Murphy, 2003: 4.6A) has noted that ‘some forms of reform or “individualisation” may not be pro-women ... Some reforms may lead to more onerous paid work obligations on poorer women’. The recent experience of lone parents moving into work in Ireland in a time of austerity shows that in-work poverty can increase for this group. With reductions in income disregards, the propensity of lone parents to be in poorly-paid insecure jobs, poor provision of affordable childcare, and rising housing costs, the already high poverty rates of lone parents increased even more. The Vincent de Paul report on this issues (2019) recommends not only childcare services, but also family-friendly employment policies, legislation counteracting precarious work, higher wages, and housing supports. For better outcomes, it is important such services are widely available.

Provision of both childcare and education support would move some responsibility for tackling poverty away from DEASP towards the DCYA and the Department of Education and Skills. The solution to poverty among low-income families is not just income support, but income support combined with a focus on services, as proposed in NESC’s Developmental Welfare State (NESC, 2005).

### 1.6.5 Inconsistencies

There is also a need to address the inconsistencies in treatment between women under different schemes. As outlined above, there is a range of inconsistencies and contradictions by gender, caring responsibilities, and class.

As noted earlier, another inconsistency is that, for tax purposes, only a married couple can be assessed jointly, while for social welfare purposes, the combined income of both married and co-habiting couples is taken into account. To help combat child poverty, it could be useful to link the tax free allowance now available to married couples to the presence of dependent children rather than the existence of marriage, as this would permit the allowance to be availed of by all couples with dependent children, whether married or not.<sup>76</sup>

The reasons for these inconsistencies in treatment, along with consideration of whether or not they are still justified, and how they could be changed, could be considered.

---

<sup>76</sup> This was suggested by Laura Bambrick at her NERI seminar, ‘*Wives, Mothers, Workers: A brief history of women in social policy*’, on 20 March 2019; see <https://www.neriinstitute.net/events/2019/03/20/neri-seminar-dublin-wives-mothers-workers-a-brief/>, downloaded 26 March 2019

### 1.6.6 What Type of Approach for Gender and the Social Welfare System?

On a more strategic level, we can ask which type of family/ gender regime Ireland wishes to support in its social welfare system? Does it wish for a one and a half adult worker model? It is the preference of many parents, as well as a default option of many DEASP schemes, and the most popular choice for tax assessment among couples, although for the first time, dual breadwinner households are the largest group among parents with children under 18. As noted earlier, the Irish Constitution contains a clause on the role of women in the home, specifically that ‘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’. In 2013, 88 per cent of the members of the Convention on the Constitution recommended amending, not deleting, this clause. If it were to be amended, 98 per cent would like it to be changed to be gender neutral, and include other carers in the home. A majority were also in favour of including carers beyond the home. The Convention also recommended overall that the State should offer a ‘reasonable level of support’ to ensure that carers ‘shall not be obliged by economic necessity to engage in labour (Convention on the Constitution, 2013). When a referendum to delete the clause, rather than amend it, was proposed in 2018, this was postponed following Dáil consultation, with a number of politicians expressing a preference for amendment rather than deletion of this clause.<sup>77</sup> These discussions suggest a strong desire in Irish society to ensure that care in the home is recognised and supported. What would this look like in social welfare and employment supports? The idea of an income for participation in society is raised in other papers under this project, and is interesting to consider in relation to the issues coming up in this paper also. If Irish society wants to recognise and support care work, as well as seeing work in the home as gender neutral and women’s position in society as having changed, what are the implications for the concept of a QA? How individualised does Ireland want to be? How does this affect welfare policy, and taxation policy? How does welfare policy intercut with family policy? And how do the welfare and taxation systems deal with change? There are periods of care-giving in people’s lives, and periods without them. Is there enough flexibility to allow change over the lifetime?

Secondly, we can also ask what type of welfare regime Ireland wishes to support. How would the issues outlined above be addressed? Also, how much activation does Ireland want? There are a number of possible models. First, the model chosen could focus on social investment, a type of DWS model. This would help address poverty and lack of skills. This would suggest more supports for lone parents, more childcare, more services to address children in poverty; more education of low-educated parents who have very poor employment rates. In this model the provision of supportive services is key. These complement income supports. An

---

<sup>77</sup> <https://www.irishtimes.com/news/crime-and-law/why-is-the-women-s-place-referendum-so-controversial-1.3564236>

alternative model is a greater focus on moving welfare claimants into employment, which could occur using greater conditionality, more sanctions, and less upskilling. Or a range of approaches could be adopted, varied for different groups and their needs.

Underlying these choices is the issue of the balance between income supports and services as a form of welfare. Traditionally Ireland has relied heavily on income supports, but will it continue to do so in future? In the Developmental Welfare State, NESF argued for a model combining income supports, services and innovative models of support. This paper shows that this approach is still relevant. It shows that while they are key to support those in poverty, there are limits to what income supports alone can do to tackle poverty. The value of supportive services is evident, such as childcare and good training and education to help low income mothers (and fathers) access the labour market. It also points to a need to upskill those with low education skills, for many reasons—to help combat poverty and inequality between families, to help people to access more fulfilling work, to make the most of their abilities and intelligence, and to reduce reliance on social welfare.

These issues—individualisation, services, participation in society, consistency of approach in the welfare system—are also being grappled with in other papers for this project, and are relevant for the approach taken in future in relation to gender and family, also.

# Appendices

## Appendix 1:

**Table A1: Paid Maternity, Parental and Home Care Leave Available to Mothers, in Weeks, 2016**

	Paid maternity leave			Paid parental and home care leave available to mothers			Total paid leave available to mothers		
	Length, in weeks	Average payment rate (%)	Full-rate equivalent, in weeks	Length, in weeks	Average payment rate (%)	Full-rate equivalent, in weeks	Length, in weeks	Average payment rate (%)	Full-rate equivalent, in weeks
Austria	16.0	100.0	16.0	44.0	80.0	35.2	60.0	85.3	51.2
Belgium	15.0	64.1	9.6	17.3	20.2	3.5	32.3	40.6	13.1
Czech Republic	28.0	62.6	17.5	82.0	43.4	35.6	110.0	48.3	53.1
Denmark	18.0	53.6	9.6	32.0	53.6	17.1	50.0	53.6	26.8
Estonia	20.0	100.0	20.0	146.0	44.5	65.0	166.0	51.2	85.0
Finland	17.5	74.4	13.0	143.5	19.2	27.6	161.0	25.2	40.6
France	16.0	94.2	15.1	26.0	14.5	3.8	42.0	44.9	18.8
Germany	14.0	100.0	14.0	44.0	65.0	28.6	58.0	73.4	42.6
Greece	43.0	54.2	23.3	0.0	0.0	0.0	43.0	54.2	23.3
Hungary	24.0	70.0	16.8	136.0	40.4	55.0	160.0	44.9	71.8
Ireland	26.0	34.3	8.9	0.0	0.0	0.0	26.0	34.3	8.9
Italy	21.7	80.0	17.4	26.0	30.0	7.8	47.7	52.7	25.2
Latvia	16.0	80.0	12.8	78.0	51.9	40.5	94.0	56.7	53.3
Luxembourg	16.0	100.0	16.0	26.0	38.4	10.0	42.0	61.9	26.0
Mexico	12.0	100.0	12.0	0.0	0.0	0.0	12.0	100.0	12.0
Netherlands	16.0	100.0	16.0	0.0	0.0	0.0	16.0	100.0	16.0
Poland	20.0	100.0	20.0	32.0	67.5	21.6	52.0	80.0	41.6
Portugal	6.0	100.0	6.0	24.1	59.6	14.4	30.1	67.7	20.4
Slovak Republic	34.0	70.0	23.8	130.0	23.0	29.9	164.0	32.7	53.7
Slovenia	15.0	100.0	15.0	37.1	90.0	33.4	52.1	92.9	48.4
Spain	16.0	100.0	16.0	0.0	0.0	0.0	16.0	100.0	16.0
Sweden	12.9	77.6	10.0	42.9	57.7	24.7	55.7	62.3	34.7
United Kingdom	39.0	30.9	12.1	0.0	0.0	0.0	39.0	30.9	12.1
Bulgaria	58.6	78.4	45.9	51.9	37.7	19.6	110.4	59.3	65.5
Croatia	30.0	100.0	30.0	26.0	33.6	8.7	56.0	69.2	38.7
Cyprus	18.0	75.2	13.5	0.0	0.0	0.0	18.0	75.2	13.5
Lithuania	18.0	100.0	18.0	44.0	100.0	44.0	62.0	100.0	62.0
Malta	18.0	87.0	15.7	0.0	0.0	0.0	18.0	87.0	15.7
Romania	18.0	85.0	15.3	38.7	85.0	32.9	56.7	-	-
EU average	21.8	-	-	43.8	-	-	65.6	-	-

**Source:** OECD Family database, Table PF2.1.A. Summary of paid leave entitlements available to mothers

**Table A2: Employment Rates (%) for Women (15-64) with at Least One Child (aged 0-14), by Partnership Status and Level of Education, 2006-2014, Ireland**

	2006	2007	2008	2009	2010	2011	2012	2013	2014
<b>Low education level</b>									
Partnered women with at least one child U14	39.6	39.7	40.2	35.8	35.0	33.5	30.8	30.7	29.7
Single women with at least one child U14	35.8	36.3	37.6	34.6	30.2	28.8	24.9	25.9	23.2
<b>Medium education level</b>									
Partnered women with at least one child U14	58.6	61.5	58.9	56.8	53.7	52.6	52.6	53.6	54.9
Single women with at least one child U14	56.4	54.4	54.3	48.5	46.4	45.1	46.3	46.4	44.9
<b>High education level</b>									
Partnered women with at least one child U14	74.4	75.9	76.1	73.6	72.9	73.1	73.6	74.1	76.1
Single women with at least one child U14	73.6	73.7	69.1	65.5	61.9	63.9	63.1	64.8	68.8

Source: OECD family database, table LMF1\_3, Maternal employment by partnership status

**Table A3: Modelling Income for Families on Invalidity Pension (partner = QA)**

A5.11 Invalidity Pension, Household Income Scenarios,  
Selected Family Types, €weekly

Family Type	Personal Rate 1	Adult Allowance 2	Child Allowance 3	Payment Rate 4= 1+2+3	Partner Earnings 5	Secondary Supports 6	Household Income 7=4+5+6
Single	193.50	-	-	193.50	-	42.65	236.15
Couple, One child, partner zero earnings	193.50	81.60	29.80	304.90	-	33.66	338.56
Couple with Child Dependant, partner on part-time NMW	193.50	81.60	29.80	304.90	183.00	33.66	521.50
Couple with Child Dependant, partner on full-time NMW	193.50	-	14.90	208.40	354.49	0	562.89

Source: Make Work Pay Interdepartmental Group (2017), Table A5.11



**Table A4: Conditions of Key Social Welfare Schemes as They Apply to Qualified Adults (QA)**

		Job-seeker's Allowance	Job-seeker's Benefit	Disability Allowance	Invalidity Pension/ Illness Benefit	State Pension (Non-contributory)	BTWEA <sup>78</sup> BTEA <sup>79</sup> CE <sup>80</sup>
1	Can MC (main claimant) claim for a QA (who is not in receipt of a SW payment in their own right) <sup>81</sup> ?	Y	Y	Y	Y	Y	Conditions depend on which scheme MC originally on
2	Is QA eligible for all activation supports? <sup>82</sup>	N	N	N	N	N	
3	Limitation rule applies to QA payment?	Y	Y	Y	Y	Y	
4	Is payment made directly to QA? <sup>83</sup>	N	N	N	N	Y	
5	Must QA be genuinely seeking f/t work (GSW)?	N	N	N	N	N	
6	If QA wants JA, and is GSW, must work be full-time? <sup>84</sup>	Y	Y	Y	Y	Y	
7	Payment to QA is a derived right?	Y	Y	Y	Y	Y	
8	Info on possibility of separate payment given to QA by Intreo?	N	N	N	N	N	
9	Means test for QA? <sup>85</sup>	Y	Y	Y	Y (IP) N (IB)	Y	
10	Is QA supported indefinitely (depending on MC's entitlement)?	Y	Y	Y	Y	Y	
11	Amounts of QA payment	€131.40 (max)	€131.40 (max)	€131.40	€145.30 (IP) €85.10— €131.40 (IB)	€153.30	

MC = Main Claimant; QA = Qualified Adult

<sup>78</sup> The QA of someone on BTWEA may qualify for this allowance if the MC stops their self-employment before exhausting their entitlement, due to certain circumstances. If the QA qualifies for BTWEA in this way, they may avail of the scheme for the time remaining on the original claim, and the original MC becomes the QA.

<sup>79</sup> Since 2 June 2015, qualified adults must establish an entitlement to a qualifying payment in their own right before they can be approved for BTEA. The rate payable is based on their entitlement. They can use time spent as a qualified adult to satisfy the qualifying period.

<sup>80</sup> If someone is on a CE scheme and their spouse or partner gets a place on a CE scheme, they will each get a single rate of the CE payment together with half of the Increases for a Qualified Child for any dependent children.

<sup>81</sup> The following SW payments are exceptions: Child Benefit, Disablement Benefit, Domiciliary Care Allowance, Foster Care Allowance, Guardian's Payment (Contributory) and (Non-Contributory), Half-rate Carer's Allowance, Occupational Injuries Death Benefit in respect of an orphan, Supplementary Welfare Allowance. QAs on a FET or VTOS course and getting an allowance in their own right are also excluded.

<sup>82</sup> QAs can access case officers and training programmes but not other supports..

<sup>83</sup> Payment is made directly to QA only if requested, and with the MC's consent. Only paid without the MC's consent if there are difficulties in the home (e.g. gambling) which mean that the payment is not being spent to the benefit of the family.

<sup>84</sup> JA payment for part-time work is acceptable only if no full-time work is available. The MC may work part-time up to 3 days a week and get JA/JB and job-seeking supports; the QA can work part-time but is not eligible for job-seeking supports.

<sup>85</sup> For most social welfare payments, and for Jobseeker's Benefit or State Pension (Contributory), assessment is based on the QA's means. For Jobseeker's Allowance and Disability Allowance, it is based on household means.

**Table A5: Conditions of Social Welfare Payments Targeted at Single Claimants (SC) (i.e. those without a qualified adult)**

	One Parent Family	Jobseekers Transitional Payment <sup>86</sup>	Carer's Allowance/ Benefit <sup>87</sup>	Widows <sup>88</sup> Pension (Contributory)	Widow's Pension (Non-contributory) <sup>89</sup>
<b>1</b> Is SC eligible for activation supports?	N <sup>90</sup>	Y	N <sup>91</sup>	N	N
<b>2</b> Must SC be genuinely seeking full-time work (GSW)?	N	N	N	N	N
<b>3</b> Means test for SC?	Y	Y	Y	N	Y
<b>4</b> Is SC supported indefinitely?	N <sup>92</sup>	N <sup>93</sup>	Y(CA) N (CB)	Y <sup>94</sup>	N <sup>95</sup>
<b>5</b> Amount of SC payment	€198	€198	€214 <sup>96</sup> (CA) €215 <sup>97</sup> (CB)	€198 (min) €253.30 (max)	€198

<sup>86</sup> This is a special arrangement under the JA scheme that aims to support lone parents into the workforce while they have young children. Applicants do not have to be available for and genuinely seeking full-time work—they may work part-time or study. This recognises their caring responsibilities.

<sup>87</sup> Carers can claim for dependent children but not for dependent adults.

<sup>88</sup> Widow's pension is paid indefinitely, unless the recipient remarries or cohabits. The pension is payable regardless of other income. Activation and JST do not seem to be offered.

<sup>89</sup> This is means-tested and paid to widows etc who do not have dependent children (those with dependent children should apply for OPFP or JST). Activation and JST do not seem to be offered.

<sup>90</sup> OFPs may work but their income is taken into account for the means test. They may be able to access jobseeking support through a Local Employment Service (LES).

<sup>91</sup> Those whose time on Carer's Allowance has finished (e.g. due to death of the person being cared for) are able to access activation supports.

<sup>92</sup> OPFP is paid until the youngest child reaches 7. After that, JST may be paid while the youngest child is aged 7 to 13.

<sup>93</sup> Once the youngest child reaches 14, the SC is transferred to Jobseeker's Allowance.

<sup>94</sup> Unless s/he marries, enters a civil partnership or cohabits.

<sup>95</sup> Until s/he reaches the age of 66 (and can apply for the State Non-contributory Pension), or remarries/cohabits.

<sup>96</sup> Carer is under 66 and caring for one person.

<sup>97</sup> Carer is under 66 and caring for one person.

## Bibliography

## Bibliography

- Antolin, P., Payet, S. & Yermo, J. (2012), *Coverage of Private Pension Systems: Evidence and Policy Options*, OECD Working Papers on Finance, Insurance and Private Pensions, No.20, Paris: OECD Publishing.
- Ciccia, R. & Bleijenbergh, I. (2014), 'After the Male Breadwinner Model? Childcare Services and the Division of Labor in European Countries', *Social Politics*, 21(1): 50-79.
- Convention on the Constitution (2013), *Second Report of the Convention on the Constitution*, Dublin.
- CSO (2013), *Survey on Income and Living Conditions: Thematic Report on the Elderly 2004, 2009, 2010 (revised) and 2011*, Dublin: Central Statistics Office.
- CSO (2017), 'QNHS Module on Childcare, Quarter 3 2016'. Dublin: Central Statistics Office.
- CSO (2018), *Educational Attainment Thematic Report 2018*. <https://www.cso.ie/en/releasesandpublications/er/eda/educationalattainmentthematicreport2018/>, 27/02/19.
- Daly, M. (2011), 'What Adult Worker Model?: A Critical Look at Recent Social Policy Reform in Europe from a Gender and Family Perspective', *Social Politics: International Studies in Gender, State and Society*, 18(1): 1-23.
- DEASP (2017), *Statistical Information on Social Welfare Services 2016*, Protection, Department of Employment Affairs and Social, Dublin: Government Publications. [https://www.welfare.ie/en/pdf/DEASP\\_Annual\\_Statistics\\_Report\\_2016.pdf](https://www.welfare.ie/en/pdf/DEASP_Annual_Statistics_Report_2016.pdf).
- DEASP (2018a), *Statistical Information on Social Welfare Services 2017*, Protection, Department of Employment Affairs and Social, Dublin: Government Publications. [https://www.welfare.ie/en/downloads/Annual\\_Statistics\\_Report\\_2017.pdf](https://www.welfare.ie/en/downloads/Annual_Statistics_Report_2017.pdf).
- DEASP (2018b), *Government announce major changes to pensions in Ireland in the 'Roadmap for Pensions Reform 2018-2023'*. <https://www.welfare.ie/en/pressoffice/Pages/pr280218.aspx>, 20/09/18.
- DEASP (2018c), *Pathways to Work 2016-2020: Review of Progress Against All PTW Actions; Status Report Quarter 3*. <https://www.welfare.ie/en/downloads/Pathways-to-Work-2016-2020-StatusReportQuarter32018.pdf>, 27/03/19.
- Dieckhoff, M., Gash, V. & Steiber, N. (2015), 'Measuring the effect of institutional change on gender inequality in the labour market', *Research in Social Stratification and Mobility*, 39: 59-75.
- Doorley, K. (2018), *Taxation, work and gender equality in Ireland*, IZA Discussion Paper Series no.11495, Bonn: IZA (Institute of Labour Economics).
- DSFA (2006), *Government Discussion Paper: Proposals for Supporting Lone Parents*, Dublin: Department of Social and Family Affairs.
- Duncan, S., Edwards, R., Reynolds, T. & Alldred, P. (2004), 'Mothers and child care: Policies, values and theories', *Children and Society*, 18: 254-29.
- Duvvury, N., Ni Leime, A., Callan, A., Price, L. & Simpson, M. (2012), *Older Women Workers' Access to Pensions: Vulnerabilities, Perspectives and Strategies*. [https://pure.ulster.ac.uk/ws/portalfiles/portal/11549951/older\\_women\\_workers\\_%282012%29.pdf](https://pure.ulster.ac.uk/ws/portalfiles/portal/11549951/older_women_workers_%282012%29.pdf), 15/03/19.
- Eurocarers (2017), *Eurocarers' policy paper on informal care as a barrier to employment*. <https://www.eurocarers.org/Eurocarers-Factsheets?lang>, 08/03/19.
- European Commission (2015), *Report on equality between women and men, 2014*, Luxembourg: Publications Office of the European Union.

- European Commission (2017), *Study on the costs and benefits of possible EU measures to facilitate work-life balance for parents and care givers: Final Report*, Luxembourg: Publications Office of the European Union.
- Fahey, T. & Nixon, E. (2013), 'Family Policy in Ireland' in Robila, M. (Ed.) *Handbook of Family Policies Across the Globe*, New York: Springer. pp.
- Family Carers Ireland (2017), *Briefing Paper: Balancing Work and Care: International Challenges and Irish Perspectives*. <http://familycarers.ie/wp-content/uploads/2017/11/Working-Carers-Briefing-Paper-corrected.pdf>, 15/03/19.
- Fine-Davis, M. (2011), *Attitudes to Family Formation in Ireland: Findings from the Nationwide Study*, Dublin: Family Support Agency & Trinity College Dublin.
- Flood, E. & Hardy, C. (2013), *Early care and education practice*, Dublin: Gill Macmillan.
- Fuchs-Schündeln, N. (2019), 'Hours worked across the world: facts and driving forces', *National Institute Economic Review*, 247: R3-R9.
- Government of Ireland (2018a), *Total Contributions Approach Consultation 2018*. [https://www.welfare.ie/en/downloads/Pensions\\_consultation\\_2018.pdf](https://www.welfare.ie/en/downloads/Pensions_consultation_2018.pdf), 15/03/19.
- Government of Ireland (2018b), *A Strawman Public Consultation Process for an Automatic Enrolment Retirement Savings System for Ireland*, Dublin: Department of Employment Affairs and Social Protection.
- Ibec (2018), *HR Update Report 2018*, Dublin: Ibec.
- Korpi, W. (2010), 'Class and gender inequalities in different types of welfare states: the Social Citizenship Indicator Program (SCIP)', *International Journal of Social Welfare*, 19: S14-S24.
- KPMG (2017) *Actuarial Review of the Social Insurance Fund: 31 December 2015*, Undertaken by KPMG on behalf of the Department of Employment Affairs and Social Protection, Dublin.
- Lewis, J. (1992), 'Gender and the development of welfare regimes', *Journal of European Social Policy*, 2(3): 159-73.
- Maher, M. (2016), *The Politics of Pensions in Ireland - A Thesis Submitted for the Degree of Doctor of Philosophy, Sociology Department, NUIM*. <http://mural.maynoothuniversity.ie/8781/1/MICHELLE%20MAHER%20FINAL%20THESIS.pdf>, 15/03/19.
- Mahon, E. & Moore, E. (2011), *Post Separation Parenting: A study of separation agreements made in the family law circuit courts of Ireland and their implications for parent-child contact and family lives*, Department for Children and Youth Affairs, The National Children's Strategy Research Series, Dublin: Government Publications. [https://www.dcy.gov.ie/documents/publications/Post\\_Separation\\_Parenting.pdf](https://www.dcy.gov.ie/documents/publications/Post_Separation_Parenting.pdf).
- Make Work Pay Interdepartmental Group (2017), *Make Work Pay for People with Disabilities: Report to Government 2017*, Dublin: Department of Employment Affairs and Social Protection. [https://www.welfare.ie/en/downloads/2017-03-04\\_MakeWorkPay\\_Report.pdf](https://www.welfare.ie/en/downloads/2017-03-04_MakeWorkPay_Report.pdf).
- Mandel, H. & Shalev, M. (2006), *A Class Perspective on Gender Inequality: How Welfare States Shape the Gender Pay Gap*, Luxembourg Income Study Working Paper Series: No.433, Luxembourg: LIS Cross-National Data Center. <https://ideas.repec.org/p/lis/liswps/433.html>.
- McCashin, A. (2019), *Continuity and change in the welfare state: Social security in the Republic of Ireland*, Dublin: Palgrave Macmillan.

- Mercer (2018), *The Gender Pension Gap: From Awareness To Action*, London: Marsh & McLennan Companies.
- Murphy, M. (2003), *A Woman's Model For Social Welfare Reform*, Dublin: National Women's Council of Ireland.
- Murphy, M. (2018), 'Ode to an invisible woman: The story of qualified adults and partners in Ireland', *Irish Journal of Sociology*, 26(1): 25-45.
- NESC (2005), *The Developmental Welfare State*, Dublin: National Economic and Social Council.
- NESC (2018), *Moving from Welfare to Work: Low Work Intensity Households and the Quality of Supportive Services*, Dublin: National Economic and Social Council.
- Nolan, A, Whelan, A, McGuinness, S & Maître, B (2019) *Gender, Pensions and Income in Retirement*, Dublin: ESRI
- NWCI (2008), *Pensions: What women want, A model of pensions that guarantees independence*, Dublin: National Women's Council of Ireland.
- NWCI/SIPTU (2012), *Careless to careful activation: making activation work for women*, Dublin: National Women's Council of Ireland.
- O'Connor, O. & Murphy, M. (2008), 'Women and Social Welfare' in Barry, U. (Ed.) *Where are we now? New Feminist Perspectives on Women in Contemporary Ireland*, Dublin: Tasc/New Island. pp.
- Regan, M., Keane, C. & Walsh, J.R. (2018), *Lone-parent incomes and work incentives*, Budget Perspectives 2019: Paper 1, Dublin: Economic and Social Research Institute.
- Riedel, M. & Kraus, M. (2010), *The Austrian long-term care system*, Vienna: Institute for Advanced Studies.
- Russell, H., McGinnity, F. & O'Connell, P.J. (2017), 'Gender equality in the Irish labour market 1966-2016: unfinished business?', *The Economic and Social Review*, 48(4): 393-418. <https://www.esri.ie/publications/gender-equality-in-the-irish-labour-market-1966-2016-unfinished-business>.
- Russell, H., McGinnity, F., Fahey, É. & Kenny, O. (2018), *Maternal Employment and the Cost of Childcare in Ireland*, Dublin: Economic and Social Research Institute. <https://www.esri.ie/system/files?file=media/file-uploads/2018-11/RS73.pdf>.
- Schmidt, A., Fuchs, M. & Rodrigues, R. (2016), *International Comparison of Care Leaves for Informal Carers: Legislation and Policies (Executive Summary)*, Vienna: European Centre for Social Welfare Policy and Research.
- Smith, O. (2012), 'How far from a "right to care"? Reconciling care work and labour market work in Ireland', *Irish Jurist*, 47(1)
- Society of St Vincent de Paul (2019), *Working, parenting and struggling? An analysis of the employment and living conditions of one parent families in Ireland*, Dublin: Society of St Vincent de Paul.
- Steiber, N. & Haas, B. (2015), *Overworked or Underemployed? Actual and Preferred Household Employment Patterns in the Context of the Economic Crisis*, Working Papers, 7/2015, Vienna: Vienna Institute of Demography.
- Szebehely, M. & Trydegård, B.G. (2012), 'Home care for older people in Sweden: a universal model in transition', *Health & Social Care in the Community*, 20(3): 300-9.
- Yeates, N. & Stoltz, P. (1995), *Unequal status, unequal treatment: the gender restructuring of welfare: Ireland*, Women's Education Research and Resource Centre, Dublin: University College Dublin.

## National Economic and Social Council Publications

<b>No.</b>	<b>Title</b>	<b>Date</b>			
			16.	Some Aspects of Finance for Owner-Occupied Housing	<b>1976</b>
1.	Report on the Economy in 1973 and the Prospects for 1974	<b>1974</b>	17.	Statistics for Social Policy	<b>1976</b>
2.	Comments on Capital Taxation Proposals	<b>1974</b>	18.	Population Projections 1973-86: The Implications for Education	<b>1976</b>
3.	The Economy in 1974 and Outlook for 1975	<b>1974</b>	19.	Rural Areas: Social Planning Problems	<b>1976</b>
4.	Regional Policy in Ireland: A Review	<b>1975</b>	20.	The Future of Public Expenditure	<b>1976</b>
5.	Population and Employment Projections: 1971-86	<b>1975</b>	21.	Report on Public Expenditure	<b>1976</b>
6.	Comments on the OECD Report on Manpower Policy in Ireland	<b>1975</b>	22.	Institutional Arrangements for Regional Economic Development	<b>1976</b>
7.	Jobs and Living Standards: Projects and Implications	<b>1975</b>	23.	Report on Housing Subsidies	<b>1976</b>
8.	An Approach to Social Policy	<b>1975</b>	24.	A Comparative Study of Output, Value-Added and Growth in Irish and Dutch Agriculture	<b>1976</b>
9.	Report on Inflation	<b>1975</b>	25.	Towards a Social Report	<b>1977</b>
10.	Causes and Effects of Inflation in Ireland	<b>1975</b>	26.	Prelude to Planning	<b>1976</b>
11.	Income Distribution: A Preliminary Report	<b>1975</b>	27.	New Farms Operators, 1973 to 1975	<b>1977</b>
12.	Education Expenditure in Ireland	<b>1976</b>	28.	Service-type Employment and Regional Development	<b>1977</b>
13.	Economy in 1975 and Prospects for 1976	<b>1975</b>	29.	Some Major Issues in Health Policy	<b>1977</b>
14.	Population Projects 1971-86: The Implications for Social Planning –Dwelling Needs	<b>1976</b>	30.	Personal Incomes by County in 1973	<b>1977</b>
15.	The Taxation of Farming Profits	<b>1976</b>	31.	The Potential for Growth in Irish Tax Revenues	<b>1977</b>

32. The Work of NESC: 1974-1976	1977	49. Enterprises in the Public Sector	1980
33. Comments on Economic and Social Development; 1976-1980	1977	50. Major Issues in Planning Services for Mentally and Physically Handicapped Persons	1980
34. Alternative Growth Rates in Irish Agriculture	1977	51. Personal Incomes by Regions: 1977	1980
35. Population and Employment Projections 1986: A Reassessment	1977	52. Tourism Policy	1980
36. University and Selectivity: Strategies in Social Policy	1978	53. Economic and Social Policy 1980-83: Aims and Recommendations	1980
37. Integrated Approaches to Personal Income Taxes and Transfers	1978	54. The Future of the National Economic and Social Council	1981
38. University and Selectivity: Social Services in Ireland	1978	55. Urbanisation: Problems of Growth and Decay in Dublin	1981
39. The Work of NESC: 1977	1978	56. Industrial Policy and Development: A Survey of Literature for the Early 1960s to the Present	1981
40. Policies to Accelerate Agricultural Development	1978	57. Industrial Employment and the Regions 1960-82	1981
41. Rural Areas: Change and Development	1978	58. The Socio-Economic Position of Ireland within the European Economic Community	1981
42. Report on Policies for Agricultural and Rural Development	1978	59. The Importance of Infrastructure to Industrial Development in Ireland: Roads, Telecommunications and Water Supply	1981
43. Productivity and Management	1978	60. Minerals Policy	1981
44. Comments on Development: Full Employment	1978	61. Irish Social Policy: Priorities for Future Development	1981
45. Urbanisation and Regional Development in Ireland	1979	62. Economic and Social Policy 1981: Aims and Recommendations	1981
46. Irish Forestry Policy	1979		
47. Alternative Strategies for Family Support Income	1980		
48. Transport Policy	1980		



- |  |             |   |             |
|--|-------------|---|-------------|
| 63. Population and Labour Force Projections by County and Region, 1979-1991  | <b>1981</b> | 77. The Criminal Justice System: Policy and Performance                                   | <b>1985</b> |
| 64. A Review of Industrial Policy  | <b>1982</b> | 78. Information for Policy  | <b>1985</b> |
| 65. Farm Incomes   | <b>1982</b> | 79. Economic and Social Policy Assessment   | <b>1985</b> |
| 66. Policies for Industrial Development: Conclusions and Recommendation  | <b>1982</b> | 80. The Financing of Local Authorities  | <b>1985</b> |
| 67. An Analysis of Job and Losses in Irish Manufacturing Industry  | <b>1982</b> | 81. Designation of Areas for Industrial Assessment  | <b>1985</b> |
| 68. Social Planning in Ireland: Its Purposes and Organisational Requirements   | <b>1983</b> | 82. Manpower Policy in Ireland  | <b>1986</b> |
| 69. Housing Requirements and Population Change: 1981-1991  | <b>1983</b> | 83. A Strategy for Development 1986-1990  | <b>1986</b> |
| 70. Economic and Social Policy 1982: Aims and Recommendations  | <b>1983</b> | 84. Community Care Service: An Overview   | <b>1987</b> |
| 71. Education: The Implications of Demographic Change  | <b>1984</b> | 85. Redistribution Through State Social Expenditure in the Republic of Ireland: 1973-1980 | <b>1988</b> |
| 72. Social Welfare: The Implications of Demographic Change   | <b>1984</b> | 86. The Nature and Functioning of Labour Markets  | <b>1988</b> |
| 73. Health Services: The Implications of Demographic Change  | <b>1984</b> | 87. A Review of Housing Policy  | <b>1989</b> |
| 74. Irish Energy Policy  | <b>1984</b> | 88. Ireland in the European Community: Performance, Prospects and Strategy                | <b>1989</b> |
| 75. Economic and Social Policy 1983: Aims and Recommendations A Review of the Implications of recent Demographic Changes for Education, Social Welfare and the Health Services | <b>1984</b> | 89. A Strategy for the Nineties: Economic Stability and Structural Change                 | <b>1990</b> |
| 76. The Role of Financing the Traded Sectors   | <b>1984</b> | 90. The Economic and Social Implications of Emigration                                    | <b>1991</b> |
|  |             | 91. Women's Participation in the Irish Labour Market                                      | <b>1992</b> |
|  |             | 92. The Impact of reform of the Common Agricultural Policy                                | <b>1992</b> |

93. The Irish Economy in a Comparative Institutional Perspective	1993	107. Benchmarking the Programme for Prosperity and Fairness	2002
94. The Association between Economic Growth and Employment	1993	108. National Progress Indicators	2002
95. Education and Training Policies for Economic and Social Development	1993	109. Achieving Quality Outcomes: The Management of Public Expenditure	2002
96. A Strategy for Competitiveness, Growth and Employment	1993	110. An Investment in Quality: Services, Inclusion and Enterprise, Overview, Conclusions and Recommendations	2002
97. New Approaches to Rural Development	1995	111. An Investment of Quality: Services, Inclusion and Enterprise	2003
98. Strategy into the 21 <sup>st</sup> Century: Conclusions and Recommendations	1996	112. Housing in Ireland: Performance and Policy	2004
99. Strategy into the Century	1996	113. The Developmental Welfare State	2005
100. Networking for Competitive Advantage	1996	114. NESC Strategy 2006: People, Productivity and Purpose	2005
101. European Union: Integration and Enlargement	1997	115. Migration Policy	2006
102. Population Distribution and Economic Development: Trends and Policy Implications	1997	116. Managing Migration in Ireland: A Social and Economic Analysis	2006
103. Private Sector Investment in Ireland	1998	117. The Irish Economy in the Early 21 <sup>st</sup> Century	2008
104. Opportunities, Challenges and Capacities for Choice, Overview, Conclusions and Recommendations	1999	118. Ireland's Five-Part Crisis: An Integrated National Response	2009
105. Opportunities, Challenges and Capacities for Choice	1999	119. Well-being Matters: A Social Report for Ireland	2009
106. Review of the Poverty Proofing Process	2001	120. Next Steps in Addressing Ireland's Five-Part Crisis: Combining Retrenchment with Reform	2009

- |   |      |  |      |
|---|------|--|------|
| 121. The Euro: An Irish Perspective   | 2010 | 133. Quality and Standards in Human Services in Ireland: A Synthesis Report                    | 2012 |
| 122. Re-finding Success in Europe: the Challenge for Irish Institutions and Policy                          | 2010 | 134. The Social Dimensions of the Crisis: The Evidence and its Implications                    | 2012 |
| 123. Supports and Services for Unemployed Jobseekers: Challenges and Opportunities in a Time of Recession   | 2011 | 135. Five Part Crisis, Five Years On: Deepening Reform and Institutional Innovation            | 2013 |
| 124. Quality and Standards in Human Services in Ireland: Overview of Concepts and Practice                  | 2011 | 136. Ireland's Environmental Data: Inventory, Assessment and Next Steps                        | 2014 |
| 125. Promoting Economic Recovery and Employment in Ireland  | 2012 | 137. Jobless Households: An Exploration of the Issues  | 2014 |
| 126. Draft Framework for Sustainable Development for Ireland: NESC Response                                 | 2012 | 138. Social Housing at the Crossroads: Possibilities for Investment, Provision and Cost Rental | 2014 |
| 127. Quality and Standards in Human Services in Ireland: Policing and the Search for Continuous Improvement | 2012 | 139. Wind Energy in Ireland: Building Community Engagement and Social Support                  | 2014 |
| 128. Quality and Standards in Human Services in Ireland: Residential Care for Older People                  | 2012 | 140. Homeownership and Rental: What Road is Ireland On?  | 2014 |
| 129. Quality and Standards in Human Services in Ireland: The School System                                  | 2012 | 141. Ireland's Rental Sector: Pathways to Secure Occupancy and Affordable Supply               | 2015 |
| 130. Quality and Standards in Human Services in Ireland: Home Care for Older People                         | 2012 | 142. Housing Supply and Land: Driving Public Action for the Common Good                        | 2015 |
| 131. Quality and Standards in Human Services in Ireland: End-of-Life Care in Hospitals                      | 2012 | 143. The Dynamics of Environmental Sustainability and Local Development: Aquaculture           | 2016 |
| 132. Quality and Standards in Human Services in Ireland: Disability Services                                | 2012 | 144. Moving Towards the Circular Economy in Ireland  | 2017 |
|   |      | 145. Urban Development Land, Housing and Infrastructure:                                       |      |

Fixing Ireland's Broken System	2018	An Application of Porter's Cluster Analysis	1997
146. Moving from Welfare to Work: Low Work Intensity Households and the Quality of Supportive Services	2018	4. Profit Sharing Employee Share, Ownership and Gainsharing; What can they Achieve?	2000
147. Climate-Change Policy: Getting the Process Right	2019	5. Sustaining Competitive Advantage: Proceedings of NESC Seminar	1998
148. Transport-Orientated Development: Assessing the Opportunity for Ireland	2019	6. Ireland's Child Income Supports: The Case for a New Form of Targeting	2008
149. Addressing Employment Vulnerability as Part of a Just Transition in Ireland	2020	7. State of Play Review of Environmental Policy Integration Literature	2015
150. Housing Policy: Actions to Deliver Change	2020	8. Socially Integrated Housing and Sustainable Urban Communities: Case Studies from Dublin	2015
151. The Future of the Irish Social Welfare System: Participation and Protection	2020	9. The Burren Life Programme: An Overview	2016
152. Grounding the Recovery in Sustainable Development: A Statement from the Council	2021	10. Nature's Values: From Intrinsic to Instrumental	2017
153. Shared Island: Projects, Progress & Policy Scoping Paper	2021	11. Valuing Nature: Perspectives and Issues	2017
<b>NESC Research Series</b>		12. Low Work Intensity Households and the Quality of Supportive Services: Detailed Research Report	2018
1. Cluster in Ireland: The Irish Dairy Processing Industry: An Application of Porter's Cluster Analysis	1997	13. Advancing the Low-Carbon Transition in Irish Transport	2019
2. Cluster in Ireland: The Irish Popular Music Industry; An Application of Porter's Cluster Analysis	1997	14. Transport-Orientated Development: Assessing Opportunity for Ireland: Background Case Studies	2019
3. Cluster in Ireland: The Irish Indigenous Software Industry;		15. Four Case Studies on Just Transition: Lessons for Ireland's Transition Teams	2020

16. Modelling the Zero-Carbon Transition: International Approaches and Lessons for Ireland	2020	5. Review of Developments in Banking and Finance	2013
17. Energy Transition Pathways and the COVID-19 Pandemic: An analysis of the 'green recovery' responses in Denmark and Ireland	2020	6. Employment and Enterprise Policy	2013
18. The Impacts of Covid-19 on Ethnic Minority and Migrant Groups in Ireland	2021	7. Greening the Economy: Challenges and Possibilities for Integrating Sustainability into Core Government Policy	2013
19. Economic Resilience in Sustainable Communities: Innovative Approaches in Public Spending to Maximise Local Benefits	2021	8. Activation Policy	2012
20. Challenges and Opportunities for Rural Ireland and the Agricultural Sector	2021	9. Consumer Prices	2012
21. Gender and Covid-19 in Ireland	2021	10. Review of Irish Social and Affordable Housing	2014
22. Building Long-term Resilient and Sustainable Cities	2021	11. Financing of Social Housing in Selected European Countries	2014
<b>NESC Secretariat Papers</b>		12. Reflections on Infrastructure Policy and Institutional Developments in the UK	2017
1. Ireland's Economic Recovery: An Analysis and Exploration	2011	13. Land Value Capture and Urban Public Transport	2018
2. Understanding PISA and What it Tells us About Educational Standards in Ireland	2012	14. International Approaches to Land Use, Housing and Urban Development	2018
3. Towards a New Climate Change Policy	2012	15. Cost-Benefit Analysis, Environment and Climate Change	2018
4. Ireland and the Climate Change Challenge: Connecting 'How Much' with 'How To'. Final Report of the NESC Secretariat	2012	16. Multistakeholder Agreements in Climate Governance and Energy Transition: The Dutch Energy Agreement	2018
		17. The Framing of Climate Action in Ireland: Strategic Considerations	2019
		18. Urban Structure, Spatial Planning and Climate Emissions	2019

19. The Transition to a Low-Carbon and More Digital Future: Supporting the Needs of Vulnerable Workers and Enterprises **2020**
20. Approaches to Transition **2020**
21. Shared Island Consultation: Climate and Biodiversity Challenges and Opportunities **2021**
22. Community Call: Learning for the Future **2021**
23. Shared Island: Projects, Progress & Policy The Good-Jobs Agenda **2021**
24. Housing and Urban Development Policy Priorities **2021**

