



Consortium for the Regional Support for Women in Disadvantaged and Rural Areas

Women's perceptions of the potential impact of proposed welfare reform

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This research has been undertaken collaboratively by the members of the Consortium for the Regional Support for Women in Disadvantaged and Rural Areas (hereafter, either the Women's Regional Consortium or simply the Consortium), which is funded by the Department for Social Development in Northern Ireland (hereafter, DSD) and the Department of Agriculture and Rural Development in Northern Ireland (hereafter, DARD).¹

The Women's Regional Consortium consists of seven established women's sector organisations that are committed to working in partnership with each other, government, statutory organisations and women's organisations, centres and groups in disadvantaged and rural areas, to ensure that organisations working for women are given the best possible support in the work they do in tackling disadvantage and social exclusion. The seven groups are as follows.

- Training for Women Network (TWN) - Project Lead
- Women's Resource and Development Agency (WRDA)
- Women's Support Network (WSN)
- Northern Ireland's Rural Women's Network (NIRWN)
- Women's TEC
- Women's Centre Derry
- Foyle Women's Information Network (FWIN)

The Consortium will be the established link and strategic partner between government and statutory agencies and women in disadvantaged and rural areas, including all groups, centres and organisations delivering essential frontline services, advice and support. The Consortium will ensure that there is a continuous two way flow of information between government and the sector. It will ensure that organisations/centres and groups are made aware of consultations, government planning and policy implementation. In turn, the Consortium will ascertain the views,

¹ The remaining paragraphs in this section represent the official description of the Consortium's work, as agreed and authored by its seven partner organisations.

needs and aspirations of women in disadvantaged and rural areas and take these views forward to influence policy development and future government planning, which will ultimately result in the empowerment of local women in disadvantaged and rurally isolated communities.

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Executive Summary

This brief paper builds on the widely accepted interpretation of austerity-rationalised 'welfare reform' in the United Kingdom case as policy change that can aggravate the relationship between gender and poverty,² compounding pre-existing gender inequality that has positioned women in 'longstanding economic disadvantage compared to men'.³ The overall aim of the project is to capture in snapshot format the perceptions of disadvantaged women affected by the proposed introduction of such reform in the Northern Ireland case, on the subject of the likely impact of that prospect on their everyday lives.

The Welfare Reform Bill (Northern Ireland) 2012 proposes fundamental change to social security provision similar to that which has already been enacted elsewhere in the United Kingdom.⁴ Research affirms the adverse disproportionate impact that the latter has had on the everyday lives of vulnerable cohorts, including a disproportionate adverse impact on vulnerable women.⁵ Broadly, that adverse impact has been characterised in terms of 'harsh consequences for vulnerable people... affect[ing] all disadvantaged communities'⁶ associated, variously, with a

² See, for example, Fawcett Society, 'The impact of austerity on women, policy briefing', Fawcett Society: London, 2012; also, L. James and J. Patiniotis, 'Women at the cutting edge: why public sector spending cuts in Liverpool are a gender equality issue', Liverpool John Moores University: Liverpool, 2013. The definition of gender relied upon here is borrowed from recent work by the Joseph Rowntree Foundation: 'gender is defined as a constituent element of social relations based on perceived differences between the sexes, and as a primary signifier of power creating unequal access to resources. It is societal and structural in nature'. The paper also draws on that source's particular definition of poverty: 'when a person's resources (mainly material resources) are insufficient to meet their minimum needs (including social participation)'; F. Bennett and M. Daly, 'Poverty through a gender lens: evidence and policy review on gender and poverty', Joseph Rowntree Foundation/University of Oxford: London/Oxford, 2014, p.6.

³ James and Patiniotis, op. cit., p.15. Cited United Kingdom indicators of this gender differential in disadvantage included the following: women comprising 64 per cent of low paid workers and over 90 per cent of lone parents (among whom the risk of poverty is considerable); and, comparatively high childcare costs.

⁴ I say 'similar to' since, of course, devolution has created certain limited scope for variation between regions in respect of the implementation of this Whitehall-driven reform. So, for example, in the Northern Ireland case, DSD has proposed some mitigation measures that differentiate reform policy in this jurisdiction from the Department of Work and Pensions'. DSD, 'Ministerial letter to the church leaders' group', DSD, Belfast: 2014. [Online]. Available at: <http://www.dsdni.gov.uk/church-leaders-group-oct14.pdf>

⁵ J. Portes and H. Reed, 'Austerity has hit women, ethnic minorities and the disabled most', *The Guardian*, 31 July 2014. See also, for example, Fawcett Society, op. cit.; and, Scottish Government, 'The gender impact of welfare reform', Scottish Government: Edinburgh: 2013.

⁶ A. Power et al., 'The impact of welfare reform on social landlords and tenants', JRF, London: 2014, p.1. See also, M. Aylott et al., 'An insight into the impact of the cuts on some of the most vulnerable in Camden', Young Foundation: London, 2012.

reported 'widespread increase in poverty'⁷ as well as anxiety, debt and health problems.⁸ These findings render compelling the question of the potential impact on women's vulnerability of the bill's enactment in the Northern Ireland case.

The proposed reform, of course, forms part of wider (ongoing and extended) United Kingdom austerity, characterised by severe fiscal constraints and public expenditure retrenchments affecting not only the benefit system but also, inter alia, the tax system, public sector employment and public services. Research further affirms that this model of wider austerity has also disproportionately affected women adversely, 'making many women poorer and less financially autonomous',⁹ exacerbating both in-work poverty and variants affecting workless households, while therein having a 'devastating impact on women's equality, safety and well being'.¹⁰

Although they remain unaffected by the welfare reform bill's content, vulnerable women in Northern Ireland have still been impacted by other fully implemented aspects of wider austerity, including tax and benefit reconfigurations¹¹ as well as cuts to public services. So, vulnerable women in the jurisdiction have already been affected by austerity that research associates with an adverse and disproportionate gendered impact, including a gendered poverty impact. *On this view, the disproportionate and adverse gender impact that research associates with the introduction of welfare reform could potentially compound the cumulative adverse gender impact associated with previously implemented austerity in the jurisdiction.* In other words, on this view, the claim is that women's experiences of vulnerability in Northern Ireland have already been aggravated by austerity and could potentially be further aggravated by welfare reform.¹²

⁷ Power et al., op. cit., p.5.

⁸ James and Patiniotis, op. cit.

⁹ Fawcett Society, op. cit., p.3.

¹⁰ James and Patiniotis, op. cit., p.12.

¹¹ Changes that fall into this category include the child benefit freeze from 2011 to 2014, and 1 per cent uprating from 2014 to 2016; the lowering of the proportion of childcare costs within working tax credit; removal of the baby element of child tax credits; the stipulation that lone parents on income support with a youngest child aged 5 or 6 should move to job seekers' allowance; and, the cessation of the health in pregnancy grant; Scottish Government, op. cit.

¹² Of course, as noted, DSD has outlined some mitigation plans: supra note 4 pertains.

Interacting with, complicating and contributing to this case of gendered disproportionateness associated with welfare reform and wider austerity is the complex interplay between a number of gendered structural factors that cut across the public and private spheres, producing and reproducing gender inequalities that, precisely by constraining women's economic participation, carry a heightened risk of poverty for women.¹³ For example and most obviously, by ascribing to women the role of unpaid primary carer and domestic labourer, the gendered division of labour can extend women's reliance on state support, and changes to welfare dependency of this kind can, in turn, increase the risk of women in poverty being affected by austerity-driven reconfigurations of the financial relationship between the state and the household. Accordingly, because certain benefits and tax credits are 'typically' paid to women given their ascribed roles as primary carers,¹⁴ women have tended to 'lose out in a direct financial sense' from austerity changes in state support.¹⁵

It is projected that the model of extended austerity at hand will 'contribute to the suffering of the jobless and the poor *for many years*',¹⁶ and that the likely longer-term cumulative adverse impact of associated gendered disproportionateness on women's positioning in the public-private sphere nexus 'will be to turn back time on a range of indicators of women's rights and equality'.¹⁷ In short, then, research suggests that wider austerity, including welfare reform, can disproportionately affect women in poverty, reinforcing and perpetuating gender inequality and the wider relationship between gender and poverty.

Research indicators would also suggest that the introduction of welfare reform in the Northern Ireland case risks a more pronounced impact on poverty and vulnerability than in Britain and, by implication, given the gendered disproportionateness associated with that reform, a more pronounced impact on women's poverty and vulnerability. For example, against a backdrop of comparatively higher, *inter alia*,

¹³ On the relationship between gender and poverty, see Bennett and Daly, *op. cit.*

¹⁴ For example, child benefit, child tax credits and the childcare element of working tax credit are all paid to the main carer of children 'usually a woman'. Scottish Government, *op. cit.*, p.1.

¹⁵ *Ibid.*, *loc. cit.* See also, for example, B. Hinds, 'The Northern Ireland economy: women on the edge? A comprehensive analysis of the impacts of the financial crisis', WRDA: Belfast, 2011. For examples of reform that fall into this category see *supra* note 11.

¹⁶ J. Stiglitz, quoted in Oxfam, 'Oxfam briefing paper summary: a cautionary tale - the true cost of austerity and inequality in Europe', Oxfam: London, 2013, p.2.

¹⁷ Fawcett Society, *op. cit.* p.3.

childcare costs, rates of child poverty, economic inactivity and benefit claimant levels¹⁸ (complicated by post-conflict mental health consequences), as well as comparatively lower average earnings levels,¹⁹ it is projected that the financial loss of proposed welfare reform to Northern Ireland, per adult of working age, will be 'substantially larger than in any other part of the [United Kingdom]'.²⁰

It is from this particular perspective that the paper seeks to capture the perceptions of disadvantaged women in Northern Ireland on the subject of how the introduction of the proposed reform could potentially impact their everyday lives. To that end, the methodological dimension of the project included focus group engagement with women living and working in such areas.

The principal findings of the project are set out below followed by recommendations for remedial policy and practice, which these findings inform.

Summary of key findings

Perceived relationship between welfare reform, poverty and gender

- At all stages of the project's qualitative dimension, participants presented a picture of shared concern among vulnerable women in Northern Ireland about the potential implications of proposed austerity-rationalised welfare reform on their everyday lives. It was universally perceived that this reform, if implemented, would disproportionately impact such women adversely, contributing to increased marginalisation, poverty and exclusion.
- *These perceptions of disproportionateness were informed by participant claim-making about the apparent cumulative adverse gendered poverty*

¹⁸ For example, according to government analysis, as at October 2014, the Northern Ireland claimant count rate stood at 5.9%, making it the highest among the twelve UK regions: the UK rate was 2.8%. This was the fifty-fifth consecutive month that Northern Ireland had the highest or second highest United Kingdom regional unemployment rate. In the same month, the Northern Ireland inactivity rate stood at 27%, meaning that it remained above the UK average rate (22.2%) and was the highest rate among the twelve UK regions. NISRA, 'Statistical press release – latest labour market figures', NISRA: Belfast, 2014. [Online]. Available at: <http://www.northernireland.gov.uk/news-deti-121114-statistical-press-release>

¹⁹ J. Campbell, 'NI earnings fall as UK average rises', 19 November 2014, *BBC News*. [Online]. Available at: <http://www.bbc.co.uk/news/uk-northern-ireland-30114530>

²⁰ C. Beatty and S. Fothergill, 'The impact of welfare reform on Northern Ireland: a research paper', NICVA: Belfast: 2013, p.5.

impact of already implemented austerity in the jurisdiction. That claim-making comprised anecdotal accounts of austerity-aggravated experiences of poverty for women, including in-work poverty and variants affecting workless households, as well as an austerity-associated heightened risk of such poverty.

- More precisely, that claim-making comprised anecdotal reports of the apparent cumulative adverse impact on women's well being, agency and interests of the interaction between (i) previously implemented austerity retrenchments affecting, inter alia, public sector employment, public services and the tax and social security systems; and, (ii) a plethora of socio-economic, cultural and other factors underlying the relationship between gender and poverty, most notably constraints on women's economic participation and financial autonomy correlated to their ascribed role, under the gendered division of labour, of unpaid primary carer and domestic labourer.
- The overall typology of reported adverse effects of these apparent austerity associations on vulnerable women's everyday lives, *and subsequent projected likely effects* under proposed welfare-reform, cut across three broad categories.²¹ The first of these comprised immediate and direct effects, most commonly constrained household income and depleted public services. The second entailed secondary and indirect outcomes, such as food and fuel poverty. And, the final category encompassed wider outcomes captured in terms of, inter alia, debt, mental ill health, relationship breakdown and social disconnectedness.
- This presented picture of austerity-aggravated poverty was, in turn, characterised as linked to a so-called 'breakdown of community' associated, variously, with a reported 'cull of the community sector', depletion of frontline women-only services, 'dismantling of social housing' and interplay between poverty, sectarianism and racism.²²

²¹ These category classifications draw on recent Joseph Rowntree Foundation research on the relationship between poverty and advice; D. Gibbons and S. Foster, 'Advice, support and poverty: evidence review', Centre for Economic and Social Inclusion/JRF: London, 2014.

²² On this, see A. Wallace, R. McAreavey and K. Atkin, 'Poverty and ethnicity in Northern Ireland: an evidence review', Joseph Rowntree Foundation: York, 2013.

- Rural: while similar ‘likely’ effects were reported for rural and disadvantaged areas, additional concern was placed on the former in light of cited longstanding infrastructural shortfalls in sectors such as transport, which research associates with aggravated rural isolation and disconnectedness.²³

Remedial action

- Within this context, participants critiqued both the Executive and Northern Ireland’s Westminster parliamentarians for failing to (i) adequately contest the principle, and challenge the practice, of austerity; and, (ii) articulate an alternative economic discourse that did not inherently threaten the vulnerable.
- From this perspective, the case was universally made for substantive remedial government action to take proper account of the projected adverse impact on women’s well being, agency and interests of the relationship between wider austerity, gender and poverty (both actual and projected) in the Northern Ireland case, including any adverse cumulative gender impact of proposed welfare reform.
- Participants subsequently reviewed and reached broad consensus on DSD proposals to ‘mitigate... the negative aspects’ of planned welfare reform in the Northern Ireland case.²⁴ The measures were judged inherently inadequate and participants consequently called for alternative (i.e. more meaningful) remedial measures should implementation ensue. Additionally, they called for government to take sufficient awareness-raising measures to avoid claimant confusion over any introduced change.

The project recommendations that follow from these findings are set out below.

Recommendations

Further research

- Further research is required to interrogate and contextualise these perceptions of the apparent cumulative gendered poverty impact of implemented austerity measures, as well as the risk for further impact of this

²³ See, for example, M. Allen, ‘Rural isolation, poverty and rural community/farmer wellbeing - scoping paper’, Research and Information Service Briefing Paper, NIA: Belfast, 2014.

²⁴ DSD, ‘Ministerial letter’, op. cit.

kind inherent in proposed welfare reform. That research should aim to establish the precise nature, extent and causality of any such impact across all geographical areas and affected cohorts, prioritising the identification of adverse implications for the most vulnerable, including the multiply disadvantaged. The Consortium recommends that the Executive commit to sponsoring such research on a comprehensive basis.

- Further (and cyclical) research is also required to map the precise nature of the relationship between gender and poverty of all other future austerity measures beyond welfare reform under anticipated extended austerity.²⁵ The Office of the First Minister and Deputy First Minister should commit to overseeing the implementation of such a project on a cross-departmental, properly coordinated and sustained basis, underpinned by the collation of pertinent gender-disaggregated data across all affected cohorts.
- Finally, empirical-qualitative research is required to examine more fully the relationship between austerity, gender, poverty and demand for community-based women-only frontline services, such as advice provision, in the Northern Ireland case. The Consortium recommends that the Executive commit to sponsoring such research. This undertaking should include provision for more meaningful stakeholder engagement across all applicable processes and structures.

Holistic and integrated approach

- Government should develop a holistic and fully integrated approach at the level of strategic policy development, implementation, monitoring and review to properly address the cumulative gender impact, not only of proposed welfare reform but also any and all other austerity initiatives (both extant and evolving), mapping aggregate implications across all key emerging strategies, policies and programmes in the context of all section 75 categories, taking

²⁵ N. Watt, 'Women to be hit hardest by tax-credit and benefits freeze – study', *The Guardian*, 20 December 2014. [Online]. Available at: <http://www.theguardian.com/money/2014/dec/20/women-hit-hardest-tax-credit-benefits-freeze-tories>

into account the differential 'starting positions' of women and men in the public-private sphere nexus, while also developing appropriate effective and meaningful mitigative measures. Again, that undertaking should rely on (i) the coordinated cross-departmental collation of accurate gender-disaggregated data across all groups of affected women and all affected geographical areas; and, (ii) substantive stakeholder engagement.

- In devising such an interventionist remedial approach, the Executive should also ensure proper recognition of, and support for, the role of community-based women-only provision in addressing women's vulnerability and poverty in disadvantaged and rural areas. To that end, it should encourage and support further and more meaningful collaborative working between the public sector (in all its guises) and the wider women's sector across all constituencies of need.
- To remedially address the projected longer-term impact of austerity on women's equality and rights, government should also cultivate a substantive human rights perspective on this debate such as would allow it to properly capture and take due account of the wider social justice issues at stake.
- Rural: government should ensure that all subsequent austerity initiatives take proper account of 'rural-gender' proofing, adequately addressing the interacting structural and other barriers to accessing services and economic participation that can particularly impact women in rural poverty and isolation.²⁶
- Finally, prior to, and in conjunction with, any introduction of welfare reform, the Executive should provide for a properly coordinated information and awareness-raising strategy across all affected cohorts, to take full account of any confusion and ambiguity.

²⁶ See, Allen, op. cit.

Section 1 Introduction

1.1 Background

In 2012, DSD in partnership with DARD launched a programme aimed at providing regional support for women in 'areas of greatest need' across Northern Ireland, defined as disadvantaged and rural areas.²⁷ More precisely, the programme sought to 'serve the needs of marginalised and isolated women'²⁸ in these areas by 'enabl[ing] them to tackle disadvantage and fulfil their potential in overcoming the barriers that give rise to their marginalisation [a]nd experience of poverty and exclusion'.²⁹

The Women's Regional Consortium is funded under this programme and the brief for this small-scale project originated within that policy development context.

1.2 Overall aim, objectives and scope

The overall aim of the paper is to explore in snapshot format what marginalised and isolated women in some of Northern Ireland's areas of greatest need identify as the potential/likely impact on their everyday lives of planned changes in state support under the Welfare Reform Bill (Northern Ireland) 2012.

Two central research objectives pertain:

- to examine the perceptions of disadvantaged women on the likely impact on their everyday lives of intended welfare reform in a context of ongoing austerity; and,
- to formulate recommendations for policymakers and relevant others aimed at taking proper account of these perceptions.

Scope

The subject at hand represents a complex, multilayered area of potential research warranting further exploration beyond the restricted scope of this small project. Since the research brief is delimited to capturing and analysing *perceptions* of the potential

²⁷ DSD/OFMDFM, 'Review of government funding for women's groups and organisations', DSD/OFMDFM: Belfast, 2012, p.32.

²⁸ *Ibid.*, p.41.

²⁹ DSD/NISRA, 'Regional support for women in disadvantaged and rural areas: survey of women's groups analysis', DSD/NISRA: Belfast, 2013, p.3.

impact of planned welfare reform, the paper is clearly not intended to offer any kind of empirical evaluation of such projected impact. These are potential subjects for further research in this underexplored area of the literature.

1.3 Methodology

The project employed a mixed methodological approach, combining a literature review with focus group engagement to capture the experiential knowledge and perceptions of women living and working in areas of greatest need on the subject at hand. To that end, focus groups were held with 62 women as follows:

- FWIN event, Derry, January 27 2015;
- Falls' Women's Centre event, Belfast, 5 February 2015;
- Greenway Women's Centre event, Belfast, 10 February 2015; and,
- Chrysalis Women's Centre event, Craigavon, 10 February 2015.

Women were asked for their perceptions of the likely impact of proposed welfare reform on their everyday lives, prefiguring exploratory discussion about potential remedial and mitigative government action to take account of any actual adverse impact.

1.4 Layout

To theoretically frame the project, we begin in Section 2 by exploring the nature of the substantive relationship under review, between gender, poverty and austerity-driven welfare reform. The outcome of the focus group engagement is then introduced in Section 3. The paper concludes in Section 4 by summarising the project's key findings and setting out associated policy recommendations.

Section 2: Framing the project: the gendered poverty impact of austerity

2.1 Introduction

Building on the widely accepted interpretation of austerity-rationalised welfare reform in the United Kingdom case as policy change that can aggravate the correlation between gender and poverty,³⁰ this section seeks to theoretically frame the project by briefly exploring the wider relationship between such change, gender and poverty.

Accordingly, we will focus, first, on the complex structural association between gender and poverty; second, on how austerity-rationalised welfare reform can interact with and affect that association; and then, finally, on the projected gendered poverty impact of proposed reform in the Northern Ireland case.

2.2 Gender and poverty

In the United Kingdom case, the relationship between gender and poverty is such that the former is a 'prime determinant' of poverty;³¹ and, poverty in general, persistent poverty and recurrent episodic poverty are all '*more likely to involve women*'.³² Underlying this relationship are complex interactions between various mutually-affecting structural, cultural, political and legal factors.

Broadly, poverty is gendered in the sense that its occurrence, causes and consequences³³ are profoundly affected by the manner in which social structures, comprising interacting economic, political and cultural institutional norms, rules and practices, differently position women and men, informing gender roles and relations and producing/reproducing gender inequalities that, by constraining women's economic participation, 'carry a heightened risk' of poverty for women.³⁴ More precisely, gendered structural relations and processes can contribute to women's poverty by constraining women's opportunities for material distribution and status/privilege, profoundly restricting life chances and outcomes in respect of, inter alia, autonomy, social mobility, lifetime earnings and access to power/authority.

³⁰ See, for example, Fawcett Society, op. cit.; also, James and Patiniotis, op. cit.

³¹ Bennett and Daly, op. cit., p.13.

³² Ibid., p.9.

³³ Ibid.

³⁴ Ibid., p.105.

Crucially, this correlation between poverty and gender comprises *patterned* structural-cultural associations that cut across both the public *and* private spheres, produced and reproduced in ordinary interactions that characterise everyday life. And, women's economic marginalisation is therefore a structural phenomena that ultimately can only be meaningfully and effectively tackled with *substantive* remedial change that cuts across both domains, whether at the level of the cultural, the political, the socioeconomic or the legal. A brief illustration of the impact of the social division of labour on gendered poverty will help clarify this important point.

By ascribing to women the role of primary care giver and domestic labourer, thus placing on them a disproportionate unpaid work and time burden in the private sphere, the social division of labour can constrain and even preclude female economic participation in the public sphere, reducing women's financial independence while therein increasing the likelihood of reliance on state and/or partner income.³⁵ Gendered occupational segregation can add to this economic exclusion by 'crowd[ing] women in a relatively few job categories', thus keeping remuneration low and reinforcing the gender pay gap.³⁶ In combination, in the Northern Ireland case as beyond, these interacting structural-cultural factors underlying gendered poverty help explain the over-concentration of women in low paid, low status, part-time and sporadic employment.³⁷

This picture of women's financial disempowerment associable with the gendered division of labour is, of course, further complicated by the cumulative impact of other interacting contextual factors on women's financial autonomy, such as³⁸ the

³⁵ Clearly, the ultimate inherent danger of public sphere exclusion of this kind is that some women's agency might become totally restricted to the realm of the private sphere, wholly characterised in terms of assumed role of 'economically inactive', unpaid primary care giver/domestic labourer.

³⁶ I.M. Young, 'Structural injustice and the politics of difference', Intersectionality Workshop, 21/22 May 2005, Keele University: Keele, 2005, p.20. The interaction between the gender pay gap, the nature of participation of women in the labour market and women's roles as primary carers is affirmed by government research that attributes 16 per cent of the gap in the United Kingdom case to 'the negative effect on wages of [women] having previously worked part-time or of having taken time out of the labour market to look after family'. Government Equalities Office, 'The gender pay gap in the UK: 1995 to 2007', Research Findings No. 2010/2, GEO: London, 2010.

³⁷ For example, 2012 labour market figures for Northern Ireland indicated that 92 per cent of female employees worked in the traditionally low paid service sector; that 80 per cent of part-time employees were female; and, that median female hourly earnings of part-time workers, excluding overtime, were also 70 per cent of full-time workers'. NISRA/DFP, 'Labour market statistics bulletin: women in Northern Ireland, September 2012', NISRA/DFP: Belfast, 2012.

³⁸ The following draws on a list of factors developed by Bennett and Daly, op. cit.

devaluing/undervaluing of care work in policy development; lone parent status;³⁹ the effect of childcare costs on incomes;⁴⁰ the unfair/unequal distribution of income within households; and, gender differentials in debt.⁴¹

In short, the relationship between gender and poverty may be understood in complex structural-cultural terms as exemplified by the way in which the gendered division of labour can contribute to gendered poverty, constraining women's economic participation and financial autonomy while, in turn, increasing their reliance on state or partner income. Each category of reliance carries a particular risk of poverty for women. First, where household resources are unequally/unfairly distributed, reliance on partner income can potentially heighten the risk of hidden poverty for women, i.e. gendered poverty within the household.⁴² Second, where there are significant changes in state support resulting in either a reduction or cessation of entitlement, reliance on state income can heighten the risk of poverty for women as tax credit and benefit claimants. This causal conjunction renders compelling the question of how such changes under ongoing austerity-rationalised welfare reform in the United Kingdom case might impact gendered poverty, to which we now turn. It suffices for now to note that this question is complicated by the disproportionate gendered impact of that reform.

2.3 Austerity-rationalised welfare reform, gender and poverty

This sub-section examines how, precisely by aggravating gender inequality and vulnerability, austerity-rationalised welfare reform in the United Kingdom case can compound the relationship between poverty and gender.

³⁹ For example, persistent poverty is particularly high among lone parents in Northern Ireland, *ibid.*, p.35.

⁴⁰ It has been estimated that childcare costs in Northern Ireland amount to 44 per cent of an average income, as compared to 33 per cent in Great Britain and 12 per cent across the EU. R. McQuaid, H. Graham, H. and M. Shapira, 'Childcare: maximising the economic participation of women', Equality Commission for Northern Ireland: Belfast, 2013. We return to this important point shortly.

⁴¹ For example, research by the Money Advice Service suggests that women constitute almost two-thirds of those with severe debt problems in the United Kingdom. Money Advice Service, 'Press release, 27 November, 2013'. [Online]. Available at: <https://www.moneyadviceservice.org.uk/en/static/major-new-study-reveals-the-complexities-of-life-in-debt-in-the-uk>

⁴² Obviously, such partner reliance can also contribute to the future risk of poverty in the event of relationship breakdown or the death of a partner. See Bennett and Daly, *op. cit.*

Research affirms that extended austerity across Europe ‘is contributing to inequality that will make economic weakness longer-lived, and needlessly contributes to the suffering of the jobless and the poor for many years’.⁴³ Research further affirms that in the United Kingdom case it is those ‘vulnerable groups across the age range, from young to old, that bear the brunt of [wider austerity] cuts’, including welfare reform and changes in public services,⁴⁴ and that this disproportionateness has left ‘many of society’s most vulnerable people ... in a fragile state’.⁴⁵ This disproportionate impact of austerity on vulnerable individuals’ everyday lives has been characterised, variously, in terms of increased poverty, anxiety, debt and health problems as well as subsequent increased demand for support services in areas such as advice, mental health and charitable donation.⁴⁶

Crucially, it has also been shown that vulnerable women in the United Kingdom case are among those cohorts disproportionately affected by wider austerity:⁴⁷ ‘the government’s deficit reduction strategy ... disproportionately disadvantage[s] women and families, particularly those on low incomes’.⁴⁸ It has been estimated that up to 2014-15, £14.9 billion worth of austerity cuts were made to benefits, tax credits, public sector pay and pensions in the United Kingdom, 75 per cent of which was taken from women.⁴⁹ Furthermore, research indicates that cuts in public sector services in areas such as healthcare and personal social services have also disproportionately affected women.⁵⁰ Within this context, overall welfare reform has reportedly had ‘a significantly gendered impact - with women being negatively impacted by a large number of the changes introduced’.⁵¹ And, it has been subsequently observed how this disproportionateness in welfare reform and wider austerity can correlate to women’s poverty: ‘the cumulative effect of fiscal measures

⁴³ Oxfam, *ibid.*, p.2.

⁴⁴ J. Ginn, ‘Austerity and inequality: exploring the impact of cuts in the UK by gender and age’, *Research on Ageing and Social Policy*, 1(1), 28-53, p.31.

⁴⁵ Aylott et al., *op. cit.* p.32.

⁴⁶ See, for example, Power et al., *op. cit.*

⁴⁷ Watt, *op. cit.* The greatest anticipated loss is for lone parents, over 90 per cent of whom are female. Fawcett Society, *op. cit.* See also, Women’s Budget Group, ‘The impact on women of the coalition spending review’, WBG: London: 2010.

⁴⁸ TUC, ‘The gender impact of the cuts: a TUC cuts briefing’, TUC, London: 2011, p.1.

⁴⁹ Ginn, *op. cit.*, p.31.

⁵⁰ *Ibid.*

⁵¹ Scottish Government, *op. cit.*, p.2.

taken to reduce net public spending will have a disproportionate effect on women, *making many women poorer and less financially autonomous*.⁵²

A number of interacting, mutually-affecting cultural-structural factors underlie this correlation between the disproportionate impact of wider austerity, including welfare reform, and gender poverty. As we have seen, the social division of labour can extend women's reliance on state and partner support and changes to welfare dependency of this kind can, in turn, increase the likelihood of financially vulnerable women being adversely affected by austerity-rationalised reconfigurations of the financial relationship between the state and the household, including tax and benefit reform. Put simply, because certain benefits and tax credits are 'typically' paid to women given their ascribed roles as primary carers,⁵³ women have tended to 'lose out in a direct financial sense' from austerity changes in state support.⁵⁴ Where benefit rises have not tracked inflation, some women's income has 'decreased in real terms' and, in nominal terms, where benefit reductions or eligibility criteria reviews have resulted in a cessation of payment.⁵⁵ The resultant constraints on household income can threaten women's health, well being and agency thus:

women are more likely to manage the household budget when finances are tight, and to go without so that the children and partner have enough, with implications for their mental and physical health as well as their access to personal resources.⁵⁶

The likely longer-term, cumulative adverse impact of this disproportionateness on women's positioning in the public-private sphere nexus has been summarised thus: 'the knock-on effects of this will be to turn back time on a range of indicators of women's rights and equality'.⁵⁷

In sum, research affirms that women are among those vulnerable groups disproportionately affected by welfare reform in the United Kingdom case and

⁵² Fawcett Society, op. cit., p.3. See also James and Patiniotis, op. cit.

⁵³ For example, child benefit, child tax credits and the childcare element of working tax credit are all paid to the main carer of children 'usually a woman'. Scottish Government, op. cit., p.1.

⁵⁴ Ibid., loc. cit..

⁵⁵ Ibid., p.1.

⁵⁶ JRF, 'Reducing poverty in the UK: a collection of evidence reviews', JRF: London, 2014, p.19.

⁵⁷ Fawcett Society, op. cit. p.3.

evidences a relationship between that impact and women's poverty, with adverse implications for women's well-being, agency and interests.

2.3.1 Gendered impact of welfare reform: projected Northern Ireland case

So far, we have seen that vulnerable women in the United Kingdom case have been disproportionately impacted adversely by wider austerity, which has included the kind of welfare reform yet to be implemented in the Northern Ireland case. Although they remain thus far unaffected by the latter, vulnerable women in Northern Ireland have still been adversely and disproportionately impacted by other fully implemented aspects of this wider austerity model, including tax and benefit reconfigurations⁵⁸ as well as cuts to public services. In this sub-section, we briefly explore the question of the potential gendered impact of the proposed reform on pre-existing austerity-aggravated vulnerability among women in the jurisdiction, in light of prevailing poverty risk factors pertaining to, inter alia, comparatively higher childcare costs, levels of economic inactivity, benefit dependency and low earnings as well as the so-called legacy of the conflict.

Vulnerable women in disadvantaged and rural areas of Northern Ireland can experience different kinds of marginalisation, exclusion and poverty, both in-work poverty and variants affecting workless households, including severe poverty 'rooted in intergenerational deprivation'.⁵⁹ As previously implied, factors underlying these experiences of vulnerability include different kinds of gendered structural-cultural phenomena, which cut across the private and public spheres, producing and reproducing gender inequalities that can disempower women by constraining their life chances in respect of material distribution and status/power acquisition. And, as exemplified by the account of the social division of labour and women's ascribed role of primary carer, among the potential consequences for women of these patterned structural inequalities is constrained economic participation⁶⁰ associable with an

⁵⁸ Supra note 11 pertains. See also, for example, Hinds, op. cit.

⁵⁹ I. Lewis, 'Addressing Northern Ireland's inequality is the key to a better future', *The Guardian*, 26 November 2014. [Online]. Available at:

<http://www.theguardian.com/commentisfree/2014/nov/26/northern-ireland-inequality-better-future>

⁶⁰ During the period December to February 2015, there were an estimated 312,000 economically inactive people aged 16-64 in NI of which 62 percent (193,000) were female. NISRA, 'Monthly labour market report, April 2015', NISRA: Belfast, 2015.[Online]. Available at: http://www.detini.gov.uk/labour_market_report_-_april-2015__final_.pdf?rev=0

over-concentration of women in low paid, low status, part-time and sporadic employment and increased female benefit reliance.⁶¹ This gendered dimension of low pay contributes to lower average earnings levels in the jurisdiction, as compared to Britain.⁶²

Accordingly, accessible, affordable childcare remains of paramount importance in facilitating women's participation in the economy and thus disrupting this patterned gendered vulnerability and exclusion.⁶³ Yet to compound matters, childcare costs in Northern Ireland comprise 44 per cent of average income, compared to the United Kingdom figure of 33 per cent; around two-thirds of mothers in the jurisdiction have identified the cost of childcare as an influence on the hours they work; and, more than a third of working age women unavailable for work explain their unavailability in terms of domestic care commitments.⁶⁴

This contextualised picture of vulnerability is still further complicated by the cumulative structural impact of the legacy of the Northern Ireland conflict on women's everyday lives, including their mental health,⁶⁵ the experience of poverty and residual violence. Research affirms that socio-economically disadvantaged women 'are at a greater risk of depression compared to less disadvantaged women',⁶⁶ and that the 'burden' of conflict-associated anxiety and depression tends to fall disproportionately on women.⁶⁷ Given its adverse impact on household economic activity⁶⁸ and income, conflict-related mental ill health links to adult poverty that, in turn, links to child poverty: 'disadvantage [in Northern Ireland is] underlined by 'deep social distress' in the aftermath of conflict [and] child poverty is substantially

⁶¹ Supra note 37 pertains. During the period December to February 2015, there were an estimated 312,000 economically inactive people aged 16-64 in NI of which 62 percent (193,000) were female. NISRA, 'Monthly labour market report, April 2015', NISRA: Belfast, 2015.[Online]. Available at: http://www.detini.gov.uk/labour_market_report_-_april-2015__final_.pdf?rev=0

⁶² Supra note 19 pertains.

⁶³ McQuaid, Graham and Shapira, op. cit.

⁶⁴ Ibid.

⁶⁵ See, for example, M. Tomlinson, 'The trouble with suicide mental health, suicide and the Northern Ireland conflict: a review of the evidence', DHSSPSNI: Belfast, 2007.

⁶⁶ M. Teychenne, K. Ball and J. Salmon, 'Educational inequalities in women's depressive symptoms: the mediating role of perceived neighbourhood characteristics', *International Journal of Environmental Research and Public Health*, Dec: 9(12): 4241-53, 2012.

⁶⁷ Tomlinson, op. cit.

⁶⁸ Supra note 18 pertains.

concentrated in areas most affected by conflict'.⁶⁹ This dimension of joblessness contributes to comparatively higher economic inactivity and benefit claimant levels,⁷⁰ which help make joblessness '*the most profound* cause of poverty' in the jurisdiction.⁷¹ And as such, meaningful and sustainable job creation for women, proffering a living wage, obviously remains a fundamental pre-requisite of effective efforts to remedially address this correlation between joblessness and different kinds of poverty for women.

In the rural case, factors that may potentially compound vulnerable women's experience of austerity-aggravated poverty include enduring infrastructural shortfalls in areas such as transport and service delivery, which can reflect patterned underinvestment,⁷² and which research links to exacerbated rural isolation and disconnectedness.⁷³ This correlation underlines the importance of proper '*rural-gender proofing*' across all implicated regional policy development and service planning under extended austerity and beyond.

Finally, vulnerable women in Northern Ireland may, of course, be further and multiply disadvantaged, where non-accommodation in the public sphere of identity and difference, pertaining to minority status, needs and interests, interacts with and compounds the relationship between poverty and gender:

some groups of women experience greater marginalisation and isolation and have particular experiences as a result of being both female and dealing with the impacts of racism, xenophobia, homophobia, disabilism, class, poverty and health status.⁷⁴

⁶⁹ J. McCormick, 'A review of devolved approaches to child poverty', Joseph Rowntree Foundation: London, 2013, p.45.

⁷⁰ Supra note 18 pertains.

⁷¹ OFMDFM, 'Improving children's life chances – the first year report', OFMDFM: Belfast, 2012.

⁷² For instance, urban/rural imbalance in government departmental funding of the wider women's sector; as the Executive's own research puts it: 'compared with levels of government funding to women's groups in urban areas, there was a relatively low level of government funding to rural women's groups'. DSD/OFMDFM, op. cit., p.13.

⁷³ See Allen, op. cit.

⁷⁴ Women's Resource Centre, 'Why women-only? The value and benefit of by women for women services', WRC: London, 2007, p.9.

So, for example, research suggests that the experience of racial inequalities in Northern Ireland may be complicated by an interplay between racism and sectarianism associable with the legacy of the conflict.⁷⁵

Against this backdrop of poverty risk factors of, inter alia, comparatively higher childcare costs, economic inactivity and benefit claimant levels (complicated by post-conflict mental health consequences), as well as comparatively lower average earnings levels, it is projected that the financial loss of proposed welfare reform to Northern Ireland, per adult of working age, will be ‘substantially larger than in any other part of the [United Kingdom]’.⁷⁶ From this perspective, research indicators would therefore suggest that the introduction of welfare reform in the jurisdiction risks a more pronounced impact on poverty and vulnerability than in Britain. Given the aforementioned gendered disproportionateness associated with that reform, a more pronounced impact on women’s poverty and vulnerability is also suggested. On this reading, that potential impact includes the aggravation of pre-existing poverty and vulnerability among women, as well as a heightened risk of new poverty and vulnerability.

2.4 Section summary

This project poses the question of what disadvantaged women in Northern Ireland affected by proposed welfare reform perceive as the likely impact of that reform on their everyday lives. Accordingly, this section sought to theoretically frame the project by building on the widely accepted interpretation of welfare reform as policy that can aggravate the relationship between gender and poverty,⁷⁷ compounding pre-existing gender inequality.⁷⁸

To that end, we have briefly explored the nature of the wider relationship between welfare reform, gender and poverty. As we have seen, poverty is gendered in the sense that its causes, consequences and occurrence are profoundly affected by the manner in which social structures produce gender inequalities that ‘carry a

⁷⁵ Wallace, McAreavey and Atkin, ‘An evidence review’, op. cit

⁷⁶ Beatty and Fothergill, op. cit., p.5.

⁷⁷ See, for example, Fawcett Society, op. cit.

⁷⁸ James and Patiniotis, op. cit.

heightened risk of poverty for women'.⁷⁹ And, as we have also seen, austerity-rationalised welfare reform can complicate this picture precisely by disproportionately impacting vulnerable women. From this perspective, it has been noted that research indicators would suggest that the introduction of welfare reform in the jurisdiction might contribute to aggravated gender inequality and poverty for women.

We turn now to explore the substantive findings that emerged from the qualitative engagement dimension of the project, setting out affected women's perceptions of and perspectives on the likely impact of proposed welfare reform for Northern Ireland on their everyday lives.

⁷⁹ Bennett and Daly, *op. cit.*, p.105.

Section 3 Women's perceptions of likely impact of proposed welfare reform

3.1 Introduction

This section captures and analyses the perceptions of disadvantaged women across Northern Ireland who engaged in the project's focus groups on the subject of the likely effects on their everyday lives of proposed welfare reform.

3.2 Reported likely effects

Participants overall characterised the likely aggregate impact of proposed welfare reform on vulnerable women's everyday lives as overwhelmingly negative. These perceptions are discussed below and later summarised in Appendix 2.

Reported cumulative gendered impact of implemented austerity

At every stage of the project's qualitative dimension, participants projected that proposed welfare reform in the Northern Ireland case would have a significant gendered poverty impact. The latter was generally characterised in terms of a disproportionate adverse impact on vulnerable women, as manifest in projected increases in, inter alia, marginalisation, exclusion and deprivation.

This projected disproportionateness was informed by participant claim-making about the apparent cumulative gendered poverty impact of ongoing austerity, i.e. austerity measures already introduced in the jurisdiction. In general terms, that claim-making comprised anecdotal accounts of austerity-aggravated experiences of poverty for women, ranging from in-work poverty and that affecting workless households, to cross-cutting variants such as child poverty and so-called fuel and food poverty.

More precisely, that claim-making comprised anecdotal reports of the apparent cumulative adverse impact on women's well being, agency and interests of the interaction between (a) previously implemented austerity retrenchments affecting, inter alia, public sector employment, public services and the tax and social security systems; and, (b) a plethora of socio-economic, cultural and other factors underlying the relationship between gender and poverty, most notably constraints on women's

economic participation and financial autonomy correlated to their ascribed role of unpaid primary carer and domestic labourer under the gendered division of labour.

Most commonly, this cumulative adverse impact was identified as either correlated to, manifest in or compounded by such interacting factors as: depleted public services, especially health provision; changes in benefits and tax credits typically paid to women, including cuts in support for childcare; sharply falling living standards and rises in the cost of living, such as utility and food prices; the effect of comparatively higher childcare costs on incomes; gender differentials in debt linked to borrowing 'just to subsist'; a plethora of housing problems: 'chronic shortage of social housing', negative equity and unaffordable rent levels as well as particular barriers to young people accessing social housing; lone parent persistent poverty; mental ill health aggravated by a reported 'distressing' absence of support for claimants undergoing benefit appeals processes, and 'inhumane'/'punitive' arrangements for medical assessments in relation to benefit receipt;⁸⁰ the continued devaluing/undervaluing of care work in policy development; the over-concentration of women in low paid, low status, part-time and sporadic employment; the potential implications of changes in legal aid for vulnerable women, such as victims of domestic violence; stagnant and static incomes; a dearth of community-based women-only education and training pathways to sustainable employment and further study; changes in benefit eligibility criteria; the unfair/unequal distribution of income within households leading to hidden poverty; an increased unpaid care burden on older people attributed to a reported relationship between a lack of affordable childcare and austerity-aggravated poverty; and, rising child poverty.

Against this backdrop, the overall typology of reported adverse effects of ongoing austerity on vulnerable women, *and subsequent projected likely effects* under proposed welfare-reform, cut across three broad categories. The first of these comprised immediate and direct effects, most notably constrained household income and diminished service provision. The second entailed secondary and indirect outcomes, for example, food and fuel poverty. And, the final category encompassed

⁸⁰ Particular critique was levelled at current arrangements at Royston House, Belfast.

wider outcomes⁸¹ articulated in terms of, inter alia, debt, mental ill health, relationship breakdown, domestic violence, social disconnectedness, substance abuse, offending behaviour and impeded child development. These wider outcomes were anecdotally linked to increased demand for frontline, community-based women-only services, most notably specialised advice services.

This third category of reported outcomes also included a cited correlation between ongoing austerity and what was termed a widespread ‘breakdown of community’. The latter was characterised, variously, by the reported ‘decimation of community infrastructure’; ‘cull of the community sector’; unchecked ‘unscrupulous’ private landlordism; ‘depletion of frontline services’; ‘dismantling of social housing’; and, dearth of tangible ‘peace dividends’ at the level of community, in terms of sustained and meaningful investment and regenerative opportunities. From this perspective, it was widely held that ongoing austerity had, as one participant put it: ‘turned the clock back on community and poverty’, contributing to the creation of a societal context in which disadvantaged women, whether those in in-work poverty or variants affecting workless households, were ‘worse off than during the conflict’ (Falls’ Women’s Centre focus group). This picture of community decline was subsequently presented as aggravating an anecdotally sketched relationship between poverty, sectarianism and racism, including race hate crime.

The typology of women identified as affected by austerity-exacerbated vulnerability, and as subsequently most likely to be similarly affected by proposed welfare reform, was broad. Identified affected cohorts included ethnic minority women, such as asylum seekers and immigrant groups; isolated young and older women; benefit reliant lone parents; marginalised unemployed/economically inactive women; ‘hard to engage’ women; women with poor health and/or some kind of disability; and, women ‘trapped’ in low paid, low status and low skilled jobs. And, among the areas of proposed welfare reform of particular concern to discussants were the benefits cap, the under-occupation penalty, changes to eligibility criteria and sanctions.

⁸¹ As previously noted, these categories draw on recent Joseph Rowntree Foundation research on the relationship between poverty and advice, Gibbons and Foster, *op. cit.*

In sum, a broad consensus emerged across the project's engagement dimension that ongoing austerity in the Northern Ireland case was 'hitting hardest the most vulnerable and the working poor' (Greenway Women's Centre focus group); and, that further planned austerity, including the introduction of proposed welfare reform, *would most likely extend this trend.*

3.3 Remedial action

Against this backdrop, discussants widely critiqued both the Executive and Northern Ireland's Westminster parliamentarians for failing to (i) adequately contest the principle and practice of austerity; and, (ii) articulate alternative economic discourse to austerity that did not innately threaten the vulnerable. Consequently, a case was universally made for substantive remedial government action to take proper account of any adverse impact of the relationship between austerity, gender and poverty (both actual and projected) in the jurisdiction, including any and all adverse gendered effects of proposed welfare reform.

Participants subsequently reviewed and reached broad consensus on DSD proposals to 'mitigate... the negative aspects' of planned welfare reform in the Northern Ireland case.⁸² These measures were judged inherently inadequate and participants consequently called for alternative and more meaningful mitigative interventions to protect the vulnerable. The austerity-constrained/responsive nature of any such mitigation was noted, raising the important question of how the anticipated context of *extended* austerity⁸³ might restrict the realisation of the Executive's mitigation commitment beyond its immediate plans.

It was judged imperative that a 'special case' be made in the ongoing austerity debate to properly recognise and accommodate Northern Ireland as a jurisdiction dealing with the legacy of the conflict on individuals' everyday lives, particularly mental health implications. As one discussant put it:

how could you start to compare us with [Britain]? The after affects of the 'troubles' here will take years and years to settle. Give me a house [that] has

⁸² DSD, 'Ministerial letter', op. cit.

⁸³ Watt, op. cit.

not got a family who has not been affected mentally. Remember the children who lived through this period are the parents today (FWIN focus group).

This critique resulted in the recommendation that central government policy development and fiscal allocation should be re-configured to 'reduce ... defence bills instead of seeking to make ... savings in welfare and education' (Chrysalis Women's Centre focus group). Other remedial fiscal suggestions included cyclical cuts to parliamentary salaries and other high level public salaries for the duration of extended austerity. At this juncture, discussants also raised the issue of the relationship between austerity and the proposed devolution of corporation tax powers to the Executive. The latter was judged ineffectual in terms of its supposed potential to help alleviate austerity by positively impacting economic growth. As one discussant put, the proposed devolution 'will only help big business' (Falls' Women's Centre focus group).

Executive policy development was further and more broadly critiqued for severe under delivery in respect of meaningful job creation for women. It was argued that addressing the relationship between austerity and gendered poverty in more effective ways would require government to focus its job creation efforts on promoting *particular kinds of jobs for women*: sustainable opportunities that help guard against the risk of in-work poverty by proffering a living wage and some form of medium-to-long-termism, as opposed to low paid, low level, sporadic and precarious opportunities typically concentrated in the service and retail sectors.

As noted, among the perceived wider negative effects of austerity-attributed poverty on women's everyday lives were outcomes associated with an apparent 'breakdown of community', including depleted community infrastructural support. Within this context, participants underscored the important role of integrated frontline women-only service provision within women's centres in addressing some of the causes and consequences of women's poverty and vulnerability at the community level. The significance of the role of community-based, women-only specialised advice services in dealing with the impact of austerity and projected impact of welfare reform was particularly underlined. Accordingly, discussants called for government to commit not only to sustaining such provision but also to strengthening and augmenting it. It was

acknowledged that this appeal was inconsistent with the trajectory and rationale of current and anticipated government funding policy under extended austerity, but it was nevertheless observed that, in light of the actual and projected poverty impact of austerity, a rethink of that rationale was urgently required, to include the contestation of the principle of extended austerity and the exploration of alternative macro-economic discourse that did not inherently threaten the vulnerable. It was subsequently concluded that cultivating a substantive human rights perspective on this debate would allow the Executive to properly capture and take due account of the wider social justice issues at stake.

Finally, to address any confusion among women at large affected by proposed welfare reform, captured by one discussant as ‘a massive lack of understanding’ (FWIN focus group), it was proposed that the Executive should provide for a properly coordinated information and awareness-raising strategy across all affected constituencies prior to, and in conjunction with, any implementation of reform, to include community-based information sessions.

3.4 Section summary

This section sought to capture the perspectives of disadvantaged women in Northern Ireland on the question of the perceived likely effects on their everyday lives of proposed welfare reform. As we have seen, these projected effects were characterised as overwhelmingly negative and those projections were based on claim-making about the apparent cumulative adverse impact of ongoing austerity on vulnerable women. As we have also seen, participants subsequently set out potential remedial actions to help mitigate these effects, while critiquing the Executive’s own proposed mitigation measures.

Section 4 Conclusion

The overall aim of this brief paper was to capture in snapshot format what disadvantaged women in the Northern Ireland case identify as the likely impact on their everyday lives of proposed welfare reform. In theoretically framing the project, we built on the well rehearsed interpretation of austerity-rationalised welfare reform as policy that can structurally contribute to gender inequality and gendered poverty,⁸⁴ and consequently explored the wider relationship between such reform, gender and poverty.

As we have seen, the project findings indicate that affected women identified a broad range of likely effects, all of which were overwhelmingly negative, and those projections were based on anecdotally evidenced claim-making about the apparent cumulative disproportionate impact of ongoing austerity associations on vulnerable women in the jurisdiction.

Further research is clearly required to interrogate and contextualise these perceptions, to establish the precise nature, extent and causality of any actual adverse gendered effects of austerity to date, as well as the likely cumulative gender impact of further austerity, including the welfare reform at hand. Government failure to properly collect, disseminate, analyse and rely on pertinent gender-disaggregated data in its strategic decision-making processes can act as a substantial barrier to effective policy development, implementation, monitoring and review. And, as such, additional research of this kind is necessary to ensure that any future austerity-rationalised policy planning and service provision may be more fully informed, evidence-based and, in consequence, properly gender-proofed.

As noted, research affirms that extended austerity 'is contributing to inequality that will make economic weakness *longer-lived*, and needlessly contributes to the suffering of the jobless and the poor *for many years*'.⁸⁵ Longer-lived economic weakness of this kind may, of course, be associated with the prolongation of severe fiscal constraints. And, the latter may, in turn, be associated with the extension of

⁸⁴ Supra note 2 pertains.

⁸⁵ Stiglitz, quoted in Oxfam, op. cit., p.2.

retrenchments in social expenditure. Clearly, in combination in the Northern Ireland case, these associations may further intensify competition for already scarce public resources among comparably compelling priorities across different kinds of vulnerable cohorts (for example, disabled cohorts *and others*). This projection raises various social justice concerns and questions about the future protection of vulnerable and economically marginalised women in overall policy development and service delivery planning. Of course, as noted and illustrated by the account of the gendered division of labour, women's economic marginalisation is more widely a structural phenomena that can ultimately only be effectively tackled with *substantive* remedial change that cuts across both the public *and* private spheres.

These observations, findings and conclusions have informed the formulation of policy recommendations to address the subject at hand. These recommendations are set out below following a summary of the project's key findings.

Summary of key findings

Perceived relationship between welfare reform, poverty and gender

- At all stages of the project's qualitative dimension, participants presented a picture of shared concern among vulnerable women in Northern Ireland about the potential implications of proposed austerity-rationalised welfare reform on their everyday lives. It was universally perceived that this reform, if implemented, would disproportionately impact such women adversely, contributing to increased marginalisation, poverty and exclusion.
- *These perceptions of disproportionateness were informed by participant claim-making about the apparent cumulative adverse gendered poverty impact of already implemented austerity in the jurisdiction.* That claim-making comprised anecdotal accounts of austerity-aggravated experiences of poverty for women, including in-work poverty and variants affecting workless households, as well as an austerity-associated heightened risk of such poverty.
- More precisely, that claim-making comprised anecdotal reports of the apparent cumulative adverse impact on women's well being, agency and interests of the interaction between (i) previously implemented austerity

retrenchments affecting, inter alia, public sector employment, public services and the tax and social security systems; and, (ii) a plethora of socio-economic, cultural and other factors underlying the relationship between gender and poverty, most notably constraints on women's economic participation and financial autonomy correlated to their ascribed role, under the gendered division of labour, of unpaid primary carer and domestic labourer.

- The overall typology of reported adverse effects of these apparent austerity associations on vulnerable women's everyday lives, *and subsequent projected likely effects* under welfare-reform, cut across three broad categories.⁸⁶ The first of these comprised immediate and direct effects, most commonly constrained household income and depleted public services. The second entailed secondary and indirect outcomes, such as food and fuel poverty. And, the final category encompassed wider outcomes captured in terms of, inter alia, debt, mental ill health, relationship breakdown and social disconnectedness.
- This presented picture of austerity-aggravated poverty was, in turn, characterised as linked to a so-called 'breakdown of community' associated, variously, with a reported 'cull of the community sector', depletion of frontline women-only services, 'dismantling of social housing' and interplay between poverty, sectarianism and racism.⁸⁷
- Rural: while similar 'likely' effects were reported for rural and disadvantaged areas, additional concern was placed on the former in light of cited longstanding infrastructural shortfalls in sectors such as transport, which research associates with aggravated rural isolation and disconnectedness.⁸⁸

Remedial action

- Within this context, participants critiqued both the Executive and Northern Ireland's Westminster parliamentarians for failing to (i) adequately contest the principle, and challenge the practice, of austerity; and, (ii) articulate an alternative economic discourse that did not inherently threaten the vulnerable.

⁸⁶ As previously noted, these category classifications draw on Gibbons and Foster, op. cit.

⁸⁷ On this, see Wallace, McAreavey and Atkin, op. cit.

⁸⁸ See, for example, Allen, op. cit.

- From this perspective, the case was universally made for substantive remedial government action to take proper account of the projected adverse impact on women's well being, agency and interests of the relationship between wider austerity, gender and poverty (both actual and projected) in the Northern Ireland case, including any adverse cumulative gender impact of proposed welfare reform.
- Participants subsequently reviewed and reached broad consensus on DSD proposals to 'mitigate... the negative aspects' of planned welfare reform in the Northern Ireland case.⁸⁹ The measures were judged inherently inadequate and participants consequently called for alternative (i.e. more meaningful) remedial measures should implementation ensue. Additionally, they called for government to take sufficient awareness-raising measures to avoid claimant confusion over any introduced change.

The project recommendations that follow from these findings are set out below.

Recommendations

Further research

- Further research is required to interrogate and contextualise these perceptions of the apparent cumulative gendered poverty impact of implemented austerity measures, as well as the risk for further impact of this kind inherent in proposed welfare reform. That research should aim to establish the precise nature, extent and causality of any such impact across all geographical areas and affected cohorts, prioritising the identification of adverse implications for the most vulnerable, including the multiply disadvantaged. The Consortium recommends that the Executive commit to sponsoring such research on a comprehensive basis.
- Further (and cyclical) research is also required to map the precise nature of the relationship between gender and poverty of all other future austerity measures beyond welfare reform under anticipated extended austerity.⁹⁰ The Office of the First Minister and Deputy First Minister should commit to overseeing the implementation of such a project on a cross-departmental,

⁸⁹ DSD, 'Ministerial letter', op. cit.

⁹⁰ Watt, op. cit.

properly coordinated and sustained basis, underpinned by the collation of pertinent gender-disaggregated data across all affected cohorts.

- Finally, empirical-qualitative research is required to examine more fully the relationship between austerity, gender, poverty and demand for community-based women-only frontline services, such as advice provision, in the Northern Ireland case. The Consortium recommends that the Executive commit to sponsoring such research. This undertaking should include provision for more meaningful stakeholder engagement across all applicable processes and structures.

Holistic and integrated approach

- Government should develop a holistic and fully integrated approach at the level of strategic policy development, implementation, monitoring and review to properly address the cumulative gender impact, not only of proposed welfare reform but also any and all other austerity initiatives (both extant and evolving), mapping aggregate implications across all key emerging strategies, policies and programmes in the context of all section 75 categories, taking into account the differential 'starting positions' of women and men in the public-private sphere nexus, while also developing appropriate effective and meaningful mitigative measures. Again, that undertaking should rely on (i) the coordinated cross-departmental collation of accurate gender-disaggregated data across all groups of affected women and all affected geographical areas; and, (ii) substantive stakeholder engagement.
- In devising such an interventionist remedial approach, the Executive should also ensure proper recognition of, and support for, the role of community-based women-only provision in addressing women's vulnerability and poverty in disadvantaged and rural areas. To that end, it should encourage and support further and more meaningful collaborative working between the public sector (in all its guises) and the wider women's sector across all constituencies of need.
- To remedially address the projected longer-term impact of austerity on women's equality and rights, government should also cultivate a substantive human rights perspective on this debate such as would allow it to properly capture and take account of the wider social justice issues at stake.

- Rural: government should ensure that all subsequent austerity initiatives take proper account of 'rural-gender' proofing, adequately addressing the interacting structural and other barriers to accessing services and economic participation that can particularly impact women in rural poverty and isolation.⁹¹
- Finally, prior to, and in conjunction with, any introduction of welfare reform, the Executive should provide for a properly coordinated information and awareness-raising strategy across all affected cohorts, to take full account of any confusion and ambiguity.

⁹¹ See, Allen, *op. cit.*

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Section 6 Appendices
Appendix 1
Summary: focus group detail

Focus groups: facilitation, locations and dates

- FWIN-facilitated event, Irish Street Community Centre, Derry, January 27 2015;
- WSN-facilitated event, Falls' Women's Centre, Belfast, 5 February 2015;
- WSN-facilitated event, Greenway Women's Centre, Belfast, 10 February 2015;
and,
- Chrysalis Women's Centre facilitated event at its Craigavon premises, 10 February 2015.

Appendix 2

Summary: women's perceptions of likely impact of proposed welfare reform

Overall, the projected likely cumulative impact of proposed reform on affected women's everyday lives was characterised in terms of the exacerbation of apparent pre-existing austerity-aggravated vulnerability.

Categories of perceived likely impact

- Marginalisation
- Exclusion
- Disempowerment
- Hardship: increases in different kinds of poverty, including:
 - child poverty;
 - food and fuel poverty; and,
 - in-work poverty as well as variants affecting workless households
- Vulnerability
- Constrained agency
- Mental and physical ill health
- Social isolation and disconnectedness
- Borrowing/debt to subsist
- Relationship breakdown:
 - 'women becoming 'trapped' in abusive relationships', unable to exit due to austerity-aggravated poverty and economic dependency
- 'Community decline'
- Substance abuse
- Offending behaviour
- Adverse child development impacts linked to austerity-aggravated vulnerability