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**National Women's Council of Ireland (NWCi)
Gender Budget Assessment Exercise for Budget
2018**

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National Women’s Council of Ireland (NWCi) Gender Budget Assessment Exercise for Budget 2018

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This gender budget exercise was commissioned by the NWCi in the context of commitments in the *Programme for Partnership Government (2016-20)* to ‘develop the process of budget and policy proofing as a means of advancing equality, reducing poverty and strengthening economic and social rights’ and to ‘ensure the institutional arrangements are in place to support equality and gender proofing within key government departments’. Gender budgeting is also consistent with the wider aims of the budgetary reforms such as providing for greater input into the budget process, and increasing accountability for how public resources are raised and spent.

The *National Strategy for Women and Girls (2017-2020)* also commits to ‘Take measures to build capacity within the Civil and Public Service with regard to gender mainstreaming and gender budgeting.’ This brief document acts as an information source on gender budgeting through an outline of approaches to gender proofing and four applied case studies of gender budget analyses of Budget 2018¹. The brief includes an overview of the steps in gender analysis and demonstrates the gender analysis tools used to evaluate whether the budget policy has gender dimensions and gender impacts, as well as how the budget relates to indicators in current policy and strategy statements. Human rights principles also provide guidance for budget governance, we specifically refer to specific human rights principles; maximising available resources and principles of non-retrogression.

The assessments were prepared post budget as preliminary ex-ante assessments to be presented at the NWCi post budget seminar on 2 November 2017 and should be understood **as illustrative case studies**, chosen in the context of **available data**. Where relevant, we point to data deficits, absence of sex disaggregated and gender relevant data, and discuss methodologies of assessment, and sources of indicators.

Graph 1 Equality budgeting and intersectionality



Given the commitment of the NWCi to represent the diversity of women experiences we highlight the need for an intersectional approach to gender equality and recognise that gender proofing is a first step towards equality proofing that can account for the complex realities of women and men. An intersectional approach to budget analysis, acknowledges the socio economic, gender and other structural inequalities (ethnicity, age and disability) that exist and analyse revenue and expenditure to highlight the nature of policy choices made and make visible potential alternative distributional options. It also points to the importance of understanding cumulative impacts of cuts across policy areas.

The Key Elements and Stages of Gender Budgeting

¹ Previous such examples include Barry et al (2004)

'*Gender Budgeting is Good Budgeting*' published by the NWCI in September 2017, identified four key elements of effective gender budgeting, **enabling conditions, budgetary institutions, functional factors and analytical tools** and drew on Quinn (2016:17) who defines three stages of gender budgeting; analysis, restructuring and mainstreaming.

Graph 2 Gender budgeting as three stages of analysis, restructuring and mainstreaming.



Elson (2006) identified three main ways to assess budgets; expenditure tracking studies to ensure that money does reach its intended point of service delivery; beneficiary assessments to determine whether women receive services in ways that respect their human rights; quantitative investigation, by which budget outcomes are measured using sex-disaggregated indicators. Analysis tools used in this report *include benefit incidence analysis, gender distributional analysis, policy impact analysis, and assessment of spending relative to key goals or indicators and overall macro tax:expenditure ratio analysis.*

Quinn 2017 identifies three stages of gender proofing

Stage one: Assessing differential impact - sex-disaggregated reporting of end users/recipients

Stage two: Probing how budget has satisfied needs of recipients (gendered needs/roles)

Stage three: Probing challenges/barriers faced by target group who have not accessed services, whether budget has reduced, exacerbated or left unchanged gender inequality

Various steps in the process of analysis can include:

- Determining the gender balance among beneficiaries/tax payers -
- Understanding of the dynamics of gender and inequality
- Understanding the reach and effectiveness of policies and programmes: who were intended to benefit, but who did not?
- Relationship between government's stated priorities and policy goals, and the resources allocated/raised.
- How/whether resource allocation/ revenue measure reduces/increases inequality, how to enhance outcome.
- Steps to increase the positive impact of any measure on inequality, poverty, and social and economic rights.

We proceed by illustrating **four case studies** of gender assessments of Budget 2018².

1. Increases in five labour market measures (**benefit incidence analysis**)
2. Partial restoration of lone parent income disregards (**policy impact assessment**)
3. Housing Budget: HAP and Homeless Services allocations (**intersectional analysis**)
4. Tax changes widening standard band, decreases in USC rates (**gender distribution analysis**)

Overall policy context:

It is important that gender budget analysis is set in the context of understanding government goals in relation to gender equality, as well as national and international commitments to realise those goals and indicators or targets that allow measurement to progress towards those goals. Ideally gender budget analysis allows an assessment of how the budget realises progress in such indicators.

Various international and national policies, strategies, goals and indicators have gender relevance (for example increasing women's employment, reducing poverty, addressing gender pay gaps.) These include: *the European 2020 Strategy; European Pact for Gender Equality (2011-2020)*;³ *the UN Beijing+20: Platform for Action BPfA European Area Strategic Objectives; European Council Country Specific Recommendations on the 2017 National Reform Programme of Ireland; UN Sustainable Development Goals*⁴ and *the UN Convention for the Elimination of Discrimination Against Women (CEDAW) recommendations to Ireland as well as other UN convention recommendations.*

At the national level the key governmental commitment is the *National Strategy for Women and Girls (NSWG)* it its overall goal *to change attitudes and practices preventing women's and girls' full participation in education, employment and public life at all levels, and to improve services for women and girls, with priority given to the needs of those experiencing, or at risk of experiencing, the poorest outcomes.* For the analysis below the *NSWG Objective One: Advance Socio-Economic Equality for Women and Girls* is most relevant to this analysis and refers to a series of government action plans and strategies detailed in the case study assessments below.

² The effort here is to determine the differential impact of individual budget decisions. The case studies do not attempt to reformulate or restructure allocation or to suggest how to mainstream and systematically embed gender and equality in budgets

³ Other relevant EU level strategies and indicators include *European Commission (EC) Strategic Engagement for Gender Equality 2016-2019; the European Institute for Gender Equality (EIGE) Index and Analysis.*

⁴ *(SDG 5) on the achievement of gender equality and empowerment of all women and girls*

Case study One: Gender benefit incidence analysis of activation and employment supports

Step 1 International frameworks and Government's stated priorities and policy goals

The Europe 2020 Strategy target of 75 % employment of women and men aged 20-64 requires Member States to reinforce the education and training of women, particularly in sectors where they are under-represented. *The European Pact for Gender Equality (2011-2020)* includes measures to combat gender segregation in the labour market. The *EC Strategic Engagement for Gender Equality 2016-2019* prioritises the equal economic independence for women and men and equal pay for work of equal value. *The BPfA and the EU Area B: Education and Training of Women* strategic objectives include B.3. Improve women's access to vocational training, science and technology and continuing education; B.4. Develop non-discriminatory education and training and B.6. Promote lifelong education and training for girls and women. *The BPfA and the EU Area F: Women and the Economy* Women has a central strategic objective of Reconciliation of Work and Family Life as a Condition of Equal Participation in the Labour Market while a core action of *The BPfA and the European Union Area F: Women and the Economy* aims to F.5. Eliminate occupational segregation and all forms of employment discrimination. *UN SDG 5 and 8* recommend the recognition of unpaid care and domestic work, to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. The *CEDAW committee* main recommendations aim to secure the achievement of substantive equality between women and men in education, the labour market and social protection (2017,p.6) with specific suggested actions to the state to "Intensify its efforts to guarantee equal opportunities for women in the labour market and create more opportunities for women to gain access to full-time employment and take concrete measures to reduce the gender pay gap." (p.11) The *EU CSR recommendation* No. 12 includes : Enhance social infrastructure including quality childcare; deliver an integrated package of activation policies to increase employment prospects of low-skilled people and to address low work intensity of households. *The NSWG* recommends that socially excluded women, particularly those living in poverty, are supported to access education, training and employment opportunities (p.35). *The National Action Plan for Social Inclusion (NAPinclusion)* includes three specific objectives Goal 3: Participation in Education, Goal 5: Labour Market Activation and Goal 7: Youth Employment (p.8-9). *The National Traveller and Roma Inclusion Strategy (2017-2020)* also includes a commitment to, training and employment opportunities and community-based supports for retention of Traveller and Roma children in the education system.

Step 2 Existing Reports and Analysis:

CSO (2017) data indicate the percentage of women in the labour force is 51.5% compared to 67.8% of men. Gender segregation⁵ in work is significant with men constituting (90.1%) of those classified as working in skilled trades, while women make up (83.5%) of those working in caring, leisure and other services. *EIGE Gender Equality Index 2017* for Ireland on work⁶ indicates that 34.9 % of women were employed in education, human health and social work compared to 8.3% of men. Doris and Chapman (2016) identify significant disparity in gender graduate earnings (Appendix 1) .

⁵ CSO data (2017) on education and training indicates women make up 76.4% graduates in health and welfare and 71.4% of graduates in education. While 82.4% graduates in engineering, manufacturing and construction were male and 79.3% of graduates in Information and communication technologies were male

⁶ EIGE includes the sub-domain of participation combines two indicators: participation in rates of full-time equivalent (FTE) employment and the duration of working life. Gender segregation and quality of work are included in the second sub-domain.

The *Action Plan to Expand Apprenticeship and Traineeship in Ireland 2016-2020*, SOLAS commits to review female participation in apprenticeships, expanding apprenticeship into new areas and promote apprenticeships to women and their potential employers. Other related Government strategies and plans with a bearing on activation and employment supports include *The National Skills Strategy 2025*, *the ICT Skills Action Plan 2014-2018*; *National Plan for Equity of Access to Higher Education 2015-2019* and *the Further Education and Training Strategy 2014-2019*. All lack systematic gender assessments or objectives targeted at addressing gendered outcomes. *The National Youth Strategy*, and *Action Plan on School Age Childcare (March 2016)* also lack systematic gendered assessment yet the latter underlines the importance of after-school childcare for continued growth in female labour market participation. *The NWSG* recommended amendments to such plans including promoting female entrepreneurs in rural Ireland by implementing the “*Realising our Rural Potential*” *Action Plan for Rural Development*.

The *NSWG* (PP 30-35) also references the potential of the *Action Plan for Jobs* and the *Pathways to Work (PTW)* to support female labour market participation and female entrepreneurship and close the gender pay gap. The PTW includes objectives to expand the scope and coverage of active inclusion measures, including activation supports to qualified adult dependents, homemakers and carers (p.17) and childcare supports (p.29).. Data deficits are indicative of the failure to include gender analysis as a requirement of assessments of key governmental programmes. Such deficits signal missed opportunities to gather and analyse data that can offer important insights into the potential for and consequences of public policy in supporting or undermining gender equality outcomes.

Forfás Review of Labour Market Programmes (2010), and IGEEES Labour Market Synopsis Issue 4 Active Labour Market Programmes January 2014. Various individual ALMP evaluations are available, and offer mixed levels of gender analysis. For example, Indecon analysis of *Job Bridge* and *HEA assessments of Spring Broad* offer no gender analysis, however, they include some data to enable assessment of gender patterns of participation in the respective schemes

Step 3 Case Study Analysis: Gender benefit incidence analysis

Despite recent policy decisions to extend activation to qualified adults (DEASP 2017), the budget contained no reforms to include qualified adults (QA) in the activation regime. Five minor budget initiatives were announced (DEASP 2017b). Overall the gender analysis (a benefit incidence analysis), as discussed below, concludes Budget 2018 activation enhancements need to be accessible to QA, One Parent Family Payment (OFP) and the Job Seeker Transition (JST) recipients.

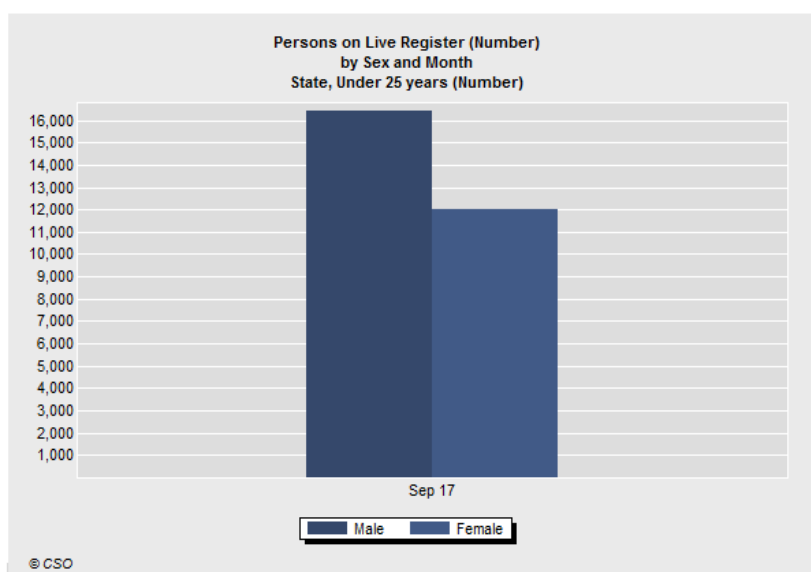
- a) Youth Employment Support Scheme – focusing on helping young long-term jobseekers back to work, to be introduced in 2018.

Previous JobBridge figures showed relatively even participation between women and men, for example 2016 data shows of the total 4,207 participants 2190 were men and 2017 women. The Indecon *JobBridge* report shows an even number women and men participated in Jobsbridge scheme.

Graph 3 Gender breakdown JobBridge ⁷

Gender	No	%
M	20460	50.68
F	19,907	49.32
Total	40, 367	100

JobBridge was open to recipients of lone parent related payments. If eligibility to this *Youth Employment Support Scheme* is restricted to those on the **live register** under 25 year olds, we can expect a bias towards male participants..



- b) In the Rural Social Scheme (RSS) 250 additional places were announced in Budget 2018, increasing overall numbers to 3,350. Reflecting the live register eligibility criteria, in 2015 2,030 men participated compared to 502 women, showing women accessed only 20% of the 2,532 RSS places. Various measures could address this gender imbalance including regional gender targets.
- c) Budget 2018 also included an enhancement of the JobsPlus scheme to support workers aged 50 or over into employment. Employers will receive a subsidy of €10,000 to employ any long-term unemployed person aged over 50.

JobsPlus participation data shows that at the end of February 2015, the employees supported were 72% male and 28% female. At the end of January 2016, this had changed very slightly to 68% male and 32% female. At the end of January 2017, the distribution is 67% male and 33% female, showing slight progress over the three years, but still significant gender disparity in access to and participation in the scheme. Available data shows twice as many males aged 55-64 on job seekers

⁷Indecon Oct 2016, p 7

www.welfare.ie/en/downloads/LabourMarketCouncil/Indecon_JobBridge_Evaluation_Report.pdf

allowance than females (12,056:10937). Extending eligibility to qualified adults would ensure greater participation of women on this programme

- d) 1,000 Springboard places to reskill and upskill people not in employment

The Springboard evaluation 2011 -2016 shows over two thirds (69%) of Springboard participants have been male (related to the significant downturn in the (male) construction sector)⁸. Double the proportion of females participate on Springboard+ ICT courses (27%) than enter mainstream (CAO) ICT courses (15%), suggesting Springboard is relatively successful in addressing occupational segregation.

- e) Expanded apprenticeships by 6,000 places and 10 new programmes in new sectors

The Solas 2016 annual report indicates there were 8,028 people in Apprenticeship Training in 2016 (with 2 new apprenticeships launched in 2016 and 24 in development). There is no gender analysis of participation patterns within the 3,741 craft apprenticeships nor gender specific targets or strategies for old or new apprenticeships.

Top 5 Female Apprenticeships 2016

	# of Women	# of Men
Insurance Practice	21	33
Electrical	16	2,982
Motor Mechanics	5	1,255
Wood Manufacturing	3	107
Plumbing	2	943

Top 5 Male Apprenticeships 2016

	# of Men	# of Women
Electrical	2,982	16
Motor Mechanics	1,255	5
Plumbing	943	2
Carpentry	789	1
Metal Fabrication	598	0

In fact, less than 1% of the 9,587 apprenticeships active in Ireland thus far in 2016 are taken by women⁹, and of the 52 women in 2016 the new insurance practice apprenticeship accounts for 21 (with 33 men).

Summary Graph 4 Gendered incidence analysis Budget 2018 Active Labour Market Programme

Budget 2018 Active Labour Market Programme	Eligibility	% participating Women	% Participating Men
Youth development	YGS- JSA/JB/	50	50
Rural Social Scheme	JSA/JB	20	80
Jobs Plus	JSA/JB	33	67
Springboard	Wide	31	69
Apprenticeship	Wide	1	99
Average	Restrictions	27	73

⁸ <https://springboardcourses.ie/pdfs/An-Evaluation-of-Springboard+-2011-16.pdf>

⁹ <http://www.thejournal.ie/apprenticeships-women-ireland-2998269-Sep2016/> data accessed via parliamentary question submitted by Fianna Fáil educational spokesman Niall Collins to the Department of Education

Challenging underlying gender assumptions and biases

The analysis reveals an underlying bias in the allocation of this expenditure, conditioning access on the length of the most recent period of registered unemployment, the current programmes are less effective at addressing women’s lower labour market participation. Analysis by programmes offered, as done with apprenticeships shows how policy reinforces gender bias, segregation and ultimately inequality.

The collective incidence analysis of the five budget 2018 activation enhancements **shows clear gendered participation patterns** in different types of active labour market programme. Checking the budget gendered incidence analysis we find it mirrors overall gendered participation across all labour market programmes. McGuinness et al (2014) point to poorer labour market outcomes in labour market programmes, an additional step in analysis is to track the type of labour market programme accessed by men and women, we see for example that community employment considered to have one of the lowest progression rates into employment, 36 percent of women in ALMPs participate in CE, this can be compared to 29 percent of men. Unequal gendered participation can be addressed through occupational desegregation, decreasing and gendered barriers to active labour market programmes, education and training, targets and new indicators.

Graph 5 Analysis of gendered numbers accessing ALMPs

ALMP	Male	Female	Total
Community Employment	13063	9750	22813
RSS	2030	502	2532
TUS	5355	2463	7818
Gateway	1980	286	2266
BTWENT	8889	2992	11881
BTWed	10555	7324	17879
Partial capacity	599	1013	1612
Job bridge	2190	2017	4027
ST enterprise	236	149	385
Work placement graduate and open	21	10	31
Total	44918	26506	71424
Percentage	70.06%	26.94%	100

Source DEASP Statistical Report 2015 Excel Sheet No D

Data: **Increases in four active labour market measures and apprenticeships.**

While the DEASP includes a gender analysis of active labour market measures this does not include HEA funded SpringBoard, revenue funded JobsPlus and Solas funded apprenticeships

Assessment two Gender policy impact assessment: Lone parents income disregards

Step 1 International Frameworks and Government's stated priorities and policy goals

International strategies for the reduction of adult and child poverty and the percentage of jobless families include the *BPfA and the European Union Area A: Women and Poverty* that seeks progress on the at-risk-of-poverty rate and inactivity rates by age, sex and type of household, including lone parents with dependent children. Other commitments include *The Europe 2020 Strategy* target of lifting at least 20 million people out of poverty and social exclusion by 2020. *The European platform against poverty and social exclusion* aims to protect and promote women's social inclusion. *CEDAW recommendations* include no 47(a) address the impact of austerity measures on social benefits for women, particularly disadvantaged women (p.13). *The NAPinclusion 2015-2017* references challenges in addressing unemployment and high poverty risks, for the long-term unemployed, families (especially lone parent families) and jobless households. It states, "It is also important to consider the gender dimension, not only in terms of female labour market participation and work-life balance, but also in terms of positive outcomes for individuals and for their children" (p.3). *The Active Inclusion Strategy and National Social Target for Poverty Reduction* (which references commitments to the UN SDGs) sub strands of NAPinclusion also feature stated *Goal 1: Early Childhood Care and Education and Goal 4: Child Income Support*. Government policy and commitments on tackling poverty for children and families are also articulated in *Better Outcomes, Brighter Futures (BOBF)*, which includes a target to lift at least 70,000 children out of consistent poverty, based on 2011 baseline rate, along with similar commitments in the *National Policy Framework for Children & Young People 2014-2020*. The *NWSG* recommends actions directed at increasing the employment rate of women, having regard to the different needs of different groups (e.g. lone parents) coupled with the broader objective of Poverty reduction of female-headed households, including lone parent families (p. 36).

Step 2 Existing Reports and Analysis

The '*Indecon Independent Review of the Amendments to the One-parent Family Payment since January 2012*' (DEASP 2017b)¹⁰ is absent of any gendered analysis although it offers data used here to support a gendered assessment. The report acknowledges many of those who lost OFP remain unemployed or in low paid or part-time employment and that "a key challenge for policymakers is to assist lone parents to become more integrated into the Irish labour market." The analysis specifically indicated that 48% per cent of those surveyed experienced a loss of income and 40% suggested their children's sense of wellbeing had dis-improved (Indecon 2017). *The Survey on Income and Living Conditions (SILC, 2015)* confirms the 'at risk of poverty' rate for households with one adult and one or more children aged under 18 was 36.2% (CSO,2017). *CSO Women and Men in Ireland (2016)* indicates more than nine out of ten lone parents were women in 2016 and this proportion has remained stable over the period 2006 to 2016 with the youngest child aged

¹⁰ The age thresholds at which lone parents become no longer eligible for the payment were reduced every year from 2013 to 2015. By July 2015, the age threshold for the youngest child was seven years of age for OFP recipients, lone parents with the youngest child age 7-13 were required to claim Job seekers Transition (JST) and lone parents with a youngest child 14 + must claim Job Seekers Allowance or some other form of income support for example Family Income Supplement of Carers Allowance or Disability Allowance.

under 10 for 57.1% of women living as lone parents. The vast majority (98.9%) of the 40,317 persons in receipt of one-parent family payments in 2016 were also women (CSO 2017).

Step 3 Case Study Analysis: Gender policy impact assessment

Budget 2018 restored a portion of the income disregard to lone parents on the One-Parent Family Payment (OFP) and the Job Seeker Transition (JST) payment. This policy change can be understood in the context of the human rights principles of retrogression and restoration¹¹.

Budget 2012 structural reforms changed the eligibility criteria for OFP with access to relevant payments now dependant on the age thresholds of the youngest child (outlined in the footnote below). In addition, a number of changes were made to the income disregards for the OFP. Budget 2012 signalled reduced OFP scheme earnings disregards over five years, and implemented the first cut reducing the rate from €146.50 per week to €130 per week for new and existing recipients. The intention was then to further decrease the rate to €110 per week in 2013, to €90 per week in 2014, to €75 per week in 2015, and to €60 per week in 2016. However, the planned reductions were not fully implemented, and income disregards were €110 per week entering Budget 2018. Budget 2018 increased this income disregard by €20pw for OFP and JST recipients, leaving a restoration shortfall of €16.50pw for these lone parents.

While we can assume that the majority of beneficiaries of OFP are women it is curious that the Indecon (*Independent Review of the Amendments to the One-parent Family Payment since January 2012*' (2017) contains no gender analysis, a major fault line given we might expect different labour market and earnings trajectories for men and women in that men are more likely to work full time and earn more. DEASP statistical data shows OFP recipients are predominantly women. The latest DEASP statistical report relates to 2015 data and does not include any assessment of JST recipients, however we might expect the same proportional gender breakdown as in OFP, where men comprise 0.94 or less than 1% of claimants. In this regard the Budget 2018 partial restoration of income disregards has strong gendered implications, going almost 99 percent to women.

Graph 6 gender breakdown lone parents¹²

	Divorced	Surviving widow/civil partner	Never married	Total
Men	6	28	356	390
Women	736	207	10,135	41,078

¹¹ Retrogression occurs when States take steps that deprive people of rights they previously enjoyed; essentially the opposite of progressive realisation of human rights. Adherence to this principle requires that states should not cut funding for essential goods and services where this would cause undue hardship, unless they can prove that they do not have the necessary resources. In addition, when resources become available states must revert rights to those previously enjoyed e.g. ensure restoration.

¹² <http://www.welfare.ie/en/Pages/Annual-SWS-Statistical-Information-Report-2015.aspx> Excel sheet C

Further analysis by Indecon (DEASP 2017b p 139) suggests 79 percent of lone parents are Irish, but there is no further breakdown of the remaining 21 percent. Of particular interest in a gender analysis is not only who benefits from the restoration of income disregards, but also who does not. In 2016, 9,928 prior OFP recipients relied on Job Seekers Allowance while 5,695 other prior OFP recipients now rely on other payments (including carers allowances or disability allowances).None of these benefit from partial income disregard restoration, the income disregard increases only benefit those on OFP/JST. Lone parents dependant on Job Seeker Assistance, Carers Allowance and Disability Allowance and other forms of welfare payments, represent over 15,000 women¹³, who have not benefited from restoration and experience losses of up to €86.50pw in income disregards.

Graph 7 Analysis of beneficiaries of income disregard increase

OFP	JST	WFP	JSA	CA/DA
39,539 (2017)	14,627 (2017)	25,000 (5,197 on OFP)	9,928 (2016)	5,695 (2016)
↑	↑	↑	-	-

The *Indecon (DEASP 2017b)* report also highlights some key inadequacies of the reform indicating that approximately 20% of those who lost entitlement to OFP had been offered activation supports and only 3.3 percentage of total who lost OFP accessing training. Given the average age of the 46.6% of ODP recipients who lost entitlement over the 2013-2016 period is 40.5 years it is likely training and retraining will be an important strategy for employability. In addition, the report shows a net reduction in welfare dependency of merely 2-3% as well as an increased likelihood of poverty and deprivation for lone parent families (Watson et al 2016¹⁴). SILC 2015 shows those living in households with one adult and one or more children aged under 18 had the highest deprivation rate in 2015 at 57.9%. Those living in accommodation that was rented at below the market rate or rent free (52.5%) and those who were not at work due to illness or disability (53.2%) also had deprivation rates of over 50% in 2015. In its most extreme form this form of structural poverty results in family homelessness, with lone parent families comprising two thirds of those in family homelessness¹⁵.

Finally, human rights principles caution governments not to engage in the deliberate retrogression of rights. The *Indecon report* draws attention to exchequer savings leveraged through reductions in the cost of OFP payments. The principle of the avoidance of retrogression is clearly breached in the application of fiscal consolidation as an underlying motivation for policy changes. The net exchequer savings were in reality cuts of €45.08m¹⁶ in funding for the most vulnerable group (SILC, 2015, Watson et al 2016).

¹³ Data accessed from DEASP review of OFD – see case three for analysis of homelessness

¹⁴ Watson, D., Maître, B., Whelan, C.T. and Russell, H. (2016) *Poverty and Quality of Life of Social Risk Groups and Social Classes: An Analysis of the Central Statistics Office (CSO) Survey on Income and Living Conditions for Ireland, 2004 to 2013*. (ESRI Research Series) Dublin: ESRI

¹⁵ Dublin Regional Homeless Executive (2017) Q1 statistical report, Dublin DRHE

Data: Restoring one parent family/job seeker transition income disregards:

Department of Employment Affairs and Social Protection (DEASP) statistical data is only available to 2015 and includes no data on JST there is also no gendered breakdown of QAs. This is striking given the policy focus on low work intensity families (DEASP 2017a), and recent *Indecon* report on 2012 changes to the OFP (DEASP 2017b), which also had no gender analysis.

Assessment 3 Gender budget Intersectional analysis: Housing budget allocations

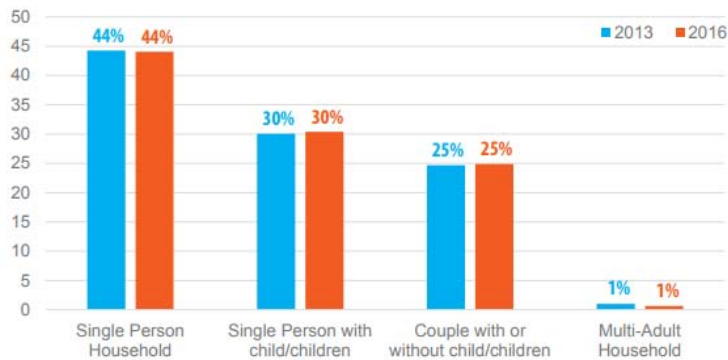
Step one: International Frameworks and Government's stated priorities and policy goals

EU CSR no. 12 include, Enhance social infrastructure, including social housing. *CEDAW recommendations* refer to housing and accommodation needs of Traveller and Roma Women (p.13). The *Migrant Integration Strategy and the National Traveller and Roma Inclusion Strategy 2016-2020* section on gender equality includes a commitment to provide support in accommodation issues. The *NAP Inclusion Strategy* contains *Goal 11: Social Housing* and *Goal 13: Migrant Integration*. *Rebuilding Ireland* commits to addressing the situation of families in emergency accommodation through increasing levels of Rent Supplement, the Housing Assistance Payment, the provision of 47,000 social housing units to 2021 and the provision of Enhanced supports for homeless families with children and housing for specific groups and meeting the needs of the vulnerable (including Travellers specific accommodation) (p.16).

Step two Existing Reports and Analysis

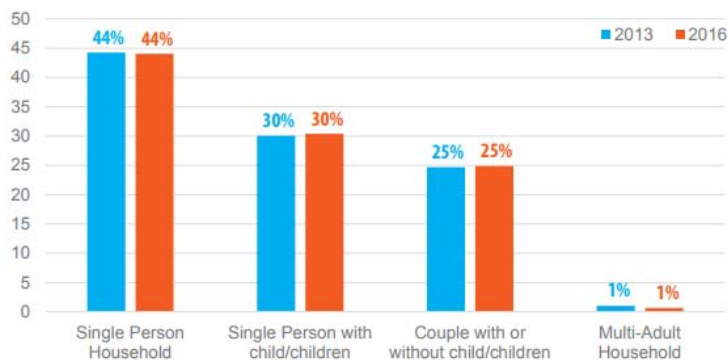
There is little formal gendered assessment of housing and homelessness in Ireland but see Mayock and Bretherton (2017) and SAFE Ireland (2016) for academic and NGO assessments. There is even less assessment of the intersectional experiences that structure access to housing, forthcoming analysis suggests that lone parents experienced discrimination, while ethnic minority and Traveller families the most significant structural discriminations (ESRI and IHREC, forthcoming). Other more general analysis such as the Summary of *Social Housing Assessments 2016* the Housing Agency identified 91,600 households in need. Three-quarters (74%) of households consisted of one adult: 44% were single person households, and 30% were one adult with a child or children. The majority (71.9%) of those qualified for social housing support are Irish citizens; 28.1% are non-Irish nationals with the majority of this cohort coming from other EU and EAA countries (22 percent of the total), with 8 percent from non EU/EEA countries. There is no gender analysis of this data, but using the household composition data we can surmise both most couple and most one parent households contain adult women, there is no way of estimating the gendered composition of single households but it is clear a significant majority of households on the social housing waiting list contain adult women. Those on the list in receipt of one parent family payment dropped from 10,037 in 2013, to 7,377 in 2016, a drop of 2,660 of -26.5 percent so that in 2016 these families comprise 8% percent of the list, however this can be related to the 2012 Budget changes restricting eligibility to OFP rather than an improvement in housing. An additional 22% of families of the waiting list are lone parent families with other sources of income, so that 30 percent of the waiting list are lone parent families.

Graph 8 Household Composition Social Housing Assessment 2013, 2016



Graph 9, while not disaggregated on gender grounds, shows the gendered reality of homelessness in Ireland. *Focus Ireland's* surveys and analysis of administrative data provide case studies on family homelessness since 2015 as so specific reports on *Migrant* (2012) and *Youth homelessness* (2014). *Locked Out of the Market Series (Simon 2015-17)* assesses case samples of the rental market impact on vulnerable people, while (Hearne and Murphy 2017) focus on family status and the lived experience of HAPs and family HUBS.

Graph 9 Family homelessness Dublin Regional Homeless Executive Catchment



Graph 9, while not disaggregated on gender grounds, shows the gendered reality of homelessness in Ireland. *Focus Ireland's* surveys and analysis of administrative data provide case studies on family homelessness since 2015 as so specific reports on *Migrant* (2012) and *Youth homelessness* (2014). *Locked Out of the Market Series (Simon 2015-17)* assesses case samples of the rental market impact on vulnerable people, while (Hearne and Murphy 2017) focus on family status and the lived experience of HAPs and family HUBS.

Demographic of family homelessness	%
Couples	33
Lone parents	67
Irish	65
Non Irish EU	12
Non Irish non EU	23
18-24	26
25-34	45
35-44	20
45+	8
1 OR 2 CHILDREN	65
3+ CHILDREN	35

Graph 9 Family homelessness Dublin Regional Homeless Executive Catchment

Step three Case Study Analysis : Gender budget intersectional analysis

Diane Elson (2001:16) notes a gender equality focus should be structured to explicitly take account of other forms of inequality, such as class, ethnicity, or urban/rural location. These dimensions of difference are explored in this assessment.

Budget 2018 increased the Housing Assistance Payment by €149m in 2018, enabling an additional 17,000 households to be supported and accommodated. Data deficits do not allow a gendered distributional analysis of this allocation. In the meantime, various qualitative and quantitative studies demonstrate structural exclusion in a competitive market, for example on socioeconomic and family status grounds (Hearne and Murphy 2017) and very high levels of housing discrimination experienced by Travellers and black minorities (ESRI/IHREC forthcoming). To some degree this is recognised in the extension of the HAP place finder service, but gender and equality proofing requires a more targeted response for those experiencing intersectional discrimination.

Budget 2018 also increased the funding for homeless services by €18m to over €116m in 2018. Over the crisis women’s homelessness grew to the extent that in the Dublin region 47% of individuals who are currently homeless are women, compare to the European norm of between 20% and 33% (Mayock and Bretherton

2017). In May 2017, lone parents comprised 67% of homeless households with children in 2017 (DRHE 2017), an intersectional analysis shows, 71%% of such families headed by someone under 35 years, 35% of homeless families are migrants and a disproportionate number are Traveller families (DRHE 2017). The question for gender and equality proofing is whether there are intersectional barriers that make access to homeless services more difficult for some groups of women and men, or conversely whether some groups are disproportionately locked into homeless services and what can be done to mitigate such patterns.

Data: There is no publicly available data on HAP recipients. HAP data will over time be integrated into the job seekers longitudinal data base and this will enable intersectional analysis of HAP allocation. Dublin regional housing executive collect but do not report a fully disaggregated demographic analysis in their quarterly statistical report, but do make it available on request.

Assessment 4a Gender distribution analysis: Nature of Tax Changes – expansion of marginal tax band

Step One International frameworks and Government’s stated priorities and policy goals

The Commission on Taxation (2009), in discussing international obligations and EU treaties and directives, is clear that these take precedence over domestic law. The European Council Recommendation on the 2017 *National Reform Programme of Ireland* and *Stability Programme of Ireland* includes a limit on the scope and the number of tax expenditures and a broadening of the tax base. In the PTW, *Making Work Pay Strand 3* references appropriate tax policies to maximise activation. The *National Competitiveness Council 2017* recommendations include cost competitiveness and maintaining current tax to expenditure ratios while maintaining current corporate tax regime. *The Irish Tax Institute* Ireland endorsed Budget 2018 welcoming changes lifting the tax burden on workers in Ireland’s ‘squeezed middle’ with a focus on reducing tax rates on higher earners.

Step Two Reports and Analysis

There are few gender assessments of tax regimes. Thomas and Reilly (2016) analysis for the *OECD* is an exception in its analysis of how various tax design features create greater participation disincentives for second earners who are primarily women. The Tax Strategy Group (2017) focused on *Income tax and universal social charge in an – ex-ante equality impact assessment of possible changes to the income tax system*. Academic assessments of taxation from an equality perspective in Ireland are also rare (Killian 2015; M.L. Collins, 2014a, 2014b; Murphy 2017), but find important intersectional implications of the Irish tax regime and opportunities to apply international human rights and equality frameworks.

Step Three Case Assessment: Gender Distribution Analysis

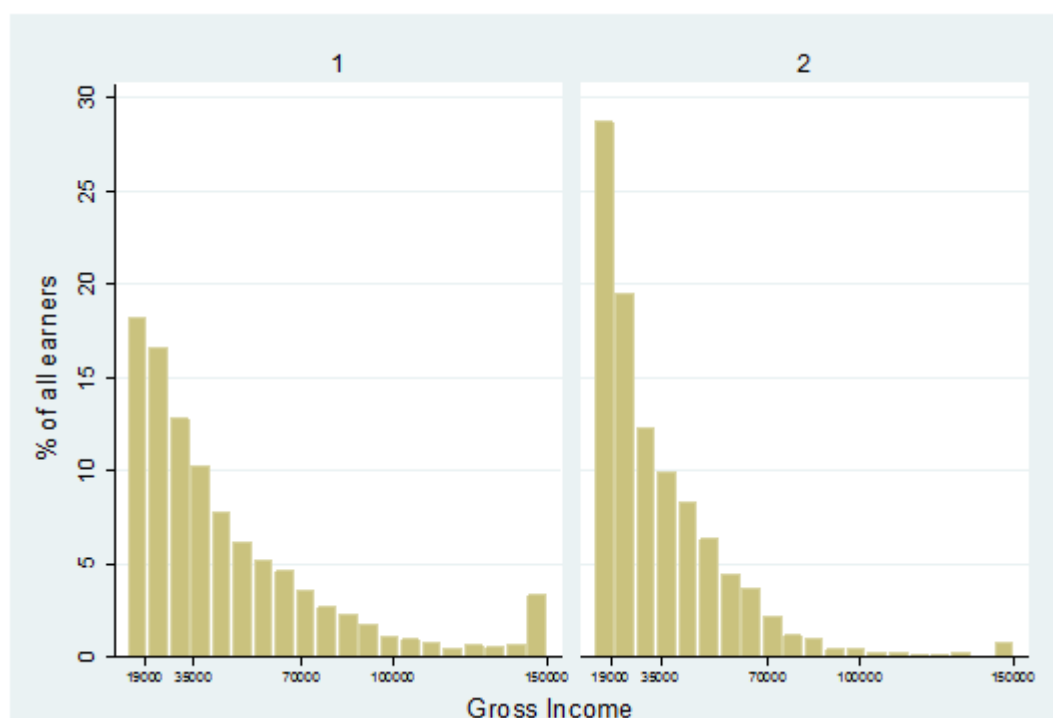
Budget 2018 increased the standard band at a cost of €750pa from €33,800 to €34,550 and €42,800 to €43,550 for married couples at a cost of €132m. The 2015 SILC data, when adjusted for the overall population, shows an overall gross income of €21,599, the male gross income of €26,375 compares to the female gross income of €16,939 per annum. The graph below illustrates gross income of men (1) and women (2) using an income range which begins at 13,000, the threshold entry at which USC is charged.

There is as serious deficit of gender disaggregated gross income data to enable earnings, taxation and policy analysis¹⁷. Given women live in jointly assessed households, household tax assessment makes the gendered impact of income tax changes very difficult to estimate and The Revenue Commissioners do not fully utilise the potential of administrative data to generate house data disaggregated by gender. SILC (2015) data can be used as a proxy to estimate the numbers of women and men earning over and under the standard band point. SILC 2015 (CSO 2016) shows how most earn under the standard band threshold, with 50% earning less than €20,000pa. Graph 10¹⁸ illustrates the gross earnings distribution for men and women in 2015 and shows the number of men and women earning under and over standard band cut of €33,800, given women earn less than men and are less likely to pay tax at the marginal rate they are therefore less likely to benefit from policy changes that increase the standard band (or decrease the marginal rate).

¹⁷ See Appendix 1 for example of innovative gender disaggregated analysis of graduate earnings (Chapman and Doris 2016).

¹⁸ Micheal L Collins generated this graph.

Graph 10 gross earnings distribution men and women 2015



Assessment 4 b Nature of Tax Changes – USC rate cuts

Budget 2018 USC rate cuts cost of €177m. Graph 10 helps illustrate how cuts in the lower rate USC bands (the 2.5% rate cut by 0.5% to 2% for applicable incomes from €13,000 to €18,722) will be proportionally more beneficial for women, who are found in greater numbers in the lower paid USC band and on or under the minimum wage rate of €9.55ph (LPC 2017).

On the other hand, Graph 10 also enables a gendered distributional analysis of the 5% rate cut by 0.25% to 4.75% covering incomes €18,723 to €70,044, which in this case is more likely to benefit men. USC is applied to all gross income independent of household arrangement so in this case SILC gross income data is sufficient to undertake a gendered distributional analysis.

Data Tax cuts: Increase in standard band threshold and USC rates. The core methodological and data barrier is the household nature of the Irish taxation and welfare system, revenue administrative data could be better utilised.

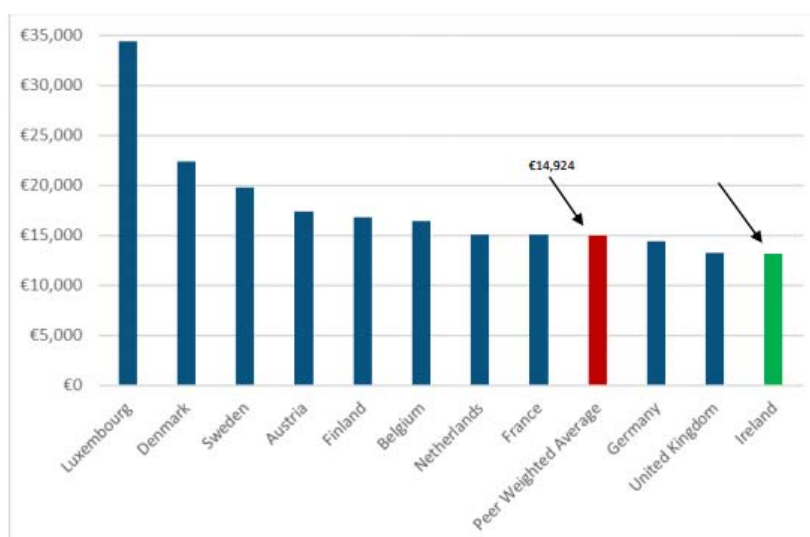
Conclusion

Budgets are about policy decisions to generating revenue and allocate expenditure. An important criteria in a gender assessment is whether budget revenue decisions generate sufficient resources to progressively realise public policy goals. The policy goal of maximising available resources needs to be balanced against competing policy objectives. *Irish Fiscal Advisory Council Pre Budget 2018* submission forecast public spending and investment to increase while complying with the fiscal rules in future years. NERI (2017) argues

that there is no evidence that Ireland is a high tax country when taxes are considered in aggregate. In fact, per capita receipts from taxes and social contributions are lower than in every other high-income EU country. Coffey (2017) disputes this analysis¹⁹.

Given women benefit more from social investment in public services, public employment opportunities and income supports, a key assessment from an equality perspective is the overall percentage of GDP available for investment. Overall as a general rule an increase in revenue as a percentage of GDP or revenue per capita is likely to benefit women. This is captured by OECD data ‘revenue as a percentage of GDP’, while this measure is less than optimal in the Irish context, a second OECD measure ‘revenue per capita’ also tracks increases in available resources (NERI 2017) see Graph 4.

Graph 11 Per Capita Receipts from Taxes and Social Contributions 2015



Source Eurostat²⁰

It is impossible to immediately gauge the degree to which the budget increased revenue as a percentage GDP or per capita, but Budget 2018 deliberately sought additional resources of €830m (1.2 % of GDP)²¹ (generated through trebling commercial stamp duty from 2% to 6% , raising €376m, and raising an additional €150m by cutting capital allowances used by technology multinationals, as well as a range of smaller measures. This policy direction, and the efforts to unburden expenditure choices from fiscal rules, may, depending on how such additional revenue is used, have potentially positive gendered impacts. A national indicator or target to narrow revenue/GDP or revenue per capita to the EU 15 average would be a useful addition to budget policy.

Monitoring Expenditure:Tax ratio monitors the balance between taxation cuts and expenditure and allows some assessment of the likelihood of a gender oriented budget. After an additional €214m capital

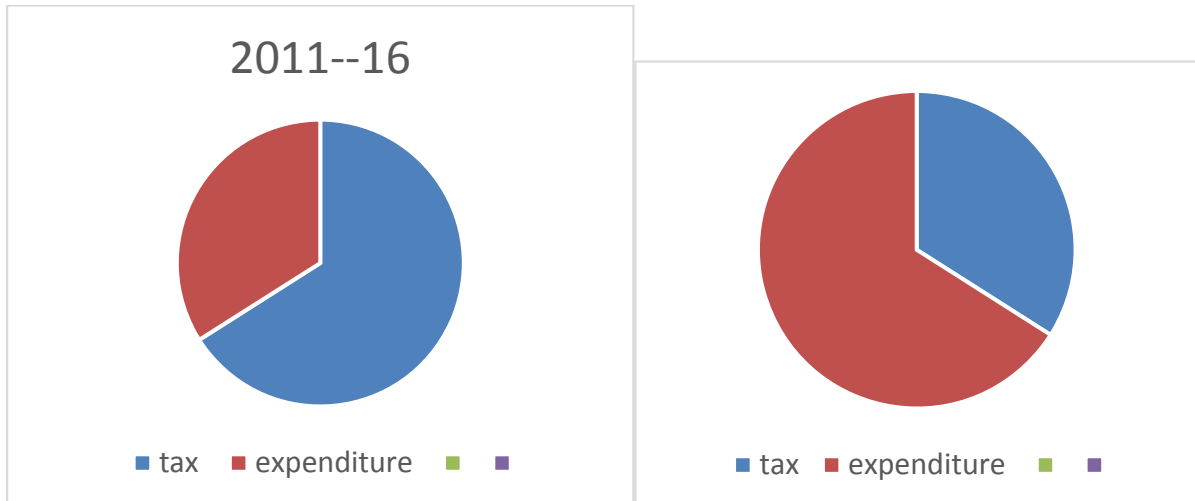
¹⁹ Coffey (2017) argues revenue as a percentage of GDP is not a suitable indicator for Ireland, revenue per capita is offered as an alternative, other indicators including Gross National Income (GNI) are suggested but a key issue is capacity for international comparison

²⁰ http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=gov_10a_taxag&lang=en

²¹ Preliminary National Accounts CSO 2017 €8.570 billion = 12.4% of GDP 1% GDP =691m

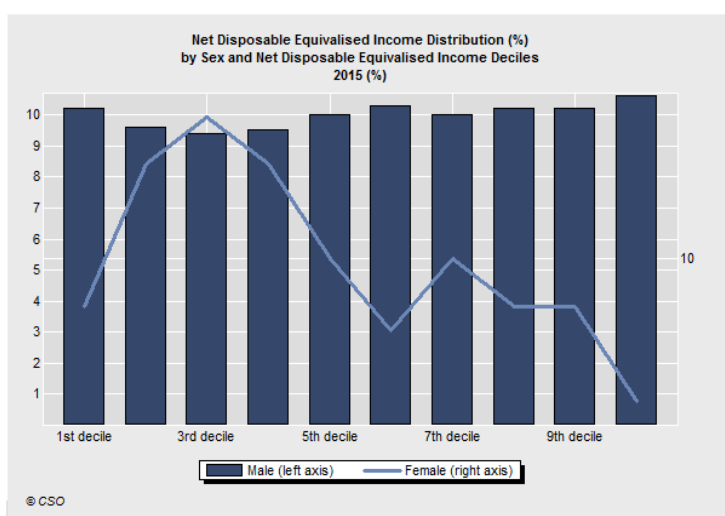
expenditure is accounted for, the €1.2b budget envelope split €684m:€335m, a 2.04:1 in favour of expenditure, a ratio more likely to benefit women. This is a welcome reversal from the previous ratio expenditure tax ratio 1:2 maintained over budgets 2011-2016. The *National Competitiveness Council 2017* recommendations include cost competitiveness and maintaining current tax to expenditure ratios. A government commitment to maintain this ratio would be useful.

Graph 12 Expenditure: Tax Ratio Budget 2011-2016 and Budget 2018



Graph 13 shows how after market distribution , tax and transfers are accounted for income distribution in Ireland is deeply gendered and unequal. While the tax and transfer system does much to mitigate market inequality the welfare system and labour market are still gendered in their composition and impact (see appendix one for example). So too, national budgets have gendered impacts. Applying a gendered lens to budget allocations allows us to better understand these gendered impacts and highlights alternatives ways of approaching both budget allocation and policy implementation so as to maximise gender equality.

Graph 13 Gendered distribution of income



The discussion of data and methodology makes clear that data limitations are a significant barrier to implementation of gender budgeting, yet it is also clear that gendered data can be found, often in administrative data, when there is sufficient priority²². Many of the policy areas assessed in this short document are key to delivering key objectives in the NSWG and other core national commitments, including the SDGs. A commitment to setting key indicators, operating a gendered assessment of allied national policies, strategies and action detailed here, alongside gendered disaggregated data would enable better alignment between budget allocation, key thematic and departmental goals and maximisation of the potential for gender equality outcomes.

Finally the assessment shows the importance of intersectional analysis, both from the perspective of accounting for the dynamic reality of women and men's lives where gender intersects with age, sexual orientation, ethnicity, disability and family status, but also from the perspective of the cumulative impact of different policies. Taking lone parents as an example, we see that gendered barriers to labour market programmes limit their participation (case one), welfare restrictions offer less social protection and expose them to greater risk of poverty and deprivation (case two), and this vulnerability alongside intersectional forms of market based housing discrimination expose them to homelessness. Understanding this cumulative impact of budgets requires policy makers to engage with the lived experiences of budget policy and to consult widely with relevant stakeholders, a key requirement of good budgeting.

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²² Public Services Employment : while Budget 2018 invested in a significant increase in public sector employment across policing, health, education and child protection data deficits make a gender impact assessment of such investment impossible to undertake. Ireland is missing from the OECD gendered profile of public sector work, and apart from the civil service data, has no easily accessible gender breakdown of public sector data or local authority staff (IMPACT). Analysis of investment in education is illustrated here as an example of what can be ascertained about gendered effects. Budget 2018 includes an additional 1,091 Special Needs Assistants and 1,280 new teaching posts in schools in 2018, divided equally between primary and secondary education. Women comprise nearly 85% of teachers in primary level education (640 X 85% = 544 women and 96 men) and 62% of second level education (640 X 62% = 396 women and 243 men), while the percentage of SNAs who are female has been as high as 90% (1091 X 90% = 981 women and 109 men).

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Appendix 1 Simulated life time earnings male and female graduates

Figure 1
Simulated Male Life-Cycle Earnings Profiles

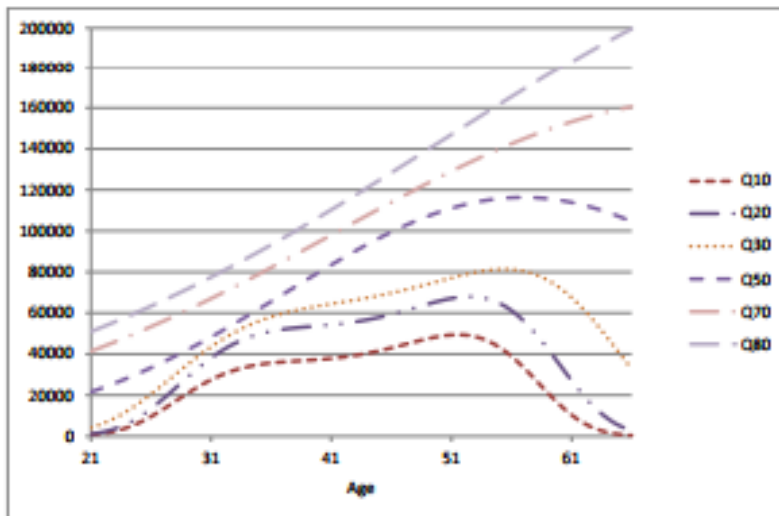
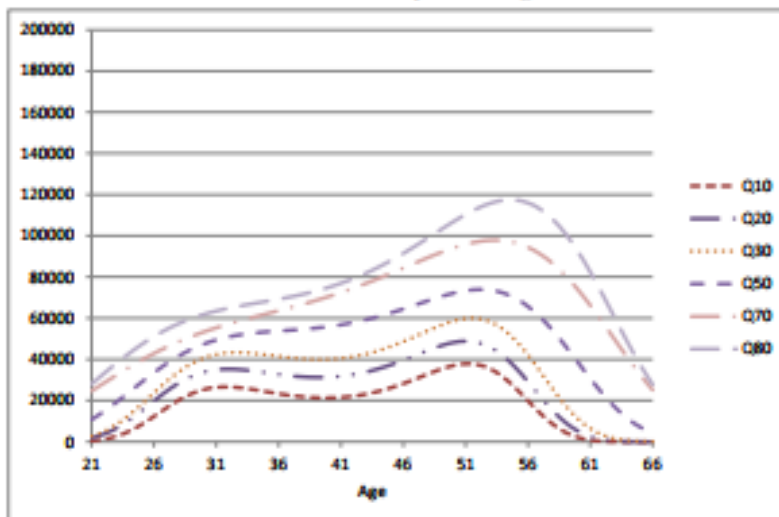


Figure 2
Simulated Female Life-Cycle Earnings Profiles



Source: Chapman B and Aedín Doris 2016