



The Northern Ireland Economy: **Women on the Edge?**

A Comprehensive Analysis of the Impacts of the Financial Crisis

Section 13: Summary of Recommendations



Summary of Recommendations

Setting the Scene - Gender Impacts of Financial Crisis

- The Northern Ireland Executive and the lead Ministers should shape the response to the economic and financial crisis in a way which is sensitive to its differential impact on women and men and demonstrates commitment to gender equality, including a gender dimension in Northern Ireland's recovery plans. The UK Government should adopt the same approach at UK level.
- All Ministers, led by Ministers in the Office of the First and deputy First Minister, should ensure that proposed policies are subjected routinely to gender impact assessment.
- Departments and public bodies should ensure that all data is disaggregated by gender to improve monitoring and analysis of the gender impact of the economic and financial crisis and to facilitate the identification of measures to ameliorate adverse impacts. Recovery measures and economic development measures generally should be gender sensitive.
- The Northern Ireland Executive as a whole, led by the Ministers for OFMdFM (responsibility for gender equality) and the Minister for Finance should adopt and lead all department and public bodies into adopting gender budgeting mechanisms to increase gender equality by correcting negative consequences of revenues and expenditures and improve governance and accountability.
- The gender dimension should be effectively mainstreamed in the work of every Northern Ireland department and public body. Gender equality responsibilities should not be minimised and those with responsibilities for gender equality should be effectively supported and resourced.
- Women's participation should be improved at all levels of decision-making, especially in the areas of budgets and in respect of governance arrangements for economic development and financial systems at Northern Ireland and UK level.
- Political parties should introduce special measures, backed up by political commitment and sustained action to bring forward more female politicians. Female politicians are needed in a greater critical mass to bring better understanding of the impacts of policies on women and to champion appropriate policies for women.
- The Northern Ireland Executive should recognise and provide support for the contribution that women's organisations play in addressing the financial/economic crisis and advancing women's rights and equality.
- The Equality Commission for Northern Ireland should monitor progress on gender equality across the public sector and identify and offer public opinion on where women are regressing due to the downturn and recovery measures that exclude and marginalise women. The Commission should avidly pursue cases where women are being discriminated against in public and private employment.
- The Northern Ireland Executive should take account of the findings and recommendations contained in this report on women and the economic downturn and recovery.



Economy

- The Northern Ireland Executive should move speedily to adopt proposals to extend parental leave and flexible working in Northern Ireland, and DETI should provide support to the business sector to ensure businesses are prepared for implementation.
- The Minister and Department for Enterprise, Trade and Investment should give leadership in developing a business environment that facilitates the creation and growth of women-led companies and women's self-employment. They should ensure that investment and enterprise development bodies develop effective initiatives and programmes to advance women's entrepreneurship, including among young women graduates. More female role models should be identified and profiled.
- The Executive and Minister for DETI should ensure that women-led businesses are identified to contribute to the specific elements of its economic growth strategy. Where necessary the Executive's delivery bodies should put high-level support and mentoring programmes in place to ensure that women entrepreneurs can be included. Greater awareness of what is available needs to be fostered. Innovative approaches should be taken to overcome the additional pressures on women so they can take up opportunities.
- The Executive should put a strategy in place to tackle the under-representation of women in the senior civil service. In particular, a cadre of senior women should be developed in enterprise, trade and investment not alone in the department but across public bodies in the economic field.
- Steps should be taken within political parties to appoint more women to senior office and to provide personal and professional development for women in their ranks to feed the supply chain to senior political office.
- The Minister for Enterprise, Trade and Investment should encourage corporate social responsibility initiatives on gender equality across the private sector.
- The Executive should require transparent pay arrangements and introduce mandatory pay audits for companies in Northern Ireland. The Ministers for DEL and DETI should encourage equal pay initiatives in the workplace and provide leadership for the annual European Equal Pay Day.
- The First and deputy First Ministers and the Minister for DETI should implement Lord Davis' recommendations in relation to equal representation of women on the boards and in the senior management of private sector companies in Northern Ireland. It should establish a Northern Ireland steering group comprised of the public and private sector and gender experts to support the private sector in achieving this and to monitor and report annually on progress.
- The Northern Ireland Executive should ensure that 40% of appointments to public bodies are made from either gender. It should set a goal of reaching this target by 2013.

Employment

- The Executive should require transparent pay arrangements and introduce mandatory pay audits for companies' workforces in Northern Ireland. The Ministers for DEL and DETI should encourage equal pay initiatives in the workplace and provide leadership for the annual European Equal Pay Day. The departments should review the impact of part-time work and fixed-term contracts on equal pay.



- The Northern Ireland Executive should move speedily to adopt proposals to extend parental leave and flexible working in Northern Ireland, and DETI should provide support to the business sector to ensure businesses are prepared for implementation.
- The Northern Ireland Executive should significantly increase the provision of child daycare that fits with the working hours of parents. It should ensure that employment-related childcare is a core part of its childcare strategy and DEL and DETI should contribute to childcare developments. The Executive should appoint a lead Minister and department to drive the childcare strategy forward.
- Priority should be given within the childcare strategy to driving up the supply of high-quality, accessible daycare that supports parents to access the labour market and remain in employment. Funding should be allocated to expand daycare places. To further assist with this there should be dedicated business support from DETI and its agencies for private, voluntary and independent enterprises offering childcare.
- The Executive should gather and make available comprehensive childcare statistics at one central point and track the improvement in provision of child daycare that is suitable for working parents.
- The Executive should assess the gaps in entitlements to family-related leave, childcare and other challenges for those with caring responsibilities so they can address these and respond positively and immediately to future EU measures.
- All assistance should be provided to enable women to remain in the labour market and build up pension entitlements that are equal to men's. The Executive should ensure that policies on equal pay, flexible working and childcare are aligned with this goal.
- The Executive should monitor its policies to improve gender equality in the labour market and ensure these meet the requirements of the EU Employment Guidelines, amending policies where necessary.
- OFMdfM and DFP should finalise the Maintain the Code of Practice on Workforce Matters in Public Sector Contracts in Northern Ireland and reinforce their application through the Northern Ireland Procurement Guide.

Childcare for Employment

- The Northern Ireland Executive should establish a statutory obligation to deliver quality childcare that is flexible, affordable and accessible. It should agree a comprehensive childcare strategy which standardises access to childcare across rural and urban Northern Ireland as a matter of priority. The Executive should commit itself to work towards the goal of universal good quality, accessible and affordable childcare for all children up to the age of fourteen.
- Childcare services should be visibly integral to the Programme for Government from 2011 and permeate the plans for OFMdfM, DE, DHSSPS, DSD, DEL and DETI who should pool budgets to create a common childcare fund. Childcare should be identified in the Executive's Priorities for Action.
- A lead Minister and government department should be appointed to drive forward the new integrated strategy and cross-cutting inter-departmental objectives in order to encourage and ensure there is a partnership approach across the range of departments.



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- DEL and DETI should target SME employers and employees with information about the long-term benefits of the childcare voucher scheme, and encourage employers to meet the highest standards in relation to childcare support as well as their obligations in maternity and parental leave.
- DEL should assist childcare workers made redundant to continue any ongoing professional qualifications to maintain the professional skills of the sector.
- The poorest parents should be able to claim 100% of childcare costs, and the run-on period for the Childcare Element of Working Tax Credit when a parent loses a job should be increased from four to twelve weeks.
- The UK government should review its proposals on the Universal Credit to adopt a more generous taper than that proposed and commit to annually increasing the Child Tax Credit (or the Child Element of the Universal Credit when it is introduced) faster than average earnings.

Lone Parents

- The Northern Ireland Executive should drive daycare for working parents forward as a priority within a wider childcare strategy as one of its tools for growing the economy as well as for assisting lone parents.
- The Steps to Work programme should be monitored closely and its data analysed to evaluate its impact on and its outcomes for lone parents.
- Higher-level training that permits participants to achieve better qualifications should be included in employability training programmes so as to prevent the cycling in and out of work which has been a feature of lone parent employment.
- A Northern Ireland subsidy scheme should be established for lone parents and other low income groups to offset any increase in tuition fees that would prevent their access to higher education.
- The Departments for Employment and Learning and Enterprise, Trade and Investment should actively promote family friendly policies and flexibility in the workplace and ensure that all employers are aware of arrangements, obligations, models of good practice and the Northern Ireland Executive's support for these measures.
- Benefit adjustments should be made more quickly when people's circumstances change, especially where Housing Benefit and Working Tax Credits are concerned. Assessment for the purposes of Working Tax Credits should be undertaken more regularly than once a year.
- The UK Government and Northern Ireland Administration should reintroduce weekly payment of benefits to assist lone parents and others on low incomes to manage their budgets. Whether the UK Government does so or not, the Northern Ireland Administration should make provision for weekly payment of Universal Credit.



- The Northern Ireland Executive should consider and activate measures to offset the impact of the welfare cuts on lone parents and other low income groups, especially at this time of high food and fuel costs. One of the steps that should be considered is the introduction of social tariffs for energy and fuel.
- Lone parents should benefit from the Northern Ireland Social Protection and Social Investment Funds.
- Maintenance arrangements should be established and enforced at no cost to the resident parent, who bears all or most of the cost of raising the child. Child maintenance should not be linked to contact with the child by the absent parent.

Migrant Women

- The new racial equality strategy and action plans should take proper account of minority ethnic women including migrant women. The race and gender strategies and action plans should interface with and inform each other. Both sets of plans should be framed within international human rights frameworks, including CERD and CEDAW.¹ A budget should be attached to the race equality plan when agreed in 2012.
- The Northern Ireland Executive should revisit the Race Relations Order (NI) 1997 and the Race Relations Order (Amendment) Regulations 2003 and strengthen the legislation to afford the same level of protection from racial discrimination as is enjoyed in the rest of the UK.
- The Assembly should scrutinise the Executive's implementation of obligations under international human rights instruments through a committee similar to the Joint Committee on Human Rights in the Westminster Parliament.
- Restrictions on 'no recourse to public funds' should be lifted for victims of domestic violence. Furthermore, access to essential services should be based on need regardless of immigration status to counteract the worst effects of job losses for migrant workers without full resident status.
- The Executive should allocate at least £0.5million annually from the Social Protection Fund to establish a Migration Impact Crisis Fund to assist migrant women who suffer domestic violence and other migrants who have been made destitute through no fault of their own but are unable to access public funds.
- OFMdfM and the Department for Social Development should work with representatives of the ethnic minorities sector and the women's sector to develop and implement a plan to build the capacity of the BME women's sector.
- DETI and DEL should work together to commission research into minority ethnic people's participation in the labour market, including migrant workers', to identify the issues that should be addressed. The data gathered must be analysed by gender to determine what the different impacts, and therefore solutions, are for women and men. In addition discrete research should be carried out into migrant women's vulnerability to exploitation in employment sectors such as mushroom picking and social care.
- The Minister for Employment and Learning and the Northern Ireland Executive should fast track the recognition of foreign qualification equivalents. There should be access to free English (ESOL) classes for minority ethnic communities.



- Clear public and private leadership should be given to ensure that job losses are not targeted on the basis of nationality.
- Recruitment agencies should implement the full set of recommendations made as a result of the Formal Investigation by the Equality Commission for Northern Ireland that reported in 2010. These include: ensuring accessibility for migrant workers; informing employers where foreign nationals have qualifications equivalent to those in the UK; and not routinely including opt-outs from the Working Time Regulations in contracts. UK recruitment agencies should ensure that overseas agencies they use are reputable.²
- The Northern Ireland Executive should urge the UK Government to sign the Council of Europe Convention on preventing and combating violence against women and domestic violence.
- The UK Government should amend the s75 legislation under the Northern Ireland Act 1998 to include compulsory monitoring, thorough assessment of impacts and strong enforcement mechanisms.
- The Northern Ireland Executive should call on the UK Government to end restrictions on A2 nationals by the end of 2011.

Young Women

- The Department for Employment and Learning should pay special attention to young women with no qualifications and ensure that the needs of young women are included in policy formulation and service delivery to overcome educational under-achievement.
- The Department for Employment and Learning should review Jobskills and apprenticeships and take steps to open up opportunities for young women. This should be accompanied by gender-awareness training for programme leaders and tutors.
- The Department of Education should develop a strategy to tackle gender stereotyping in the education system, including the careers advice and guidance service. It should include clear mechanisms for enforcing the delivery of non-stereotypical careers advice and for monitoring quality standards.
- Careers advisors should receive training in challenging gender stereotyping and a programme of best practice for delivering careers advice in a non-stereotypical way should be established.
- Actions to increase the number of women into science, technology, engineering and maths should drive down into specific areas of gender imbalance in science and technology and be extended to architecture and planning.
- Youth service policy and priorities should incorporate a strong, visible gender focus which should be seen to permeate down through programmes.
- The healthy start vouchers for milk, fruit and vegetables which midwives used to give to pregnant women should be reintroduced.
- The UK Government should not make any more cuts to welfare benefits, especially those that affect lone parents.
- The UK Government should introduce an equal minimum wage for young people. As many jobs are very low paid, young people should be able to claim Working Tax Credit before the age of 25.



Older Women

- The Northern Ireland Executive should refresh its strategy on ageing in consultation with the Commissioner for Older People, the age sector and individual older people, making sure that older women are closely involved.
- The Department for Social Development should maintain support for benefit up-take programmes. In addition it should introduce an automatic payment initiative to increase the take-up of Pension Credit targeted at single older women as this group is at the greatest risk of poverty.
- The Executive should introduce a form of social price support for fuel costs targeted at older people.
- The Department of Health, Social Services and Public Safety should prioritise a fundamental review of the social care system in Northern Ireland to develop a modern responsive care system for the long-term making certain that it is fair and ensures older people have their rights and entitlements.
- The Executive should maintain health and social care spending on older people in real terms and respond to the changing demographic by investing in preventative and enablement initiatives to enable people to live independently at home.
- The Assembly should pass legislation to ban discrimination in goods, facilities and services. In the meantime, the Office of the First and deputy First Minister should regulate and provide guidance across government departments and to public services that they must not apply an upper age limit or in other ways discriminate against older people in services or treatment.
- The Department for Employment and Learning should monitor what is happening to older people in employment to ensure that they are not being discriminated against and there is compliance with the new legal position abolishing the retirement age.
- Ministers in the Office of the First and deputy First Minister should ensure that all Ministers and their departments are prepared to report on progress on older women in the UK's CEDAW examination in 2012 and thereafter. To prepare for this, departments and public bodies should gather data disaggregated by age and sex and provide gender sensitive analysis of policies and initiatives.
- The Executive should urge the UK Government to pay the proposed single-tier flat rate pension to all pensioners, including all existing pensioners, to avoid large numbers of women pensioners continuing to live in poverty. The Executive should liaise and consolidate on the issue with other devolved administrations to press that all citizens across the UK have the same access to a fair state pension scheme.

Pensions

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- The UK Government should increase the state pension to give older people the resources to get out of fuel poverty and to cope with the rise in the cost of living now. When it is introduced the Government should apply the single-tier flat rate pension to all pensioners to avoid large numbers of women pensioners living in poverty.
- The UK Government should slow down the acceleration towards a state pension age of sixty-six years by 2020 so that a single cohort of women does not uniquely bear the brunt of public savings in the pension system.

Welfare

- The Northern Ireland Executive should urge the UK Government to reverse the cuts in the Childcare Element of Working Tax Credit so as to increase support for women to enter and remain in work. The Executive should seek to protect childcare support in its application of any new Universal Credit system and urge the UK Government to do the same.
- The Northern Ireland Executive should develop urgently a childcare strategy that includes daycare and wrap-around care for the children of working parents. It should prioritise investment in rolling out the childcare infrastructure across urban and rural Northern Ireland to enable women to take up work opportunities.
- The Northern Ireland Executive and Assembly should examine the Universal Credit proposals thoroughly and develop better proposals around implementation and delivery so as to design fairness for women as well as for men into the system. The Executive and Assembly could introduce innovations and adjust some of the delivery mechanisms, including on making the single Universal Credit payment to the non-earner or lower income second earner in the household.
- The Carers Allowance should be protected outside the Universal Credit system and not be subject to means-testing.

Debt and Credit

- The Northern Ireland Executive should develop an integrated strategy on debt in Northern Ireland. Women should be involved in designing any new strategies and schemes to cope with debt in order to ensure that action will be effective in reaching those who need it most.
- The Executive should bring together a forum of banks and other lenders to develop policies of affordable credit with flexible repayment plans and to negotiate an arrangement with them to co-partner the Executive in funding independent debt advice services.
- The Executive should establish a Northern Ireland Loan Guarantee Scheme to help Credit Unions in Northern Ireland offer affordable credit to people on low incomes, irrespective of whether they have savings or not, based on people's current income and not on past credit history and with flexible repayment plans.



- The Executive should work with lenders to develop accurate monitoring of the impact of the developing financial situation on borrowers and create a mechanism for offering immediate advice and support for those who get into financial difficulty.
- The Department for Employment and Learning should oversee the integration of advice and support at the crisis point by ensuring that personal advisors working with the unemployed in any agency are trained to signpost those in need and at risk to independent advice centres and family support and counselling services for debt advice and mental health support.
- The Executive should prioritise face-to-face advice services as frontline services assisting people in need and ensure that their funding is protected. Advice agencies should be resourced to help to maximise incomes for the vulnerable and assist the Executive in addressing housing and fuel poverty and reducing individual debt, including by providing appropriate assistance for those for whom advice by telephone is not accessible.
- The Executive should ensure that one of its Ministers and departments regularly monitors the funding situation of local women's centres to ensure that they continue to receive funding as front-line service providers offering advice and support to women.
- The Executive should invest in the delivery of sustained benefit take-up programmes that creatively and innovatively target those in need, vulnerable and hard to reach in order to increase incomes, reduce individual debt and bring new money into the Northern Ireland economy from the UK Exchequer.
- The Executive should liaise with the Scottish and Welsh Administrations to urge the UK Government to address income inequality by increasing benefits, tax credits and the national minimum wage to at least the minimum income standard to allow people to live above the poverty line. The UK government should uprate these regularly to take account of the increasing pressures on incomes.³
- The UK Government should build financial strength and reliance in families by introducing a lifelong savings account for low-income families funded through limiting the tax relief on pension contributions to the basic rate for everyone.

Housing and Energy Debt

- In line with European human rights principles and the practice elsewhere in the UK, the Department for Justice Northern Ireland should review the current practice in legal aid to remove any impediment to legal representation for those at risk of losing their homes. Public funding should be available immediately to provide free representation in court to people facing repossession.
- The Northern Ireland Executive should urge the UK Government to revise the Support for Mortgage Interest Scheme so that assessment is on a case by case basis and it can remunerate on actual cost as was the case in the past.
- The Executive within Northern Ireland, and the UK Government nationwide, should require all lenders to offer a swap to interest-only mortgages and deferred interest payments for up to two years for eligible candidates under the Homeowners Mortgage Support Scheme. Lenders should be required to negotiate acceptable rates so that this does not turn into a subsidy for banks through charging excessive interest rates.



- The Executive should work with lenders to develop accurate monitoring of the impact of the financial situation on borrowers and create a mechanism for offering immediate advice and support for those who get into financial difficulty.
- The Executive should strongly support social housing and broaden the appeal of renting.
- The Executive should introduce a form of social price support for fuel costs targeted at vulnerable women and their families.
- The Department for Employment and Learning should oversee the integration of advice and support at the crisis point by ensuring that personal advisors working with the unemployed in any agency are trained to signpost those in need and at risk to independent advice centres and family support and counselling services for debt advice and mental health support.
- The Executive should prioritise face-to-face advice services as frontline services assisting people in need and ensure that their funding is protected. Advice agencies should be resourced to help to maximise incomes for the vulnerable and assist the Executive in addressing housing and fuel poverty and reducing individual debt, including by providing appropriate assistance for those for whom advice by telephone is not accessible.
- The Executive should ensure that one of its Ministers and departments regularly monitors the funding situation of local women's centres to ensure that they continue to receive funding as front-line service providers offering advice and support to women; and of Women's Aid to provide assistance and refuge when women are faced with domestic violence.

References

- 1 The UN Committee on the Elimination of Discrimination of all forms of Racial Discrimination (CERD). The UN Committee on the Elimination of Discrimination Against Women.
- 2 ECNI, pp11-12.
- 3 Joseph Rowntree Foundation National Income Standard. See N Smith, VH Phung, A Davis, D Hirsch, *A Minimum Income Standard for Northern Ireland*, Joseph Rowntree, Foundation, York, (September 2009).



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