



Women's Policy Group NI

COVID-19 FEMINIST RECOVERY PLAN

July 2020

Abstract

This feminist recovery plan will cover a wide range of evidence on the disproportionate impact of COVID-19 on women and the recommendations to address this from the WPG NI

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Women's Policy Group NI

Women's Policy Group NI - COVID-19 Feminist Recovery Plan

Introduction

This paper has been created by the Women's Policy Group Northern Ireland (WPG).

The WPG is a platform for women working in policy and advocacy roles in different organisations to share their work and speak with a collective voice on key issues. It is made up of women from trade unions, grassroots women's organisations, women's networks, feminist campaigning organisations, LGBT+ organisations, migrant groups, support service providers, NGOs, human rights and equality organisations and individuals.

Over the years this important network has ensured there is good communication between politicians, policy makers and women's organisations on the ground. The WPG represents all women of Northern Ireland and we use our group expertise to lobby to influence the development and implementation of policies affecting women.

The WPG is endorsed as a voice that represents all women of Northern Ireland on a policy level. This group has collective expertise on protected characteristics and focus on identifying the intersectional needs of all women. The WPG membership is broad and has a deep understanding of how best to approach the impact COVID-19 is having on women in Northern Ireland. The impact on all protected groups will be severe, and this paper will use evidence of the disproportionate impact the pandemic is having on women to make recommendations to policy-makers.

Please note, not all member organisations of the Women's Policy Group have specific policy positions on all the areas covered throughout this plan. Therefore, individual experts from each of the organisations below contributed to the sections that cover their own areas expertise.

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The content of this paper is supplemented by additional WPG COVID-19 research and the WPG Women's Manifesto 2019 which was written and supported by the following organisations:

Women's Resource and Development Agency
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 Northern Ireland Public Service Alliance
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 Northern Ireland Women's European Platform
 Reclaim the Agenda
 Alliance for Choice
 Women's Aid Federation Northern Ireland
 Women's Support Network
 DemocraShe
 Raise Your Voice

COVID-19 and Gender - Overview

We recognise that some issues highlighted will be of a devolved nature for the Northern Ireland Assembly, others will be issues that require Westminster intervention. This recovery plan will be based on all of the issues impacting women and specific policy recommendations will be made to both the Northern Ireland Assembly on devolved matters and to the UK Government on UK-wide issues.

It is essential that all levels of government representing Northern Ireland are fully aware of the unique challenges in Northern Ireland; particularly as the UK government is the duty bearer for human rights in NI. Women in Northern Ireland have suffered immensely due to a decade of Austerity, and any COVID-19 recovery can not come to the detriment of women's equality and economic well being.

The ongoing COVID-19 pandemic has created an unprecedented challenge across the UK. It has put in sharp focus the value and importance of care work, paid and unpaid, and highlighted the essential nature of often precarious and almost always low paid retail work. Women undertake the majority of this work, and women will bear a particular brunt of this crisis; economically, socially and in terms of health. The WPG is calling on decision-makers across the UK to take action to ensure a gender-sensitive crisis response as we transition from crisis response to recovery.

The current crisis affects men and women differently, and in many cases deepens the inequalities women experience on an everyday basis¹. These inequalities, along with key solutions, were highlighted in a Women's Manifesto issued by the WPG in preparation for the general election in December 2019². These solutions remain central for a long-term response, but the developing crisis has put a number of issues in sharp focus for urgent emergency action.

Not only does this crisis have a disproportionate impact on women, but that impact is worsened for women from particular backgrounds: for instance, black and racialised women, disabled women, women with caring responsibilities, and LGBT women. The emergency action required, and any recovery programme put in place, must meaningfully take into consideration the

¹ See Women's Resource and Development Agency Reports on Gender Inequality in NI in 2020 <https://wrda.net/wp-content/uploads/2020/02/Gender-Inequality-in-Northern-Ireland.pdf>; Brexit and the Impact on Women in NI <https://wrda.net/2019/10/18/brexit-and-the-impact-on-women-in-northern-ireland/>; Disabled Women and Discrimination <https://wrda.net/2019/11/18/disabled-women-and-discrimination-facts-we-need-you-to-know/>; Childcare: A Women's Issue <https://www.childcareforallni.com/post/childcare-a-women-s-issue-by-rachel-powell-women-s-sector-lobbyist-at-wrda>.

² Women's Policy Group NI Election Manifesto 2019: <http://www.womensregionalconsortiumni.org.uk/sites/default/files/Women%27sManifesto2019.pdf>

institutionalised inequalities that exist within Northern Ireland, and must co-develop a roadmap forward with the communities affected.

Relevant WPG Research and Publications

The WPG and member organisations have already published several briefings, articles, evidence submissions and reports on the unequal impact COVID-19 is having on Women in Northern Ireland. This has included:

- WPG [briefing](#) for MLAs on COVID-19 and Gender
- WPG [article](#) on the impact of COVID-19 on Women
- WPG and WBG Joint [Statement](#) to DfC on Statutory Maternity Pay, Carer's Allowance and the Two-Child Cap
- WPG [Submission](#) to the Westminster Women and Equalities Committee Inquiry on the Impact of COVID-19 on People with Protected Characteristics
- WPG Domestic Violence and Family Proceedings Bill Evidence [Submission](#) and WRDA Domestic Violence and COVID-19 [Briefing](#)
- WPG [Article](#) on COVID-19 and Gender - NICVA Insights and Impact Series
- WPG [Article](#) on Human Rights Impact of COVID-19 on Women in Just News
- Childcare for All campaign [statement](#) on COVID-19 and Childcare
- Follow-Up Childcare for All campaign [statement](#)

In addition to COVID-19 research, the WPG and member organisations have also published several submissions on gender-equality related issues in the past two years including:

- WPG Hate Crime Legislation Northern Ireland Independent Review Consultation [Response](#)
- WPG UK Government Marriage Equality Consultations Response
- WRDA [Response](#) to Department of Finance Budget Engagement
- WPG [Response](#) to A New Legal Framework for Abortion Services in NI Consultation
- Women's Regional Consortium [Report](#) - Making Ends Meet - Women's Perspectives on Access to Lending
- Women's Regional Consortium [Report](#) - Impact of Ongoing Austerity: Women's Perspectives
- Women's Regional Consortium [Report](#) - In Work Poverty
- Northern Ireland Rural Women's Network - Rural Voices Research [Report](#)
- WRDA [Response](#) to Consultation on Dormant Bank Accounts in Northern Ireland
- WRDA [Report](#) - Gender Inequality in Northern Ireland: Where are we in 2020?
- Equality Coalition [Report](#) - Sectarianism: The Key Facts
- Women's Regional Consortium [Report](#): Brexit and the Impact on Women in Northern Ireland
- WRDA [Report](#)- Disabled Women and Discrimination
- Human Rights Consortium [Report](#) - Brexit: Rights at Risk
- Northern Ireland Committee Irish Congress of Trade Unions [Report](#): Childcare in Northern Ireland: Care, Cost and Gender Equality

- Northern Ireland Committee Irish Congress of Trade Unions Policy Document [Report](#): Better Work Better Lives
- Irish Congress of Trade Unions: [No Going Back, a New Deal for a Safe and Secure Future for All](#)
- TUC [Report](#) - Forced Out: The Cost of Getting Childcare Wrong
- Women's Sector Lobbyist Childcare for All [Blog](#) - Childcare: A Women's Issue
- Northern Ireland Women's European Platform - [Northern Ireland civil society shadow report to CEDAW](#)
- Amnesty International [Report](#) - Toxic Twitter
- Amnesty International with Women's Link Worldwide, International Planned Parenthood Federation: A [Guide](#) for Europe: Protecting the Rights of Women and Girls in times of COVID10 pandemic and its aftermath.

Summary of Findings and Recommendations:

This report will analyse the impact of COVID-19 on women and girls in Northern Ireland in terms of economic justice, health, social justice and cultural inequality. In addition to this, implications of Brexit and the need for a Bill of Rights will be examined and an analysis of international best practice case studies will be done. Based on the evidence outlined in the above areas, recommendations will be made for gender-responsive budgeting and policy-making to both the NI Assembly and UK governments. Throughout each pillar an area of analysis will be framed around the following questions:

- A. How the government should find money to fund recommendations,
- B. How jobs can be stimulated under each pillar,
- C. What funding should, or shouldn't, be spent on,
- D. What a better, more resilient and gender-equal society will look like.

This plan will use a mix of political and economic policy-making recommendations to advocate for a feminist recovery to COVID-19 with the aim of not only avoiding deepening gender inequalities through recovery planning, but also tackling the gendered inequalities that already exist in our society.

For a summary of our top-level policy recommendations for each Department, the NI Executive and the UK Government, please contact rachel.powell@wrda.net.

1. Economic Justice Pillar

1.1 Overview of the Economic Impact of COVID-19

The spread and aftermath of COVID-19 have vast implications for women's equality globally. Evidence is emerging from across the world of COVID-19 deepening pre-existing inequalities through exposing vulnerabilities in social, political and economic systems which are amplifying the impacts of the pandemic³. The economic shock from COVID-19 is unprecedented in modern times, both in its magnitude and its nature⁴. The COVID-19 pandemic has caused mass disruption to markets and supply chains with businesses being required to close or scale back operations and millions have lost their jobs and livelihoods⁵. The International Labour Organisation has estimated that lockdown measures have affected 2.7 billion workers, which equates to approximately 81% of the world's workforce⁶. In the second quarter of 2020 alone, it is predicted that there will be massive losses in working hours, equivalent to 305 million full-time jobs, while 38% of the global workforce (1.25 billion workers) are employed in high-risk sectors⁷. The ILO also highlights that women have been the hardest hit, as they 'are disproportionately represented in high-risk sectors and are often amongst the first to lose employment and the last to return'⁸.

The International Monetary Fund projects a significant contraction of the global output in 2020, which has created a global recession which is strikingly different to any past recessions⁹. The IMF has projected that the global economy will contract sharply by 3% in 2020, which is much worse than during the 2008-09 global financial crisis¹⁰. To address this, they suggest:

'Effective policies are essential to forestall the possibility of worse outcomes, and the necessary measures to reduce contagion and protect lives are an important investment in long-term human and economic health. Because the economic

³ United Nations, (April 2020), 'Policy Brief: The Impact of COVID-19 on Women', *UN Women*, (available online): <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2020/policy-brief-the-impact-of-covid-19-on-women-en.pdf?la=en&vs=1406> [accessed 30.04.20], p.2.

⁴ IMF (April 2020), 'World Economic Outlook, April 2020: The Great Lockdown', (available online): <https://www.imf.org/en/Publications/WEO/Issues/2020/04/14/weo-april-2020#Introduction> [accessed 10.06.20].

⁵ Shared Responsibility, Global Solidarity: Responding To The Socio-Economic Impacts Of Covid-19 (March 2020) https://www.un.org/Sites/Un2.Un.Org/Files/Sg_Report_Socio-Economic_Impact_Of_Covid19.Pdf

⁶ Ibid, (n3), p.4.

⁷ ILO (June 2020), 'COVID-19 causes unprecedented jobs crisis, almost all workers and businesses affected by lockdown measures', *ILO COVID-19 Protecting Workers in the Workplace*, (available online): https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_748441/lang--en/index.htm [accessed 20.06.20].

⁸ Ibid, (n7).

⁹ ibid

¹⁰ Ibid, (n4).

fallout is acute in specific sectors, policymakers will need to implement substantial targeted fiscal, monetary, and financial market measures to support affected households and businesses domestically. And internationally, strong multilateral cooperation is essential to overcome the effects of the pandemic, including to help financially constrained countries facing twin health and funding shocks, and for channelling aid to countries with weak health care systems'¹¹.

When looking at the most recent World Economic Outlook Projections, the United Kingdom is expected to contract by 6.5% in 2020, which is a difference of -7.9% when compared to the World Economic Projection in January of 2020¹². As the world is struggling with the health and economic impacts of COVID-19, this is compounded by the aftermath of the financial crisis where interest rates have remained at historical lows and public debts, on average, are higher than they have been over the past 60 years¹³. With historically low interest rates, governmental monetary policy options appear to be more limited now than ever before, as 'low rates, and the associated limits on monetary easing through conventional interest rate cuts, may be a fact of life for the foreseeable future'¹⁴. As highlighted by the IMF and shown in figure 1 below, interest rates in advanced economies have been in a downward spiral for many years, a trend that accelerated after the global financial crisis. Central banks have decreased interest rates further in response to the pandemic, including the Bank of England, where the Base Rate was cut to an unprecedented 0.25% followed by a further cut to 0.1%, in an attempt to mitigate against the sharp economic shock by enabling cheaper borrowing for businesses and households in the.

Against this economic backdrop of low interest rates and high public debt, this Feminist Recovery Plan will make recommendations for policy-makers at a UK and devolved Northern Ireland level to mitigate against the upcoming recession in a manner that will avoid exacerbating gender inequality in Northern Ireland. Monetary Policy options may seem limited in this climate, however, we will be advocating for monetary decision-making with a gendered lens that will support long-term economic reform. In addition, although there is limited scope for conventional monetary measures of cutting rates and introducing rounds of quantitative easing, further monetary accommodation in the short term is possible using unconventional tools¹⁵. In sticking to the status quo, women will remain bearing the brunt of economic shocks and face greater barriers to economic participation. Relying on monetary policy alone is a risky strategy and despite an era of historically low interest rates, the UK government still has an immense capacity to enact several rules-based fiscal policies and further government borrowing to provide government support. It is evident that the global economy is facing an unprecedented challenge and with that, significant inter-governmental economic planning and creative policy-making is needed to recover.

¹¹ Ibid, (n4).

¹² Ibid, (n4), Chapter 1: Global Prospects and Policies, p.7.

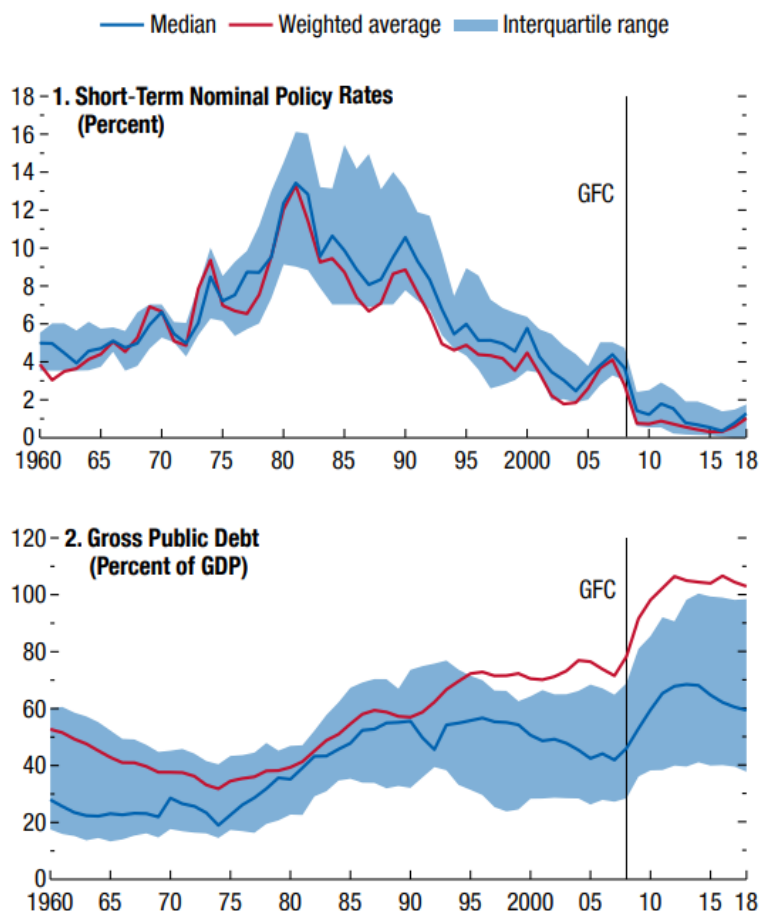
¹³ Ibid, (n4), Chapter 2: Countering Future Recessions in Advanced Economies: Cyclical Policies in an Era of Low Rates and High Debt, p.27.

¹⁴ Ibid, (n4), Chapter 2: Monetary Policy Options When Interest Rates Are Low, p.30.

¹⁵ Ibid, (n4), p.28.

Figure 1: Policy Rates and Public Debt in Advanced Economies:

Reflecting long-term trends and the aftermath of the global financial crisis, the average advanced economy policy rate is near its lowest level since 1960 while average public debt to GDP is near its historical highs.



Sources: Bank for International Settlements; Haver Analytics; IMF Historical Public Debt Database; IMF, *International Financial Statistics*; Mauro and others (2015); national sources; and IMF staff calculations.

Note: The sample includes 35 advanced economies. For panel 1, when a country joins the euro area, it drops out. The euro area policy rate (set by the European Central Bank) enters in 1999, replacing the policy rates for euro area member states as they join. The weighted average uses nominal US dollar GDP weights. Time coverage across countries is unbalanced. GFC = global financial crisis (2008).

Source: International Monetary Fund Global Outlook April 2020, p.28.

We would like to highlight the comments made by UN Secretary-General, António Guterres, in June 2020:

'The world of work cannot and should not look the same after this crisis. It is time for a coordinated global, regional and national effort to create decent work for all as the foundation of a green, inclusive and resilient recovery'¹⁶.

The WPG agrees with this statement, but would add that it is crucial that this is also done through a gendered lens, as the ILO, UN and many international bodies and countries across the world have recognised that the socio-economic impact of the pandemic is falling disproportionately to those who were already in precarious circumstances and who can least absorb the additional blow¹⁷. We know that women overwhelmingly make up those in precarious circumstances across the world. As highlighted by UNICEF:

'Given the longer-term impacts of COVID-19 on gendered and multidimensional poverty, social protection responses that do not address the fundamental drivers of gender inequality, including unpaid care and responsibilities, will entrench already existing gender inequalities. As COVID-19 amplifies these inequalities, now is a critical window of opportunity to build more effective social protection to endure through future pandemics'¹⁸.

The global picture described above can be seen playing out in Northern Ireland, as we are not exempt from the economic, social and political implications of this pandemic. It has become clear that in just a few months, the Northern Ireland Economy has suffered immensely due to COVID-19, and the impacts of this are likely to be wide-reaching and long-term. Women were in extremely vulnerable and precarious economic positions before the pandemic, and this has now worsened. It is absolutely crucial both for women's wellbeing, and long-term economic recovery, that policy decisions to follow the pandemic do not further harm women's economic standing. Any government revenue raising should not come through austerity measures.

Women faced grave economic suffering following more than a decade of harsh austerity,¹⁹ as welfare reform policies introduced in the aftermath of the 2008 financial crash had an adverse disproportionate impact on women. Existing research on the ongoing impact of austerity on women in Northern Ireland indicates that women are more likely to be greater impacted by austerity measures than men due to a range of societal factors that make women more likely to:

claim social security benefits, more likely to use public services, more likely to be in low-paid, part-time and insecure work, more likely to be caring for children/family members and more likely to have to make up for cuts to services

¹⁶ Ibid, (n7).

¹⁷ Ibid, (n7).

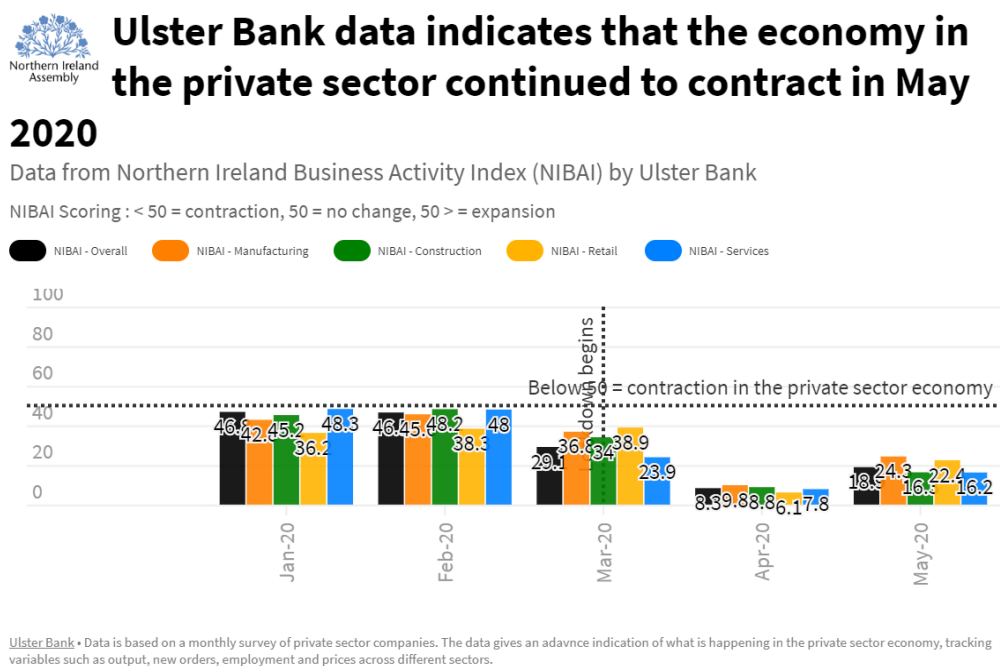
¹⁸ Zahrah Nesbitt-Ahmed and Ramya Subrahmanian, (April 2020), 'Caring in the time of COVID-19: Gender, unpaid care work and social protection', *UNICEF*, (available online): <https://blogs.unicef.org/evidence-for-action/caring-in-the-time-of-covid-19-gender-unpaid-care-work-and-social-protection/> [accessed 15.06.20].

¹⁹ See Siobhán Harding, (March 2019), 'Impact of Ongoing Austerity: Women's Perspectives', *Women's Regional Consortium*, (available online): <http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf> [accessed 02.06.20].

through unpaid work. Regardless of the reason for this inequality the effect is the same – the cumulative effect of these reforms is felt by women and by the most vulnerable women – those on low incomes²⁰.

This pillar of the WPG Feminist Recovery Plan will look at a wide range of economic factors, provide evidence of existing, and deepen, inequalities for women, and make policy recommendations for the government to follow. Women in Northern Ireland have suffered enough due to what has been described as cruel and misogynistic economic choices in recent years,²¹ and any recovery cannot be to their detriment. As evidence emerges of contractions in Northern Ireland's private sector economy (figure 2), alongside falling levels of consumer confidence (figure 3) and vastly increasing levels of claimants (figure 4), rapid creative economic policy-making is needed to deal with this crisis.

Figure 2: Ulster Bank data on Private Sector Economy Contractions



Source: Northern Ireland Assembly Research Matters: The Impact of COVID-19 on Northern Ireland (18th June 2020)

²⁰ Ibid, (n5), p.6.

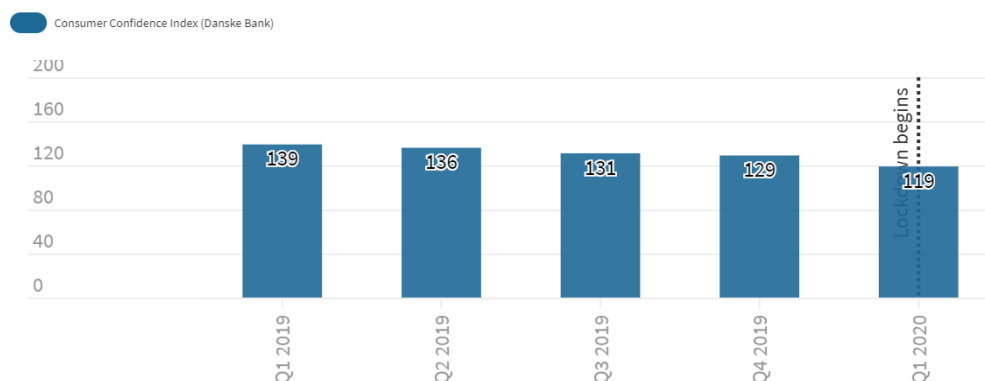
²¹ Philip Alston (November 2018), 'UK's welfare system is cruel and misogynistic, says UN expert after damning report on poverty', *The Telegraph*, (available online): <https://www.telegraph.co.uk/news/2018/11/16/welfare-system-cruel-misogynistic-un-expert-warns-damning-report/> [accessed 15.06.20].

Figure 3:

Danske Bank data indicates that consumer confidence has been falling since the start of 2019

Consumer confidence continued to fall in Q1 2020 - with the coronavirus pandemic having a negative impact on how people were feeling.

Data from Danske Bank Consumer Confidence Index



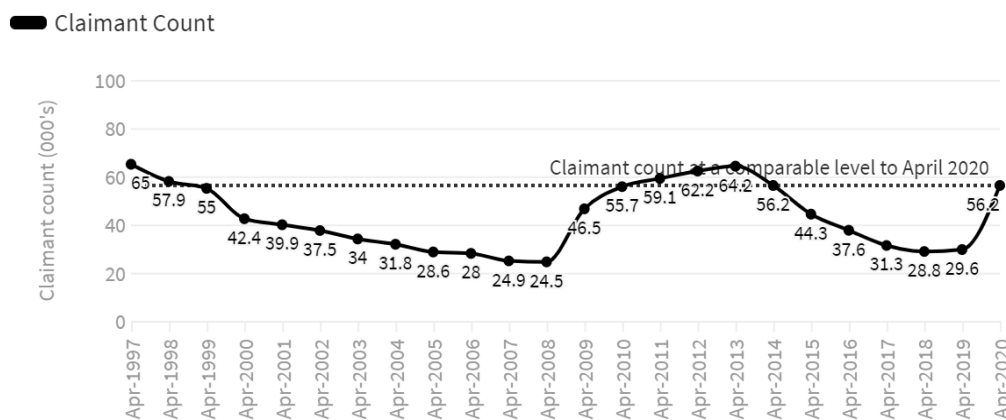
Danske Bank • The Danske Bank Consumer Confidence Index is a quarterly measure of how confident consumers in Northern Ireland are feeling and the main factors impacting consumer sentiment. The Q1 2020 survey was carried out during March and only partly captures the impact of the lockdown measures on sentiment levels.

Source: Northern Ireland Assembly Research Matters

Figure 4:

The claimant count in Northern Ireland has substantially risen in April 2020

The increase in the claimant count is likely driven by an increased number of claims resulting from the economic impact on business from COVID-19 and the government lockdown



Source: NISRA • The new experimental Claimant Count includes Jobseeker's Allowance Claimants and those out-of-work Universal Credit claimants who were claiming principally for the reason of being unemployed. Northern Ireland claimant count (000's) shown by month of April (1997 to 2020).

Source: Northern Ireland Assembly Research Matters: *The Impact of COVID-19 on Northern Ireland* (18th June 2020)

With context on the current global, and local, economic outlooks given, the Women's Policy Group will now provide an overview of the gendered economic impacts of COVID-19 below, alongside our recommendations on:

- A. How the government should find money to fund recommendations,
- B. How jobs can be stimulated under each pillar,
- C. What funding should, or shouldn't, be spent on,
- D. What a better, more resilient and gender-equal society will look like.

1.2 Women's Employment and Gender Pay Gap Reporting

Women's employment in Northern Ireland

'Despite some progress made over the last few decades in increasing women's labour force participation and narrowing gender gaps in wages, gender equality in the world of work still remains an elusive goal.'

- International Labour Organisation.

Background

Women in Northern Ireland continue to be more likely to be in insecure and part-time employment, and whilst the overall gender pay gap is the lowest in the UK, women still earn on average around 9.6% less than men²². Having dependent children significantly amplifies this difference and women responsible for dependent children are more likely to be in insecure, part time work.

Occupational segregation is still pervasive with men continuing to dominate in construction and manufacturing and women in public administration, education and health.

Policy failures around family leave frameworks fail all workers but impact disproportionately on women while the lack of affordable childcare, structured to facilitate women returning and staying in work, is still a very significant issue. Furthermore, women continue to experience significant sex discrimination, including sexual harassment and discrimination against mothers and pregnant women.

²² See: <https://www.pwc.co.uk/who-we-are/regional-sites/northern-ireland/press-releases/northern-ireland-rises-two-places-in-uk-female-economic-empowerm.html>

Insecure and Low Paid Work – The Gender Dimension

Northern Ireland undoubtedly has a problem with low pay. The Nevin Economic Research Institute estimated that in 2018, 28% of workers in Northern Ireland earned below the Real Living Wage with 10% earning below the National Living Wage. They further identify workers from accommodation and food sectors being particularly at risk of low pay²³.

The COVID-19 virus has caused governments to shut down large sections of the economy in order to contain infection whilst also being clear that there are essential services necessary to have a functioning society. In these sectors, workers have been expected to report to work as normal in order to maintain life, health and recovery, food and energy supply as well as vital public services. What the crisis has shown, is that there are thousands of workers who are essential to our economy.

Our society cannot survive without the labour that these workers provide, this is surely the definition of an ‘essential worker’. Given this definition, one would expect that a society which recognises the indispensability of these workers would seek to ensure that we have an economy which rewards these workers commensurate with the value that we place on their labour. This is not the case.

Instead, we have an economy where essential workers are among the lowest paid people in employment. In many instances, some of these workers also face the most precarious forms of employment so that the inadequate reward they receive for their labour is also highly uncertain.

In many cases, these low paid but essential workers are women and this is the driving force behind the persistent gender inequalities in our labour market. The Irish Congress of Trade Unions has identified workers in food manufacturing, residential care and workplace cleaning as being especially vulnerable to low pay²⁴ with women in those sectors particularly vulnerable. 62% of women working in food manufacturing earn below the Real Living Wage²⁵, 55% of women in residential care earn below the RLW, whilst it is estimated that around 60% of women working as office cleaners earn below the RLW.

In other words, workers who we deem to be essential are not paid a wage that is sufficient to support a basic standard of living.

²³ See NERI research:

https://www.nerinstitute.net/sites/default/files/research/2019/neri_research_inbrief_low_pay_in_ni.pdf

²⁴ See: https://www.ictu.ie/download/pdf/no_going_back_final_document_may_2020.pdf

²⁵ See:

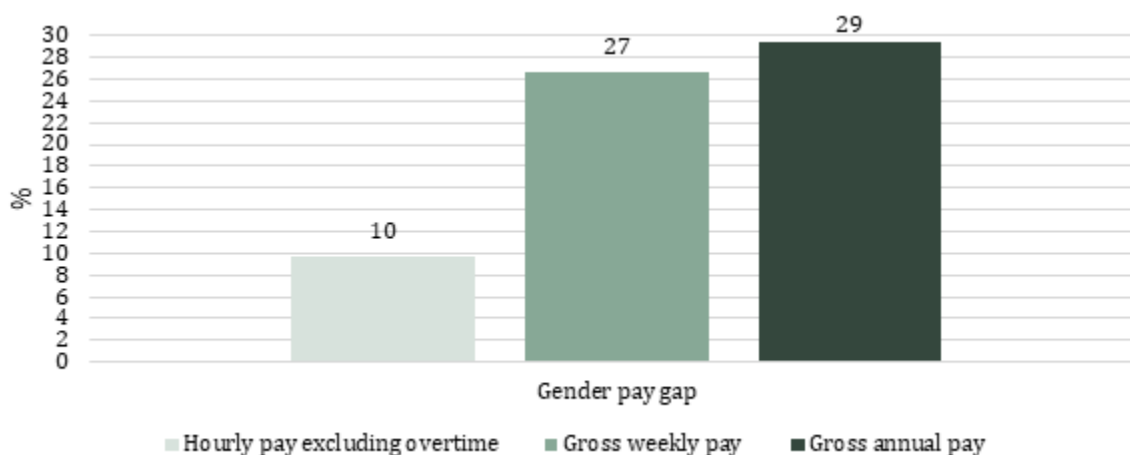
https://www.nerinstitute.net/sites/default/files/research/2019/neri_research_inbrief_low_pay_in_ni.pdf

Gender Pay Gap

Whilst the overall GPG in Northern Ireland may be the lowest in the UK at 9.6%, there is no room for complacency. Research from the Irish Congress of Trade Unions²⁶ indicates that merely looking at the overall figure hides a much more complex picture.

When the hourly earnings excluding overtime across all workers is examined (including full-time and part-time) we see that women earn close to 10% less than men. This is due to the ‘part-time effect’ evidenced by the fact that women occupy more part-time jobs than men and these jobs tend to be lower paid than full-time jobs. This part-time effect is further illustrated by assessing the gender pay gap in terms of the gap in gross weekly and gross annual earnings between men and women as shown in figure 5 below. Gross weekly earnings are 27% below that of men, whilst gross annual earnings are almost 30% below that of men.

Figure 5: Percentage point gap in pay between men and women 2018



Source: *Better Work, Better Lives Report*²⁷

The WPG is extremely concerned that Gender Pay Gap reporting legislation and associated measures, promised in the Employment Act (Northern Ireland) 2016, are still to be implemented. The reporting legislation is important but will not, in itself, solve pay inequality. This is why it is vital that the legislation is accompanied by a comprehensive strategy and resourced action plan. This must also consider the issue of gender pay transparency.

²⁶ ICTU (2019), ‘Better Work, Better Lives: Childcare’, (available online): <https://www.betterworkbetterlives.org/sites/default/files/publications/ICTU%20Childcare%20Report%20June%202019.pdf> [accessed 29.06.20].

²⁷ <https://www.betterworkbetterlives.org/sites/default/files/publications/ICTU%20Childcare%20Report%20June%202019.pdf>

The European Trade Union Confederation estimates that if women were paid the same as men, the poverty rate among working women could be halved and 2.5 million children would come out of poverty.

Recommendations:

One of the measures the European Trade Union Confederation recommends to achieve equal pay is a comprehensive Gender Pay Transparency Directive to create more openness about pay and pay inequalities. This should include measures to:

- Ban pay secrecy clauses in contracts so that workers can discuss pay,
- Require information for job evaluation for the purpose of establishing equal pay for equal work,
- Make all employers produce pay information (audits) and annual action plans on pay equality,
- Support unions to negotiate with employers to tackle the pay gap,
- Require job advertisements to include the pay scale,
- Prevent employers hiding behind privacy, data protection or administrative burden to avoid pay transparency,
- Ensure transparency for the whole pay package including benefits, bonuses, pensions, allowances etc,
- Impose sanctions on employers who do not take action.

The Motherhood Penalty

A NIC ICTU policy document *Childcare in Northern Ireland: Care, Cost and Gender Equality*²⁸ found that women with dependent children are over represented in part-time employment, compared with men with or without dependent children and women with no dependent children. They are also more likely to be in temporary employment and much less likely to be self-employed than men with dependent children.

Men with no children are more likely than women to be in a full-time permanent job and having children greatly amplifies the difference in likelihood of being in a permanent, full-time job. Having one or more children reduces a woman's likelihood of being in a permanent, full-time job by almost one-third, with only 45% of women with one or more children working in a permanent, full-time job.

The decrease in the proportion of women with children to not be employed in permanent, full-time employment appears to be driven almost entirely by the much higher likelihood of women with children to work part-time. Fewer than 1 in 3 women with no dependent children work part-time. This compares to almost 1 in 2 women with dependent children who are employed on a part-time basis.

²⁸ Ibid, (n27).

Having dependent children reduces average weekly working hours of both men and women. There is, however, a much greater reduction in average working hours for women than there is for men. Women with dependent children work 5 hours less per week on average compared to women with no dependent children, whilst men with dependent children work 1 hour less on average compared with men with no dependent children. Women with no dependent children work around 8 fewer hours per week, on average, compared to men with no dependent children. Women with dependent children work an average of 11 hours less per week than men with dependent children.

Family Leave Frameworks

The Women's Policy Group has long argued that tinkering around the edges of policy will fail to solve persistent gender equalities. Instead what is needed is a comprehensive strategy to systematically tackle these issues, including a women's employment strategy which considers all of the issues which hold women back in work and in society. Part of this consideration must be the system of support for working parents and carers. The COVID-19 pandemic has thrown into stark relief the totally inadequate childcare support system in Northern Ireland, a system which sees childcare as an individual responsibility rather than a public good.

It has also shown the urgent requirement to overhaul the legislative framework for flexible working and parental leave. The WPG supports recommendations from TUC on flexible working which include the recognition of²⁹:

'Flexibility at work can take lots of different forms, including the right to predictable hours, working from home, job-sharing, compressed hours and term time working.'

Currently, employees have the right to request flexible working arrangements, as long as they have been with their employer for at least 26 weeks. However, analysis by the TUC shows this right is limited and not fit for purpose. Flexi-time is unavailable to over half (58%) of the UK workforce. This number rises to nearly two-thirds (64%) for people in working-class occupations.

We need to reform the right to flexible working, making it a day one right for all workers. Government should introduce a duty on employers to publish flexible working options in job adverts and give workers the right to take up the advertised flexibility from day one. If employers feel that a role cannot accommodate any form of flexibility, they should be required to transparently set out the exceptional circumstances that justify this.'

²⁹ Ibid, (n87).

Clearly, the existing criteria for flexible working disadvantages women, vulnerable and low paid workers, who often work in low or zero hour contracts, and who may be in most need of flexibility in work patterns.

There is also an eligibility issue with parental leave again disadvantaging vulnerable workers. Parental leave is also unpaid which means that many parents will be unable to take it due to financial constraints. Shared parental leave was introduced to encourage more fathers to take leave to care for their children but, whilst this may have benefitted some families in the absence of other measures, it has not resulted in a large uptake of fathers taking leave to care for their children. The practical out-workings of the scheme are complicated and many couples are not eligible. For many families, availing of shared parental leave means an income cut as men are still the main breadwinner in many households.

Sex Discrimination

Sex discrimination in the workplace continues to be a shockingly common occurrence. The Equality Commission for Northern Ireland estimates that around 25% of the queries they get to their legal helpline relate to potential sex discrimination at work. Of these, they estimate that 21.5% are to do with pregnancy or maternity³⁰. The issues raised are not confined to any particular sector and it is happening regardless of the level, type or grade of job held by women.

A survey conducted by the Irish Congress of Trade Unions in 2019 found shockingly high levels of sexual harassment at work. ICTU surveyed more than 600 trade union members in Northern Ireland with experience of sexual harassment and sexual assault in the workplace and in line with international evidence, found that women were more likely to be victims of sexual harassment and men perpetrators. The survey also found that 75% of workers experiencing sexual harassment at work did not report the incident to their employer while of those who did report, 62% felt that it was not dealt with satisfactorily and in some instances reported that they had been treated less favourably as a result of reporting sexual harassment³¹.

In June 2019, at the Centenary Conference of the International Labour Organization (ILO)³², the Violence and Harassment Convention (No. 190) and its accompanying Recommendation (No. 206) were adopted. The global community has made it clear that violence and harassment in the world of work will not be tolerated and must end.

³⁰ CNI (2019), 'Pregnancy and Maternity Discrimination Remains an Issue for Working Mothers', *Equality Commission NI*, (available online): <https://www.equalityni.org/Blog/Articles/August-2019/Pregnancy-and-maternity-discrimination-remains-an> [accessed 29.06.20].

³¹ ICTU (2019), 'NIC-ICTU survey reveals shockingly high levels of under-reporting of sexual harassment at work', *ICTU*, (available online): <https://www.ictuni.org/news/2019/11/27/nicictu-survey-reveals-shockingly-high-levels-of-u/> [accessed 29.06.20].

³² ILO, 'Eliminating Violence and Harassment in the World of Work', (available online): <https://www.ilo.org/global/topics/violence-harassment/lang--en/index.htm> [accessed 29.06.20].

These landmark instruments were developed by the key world of work actors (representatives of governments, employers and workers), and set out a common framework to prevent and address violence and harassment, based on an inclusive, integrated and gender-responsive approach. The Convention and the Recommendation also refer to domestic violence and its impact in the world of work.

The Preamble to the Convention notes that “domestic violence can affect employment, productivity and health and safety, and that governments, employers’ and workers’ organizations and labour market institutions can help, as part of other measures, to recognize, respond to and address the impacts of domestic violence”. As such, the Convention requires Members to “take appropriate measures to ... recognize the effects of domestic violence and, so far as is reasonably practicable, mitigate its impact in the world of work” (Art. 10(f)), and the Recommendation provides further guidance.

The inclusion of provisions regarding domestic violence in Convention No. 190 and Recommendation No. 206 reflects a fundamental change: historically, domestic violence was relegated as a “private” issue, with no connection to work, and it is now being acknowledged as having real consequences for workers, enterprises and the society at large.

The new instruments finally recognise the negative spillover effects that domestic violence can have on the world of work and the positive contribution that work can make towards improving the well-being of victims of domestic violence.

Trade Union Membership and Collective Bargaining

Recent research from the Nevin Economic Research Institute shows that 53% of employees in Northern Ireland have a trade union that bargains for pay in their workplace; 58% of women are employed in covered workplaces compared to only 42% of men employees, that women employees are more likely to be in covered workplaces is largely driven by the much larger proportion of women workers employed in the public sector³³.

NERI also finds that employees covered by collective agreements are likely to earn up to 13% more than similar workers who negotiate pay individually. The persistence of this union premium shows that despite lower trade union density, collective bargaining still delivers for workers in Northern Ireland.

For employers, there is also ample evidence of a connection between collective bargaining and higher productivity. Being a member of a trade union which bargains collectively on pay and terms and conditions brings a premium not only for the employee but also for the employer and is particularly important for women.

³³ NERI (2020):

<https://www.nerinstitute.net/sites/default/files/research/2020/Union%20Wage%20Premium%20WP.pdf>

Recommendations:

- Develop a women's employment strategy which identifies the labour market issues facing women and an associated cross departmental action plan to tackle these.
- Introduce Gender Pay Gap legislation which is fit for purpose for Northern Ireland. Ensure that this is accompanied by an associated strategy, action plan and accountability measures which should be properly resourced.
- Introduce gender transparency measures to tackle inequality in men's and women's pay and pensions.
- Review flexible working legislation and make this available as a day one right for all workers.
- Make parental leave available as a day one right, introduce 10 days of paid parental leave.
- Reserve a period of paid parental leave for fathers – use it or lose it.
- Introduce a duty on employers to proactively tackle sexual harassment at work to include mandatory training for all employees including managers and HR personnel.
- The Northern Ireland Executive should recognise and promote the importance of collective bargaining and trade unions as a driver for better pay and terms and conditions as well as higher productivity.

1.3 Gender Segregated Labour Markets and Care Work

Industrial and Occupational Segregation

Substantive gender segregation remains in the labour market with men continuing to dominate in traditionally male-dominated sectors such as manufacturing and construction, and women continuing to dominate in public administration, education and health. The same is true in terms of occupational segregation – both men and women continue to dominate in occupations that have traditionally been associated with them. When the income of men and women across occupations ranging from the lowest hourly paid to the highest hourly paid is examined, it is apparent that women dominate in the low paid occupations. What is more, across the vast majority of occupations there remains a substantive gender pay gap, with women continuing to earn less pay per hour than men.

According to the Equality Commission for Northern Ireland, lone parents, 91% of whom are women, also experience occupational segregation in employment, with lone parents with dependent children mostly employed in 'Personal Service' and 'Elementary' occupations. Care-giving has been identified as one factor influencing occupational segregation with women and lone parents choosing occupations allowing sufficient flexibility to balance the demands of care-

giving. This may have a potential impact on the sustainability of employment, with women and lone parents having to consider pay and career progression with flexibility in employment³⁴.

UK-wide and Global Data

Gender-segregated labour markets are a reality across the world, and Northern Ireland is no exception to this. In the context of the ongoing global health crisis, increased attention has been drawn to the fact that women constitute over 70% of health and social care staff (79% in Northern Ireland), with a significant proportion from Black, Asian and Minority Ethnic backgrounds. For many this involves a double burden, as women also shoulder the lion's share of unpaid care work. UNICEF defines care work as:

*'Supporting daily activities of individuals (such as cooking, cleaning, and providing daily essentials), as well as the health and wellbeing of others, including children and elderly'*³⁵.

Before the pandemic, globally women and girls carried out on average **three times** the amount of unpaid care and domestic work compared to men and boys³⁶. Pre-covid disparities in unpaid care work between men and women in the UK can also be seen in figure 5 below³⁷. During the lockdown, these responsibilities have increased significantly as women have faced increased responsibilities in relation to homeschooling, providing basic health care, childcare, shopping for vulnerable family members, ensuring dependents are abiding by new health and hygiene requirements and more. This puts women at increased risk of infection, as well as spreading infection to vulnerable family members. In addition to this, people over the age of 60 have the highest risk of infection, but they are also often the source of childcare to support many families and enable younger women to access work, education and training. As highlighted by UNICEF, the intergenerational impacts of the virus on long-term care arrangements, whereby children need to be separated from older family members, needs to be better understood³⁸.

Further evidence from UNICEF highlights:

³⁴ ECNI (), 'Delivering Equality Employment - Key Inequalities', (available online): <https://www.equalityni.org/ECNI/media/ECNI/Publications/Delivering%20Equality/Employment-KeyInequalities-SummaryStatement.pdf> [accessed 29.06.20].

³⁵ Zahrah Nesbitt-Ahmed and Ramya Subrahmanian, (April 2020), 'Caring in the time of COVID-19: Gender, unpaid care work and social protection', *UNICEF*, (available online): <https://blogs.unicef.org/evidence-for-action/caring-in-the-time-of-covid-19-gender-unpaid-care-work-and-social-protection/> [accessed 15.06.20].

³⁶ UN Women (2019), 'Families in a Changing World', *Progress of the World's Women 2019-2020*, (available online): <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2019/progress-of-the-worlds-women-2019-2020-en.pdf?la=en&vs=3512> [accessed 20.06.20], p.15.

³⁷ The only exception of where men's responsibilities are greater than women is transport, in which this data includes transport to work for the individual.

³⁸ Ibid, (n19).

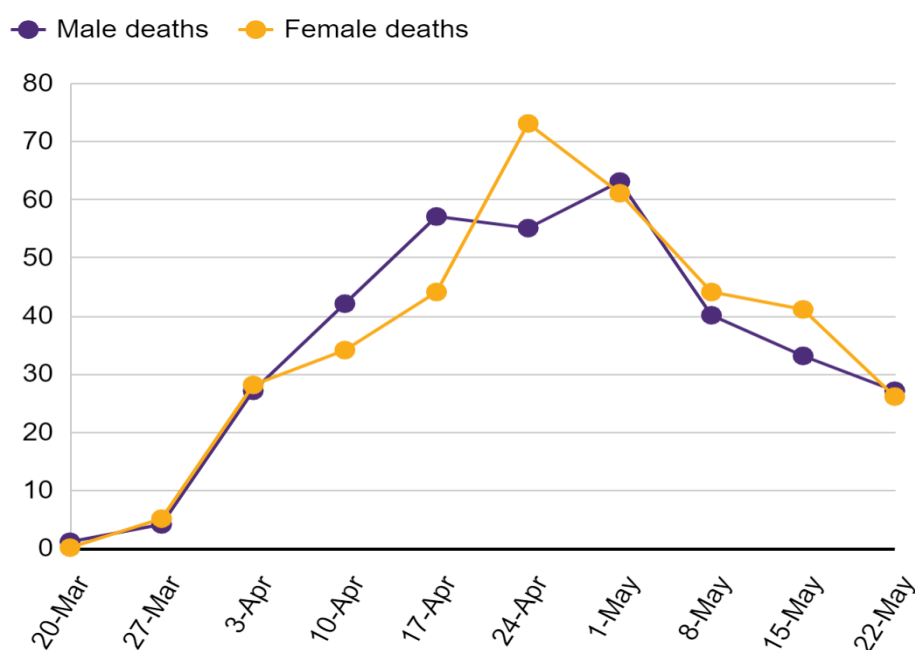
*Emerging data indicates that among confirmed cases of COVID-19 **men are consistently dying in higher numbers than women**. But when it comes to the economic and social fallout of the pandemic, women and girls face much greater risks³⁹.*

A UN policy-brief on the impact of COVID-19 on women also states:

Women will be the hardest hit by this pandemic, but they will also be the backbone of recovery in communities. Every policy response that recognises this will be the more impactful for it⁴⁰.

It is worth noting that in Northern Ireland, gender disaggregated data actually shows that whilst more men than women have died from COVID-19 across most of the world, that has not been the case here. Statistics from 22 May show that the percentage of all COVID-19 related male deaths was 49.5% and female deaths 50.5%⁴¹. Figures 6 and 7 below give a breakdown of deaths broken down by gender and age up to May 22, 2020 and May 31, 2020 respectively. Figure 8 highlights the unpaid care differentials in the UK.

Figure 6: COVID-19 in Northern Ireland: Gender of deaths registered where COVID-19 is recorded on the death certificate up to 22nd May 2020



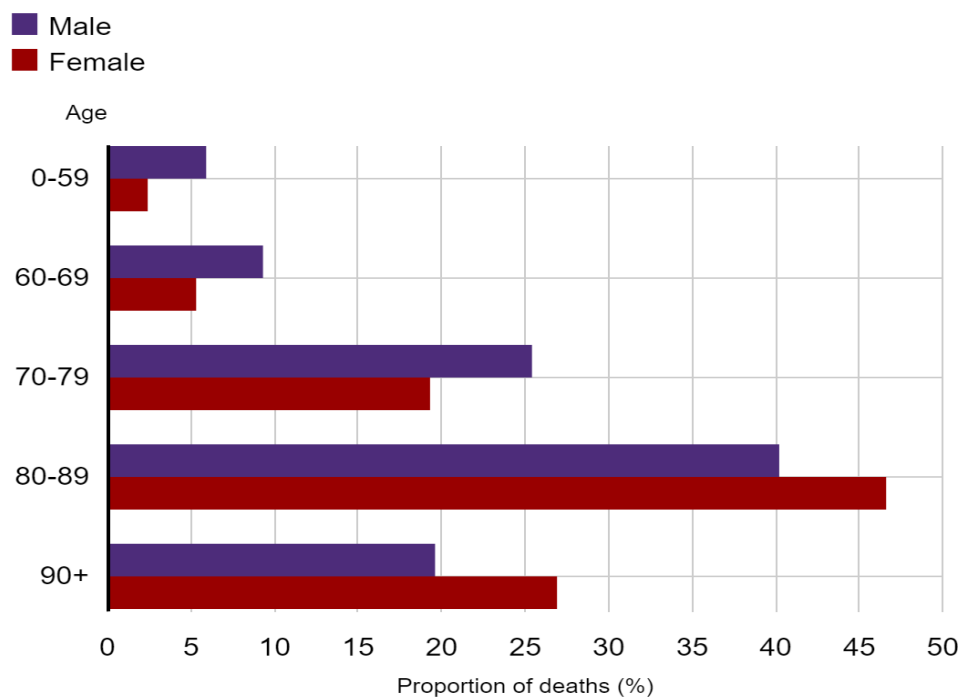
³⁹ *ibid.*

⁴⁰ United Nations, (April 2020), 'Policy Brief: The Impact of COVID-19 on Women', *UN Women*, (available online): <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2020/policy-brief-the-impact-of-covid-19-on-women-en.pdf?la=en&vs=1406> [accessed 30.04.20].

⁴¹ BBC (May 2020), 'Coronavirus: What we know', (available online): <https://www.bbc.co.uk/news/uk-northern-ireland-52848841> [accessed 29.06.20].

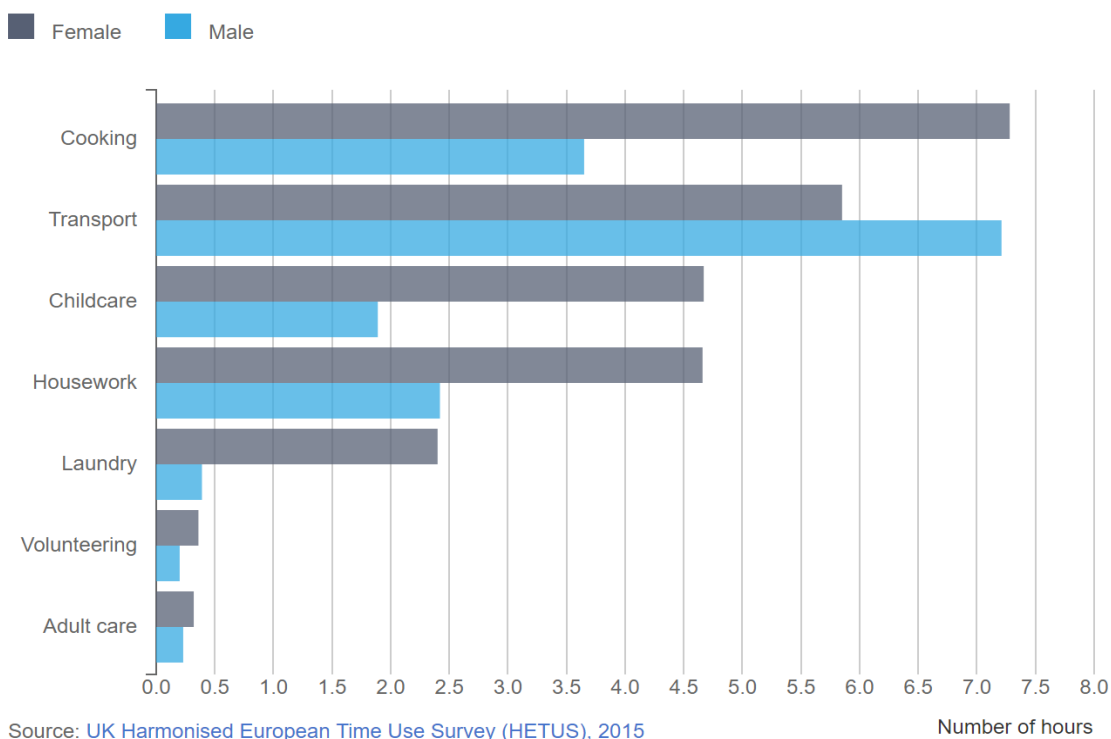
Source: BBC/NISRA

Figure 7: COVID-19 deaths in Northern Ireland: Proportion of COVID-19 related deaths by age and sex: up to 31st May 2020



Source: BBC/NISRA

Figure 8: Unpaid Care Work Differentials for Men and Women in the UK

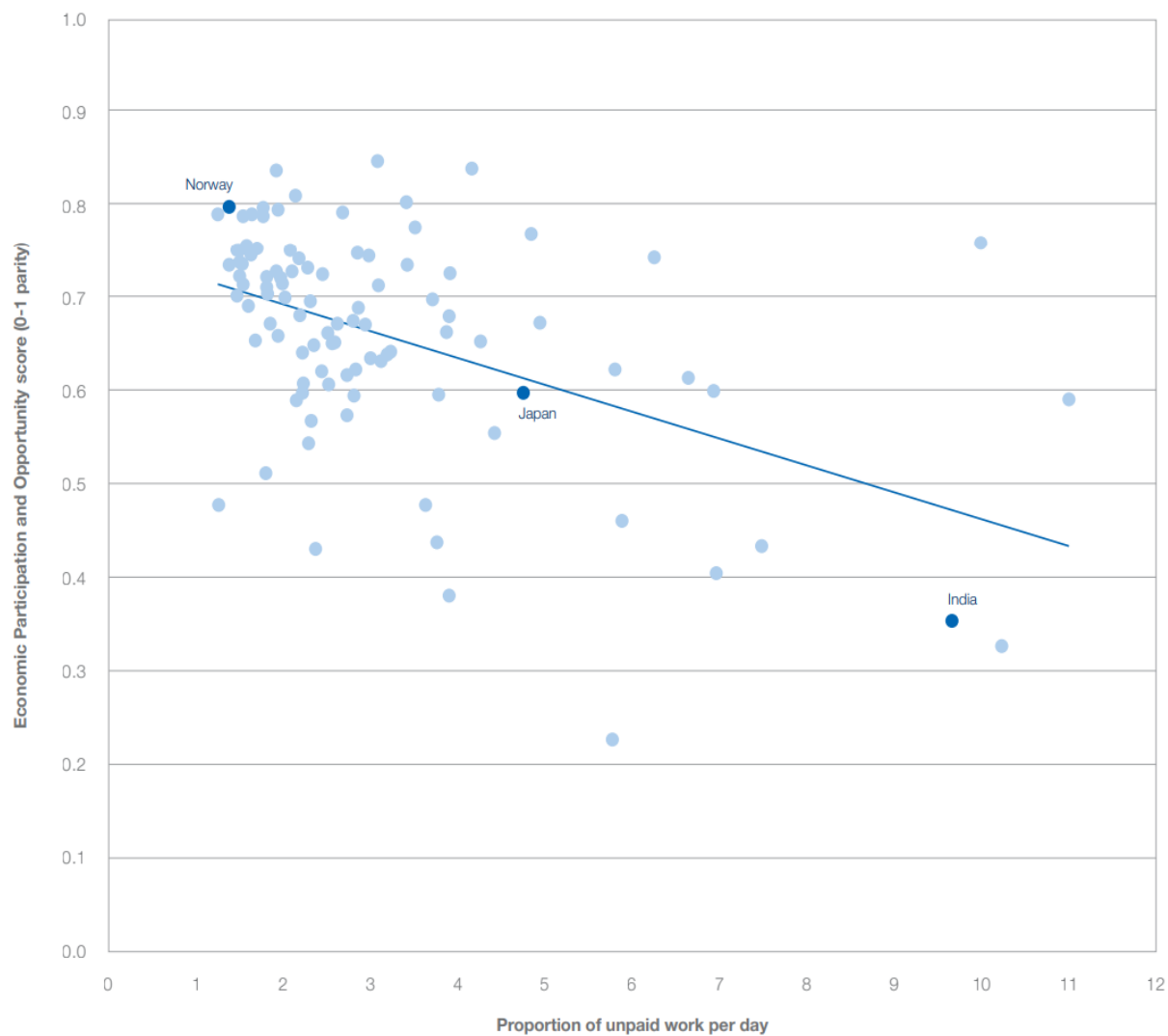


According to the World Economic Forum, gender segregated labour markets and a lack of gender parity has a negative fundamental bearing on whether or not economies and societies thrive⁴². Significantly, strong correlations can be found between high levels of unpaid work per day and the inability to access economic participation and opportunity, as seen in figure 9 below⁴³. How the UK compares to other countries in the unequal distribution of unpaid care can also be seen in figure 10.

⁴² World Economic Forum (2020) 'Mind the 100 Year Gap', *Global Gender Gap Report 2020*, (available online): http://www3.weforum.org/docs/WEF_GGGR_2020.pdf [accessed 22.06.20].

⁴³ Ibid, p.14.

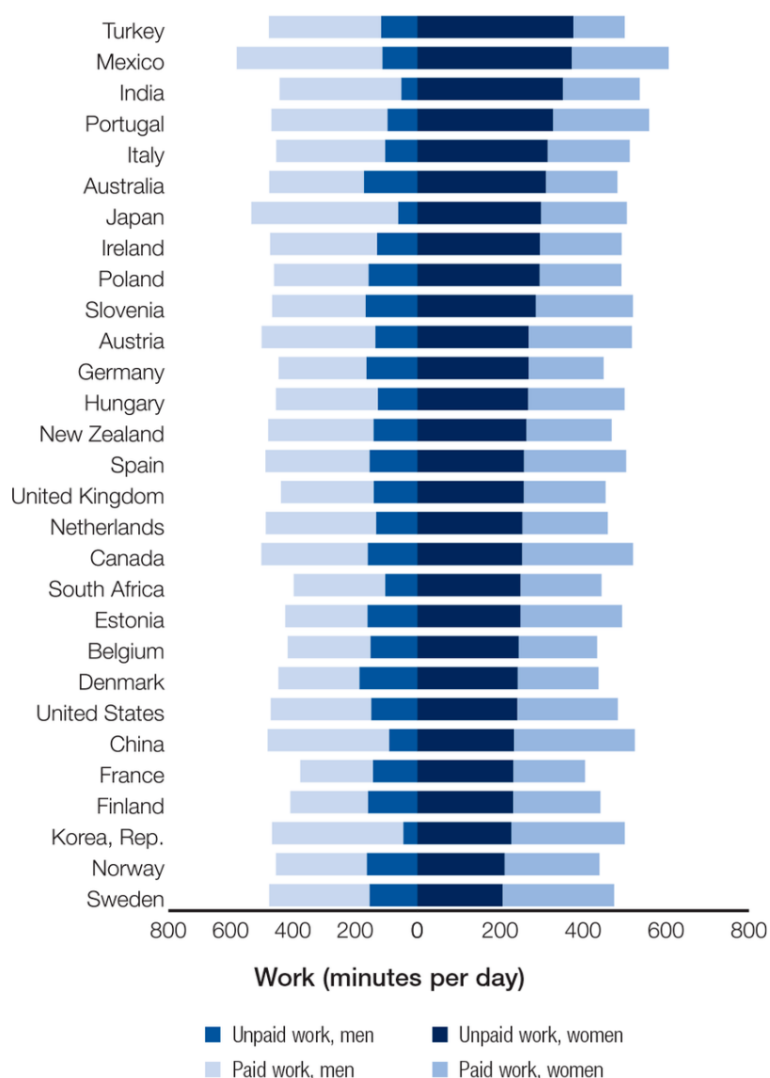
Figure 9: World Economic Forum Data on Unpaid Work and Economic Opportunities Correlations



Sources

World Economic Forum and OECD, *Gender, Institutions and Development Database (GID-DB)*.

Figure 10: Paid and Unpaid work (minutes per day) for men and women, by country



Source: OECD Social Protection and Wellbeing Database⁴⁴

Significantly, the findings from the World Economic Forum Gender Gap Report 2020 also highlight the strong correlation between a country's gender gap and its economic performance. When looking at the UK gender gap in figure 11 below, the gender gap is still extremely prevalent and likely to worsen due to the economic impact of COVID-19. The WEF argue that this economic evidence 'highlights the message to policy-makers that countries that want to remain competitive and inclusive will need to make gender equality a critical part of their nation's human capital

⁴⁴ Found in: Ceri Parker, (2017), 'It's official: women work nearly an hour longer than men every day', *World Economic Forum*, (available online): <https://www.weforum.org/agenda/2017/06/its-official-women-work-nearly-an-hour-longer-than-men-every-day/> [accessed 22.06.20].

development'⁴⁵. Across the UK, there is mass gender segregation across sectors. In particular, women are under-represented in high-paying jobs, STEM related work, and high-level decision-making roles. The under-representation of women in companies' board of directors can be seen in figure 12 below and the gender segregation clusters across sectors can also be seen in figure 13 below.

Figure 11: Global Gender Gap Index Rankings by region 2020

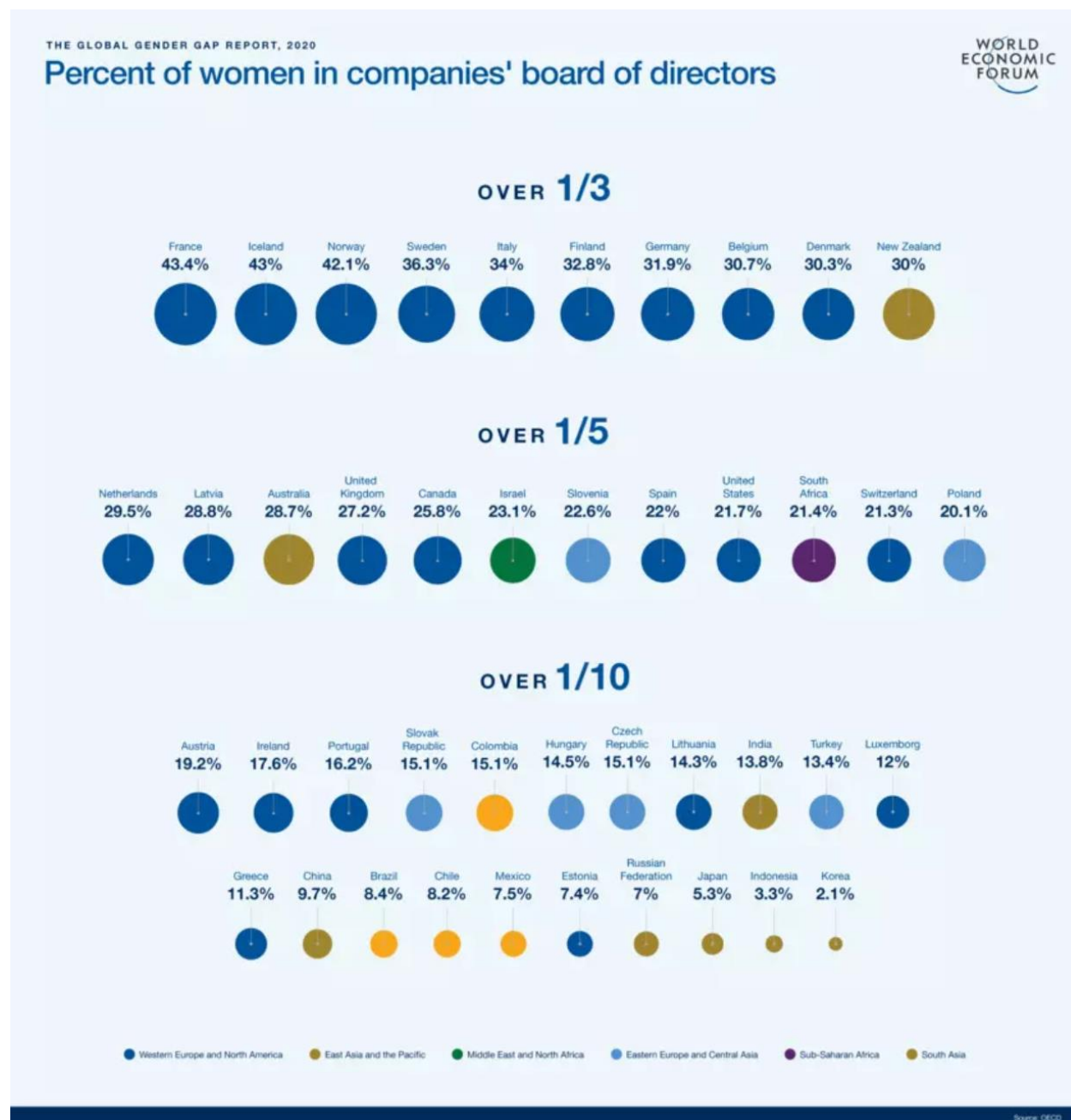
Western Europe and North America

Country	Rank		Score
	Regional	Global	
Iceland	1	1	0.877
Norway	2	2	0.842
Finland	3	3	0.832
Sweden	4	4	0.820
Ireland	5	7	0.798
Spain	6	8	0.795
Germany	7	10	0.787
Denmark	8	14	0.782
France	9	15	0.781
Switzerland	10	18	0.779
Canada	11	19	0.772
United Kingdom	12	21	0.767
Belgium	13	27	0.750
Austria	14	34	0.744
Portugal	15	35	0.744
Netherlands	16	38	0.736
Luxembourg	17	51	0.725
United States	18	53	0.724
Italy	19	76	0.707
Greece	20	84	0.701
Malta	21	90	0.693
Cyprus	22	91	0.692

Source: World Economic Forum - Gender Gap Report 2020

⁴⁵ Ibid (n28), p.33.

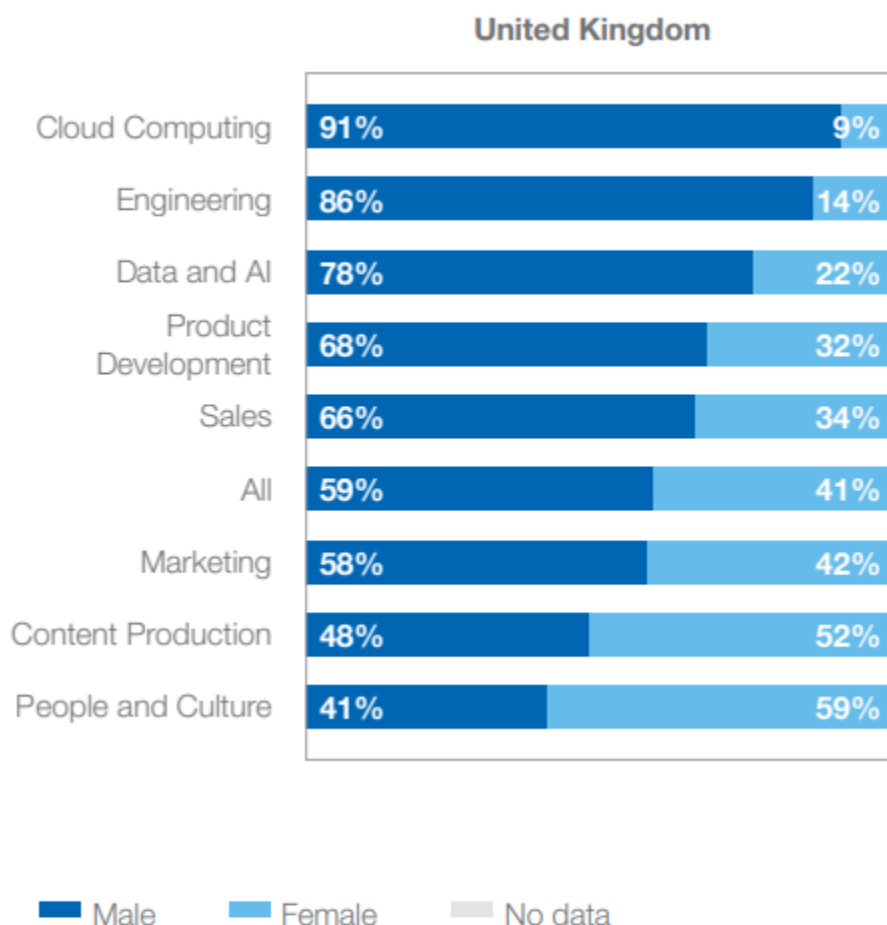
Figure 12: Representation of women in companies' board of directors globally



Source: OECD⁴⁶

Figure 13: Share of Men and Women by Professional Cluster

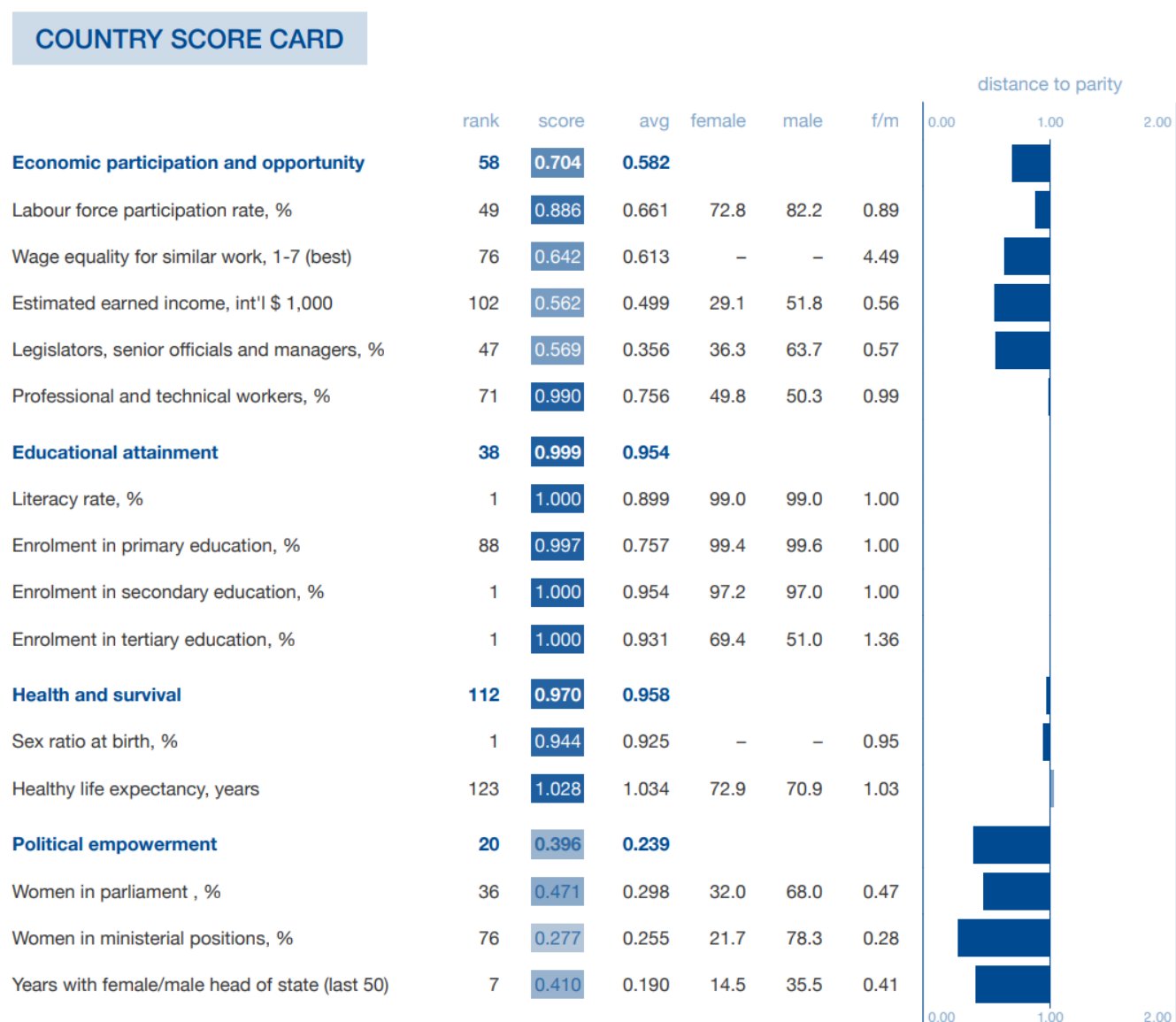
⁴⁶ Found in: World Economic Forum, (2019), 'Mind the 100 Year Gap: None of us will see gender parity in our lifetimes, and nor likely will many of our children', *World Economic Forum Global Gender Gap Report 2020*, (available online): <https://www.weforum.org/reports/gender-gap-2020-report-100-years-pay-equality> [accessed 23.06.20].



Source: World Economic Forum World Gender Gap Report 2020

According to the World Economic Forum, gender segregated labour markets now only lowers innovation levels in professions which lack gender diversity, but also that this professional gender divergence has a compounding effect on gender pay gaps⁴⁷. As the UK moves towards the “Fourth Industrial Revolution”, the ramifications of this are set to worsen if urgent action in tackling gender segregated labour markets is not taken. Figure 14 below further highlights the gender gaps in the UK in 2020. Clearly, economic participation and opportunity and political empowerment are areas of concern, where urgent action is needed to reduce gender gaps and segregation.

⁴⁷ Ibid, (n29), p.42.

Figure 14: World Economic Forum Gender Gap UK Score Card

Source: World Economic Forum Global Gender Gap Report April 2020, p.351⁴⁸

⁴⁸ More information on how to analyse the UK score card can be found on p5.59-61 Of the World Economic Forum Global Gender Gap Report April 2020:
http://www3.weforum.org/docs/WEF_GGGR_2020.pdf

Northern Ireland Specific Data

When looking specifically at Northern Ireland, gender segregation and the unequal distribution of caring responsibilities is prevalent. Women are more likely than men to be forced out of the labour market by unpaid, domestic work or caring responsibilities and 69% of carers are women. Women in NI also have a 70% chance of providing care in their adult life, compared to 60% for men and by the age of 46, half of all women have been a carer (11 years before men)⁴⁹. Research from Carers NI shows that Northern Ireland's carers save the economy £4.6 billion per year⁵⁰; whilst unpaid carers across all the UK provide social care worth £57 billion per year⁵¹. What women have always known, and what has now been more unavoidable as the world tries to cope with the pandemic, is that care work, which is predominantly undertaken by women and girls, is central to the functions of every economy; yet it is still treated as a private issue and undervalued as contributors to economies.

Research on the rise of unpaid carers in the UK during COVID-19 highlights that the pandemic has led to an increase of 4.5 million people providing unpaid care; which is an almost 50% increase in the number of unpaid carers since the crisis began⁵². Many new unpaid carers are drawn from the working population, as 26% of all workers are now juggling work and unpaid care; an increase from one in six to one in four⁵³. Significantly, this highlights where future carers may come from if there is not sufficient investment in carer and support and significant investment into the redistribution of care work, and supporting unpaid carers, is needed urgently. The losses of a failure to invest in care will not only be felt by carers and their families, but to the employers and Northern Ireland economy alike.

⁴⁹ WRDA (February 2020), 'Gender Inequality in Northern Ireland: Where are we in 2020?', *Bold Women Blogging*, (available online): <https://wrda.net/2020/02/07/gender-inequality-in-northern-ireland-where-are-we-in-2020/#:~:text=In%202020%2C%20Northern%20Ireland%20has,decision%20making%20across%20Northern%20Ireland.> [accessed 22.06.20].

⁵⁰ Carers NI (2015), 'NI Carers save government £4.6 billion a year', (available online): <https://www.carersuk.org/northernireland/news-ni/valuing-carers-15> [accessed 22.06.20]; see also: Carers NI (2017) 'State of Caring 2017', (available online): <http://www.hscbusiness.hscni.net/pdf/state-of-caring-ni-version-2.pdf> [accessed 22.06.20].

⁵¹ Office for National Statistics (2017), 'Unpaid carers provide social care worth £57 billion', (available online): <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/articles/unpaidcarersprovidesocialcareworth57billion/2017-07-10> [accessed 22.06.20].

⁵² Carers Week (2020), 'Carers Week 2020 Research Report: The rise in the number of unpaid carers during the coronavirus (COVID-19) outbreak', *Making Caring Visible*, (available online): https://www.carersuk.org/images/CarersWeek2020/CW_2020_Research_Report_WEB.pdf [accessed 23.06.20], p.4.

⁵³ *ibid.*

This research also found that in Northern Ireland⁵⁴:

- 15% of respondents said they were already providing care before the COVID-19 outbreak (212,000 people) and a further 7% stated that they have started caring since the outbreak (98,000 people). Using population projections, it can be estimated that there are as many as 312,000 unpaid carers,
- 59% of respondents stated that unpaid caring responsibilities was having a detrimental impact on their ability to do paid work,
- 54% identified the financial impact of additional care costs as a key concern,
- 49% expressed high concern over not having anyone to talk to about the challenges of caring,
- 54% of respondents in NI stated that they are now more aware of the role of unpaid carers than before and 74% thought that carers were not well valued or valued at all,
- 72% of respondents in NI do not believe that unpaid carers have been supported by the Government during the COVID-19 pandemic,
- 74% of NI respondents also believed that the government should increase support; for example, though increased financial support, investment in care and support services so unpaid carers can take a break and through further investment in social services.

It is clear that both the UK government and the Northern Ireland Assembly need to urgently address unpaid caring responsibilities in any recovery planning and longer-term economic modelling. Given the disproportionate levels of unpaid caring responsibilities taken on by women, and the drastic impact this can have on women's participation in paid work and life time earnings, a gendered lens is needed in addressing the segregation of care work to prevent further embedding gender inequality.

In analysing gender segregation in paid work, women also disproportionately work in care, cleaning, catering, retail, hospitality and clerical jobs with poor protections, including sick leave, which makes them particularly vulnerable. In Northern Ireland, 70% of workers that are ineligible for Statutory Sick Pay and 82% of part-time workers are women, in large part due to their additional caring responsibilities such as those mentioned above. This is of particular concern, as women frontline care workers are at higher risk of infection, especially given the failures to ensure all frontline workers had access to Personal Protective Equipment (PPE), or PPE that adequately fits women due to their "universal" build⁵⁵. Given the precarious nature of much of this work, particularly in the private sector or for those caring for people in other people's homes, women are more likely to be unable to take time off work or stay at home to care for themselves and others due to the lack of SSP, not having employment contracts or feeling more pressure to stay at work.

The above trends are also evident in labour markets beyond those mentioned above as further evidence of gender segregation is present; with women underrepresented in higher-paying jobs in every sector in Northern Ireland. The below statistics from the NI Assembly Research and

⁵⁴ Ibid, pp.27-28.

⁵⁵ Equality Coalition (April 2020), 'Civil Society Groups Call for Action to Ensure Inequalities are not Exacerbated by COVID-19 Crisis', (available online): <https://www.equalitycoalition.net/wp-content/uploads/2020/04/Equality-Coalition-Covid-19-joint-statement.pdf> [accessed 22.06.20].

Information Service shine a light on the vast gender segregation and disparities across the public sector in January of 2020⁵⁶:

- In Northern Ireland politics, women represent 37% of Lord Mayors, 26% of Local Councillors, 33% of MLAs and just 22% of MPs,
- In Public Appointments, women represent 28% of Chairs and 42% of all Public Appointments,
- Women represent 0% of Lord Chief Justice and Lord Justices of Appeal, just 25% of High Court Judges and 33% of County Court Judges,
- In the PSNI, zero women hold the position of Chief or Deputy Chief Constable and only 20% are Assistant Chief Constables. Women represent 30% of police officers and 58% of all PSNI staff,
- In the Civil Service, women represent 33% of Permanent Secretaries; 38% of Senior Civil Servants and 50% of the total NICS workforce,
- In the Education Sector, women represent 27% of University Chancellors or Pro/Deputy Vice Chancellors, 29% of FE College Principals and 60% of School Principals; despite 77% of all teachers being women,
- In the Health and Social Care Sector, women make up 79% of all staff but just 20% of Trust Chairs and 20% of Trust CEOs,
- In Local Government, women are 42% of all employees but just 27% of Council CEOs.

Recommendations:

WPG recommendations to address gender segregation and the unequal distribution of care include:

- It is essential that home carers, as well as health and social care staff, have access to appropriate advice and where required to adequate personal protective equipment (PPE), to protect themselves and society at large.
- Action must be taken to acknowledge the many women who work in precarious, low-paid jobs that are unable to stay at home due to employer reluctance to furlough these workers; particularly as many of these women do not have trade union representation nor can they benefit from collective bargaining.
- In addition to this, action needs to be taken to address how difficult it is for women to complete all aspects of work from home when trying to manage their workloads, childcare and providing education from home.
- Measures should be introduced to prevent employees from being penalised.
- Monitoring gender parity in the professions of the future provides a critical opportunity to guide the emerging labour market to more equitable outcomes in the future of work.
- Urgently increase the supply and visibility of women with disruptive technical skills.

⁵⁶ NI Assembly Research and Information Service, (January 2020), 'Who Runs Northern Ireland? A Summary of Statistics Relating to Gender and Power in 2020', (available online): http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2017-2022/2020/assembly_exec_review/0120.pdf [accessed 22.06.20].

- To ensure that the professions of the future can target gender parity within the coming decade, reskilling and upskilling efforts for women interested in expanding their skills range should be focused on those already in the labour market or looking to re-enter the labour market after a period of inactivity.
- Build on existing good practice evidenced in alteration of policy on Maternity Allowance for women furloughed due to COVID-19.
- Promote conciliation measures and actions finalised to increase equal opportunities in both education and work⁵⁷. Family policies, social protection systems and measures finalised to reduce gender inequalities, encouraging high education and job opportunities for women are some measures that can be taken.
- Analyse the economic value of putting money into caring may help carers get back into paid employment and thus improve their health and financial wellbeing and consequently reducing pressure on the health and benefits systems in the long-run.
- For a better, more resilient economy, it is essential that we value and recognise care work. It needs to be a valued job that is paid well, attracts investment in education and training, provides opportunities for promotion and is seen as a valued career.
- Require all workplaces to record and publish gender segregation and gender pay gap data.

The WPG also supports the below medium-term and longer-term recommendations from the UK Women's Budget Group⁵⁸:

- Require employers to report the numbers of people made redundant with breakdowns by gender and other protected characteristics.
- Require the reinitiation (or implementation in the NI context) of gender pay gap reporting; including reporting on pay gaps during the COVID-19 lockdown.
- Do not turn to austerity measures to pay for the cost of the crisis.
- Invest in social infrastructure, including health, care and education.
- Design a sustainable and stable social care system so that no-one has unmet needs, free to the point of use with well paid, well trained permanent staff and funded via general taxation.
- Reform the social security system so that it protects all people, including migrants, against risk, poverty and destitution.
- Rethink work so that jobs pay a decent wage regardless of age – a true living wage for all – and reflects a shared balance between work, care and leisure for all.
- Take action to address the housing crisis by reducing rent and increasing housing support.
- Sustainably funding the women's sector so that no woman is left in danger.
- Introduce policies to encourage sharing of care and unpaid work between women and men.

⁵⁷ Rosalia Castellane et. al. (2019), 'Analyzing the gender gap in European labour markets at the NUTS-1 level', *Cogent Social Sciences* Vol 5. 2019 Iss. 1., (available online):

<https://www.tandfonline.com/doi/full/10.1080/23311886.2019.1595294>

⁵⁸ UKWBG (May 2020), 'Briefing from the UK Women's Budget Group: Easing Lockdown: Potential Problems for Women', (available online): <https://wbg.org.uk/wp-content/uploads/2020/05/Easing-lockdown-.pdf> [accessed 29.06.20].

Recommendations from Carers Week Report which we endorse include⁵⁹:

- There is a significant role for information and advice for carers, forward planning, but also better support so that people can rely on what they need.
- Whilst Governments in every nation across the UK have implemented measures to support carers, there is no doubt that there are gaps that need to be plugged to improve carers' lives in the short term. In the longer term, the Government needs to build a better future for carers that tackles the underlying issues that they face.
- Increase awareness of the role of caring and unpaid carers - the NI Assembly should promote awareness of the important role of unpaid carers and caring, and introduce more concrete support so that value is recognised practically.
- Fund and rebuild social care and health services - the NI Assembly needs to recognise the amount of pressure the system has been under during the coronavirus outbreak, and the funding shortages that were widely recognised for many years before the crisis. There needs to be a significant increase in funding levels to allow the social services and the NHS to rebuild after the crisis, alongside bringing forward plans for long-term reform of social care. Greater investment in care will lead to a healthier and happier population that is better able to balance important aspects of their lives, including personal relationships, work and family.
- End carers' financial hardship - Financial support for carers must be urgently improved, which would particularly benefit women who are more likely to be caring and providing higher levels of care. The UK Government and NI Assembly should immediately increase the basic level of Carer's Allowance, and a one-off coronavirus Supplement to those entitled to Carer's Allowance of £20 a week to match the rise in Universal Credit.
- Greater consistency is needed in connecting carers to support available to look after their own mental and physical health and wellbeing. Support for carers to take part in physical activity, for example, can be hugely beneficial in preventing them developing health problems in later life as well as reducing isolation.
- Support working carers more through employers and by Government - Employers, and the NI Assembly, should ensure that there are carer-friendly policies in place that enable working carers to balance their caring responsibilities with work. We fully support the Government's plans to introduce an entitlement to take care leave for working carers; our preference would be for this to be paid.
- Schools, colleges and universities should be encouraged to introduce policies and programmes that support carers and improve their experience of education.

⁵⁹ See (n38).

The WPG also supports UN recommendations to⁶⁰:

- First, immediate support for at-risk workers, enterprises, jobs and incomes, to avoid closures, job losses and income decline.
- Second, a greater focus on both health and economic activity after lockdowns ease, with workplaces that are safe, and rights for all.
- Third, mobilization now for a human-centred, green, sustainable and inclusive recovery that harnesses the potential of new technologies to create decent jobs for all, and takes advantage of the creative and positive ways companies and workers have adapted to these times.

Finally, we recognise that some policy decisions are not possible through devolved institutions and when looking at the UK as a whole, the WPG would encourage gender-budgeting and progressive fiscal and monetary policy making from the UK government. In particular, the WPG would like to endorse calls from Tax Justice UK in agreeing common goals to build back a better world affected by coronavirus. These calls include drastic tax reform across the UK as Tax Justice UK have highlighted that:

The pandemic has reminded us just how valuable the contribution of carers, nurses and key workers is to a caring society. In the long term we need to be spending more money on health, care and other areas to ensure we have a resilient society and economy. However, this cannot happen without reform of the tax system.

The UK's approach to tax is dysfunctional: we don't raise enough money, avoidance is rife and wealth is under-taxed. Despite progress, estimates suggest that £35 billion to £90 billion of tax goes uncollected per year.

The government also spends over £164bn a year on tax reliefs - many of which are badly targeted and largely benefit the well off and big companies. The corporate tax rate has been slashed from 28% in 2010 to the current 19%. The UK also contributes through its reliefs and loopholes to a broken international tax system, which deprives other countries of revenue.

The Covid-19 crisis shows that the government has huge financial power, flexibility and choice over how to support public spending. Tax reform to support a fairer and greener future argues that as the immediate crisis fades there will be big political debates about how to build back better. A fair tax system should underpin more investment in high quality public services and we must be ready to challenge those who are already arguing for austerity 2.0.⁶¹

⁶⁰ (n7).

⁶¹ Tax Justice UK (June 2020), 'Progressive groups call for tax reform post-covid', (available online): <https://www.taxjustice.uk/blog/progressive-groups-call-for-tax-reform-post-covid> [accessed 29.06.20].

We support the following recommendations from Tax Justice UK⁶²:

- **No bailouts for tax dodgers** - require companies receiving large bailouts to end artificial tax avoidance arrangements and tax haven structures, publicly disclose where profits are made and who benefits, and publish their tax policy.
- **Tax companies properly** - close down loopholes, end the tax subsidies many companies enjoy, bringing in a higher effective tax rate and require the publication of corporate tax affairs.
- **Tax wealth more** - Ensure that income from wealth is taxed at least as much as income from work. Reform areas where wealth is currently under-taxed including property, inheritances, capital gains, dividends and pensions. Actively consider a wealth tax.
- **Stop undermining the tax systems of other countries** - shut down the tax loopholes and secrecy provisions that deprive other countries of revenue.
- **Enforce the rules** - clamp down on tax dodging. Properly fund HMRC and Companies House, and give them tools so that they can enforce our laws.

A combination of measures both at a UK-wide and Devolved level are needed from elected representatives to address the systemic gender segregated markets and unequal distribution of care. Investment in care provides strong returns economically in the long run, and we would urge decision-makers to consider the above recommendations to fund adequate investments and to oppose the implementation of further austerity.

1.4 Women's Poverty and Austerity

The response to the 2008 financial crash was a programme of austerity and welfare reform. Research suggests that these policies had a disproportionate impact on women showing that 86% of the savings to the Treasury from the tax and benefit changes since 2010 have come from women.⁶³ This is due to a range of societal factors that make women more vulnerable to these policies. Women are more likely to claim social security benefits, more likely to use public services, more likely to be in low-paid, part-time and insecure work, more likely to be caring for children/family members and more likely to have to make up for cuts to services through unpaid work. Regardless of the reason for this inequality the effect is the same – the cumulative effect of these reforms has been felt by women and by the most vulnerable women – those on the lowest incomes.

⁶² *ibid.*

⁶³ Estimating the gender impact of tax and benefit changes, Richard Cracknell, Richard Keen, Commons Briefing Papers SNO6758, December 2017
<http://researchbriefings.files.parliament.uk/documents/SNO6758/SNO6758.pdf>

Research by the Women's Regional Consortium⁶⁴ details the struggles many local women have faced with austerity policies and illustrates that many women continue to feel the effects of austerity and welfare reform many years after these were introduced.

A decade of austerity has meant many families already struggle to get by and the onset of the Coronavirus pandemic means that many of these families will face new challenges. Many people have lost their jobs, experienced cuts in their working hours and loss of earnings as a result of the pandemic. Research by the Institute for Social and Economic Research at the University of Essex has shown that single mothers and the lowest paid are hardest hit by the loss of income in the Coronavirus crisis.⁶⁵ The research showed that in the highest income bracket, average earnings in February stood at £832 a week, and fell by £46 a week. In the lowest income bracket, they fell £43 a week, but from an average of £297. On average, single parents' earnings fell by more than double the amount experienced by households with children and more than one adult. Their average weekly household earnings fell £36, from £511 in February to £475 in April but single-parent households saw their average weekly earnings fall by £73, from £326 to £253 over the same period.

The result of this loss of income has meant that people have been forced to take action to mitigate the economic effects of the pandemic including reducing their spending, using savings, borrowing money, applying for Universal Credit and approaching charities including food banks for help. Research by the Joseph Rowntree Foundation and Save the Children⁶⁶ has shown that parents who were caught in poverty pre-crisis are around 50% more likely to have lost their jobs than parents who were better off, 6 in 10 families are having to borrow, 7 in 10 families have had to cut back on essentials and over 5 in 10 families are falling behind on rent or other essential bills.

Demand for food banks in Northern Ireland has soared because of COVID-19. In April the number of emergency food parcels given out by the Trussell Trust locally rose 142% compared to the same time last year.⁶⁷

The Coronavirus pandemic has had a huge impact on the number of Universal Credit claims due to the scale of job losses and the impacts on people's working lives of the lockdown. On 1 March, 70,000 people were claiming Universal Credit in Northern Ireland and by 26 April this number had risen by 80% to 126,000. The number of applications during this 8-week period totalled 65,700 with a ten-fold increase in new claims recorded at the height of the crisis in mid-March.⁶⁸

⁶⁴ Impact of Ongoing Austerity: Women's Perspectives, Women's Regional Consortium, March 2019 <http://www.womensregionalconsortiumni.org.uk/sites/default/files/Impact%20of%20Ongoing%20Austerity%20Women%27s%20Perspectives.pdf>

⁶⁵ COVID-19 Survey, Briefing Note, Wave 1: April 2020, Understanding Society: The UK Household Longitudinal Study, Institute for Social and Economic Research, University of Essex, May 2020 <https://www.iser.essex.ac.uk/2020/05/29/single-mothers-and-lowest-paid-covid>

⁶⁶ A lifeline for our children: Strengthening the social security system for families with children during this pandemic, Briefing by Joseph Rowntree Foundation and Save the Children, June 2020 <https://www.jrf.org.uk/file/55316/download?token=zdQGDbBp&filetype=briefing>

⁶⁷ <https://www.belfasttelegraph.co.uk/news/health/coronavirus/coronavirus-crisis-sees-demand-for-food-banks-soar-in-northern-ireland-39257078.html>

⁶⁸ <https://www.communities-ni.gov.uk/news/minister-publishes-information-impact-covid-19-universal-credit-claims>

Latest available figures from the DfC show that there were 134,000 people claiming Universal Credit at 31 May 2020.⁶⁹

The Coronavirus pandemic has highlighted the need for the benefits system to act as a safety net for people in difficult times. It is likely that as the economy emerges from lockdown and faces a significant recession that many household finances will continue to struggle. Part of the solution must be to ensure that the benefits system provides sufficient support to the huge numbers of people impacted by this crisis both those facing a temporary income shock and also those facing longer-term financial hardship.

Before the pandemic women were already more vulnerable to poverty as they made up the majority of lone parents, those with precarious/low-paid jobs and those with caring responsibilities which limited their time for paid work. Job losses and the need to provide increasing levels of unpaid care as a result of the pandemic is likely to increase poverty and dependence on social security benefits especially for women. It is therefore imperative that as society emerges from the pandemic and the resulting recession, women must not pay the price for Covid-19 as they did for the previous financial crash.

The Women's Budget Group (WBG) has urged the Government not to turn to austerity measures to pay for the cost of the crisis. The WBG stressed that this will repeat the past and impact poor, BAME and disabled women the most. The WBG has suggested a range of alternative ways to pay for the measures needed including investment in social infrastructure to boost the economy, increased taxes on wealth and tackling tax evasion, avoidance and havens.⁷⁰

Recommendations for changes in relation to social security benefits:

- Direct payments in lieu of school meals should continue throughout the summer months and until such times as all children are fully back to school.
- Increase the level of Child Benefit to £50 per child per week to help poorer families stay out of poverty and reflect the additional costs facing parents.
- Increases in the standard allowances for Universal Credit and Tax Credits by £20 are to be welcomed but the Government should mirror these increases to households on legacy benefits also.
- As Universal Credit is one of the key benefits for those who have lost their jobs or suffered significantly reduced income a range of changes are required to help ensure it better supports people:
 - The basic levels of Universal Credit should be increased in line with real living wages indefinitely to support those who have lost their jobs.
 - At the very least Government should hold on to the increase in the standard allowance even after lockdown has ended to help people get back on their feet.

⁶⁹ <https://www.communities-ni.gov.uk/system/files/publications/communities/dfc-uc-management-information-march-may-2020.xlsx>

⁷⁰ Easing Lockdown: Potential Problems for Women, Women's Budget Group, May 2020
<https://wbg.org.uk/wp-content/uploads/2020/05/Easing-lockdown-.pdf>

- The five-week wait should be removed. If this does not happen then Advance Payments should be converted from loans to grants to ensure people are supported to get through the five-week wait without risking hardship or getting into debt.
- In Northern Ireland consideration should be given to providing an automatic grant from the Universal Credit Contingency Fund for all those claiming Universal Credit for the first time, reducing the devastating impact of the five-week wait as suggested by the CliffEdge NI Coalition.⁷¹
- Extend the suspension of benefit deductions to include Universal Credit Advance Payments.
- Amend the Universal Credit Regulations so that Maternity Allowance is treated in the same way as Statutory Maternity Pay (SMP). This can leave women in receipt of Maternity Allowance up to £5,000 worse off over 39 weeks of maternity leave relative to women in similar circumstances in receipt of SMP.
- Scrap the two-child limit in Tax Credits and Universal Credit which would help to protect against an increase in child poverty.
 - In Northern Ireland consideration could be given to providing an additional mitigation payment for families who have children and who are impacted by the two-child limit as suggested by the CliffEdge NI Coalition.
- We commend the Department for Communities for extending the existing mitigation payments for the Benefit Cap and Bedroom Tax in Northern Ireland. However, the pandemic makes it clear that a review of mitigation payments is needed to ensure a strengthened safety net to prevent and alleviate child poverty and homelessness.
- The Benefit Cap mitigation should be extended to new claimants as suggested by the CliffEdge NI Coalition. The pandemic means that increasing numbers of claimants will be subject to the benefit cap as a result of losing their jobs. Extending the Benefit Cap mitigation to new claimants will ensure people can access adequate levels of financial support during this period and beyond.
- Increase the budget for Discretionary Support, remove the income ceiling, extend the eligibility criteria and make more payments as grants rather than loans.
- Continue the pause for deductions for benefit debts (without pausing deductions for child maintenance).
- Increase the level of Carer's Allowance and consider a one-off Coronavirus supplement of £20 a week to match the rise in Universal Credit as suggested by Carers UK.⁷² This would particularly benefit women who provide higher levels of care.

⁷¹ The CliffEdge NI Coalition is a group of over 100 organisations from across Northern Ireland who came together to express concerns about the end of welfare reform mitigations in March 2020. The Women's Policy Group is a Coalition member.

⁷² Carers Week (2020), 'Carers Week 2020 Research Report: The rise in the number of unpaid carers during the coronavirus (COVID-19) outbreak', *Making Caring Visible*, (available online): https://www.carersuk.org/images/CarersWeek2020/CW_2020_Research_Report_WEB.pdf

1.5 Increasing Debt

We are already dealing with a debt crisis but the Coronavirus pandemic will add many more people to the numbers in debt and in need of help to resolve problem debts. This increasing level of debt has the potential to stifle economic recovery and mean that debt advice agencies will be inundated when the impact of the crisis on people's personal finances becomes evident in the coming months.

The impact of the Coronavirus pandemic is concerning in a Northern Ireland context where levels of savings are generally lower. According to Financial Conduct Authority research⁷³ fewer adults in Northern Ireland have a savings account (52% compared to 59% in the UK). Well over half of adults in Northern Ireland (54%) have either no cash savings or savings of less than £2,000 compared with 46% in Wales, 45% in England and 43% in Scotland. A greater proportion of people in Northern Ireland than anywhere else are considered potentially vulnerable due to their financial circumstances. 56% said they could cover their living expenses for less than a week if the main source of household income was lost. This compares to the UK average of 50%. This leaves them less able to cope with any sudden change of circumstances or income shocks such as that presented by the pandemic.

Widespread job losses, reductions in income and increasing household bills as a result of the lockdown will mean that many people in Northern Ireland will have little or nothing to fall back on during this unprecedented crisis. Many people on low incomes with little or no savings who find themselves in these situations will have no other option than to borrow money. These families often struggle to manage their debts and are vulnerable to spiralling into problem debt.

StepChange debt advice charity has said that 4.6 million households risk building up dangerous levels of debt because of the pandemic. StepChange estimates that 4.6 million people will have accumulated an additional £1,076 of arrears and £997 of debt on average each because of the health crisis.⁷⁴ The charity reported that around 4.2 million people had borrowed to make ends meet, mostly by using a credit card (1.7 million), overdraft (1.6 million) or a high-cost product such as a payday loan (980,000). According to StepChange, as many as 2.7 million people have used payment holidays on mortgages and credit products that were brought in after talks between ministers and the banking industry.

While some people will undoubtedly face financial hardship as a result of the pandemic others have saved money as a result of not being able to go out socialising, shopping and saving on the costs of commuting to work. The impact of the pandemic on personal finances has been uneven. According to the Resolution Foundation⁷⁵ almost two in five high-income families (38%) have experienced budget gains in the crisis, compared with one in eight low-income households (12%).

⁷³ The financial lives of consumers across the UK, Key findings from the FCA's Financial Lives Survey 2017, Financial Conduct Authority, June 2018

<https://www.fca.org.uk/publication/research/financial-lives-consumers-across-uk.pdf>

⁷⁴ Coronavirus and personal debt: a financial recovery strategy for households, StepChange, June 2020

<https://www.stepchange.org/Portals/0/assets/pdf/coronavirus-policy-briefing-stepchange.pdf>

⁷⁵ Return to spender, Resolution Foundation, June 2020

<https://www.resolutionfoundation.org/app/uploads/2020/06/Return-to-spender.pdf>

As Universal Credit will be the main benefit claimed by those who have lost their jobs, or who have suffered reduced incomes as a result of the pandemic, it is clear that existing problems with this benefit could also lead to debt problems. Research by the Joseph Rowntree Foundation and Save the Children⁷⁶ shows that the crisis is causing seven in ten families with children claiming Universal Credit or Child Tax Credit to cut back on essentials, six in ten to borrow money and over five in ten to be behind on rent or other essential bills.

Research by StepChange shows that a quarter of all people in Britain who receive Universal Credit are facing very serious debt problems. This figure is three times the rate in the general population (8%) and 11% more than those receiving legacy benefits (14%). Two thirds of StepChange clients say being on Universal Credit has made budgeting and financial management more difficult.

Citizens Advice reports⁷⁷ that in a survey of those who applied for Universal Credit as a result of the Coronavirus outbreak, more than half (53%) have faced hardship during the five week wait for their first payment. The five-week wait for Universal Credit has been described as “*a real shock for people navigating the benefits system for the first time*” by a welfare adviser in Citizens Advice in evidence to the Work & Pensions Committee. The five-week wait has been widely criticised since Universal Credit was introduced putting an enormous strain on people both financially and emotionally.

This looming debt crisis is likely to impact on women who are already more vulnerable to poverty. Women are more likely than men to claim social security benefits, more likely to be in low-paid, part-time and insecure work, more likely to be providing care for children and other family members and more likely to have to make up for cuts to services through unpaid work. This keeps their incomes lower and leaves them vulnerable to short-term financial problems or income shocks. Borrowing and debt is therefore far from gender neutral and women are more likely to have to rely on borrowing to make ends meet. Many women who are struggling financially on benefits and low-income work are vulnerable to high-cost credit and in some cases this can lead to a never-ending spiral of debt.

Pre-lockdown research by the Women’s Regional Consortium⁷⁸ on women’s access to lending showed that 87% of the women involved in the research needed to borrow money in the last three years. Most had little or no savings or the ability to save due to low income or living on benefits.

⁷⁶ A lifeline for our children: Strengthening the social security system for families with children during this pandemic, Briefing by Joseph Rowntree Foundation and Save the Children, June 2020 <https://www.jrf.org.uk/file/55316/download?token=zdQGDbBp&filetype=briefing>

⁷⁷ Coronavirus claimants facing further hardship in wait for Universal Credit, Citizens Advice Press Release, 10 June 2016 <https://www.citizensadvice.org.uk/about-us/how-citizens-advice-works/media/press-releases/coronavirus-claimants-facing-further-hardship-in-wait-for-universal-credit/>

⁷⁸ Making Ends Meet: Women’s Perspectives on Access to Lending, Women’s Regional Consortium, February 2020 <http://www.womensregionalconsortiumni.org.uk/sites/default/files/Making%20Ends%20Meet%20-%20Women%27s%20Perspectives%20on%20Access%20to%20Lending.pdf>

Other pre-crisis ONS data⁷⁹ shows that women are consistently more vulnerable to poverty. 39% of women and 34% of men reported it was a struggle to keep up with bills some or most of the time, 26% of women and 23% of men said they ran out of money by the end of the month, and 29% of women and 23% of men said they would not be able to make ends meet for a month or less if they lost their main source of income. Single parents are likely to be particularly affected by this and in Northern Ireland the majority of single parent households are headed by a woman (91%).⁸⁰

A survey by Turn2US⁸¹ on the impact of Coronavirus on UK households shows that the percentage of single parent families anticipating that they will have £1,000 or less in June is 66%, up from 54% in February. That equates to 1.2 million single parents anticipating that they will be living on £1,000 or less in June, an increase of 216,000 compared to February, before Covid-19 measures began. An alarming 42% of single parents are anticipating living on less than £500 per month.

Gingerbread research⁸² shows that few single parents have a financial buffer with almost six in ten (59%) rarely or never saving money while approximately half view keeping up with their bills and credit commitments as at least a 'constant struggle.' Gingerbread found that most single parents had to make cutbacks or borrow money to keep up with their bills and credit commitments, whether unexpected or routine, and to fund essential or standard items.

Debt advice agencies report that single parents may be particularly vulnerable to debt as they are more likely to be in low-paid and part-time work as well as disproportionately impacted by welfare reform and increases in the cost of living. StepChange reports that single parents are over-represented amongst their debt clients compared to the UK population. Single parents made up 23% of their clients in 2018 yet represent only 6% of the UK population. 85% of their single parent clients are female.⁸³ In Northern Ireland Christians Against Poverty (CAP) report that 27% of their clients are single parents (25% of which are single mothers).⁸⁴

For a variety of reasons including low-incomes, job losses, reductions in working hours and caring commitments this pandemic will cause many women to suffer financial hardship and debt. Many

⁷⁹ Early indicator estimates from the Wealth and Assets Survey: Bills and Credit Commitments, April 2018 to September 2019, Office for National Statistics, April 2020
<https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/datasets/earlyindicatorsestimatesfromthewealthandassetssurveybillsandcreditcommitments>

⁸⁰ Census 2011 – Key Statistics for Gender, Research and Information Service Research Paper, Ronan Savage and Dr Raymond Russell, Northern Ireland Assembly, 5 September 2014

<http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2015/general/3415.pdf>

⁸¹ Turn2US Insight Briefing: Coronavirus, Turn2US, May 2020

https://www.turn2us.org.uk/T2UWebsite/media/Documents/Communications%20documents/Insight-briefing_12_05_2020_v4.pdf

⁸² Scraping and Saving, Gingerbread, May 2019 <https://www.gingerbread.org.uk/policy-campaigns/publications-index/scraping-and-saving/>

⁸³ Life Happens, Understanding financial resilience in a world of uncertainty, StepChange, July 2019
<https://www.stepchange.org/Portals/0/assets/pdf/life-happens-safety-nets-stepchange-debt-charity.pdf>

⁸⁴ Client report, Changing perceptions, Northern Ireland edition, Christians Against Poverty, April 2019
<https://capuk.org/filesserver/downloads/general/Client-Report-2019-NI-WebDP.pdf>

women will have struggled to meet the additional living costs associated with being at home during lockdown, many will get into debt or further into debt and many will struggle to meet their existing debt repayments both coming out of lockdown and well into the future.

It is clear that many people, including many women, will also struggle once job support and temporary forbearance measures are withdrawn. Many will have borrowed to get by and those who have had payment holidays or bills suspended during lockdown will face high interest rates and the potential for spiralling debts. There are a range of actions which should be taken to provide protection against hardship and debt coming out of this pandemic. While the costs of implementing these actions may act as a barrier the costs of not taking action will ultimately be much higher.

Recommendations to take action to protect people from getting into problem debt as a result of the pandemic:

- Households struggling with arrears and debt should be provided with strong protections against unaffordable repayment demands and housing insecurity. Government should extend the existing (time-limited) protections and forbearance measures on a range of credit repayments, benefit debt repayments and in housing (including mortgage holidays, increases in Local Housing Allowance rates, extending notice to quit periods, etc). This would provide a sustainable route back to normality over a manageable period for households whose incomes recover but who are left with a backlog of debt.
- Flexible terms are needed once payment holidays end to prevent a 'cliff edge' for people who have to start paying back their debts. Government should work with stakeholders to develop a package of protections for those negatively affected by Coronavirus which allows them a safe route out of difficulty including allowing for repayments to be made at an affordable level without increasing their debt or incurring poor credit ratings.
- Many people will have turned to high-cost credit to make ends meet since the crisis began. Financial support through the benefits system and through crisis payments is central to preventing crisis borrowing but the need for alternatives to high-cost credit is more pressing than ever. Government should work with charities, financial institutions and other investors to introduce or underwrite the development of schemes to provide low or no interest loans to help those on the lowest incomes access affordable credit.
- Providing short-term relief on debt repayments and evictions is not enough and in many cases will simply defer arrears until a later date. We agree with StepChange who have recommended that in order to be effective in tackling the debt crisis as a result of the pandemic Government must provide financial support. Government should establish a central fund to enable grants for those households negatively impacted by Coronavirus to address arrears and debts accumulated to pay for essential costs during the crisis. The fund should be reserved for the worst affected where realistic chances of repayment may not exist.
- Reforms to Universal Credit including extending the increase to the standard allowance, ending the five-week wait, converting Advance Payments to grants instead of loans and

extending the suspension of benefit deductions to include Universal Credit Advance Payments.

- In Northern Ireland existing welfare mitigations should be strengthened to include new challenges such as Universal Credit (which has seen big increases in claimants as a result of the pandemic).
- The budget for Discretionary Support should be increased, the eligibility criteria should be relaxed including the removal of the income ceiling and more payments should be made as grants instead of loans.
- Sufficient funding should be made available to debt advice agencies to not only continue with their free debt advice services but also to expand in order to meet increasing demand as a result of the pandemic.
- Government should acknowledge and support the role of community-based women-only provision in addressing women's poverty and financial vulnerability in disadvantaged and rural areas. This should include a commitment to increase and provide longer-term funding for grassroots women's organisations to enable them to continue and develop the vital services they provide to financially vulnerable women and their families in disadvantaged areas.

1.6 Childcare

The Women's Policy Group supports the Childcare for All Campaign and believes that a universal, free and high quality childcare provision, which meets the diverse needs of children, is essential for economic recovery in Northern Ireland. This is fundamental to facilitating women's participation and ability to access paid work, education and training and progressing gender equality in paid and unpaid work.

Like many other aspects of society, great inequalities existed that have now been exacerbated by the COVID-19 pandemic, and childcare is no exception to this. Many women faced stark choices between their work and childcare commitments, as school closures and limited access to childcare settings created significant challenges for families. Women are more likely to be forced to care for children, either in addition to their work, or instead of paid work. This applies particularly to parents of disabled children, as childcare options are extremely limited even in ordinary circumstances. This increases the risk of poverty and is also likely to have health impacts for parents. Crucially, additional economic support is required for parents and carers who are isolating due to a family member showing symptoms or are looking after a child or relative with COVID-19, especially for single parents, the vast majority of whom in Northern Ireland (91%) are women.

We know anecdotally of families who have faced stark choices between losing employment or leaving young children at home alone, or presenting health risks to grandparents where no other care is available. The risks are increased for women who are key workers in low-income positions

in care, cleaning and retail, or other essential positions such as teachers, as childcare for all key workers was not fully implemented and many parents were forced to risk being infected due to the nature of their work. Economically, we know that gender segregated markets in Northern Ireland sees women overrepresented in the hospitality and leisure sectors and subsequently, women face disproportionate ramifications of the health risks and economic crisis.

Whilst the Job Retention Scheme, amendments to Universal Credit and other benefits and expansion of the definition of key workers did provide a degree of support for some women, a longer-term plan is required to ensure all women affected by job losses can provide for themselves and their families both now and in the recovery phase. To do this, an adequate childcare provision is crucial. As Northern Ireland transitions to recovery planning, many welcome the steps to easing the COVID-19 lockdown. However, it is extremely concerning that the issue of access to childcare was completely absent from the NI Executive Roadmap to recovery; an alarming omission that was also the case in the UK and Ireland recovery roadmaps.

Access to childcare is a key part of our economic infrastructure and it is necessary for people to be able to return to work place settings, and for those working from home, and is a key component to any pathway to recovery. It will not be possible to transition to a stage where the lockdown is fully lifted without childcare being treated as a major factor in being able to do this⁸⁵.

It is essential for governments to look ahead to the future sustainability of childcare and consider what policies are needed to create a strong, secure childcare infrastructure that supports the rebuilding of the economy. Research suggests that as many as 10,000 childcare settings may be unable to reopen after COVID-19, as roughly 75% blamed financial difficulties and 25% referenced fears of parents being able to afford or need the childcare they had previously employed⁸⁶. This is particularly concerning as many childcare providers and parents in Northern Ireland rightly raised their frustrations that as of 18th June 2020, only 5% of the £12 million financial support package for childcare has been allocated⁸⁷.

Research from the Nevin Economic Research Institute found that despite the fact that 40% of families in Northern Ireland (around 350,000 workers) have dependent children, little consideration appears to be given to the misalignment between the reopening of many sectors of

⁸⁵ See Childcare for All Campaign Statements on Childcare and COVID-19: <https://www.childcareforallni.com/post/childcare-for-all-campaign-childcare-critical-to-families-and-economy> (June 2020); <https://www.childcareforallni.com/post/childcare-for-all-campaign-covid-19-statement> (May 2020).

⁸⁶ See: Richard Adams (April 2020), 'UK childcare industry 'crushed' by coronavirus crisis', *The Guardian*, (available online): <https://www.theguardian.com/education/2020/apr/24/childcare-industry-crushed-by-coronavirus-crisis> [accessed 23.06.20]; see also: Christine Berry, (May 2020), 'If we need childcare to reopen the UK economy, why is it so undervalued?', *The Guardian*, (available online): <https://www.theguardian.com/commentisfree/2020/may/23/childcare-reopen-economy-children-school-coronavirus> [accessed 23.06.20].

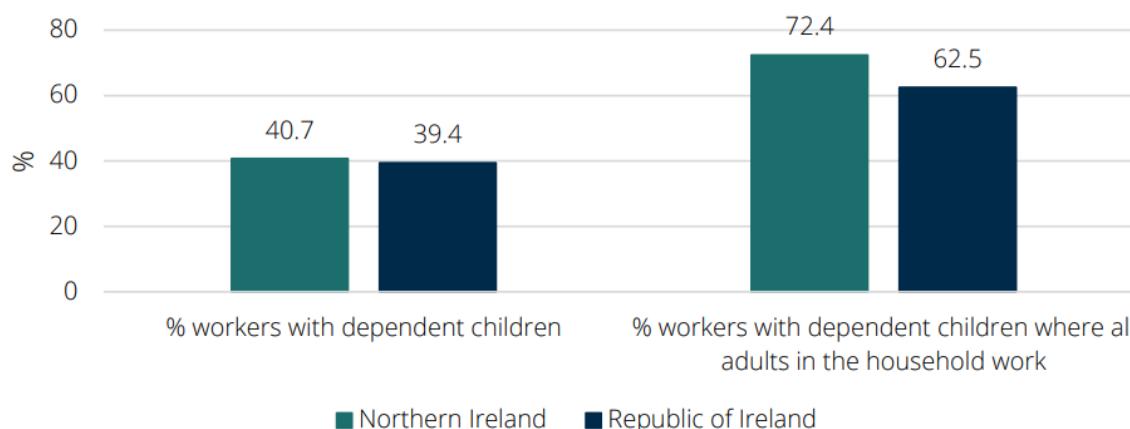
⁸⁷ Robbie Meredith, (June 2020), 'Coronavirus: Only 5% of £12m Stormont Childcare Scheme Spent', *BBC News*, (available online): <https://www.bbc.co.uk/news/uk-northern-ireland-53083774> [accessed 23.06.20].

our economy while childcare options remain extremely limited⁸⁸. As highlighted under the gender segregation and care work section of this pillar, many families rely on support from other family members for childcare to enable them to access the workforce. NERI research indicates that families in NI use the following types of childcare⁸⁹:

- Family - 47%
- Nursery - 26%
- Out of School - 18%
- Childminder - 4%
- School - 4%
- Other - 1%

Clearly, greater understanding of the diverse needs of families, intergenerational relationships and childcare support within families is needed to ensure barriers to work, education and training are removed. Figure 15 from NERI compares the situation between Northern Ireland and the Republic of Ireland.

Figure 15: Employment and Dependent Children in NI and ROI



Source: Estimates for Northern Ireland are obtained from Q4 2019 data in the Northern Ireland element of the UK Labour force Survey. Estimates for the Republic of Ireland are obtained from 2019 data of the Labour Force Survey.

Note: It is worth noting that the data relating to Northern Ireland includes the number of workers with dependent children under the age of 16 who live in households where all adults in the household work. The data for Republic of Ireland counts only those who live in households comprised of couples with dependent children under the age of 15).

Source: NERI Employment, Dependent Children and Access to Childcare During the COVID-19 Crisis Research InBrief No. 76 May 2020, p.4.

⁸⁸ Dr Lisa Wilson, (May 2020), 'Employment and access to childcare during the Covid-19 crisis', *Nevin Economic Research Institute*, (available online): <https://www.nerinstitute.net/research/employment-and-access-childcare-during-covid-19-crisis> [accessed 23.06.20], p.3.

⁸⁹ Idib, p.5.

Research from the Fawcett Society, UK Women's Budget Group and academics also suggests that half of parents with young children are struggling to make ends meet and women key workers face significantly more anxiety and under pressure to work⁹⁰. Additional findings on parents and key workers' concerns include:

- In the next three months, 51% of parents of under-11s say they will struggle to make ends meet; this rises to 56% for single parents,
- 43% of households with young children have nearly run out of money compared to 18% of other respondents,
- Almost half (48%) of parents of young children say they are worried about how they will pay their rent or mortgage,
- 57% of parents of under-11s believe they will come out of COVID-19 with more debt than before,
- 61% of women respondents are key workers compared to 43% of men,
- 32% of women, compared to 15% of men, say their employer is pressuring them to continue to work outside the home,
- 57% of women working outside the home say that they cannot afford to stay at home; compared to 34% of men,
- 41% of women working outside the home say they have additional workload due to COVID-19, compared to 28% of men.

The economic impact of COVID-19 has been severe, and the lack of an adequate childcare provision in Northern Ireland will exacerbate many of the concerns highlighted above as we move further out of lockdown and more women have to work outside the home, or struggle with unemployment. The childcare sector in Northern Ireland faces many challenges, with these challenges, the barriers for women accessing work, education and training will continue to rise.

Research from the Northern Ireland Childcare Survey in 2019 also indicated the worrying increased cost trajectory of childcare in Northern Ireland. The most recent findings pre-COVID show⁹¹:

- The cost of a week's holiday childcare for school children soared to £52 (56% increase) over the past 10 years, and now costs an average of £145 per week,
- The average cost of a full-time childcare place is £166 per week or £8,632 per year. This is an increase of 11% since 2010 when the first NI Childcare Survey was conducted,
- Families report spending an average of £137 per week on childcare. This rises to £178 where families use formal childcare only,

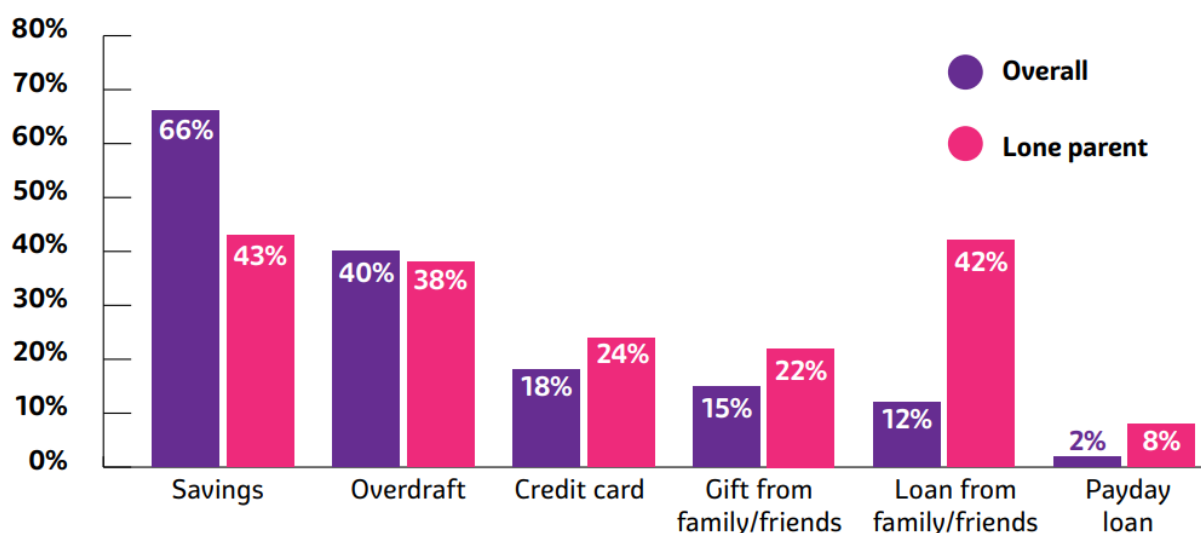
⁹⁰ UKWBG et. al., (May 2020), 'Half of parents with young children struggling to make ends meet', *UK Women's Budget Group, Fawcett Society, QMUS and LSE*, (available online): <https://wbg.org.uk/media/half-of-parents-with-young-children-struggling-to-make-ends-meet/> [accessed 23.06.20].

⁹¹ Employers for Childcare (2019), 'Northern Ireland Childcare Survey 2019', (available online): <https://www.employersforchildcare.org/report/northern-ireland-childcare-survey-2019/> [accessed 23.06.20].

- 50% of families report spending more than 20% of their overall household income on childcare; this rises to 63% for lone parents,
- More than one in ten lone parent households reported spending more than 50% of their overall income on childcare,
- 41% of families resorted to means other than their income to pay for their childcare needs, including savings, an overdraft, loans and credit cards; this rises to 51% for lone parents,
- Nearly half of respondents have had to cut back or go without another expense to pay their childcare bill; this rises to 63% for lone parents,
- More than 50% think there is a lack of sufficient childcare in their area and out of those, 45% say there is a lack of holiday scheme provision,
- Almost 50% of parents experienced a change in their working hours; one in five mothers decreased their hours of work or left work altogether compared to 6% of fathers,
- 45% of mothers attributed this to the cost of childcare,
- 73% of childcare providers reported an increase in their overall expenditure, compared to 29% who reported an increase in overall income,
- Pre-COVID, 32% of providers anticipated their economic positioning worsening over the next 12 months compared to only 17% who felt their position may improve,
- The majority of parents (87%) think the quality of childcare in Northern Ireland is good or very good.

The figures above are extremely concerning, especially given the drastically increased concerns of lone parents in Northern Ireland. Figure 16 below from the Northern Ireland Childcare Survey 2019 below shows the strain childcare costs having on lone parents:

Figure 16: Means used other than income to pay the childcare bill



Source: *Employers for Childcare Northern Ireland Childcare Survey 2019, p.21*

A recent TUC report on ‘Forced out: The cost of getting childcare wrong’⁹² provided some further evidence and recommendations on measures to prevent widespread and unnecessary job loss among working parents. In particular, this report raised the grave concerns of

‘not having enough childcare for working parents and how the risk of this reversing decades of progress women have made in the labour market, and increasing the gender pay gap - as well as having a damaging impact on our national economic productivity’⁹³.

The WPG believes that childcare should be treated as a key part of our economic infrastructure and a public good, rather than a private family matter that is preventing many women from working. Some relevant statistics on childcare, flexible working and gender pre-COVID in England and Wales that follow patterns in Northern Ireland include:

- 54,000 women per year are forced out of work due to pregnancy and maternity discrimination⁹⁴,
- Five years after a child’s birth, only 13% of mums have increased earnings compared to 26% of dads⁹⁵,
- 56.2% of mothers had to make a change to their employment due to childcare, compared to 22.4% of fathers⁹⁶,
- 1/3 requests for flexible work were rejected by the employer⁹⁷,
- 87% of men in paid work were full-time workers compared to 59% of women⁹⁸,
- Children from low income backgrounds in England were the least likely to attend early years provision but stand to gain the most from it⁹⁹,
- Between 2008 and 2018, the cost of nursery fees rose three times faster than working parents’ wages¹⁰⁰,
- Childcare costs for lone parents working time in that same time period rose seven times faster than earnings,

In particular, we would like to reference TUC concerns¹⁰¹ that:

“as the job retention scheme winds down and employers begin to make decisions about job losses, women with caring responsibilities and those returning from

⁹² TUC (June 2020), ‘Forced out: The cost of getting childcare wrong’, TUC, (available online): <https://www.tuc.org.uk/research-analysis/reports/forced-out-cost-getting-childcare-wrong> [accessed on 23.06.20].

⁹³ Ibid, (n51), p.2.

⁹⁴ ONS (2019) Families and the Labour Market found in (n51), p.5.

⁹⁵ Ibid.

⁹⁶ Ibid.

⁹⁷ 1 TUC (2019) Good work plan: Proposals to better support families found in (n51), p.6

⁹⁸ ONS (2019) Families and the Labour Market found in (n51), p.6.

⁹⁹ DfE (2019) Childcare and Early Years Survey of Parents in England 2018 found in (n51), p.9.

¹⁰⁰ TUC (2018) Childcare fees have risen three times faster than wages since 2008 <https://www.tuc.org.uk/news/childcare-fees-have-risen-three-times-faster-wages-2008-tuc-analysis-reveals> found in (N51) p.9.

¹⁰¹ Ibid, (n51), p.4.

maternity leave are at higher risk of being unfairly targeted for redundancy and dismissal due to difficulties with their childcare. The Equality and Human Rights Commission have already warned that pregnant women and new mums face being made redundant during the crisis due to discrimination. Our affiliated unions are also hearing from mums returning from maternity leave who are stuck without any childcare at all, as the limited places on offer are to children already in a setting prior to Covid-19.

BME and disabled women also face intersecting barriers to equal participation in the labour market that prevent them from accessing and thriving in the labour market fairly and additional difficulties accessing childcare could intensify and damage the discrimination they face [...] the government must also do their part to ensure employers are compliant with their obligations under existing legislation such as the Public Sector Equality Duty and strengthen the rights of pregnant women, those on maternity leave and with caring responsibilities to ensure their jobs and incomes are protected.

Employers must be given clear messages from the government, highlighting existing guidance, that redundancy procedures and the criteria used must not unlawfully discriminate against workers with protected characteristics.”

It has also been reported that since the crisis began, mums are 1.5 times more likely than dads to have quit or lost their job or been furloughed¹⁰². The above statistics from the TUC coupled with the Northern Ireland specific data from Employers for Childcare, ICTU and the Nevin Economic Research Institute paint a stark picture of the growing unsustainability and crisis of childcare across the UK. This is a UK wide issue that needs urgently addressed through devolved mechanisms in any COVID-19 recovery planning.

In relation to workers in the childcare sector, there are major concerns relating to the attitudes of undervaluing care work through the underinvestment and gender segregation in the sector. Almost half of all childcare workers earn below the real living wage (48%). This is a significantly higher figure than the proportion of all workers who earn below the real living wage (30%). More worryingly, the median annual gross pay for childcare workers is almost half of that compared to the average of all workers (£11,028 compared to £21,254). This is related to the fact that not only are childcare workers likely to earn significantly less per hour worked than the average employee but they are also more likely to work on a part-time basis.

There is little evidence that experience, skills or additional qualifications will reap much reward in the childcare sector with much smaller gaps between the lowest paid and the highest paid in the sector. Specifically, the median wage at the 10th percentile is £7.36, whilst the median wage at the 80th percentile is £10.24 per hour. Owing to sample size constraints it is not possible to get an estimate at the 90th or higher percentiles. A ratio of around 1.4:1. Comparing this to

¹⁰² IFS (2020) ‘How are mothers and fathers balancing work and family under lockdown?’, (available online) <https://www.ifs.org.uk/publications/14860> [accessed 23.06.20].

workers as a whole the median wage at the 10th percentile is £7.50, and £18.27 at the 80th percentile. A ratio of around 2.5:1.

If the goal of childcare policy is to make such a service more affordable and available, this cannot be at the expense of pay and conditions for workers in the sector. If childcare is to become an important and valued service, then the workers who provide that service also require to be valued. The current situation regarding pay and job quality shows that workers are underpaid and undervalued. To bring workers into the childcare sector, to maintain staff morale and reduce turnover, there needs to be significant action in properly valuing childcare workers and rewarding skills and experience.

Unionisation and collective bargaining or a system of sectoral agreements provide a mechanism to introduce a skills and wage infrastructure that could improve job quality. Previous research has shown the role that unions have historically played in introducing specificity in occupations and skills recognition. Furthermore, devolved bargaining structures such as works councils in Germany, which implement sectoral agreements at the ground level, have also been shown to give the greatest premium to low paid workers.

The evidence highlighted throughout this section on childcare is stark, and it is clear that a gendered approach to dealing with childcare is urgently needed. Northern Ireland still does not have a childcare strategy, nor a childcare provision, despite commitments in the New Decade, New Approach agreement. The childcare sector is one facing a sustainability crisis and deep gender segregation. Focus needs to be placed on creating greater diversity within the sector to support the needs of BME families and children with disabilities, to remove stereotypes of working in childcare being seen as a “woman’s job”, and to ensure that any provision in place is one that supports the needs of women, families, children, providers and wider society.

Recommendations:

- Investing adequately, based on an informed assessment of realistic needs, to deliver a high quality childcare infrastructure that is affordable for all to access, and providers to deliver.
- Work extensively with the women’s sector and childcare sector in the development of a childcare strategy and childcare provision for Northern Ireland.
- Fully implementing the CEDAW recommendations, noting the particular reference to Northern Ireland where we call on the Government to introduce a fully costed Childcare Strategy, underpinned by legislation, that meets the needs of children, parents, childcare providers and benefits the local economy.
- Ensuring all parents and childcare providers are accessing the financial help they are entitled to.
- Address the gender segregation of the childcare sector through the creation of sectoral agreements to provide a mechanism to introduce a skills and wage infrastructure that could improve job quality.

- Promoting family friendly policies and practices across all sectors to reduce barriers to women accessing and progressing in the workforce¹⁰³.

1.7 Rural Women

Rural Women Economy - Context

Women in NI have not been afforded the opportunity to participate equally in progressing the country from a post conflict society to a peaceful society. This is having a negative impact on their social and economic development, particularly those already experiencing disadvantage, such as rural women. The onset of a global pandemic will undoubtedly exacerbate this existing inequality if Covid-19 recovery planning does not take active measures to acknowledge and redress this. It is imperative that our region has 'visible' women at decision-making level if a gender equal sustainable future is to be achieved.

Gender inequality is amplified for women in rural areas due to Access Poverty¹⁰⁴. The accessibility of education, training, work and childcare provision and the cost and availability of public transport are factors in determining women's participation; particularly in rural areas¹⁰⁵. Women in NI remain under-represented in public and political life¹⁰⁶ and rural women's participation in public and political life is further hindered by geography and distance from decision making spaces. Even recent welcome initiatives such as; 'Women in Public Life' Programme¹⁰⁷ is based in Belfast and this is echoed in the location of the majority of public appointments; even within the wider women's sector rural women still need a stronger voice¹⁰⁸ and support: *'There are also stark inequities between Government funding for service delivery to women's groups between rural and urban (1.3% v 98.7%)'*¹⁰⁹.

¹⁰³ Childcare has been identified as an issue across the world and different solutions implemented. For example in Italy, the Cura Italia economic package includes parental leave of up to 15 days paid at 50% of salary, for parents of children under 12 or children with disabilities of any age. The scheme is designed for employees in the private sector and self employed people, and the days are to be used between both parents (where relevant). Separate provision is being made for public sector workers. Parents can also request a set number of days' paid leave in each month or babysitter vouchers worth up to €600. The package also includes a €5 million ring fenced element for female entrepreneurship in a fund for small and medium enterprises (SMEs). In Belgium, paid part time parental leave schemes have been introduced

¹⁰⁴ TRPSI Framework

<https://www.daerani.gov.uk/sites/default/files/consultations/dard/Final%20Version%20-%20Consultation%20Document%20on%20Proposals%20for%20Successor%20Framework.pdf>

¹⁰⁵ Rural Women's Manifesto *Rural Women Speak NIRWN* June 2015.

¹⁰⁶ Women and Public Appointments in NI

http://www.niassembly.gov.uk/globalassets/documents/raise/publications/2014/assembly_exec_review/11914.pdf

¹⁰⁷ <http://politicsplus.com/programmes/women/women-in-public-life-programme/>

¹⁰⁸ Evaluation of the Regional Infrastructure Support Programme (Final Report, June 2015)

¹⁰⁹ *ibid*.

NIRWN as the only dedicated rural women's network; provides the regional rural element of support to women through the Regional Support for Women in Disadvantaged and Rural Areas Programme (funded by DAERA Rural Affairs Programmes). The vision of this Programme is: *That women living in disadvantage in both Urban and Rural will be provided with the specialist support they require to enable them to tackle disadvantage and fulfil their potential in overcoming the barriers that give rise to their marginalisation, experience of poverty and exclusion*'. An independent Evaluation of this Consortium work concluded¹¹⁰ that rural women needed additional financial support in this Programme:

'The rural investment in proportional terms is not sufficient to animate and build critical mass versus urban interests (circa 20% of staff resources in the Consortium are linked to rural delivery i.e. two 25 hour posts in NIRWN) which is out of step with the proportion of rural dwellers in NI'

As a result of no Executive in place for 3 years this has never been redressed. It is imperative that women in rural areas have proposed future budgets; Programme for government and policy recovery planning assessed for rural impacts¹² to ensure the inequity of Government resourcing does not continue. NI Government funding support for the work of the only dedicated regional service to support rural women in their communities (NIRWN) is now 13% of what it was in 2007.

Recommendations:

- Proposed budgets, PfG and policy recovery plans take account of rural needs.
- Historic underinvestment in rural women is recognised and efforts made to redress when future resourcing is being planned.
- Recognition that all Government Departments have a responsibility to deliver for rural women, not only DAERA.

Rural Business

Labour intensive businesses, or those that rely heavily upon occupations and skills deemed by governments to be non-essential, are most immediately at risk and a principal source of wider supply chain disruption, everything else being equal. In this regard, two characteristics of rural economies are pertinent. Firstly, rural areas, typically have a population distribution skewed to older people compared to urban areas¹¹¹. Older people are more likely to require critical care and/or die as a result of a coronavirus infection¹¹². There are also more older women than men as

¹¹⁰ Evaluation of the Regional Infrastructure Support Programme (Final Report, June 2015) 12 Rural Needs Act, 2016.

¹¹¹ Eurostat. Statistics on Rural Areas in the EU Eurostat; Eurostat: Brussels, Belgium, 2017

¹¹² Wu, Z.; McGoogan, J.M. Characteristics of and Important Lessons from the Coronavirus Disease 2019 (COVID-19) Outbreak in China: Summary of a Report of 72 314 Cases From the Chinese Center for Disease Control and Prevention. JAMA 2020, 323, 1239–1242. [CrossRef] [PubMed]

women have a longer average life span. UK Government advice, which mirrors that in many other European countries, is that those aged over 70 should socially isolate, making them dependent on others in rural communities to collect shopping and medical prescriptions. It follows that self-isolating and shielding behaviour will also disproportionately impact rural areas through the availability of ('grey') labour for businesses, social enterprises and volunteer work and through the impact of their reduced expenditure on goods and services from local businesses ('grey pound'). Secondly, as labour relocates to a home working context, this could be more difficult in those rural areas suffering from inferior access to high quality broadband¹¹³. This weakness will also affect homeschooling during closures and be exacerbated by concurrent demands for limited available bandwidth (data transfer capacity) among multiple household members¹¹⁴.

COVID-19 and Rural Development

The outbreak of COVID-19 has significantly affected all aspects of life across Europe. In addition to threatening our health, the pandemic is also posing serious challenges to our socio-economic systems. In rural areas, farmers, businesses and communities are particularly affected. The COVID-19 crisis is predicted to have far-reaching consequences that will be felt for years to come. The trajectory of rural development has thus changed, and so must we. We must think differently and be ready to do "business unusual"¹¹⁵ to help rural entrepreneurs cope with economic stresses amid the pandemic. The added difficulty we face in NI is that as part of the UK we are exiting the EU and will no longer have access to EU Rural Development funding and policy development and we have no indigenous rural development policy of our own. Development of our own rural policy post Brexit has been halted to prioritising dealing with the pandemic but the timeline for the Protocol¹¹⁶ implementation and transition period to end (Jan 1 2021) remains unchanged; with a cliff edge no deal scenario still a very real possibility.

EU response

The European Commission is coordinating a common European response to the COVID-19 crisis, not only to support the healthcare systems of the EU Member States, but also to mobilise resources to support businesses hit by the crisis, including farm holdings, agri-food companies, and rural businesses. The European Commission has released their latest package of exceptional measures to further support the agricultural and food sectors most affected by the coronavirus crisis. A clear example of how this can positively impact on women is the dedicated resource

¹¹³ Commission for Rural Communities. Rural Micro-Businesses: What Makes Some Thrive in a Challenging Economic Climate? Commission for Rural Communities: Gloucester, UK, 2013. 13. OFCOM.

¹¹⁴ The COVID-19 Pandemic and Its Implications for Rural Economies; Jeremy Phillipson 1,* , Matthew Gorton 1 , Roger Turner 1 , Mark Shucksmith 1 , Katie Aitken-McDermott 1 , Francisco Areal 1 , Paul Cowie 1 , Carmen Hubbard 1 , Sara Maioli 1 , Ruth McAreavey 1 , Diogo Souza-Monteiro 1 , Robert Newbery 2 , Luca Panzone 1 , Frances Rowe 1 and Sally Shortall 1; Published: 12 May 2020

¹¹⁵ International Institute of Rural Reconstruction

¹¹⁶ <https://www.gov.uk/government/publications/new-protocol-on-irelandnorthern-ireland-and-political-declaration> Oct 2019

support to rural women in Georgia amid the Covid-19 pandemic¹¹⁷. NI will not be in a position to take advantage of this new resourcing and innovations.

Recommendations:

- Rural women are engaged in future rural development policy planning and development.
- Rural women have dedicated rural development resourcing that takes account of gender differentials and Covid-19 impacts.
- NI continues post Brexit to learn from EU policy development and innovation in order to replicate what is advantageous to NI.
- NI Executive work quickly on ensuring we have a future Rural Development policy that supports vibrant, gender equal, rural communities.

Rural VCSE

Rural areas have often been at the vanguard of community and social enterprise¹¹⁸, and COVID-19 is itself leading to the promulgation of many positive examples of community, neighbour and volunteer support. How public, private and third sectors effectively work together - and, crucially, how they work with the rural voluntary, community and social enterprise (VCSE) ecosystem - is critical to immediate emergency response and will be vital to longer-term recovery. However, whilst the VCSE sector is adept at balancing social, economic and environmental needs, it has been heavily stretched in the years leading up to the pandemic and now faces a range of challenges¹¹⁹. With social shielding of older populations, who are an important source of volunteer labour, the sector too is facing challenges linked to labour availability. Thus, while the crisis offers opportunities for rural communities to make use of and to strengthen existing volunteering and neighbourliness, a weakness of the rural social support system is its reliance on older volunteers to look out for an ageing population. This sector is driven by a large number of female leaders and volunteers; largely because employment is often insecure and reliant on time bound funding.

There is a need for governments to view organisations in this sector in a similar light to private and public businesses and employees, providing financial support to sustain their viability. Support is especially justified, given that in many rural communities these organisations play the leading role in organising and supporting older, young and vulnerable residents. They may need to bolster younger volunteering and neighbourliness and repurpose older volunteering to fit with

¹¹⁷ <https://www.euneighbours.eu/en/east/stay-informed/news/eu-supports-women-georgias-rural-areas-amid-covid-19-pandemic>

¹¹⁸ Steinerowski, A.A.; Steinerowska-Streb, I. Can social enterprise contribute to creating sustainable rural communities? Using the lens of structuration theory to analyse the emergence of rural social enterprise. *Local Econ.* 2012, 27, 167–182. [CrossRef] 25. Townsend, L.; Wallace, C.; Smart, A.; Norman, T. Building Virtual Bridges: How Rural Micro-Enterprises Develop Social Capital in Online and Face-to-Face Settings. *Sociol. Rural.* 2016, 56, 29–47

¹¹⁹ Milbourne, L.; Cushman, M. Complying, Transforming or Resisting in the New Austerity? Realigning Social Welfare and Independent Action among English Voluntary Organisations. *J. Soc. Policy* 2015, 44, 463–485

current restraints and the limits placed on their movement. These extra demands need external support, but the VCSE sector often falls between business, charity and household policy frameworks¹²⁰. COVID-19 serves to further emphasise the imperative for community capacity building and support through the rural VCSE sector, to allow it to help individuals, households and communities during the pandemic and recovery.

Recommendations

- Government to view organisations in this sector in a similar light to private and public businesses and employees, providing financial support to sustain their viability.
- Resourcing and support for rural community capacity building to aid Covid-19 recovery and sustainability.

Gender and the Rural Economy

The impacts of COVID-19 are experienced differently between genders¹²¹. Many of the frontline occupations affected by the virus impact disproportionately on women. Teachers, carers and nurses are predominantly women. Throughout the EU, women are predominantly responsible for childcare¹²² and home schooling is likely to have gendered implications within families. Female rural entrepreneurs and women who have undertaken farm diversification initiatives have often done so to fit around their other childcare and caring responsibilities¹²³. Maintaining these businesses while undertaking additional COVID-19 caring roles will be a challenge. There may be gendered effects that will mean differential access to household assets that can be used to buffer the effects of the coronavirus on firms. During Foot and Mouth Disease, male-owned firms were far more likely to draw on unpaid labour of household members, and female-owned businesses were less likely to use household savings to ease cash flow or to take on additional loans or debts, in order to limit risks to families and households¹²⁴. There is currently a high level of anxiety amongst rural women about the impact of lack of and cost of childcare as we move into a new school year that seems inevitable to include some form of blended learning.

Recommendations:

¹²⁰ Agapitova, N.; Sanchez, B.; Tinsley, E. Government Support to the Social Enterprise Sector: Comparative Review of Policy Frameworks and Tools; The World Bank: Washington, DC, USA, 2017.

¹²¹ The COVID-19 Pandemic and Its Implications for Rural Economies

¹²² Erhel, C.; Guergoat-Larivière, M. Labor Market Regimes, Family Policies, and Women's Behavior in the EU. *Fem. Econ.* 2013, 19, 76–109.

¹²³ Shortall, S.; Sutherland, L.; McKee, A.; Hopkins, J. Women in Farming and the Agriculture Sector; Scottish Government: Edinburgh, Scotland, 2017.

¹²⁴ Phillipson, J.; Bennett, K.; Lowe, P.; Raley, M. Adaptive responses and asset strategies: The experience of rural micro-firms and Foot and Mouth Disease. *J. Rural Stud.* 2004, 20, 227–243. [CrossRef]

- Rural business support initiatives are required.
- Rural childcare solutions need to be created to support rural women business owners and workers as we move forward.

Rural Women & the Digital Economy

This is the opportune time to increase rural women's participation in the digital economy, including digital marketing and digital trade. Of course, this means that the necessary enablers must first be addressed, starting with increasing digital identification for rural SMEs to allow innovative ways of securing collateral and credit histories — for example, through the use of data from utilities, trade creditors, and purchases of inputs¹²⁵.

With the social distancing phenomena, the era of gathering rural people in groups for capacity building will end. Development organisations should adapt to ICT-based capacity building. This includes providing digital, virtual, and mobile-based business training, coaching, and mentoring related to economic recovery, digital marketing and communication channels, and overall digital financial literacy.

Recommendations:

- Increase rural women's participation in the digital economy, including digital marketing and digital trade.
- Increase digital identification for rural SMEs to allow innovative ways of securing collateral and credit histories.
- This includes providing digital, virtual, and mobile-based business training, coaching, and mentoring related to economic recovery, digital marketing and communication channels, and overall digital financial literacy.

1.8 De-commodification of Housing and Further Education

The right to housing, shelter or appropriate accommodation is covered extensively by many international treaties and human rights bodies. Article 25 of the Universal Declaration of Human Rights (UDHR) and Article 11(1) of the International Covenant on Economic, Social and Cultural Rights (ICESCR) guarantee the right to housing as part of the right to an adequate standard of living. This is expanded upon in the Yogyakarta Principles, which covers the application of human rights law in relation to sexual and gender minorities. The Principles state:

¹²⁵ DEVEX International Development.

“Everyone has the right to adequate housing, including protection from eviction, without discrimination and that States shall a) take all necessary legislative, administrative and other measures to ensure security of tenure and access to affordable, habitable, accessible, culturally appropriate and safe housing, not including shelters and other emergency accommodation, without discrimination on the basis of sexual orientation, gender identity or material or family status; b) take all necessary legislative, administrative and other measures to prohibit the execution of evictions that are not in conformity with their international human rights obligations, and ensure that adequate and effective legal or other appropriate remedies are available to any person claiming that a right to protection against forced evictions has been violated or is under threat of violation, including the right to resettlement, which includes the right to alternative land of better or equal quality and to adequate housing, without discrimination.”

Despite this right being comprehensively covered in human rights law, its application on the ground and interpretation by party states - including the UK and, more specifically, Northern Ireland - has been significantly lacking. Housing is commodified: land to be bought and sold, turned for a profit, or squeezed for as much overhead as possible. Instead of being treated as a right, it is a privilege, one to be paid for and one which can be taken from you with little warning. Those who find themselves homeless are too often moved on from public spaces by the PSNI and the support that is provided often attempts to address symptoms of the problem - such as mental illness and substance misuse - rather than addressing the issue of the lack of home in the first instance.

Human rights can never be conditional. The right to freedom from torture or inhumane treatment should not have conditions attached, and therefore neither should the right to housing. Commodifying housing by putting a price on it, encouraging profiteering through multiple property ownership leading to the exploitation of renters not only ensures the build-up of wealth at the top of our society, but also generates artificial housing shortages and housing anxiety which hurts . This ensures that individuals and families are stuck living in unsuitable and unstable housing, or no housing at all.

Naturally, this has a specifically negative impact on women, LGBT+ people, racialised people, disabled people, and working class people generally, often leading to an inability to access housing and engage with this marketised model. Many of these groups experience homelessness in disproportionate levels, often stemming from experiences of financial or other means of coercive control, domestic or sexual violence, or discrimination from private landlords. Many individuals are also trapped within coercive and abusive situations, in the knowledge that if they were to attempt to leave they would be at the mercy of an unforgiving housing market.

Recommendations:

- By restricting home ownership to one per individual as a starting point, and engaging in a process of dismantling large housing monopolies and seizing empty/derelict buildings, as well as those where tenants are living in unsustainable conditions, we can begin ensuring

that appropriate housing is available to all those that need it, and that there are no empty homes while families sleep on the streets.

- In the medium and long term, any new housing developments built should be brought under public ownership and maintained by the state, and individuals with multiple properties who profit from rental income should give up these properties and have the tenancy transferred over to the state.
- Decommodifying the housing system in this way removes the significant rent pressures on the most vulnerable in society.
- Paying for housing and property upkeep through taxation instead of inflated and unpredictable rent requests - which often line pockets instead of going towards upkeep - will mark the beginning of a move towards a Northern Ireland where each individual and family are housed appropriately, fulfilling any accessibility requirements, and tackling the propensity for abuse through financial and housing coercion.

While this process is long and requires significant political investment, it will ensure that the right to housing is meaningfully enshrined in our society, and will provide a shining example of the positive change that can come through the recovery from COVID-19 to other administrations in Ireland and the UK as well as further afield.

1.9 A Feminist Green Economy

We note the NI Executive commitments to ‘tackle climate change head on with a strategy to address the immediate and longer term impacts of climate change’ in the New Decade, New Approach agreement¹²⁶. The NI Executive commitments include¹²⁷:

- *The Executive’s strategies to reduce carbon emissions will be reviewed in light of the Paris Climate Change Accord and the climate crisis.*
- *A new Energy Strategy will set ambitious targets and actions for a fair and just transition to a zero carbon society.*
- *The Executive should bring forward a Climate Change Act to give environmental targets a strong legal underpinning.*
- *The Executive will establish an Independent Environmental Protection Agency to oversee this work and ensure targets are met.*
- *The Economic Strategy will support clean and inclusive growth and create jobs as part of a Green New Deal.*
- *The Executive will create a plan to eliminate plastic pollution.*
- *RHI will be closed down and replaced by a scheme that effectively cuts carbon emissions.*

¹²⁶ New Decade, New Approach Agreement, p.8 (available online): https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/856998/2020-01-08_a_new_decade_a_new_approach.pdf [accessed 24.06.20].

¹²⁷ Ibid, p.44.

In particular, the WPG would like to make reference to aims for a “fair and just transition” alongside the Economic Strategy that will “support clean and inclusive growth and create jobs as part of a Green New Deal”. This section of our plan will make recommendations relating to the NI Executive aims for a Green New Deal as identified above from a perspective that will support tackling gender inequality.

In recovering from COVID-19, many have discussed the need to avoid returning to the status quo, or having some sort of “new normal” being necessary. The Women’s Policy Group would agree with the need to reassess our economic priorities as we recover from COVID-19. The lockdown exposed the severe impact of governmental decisions to neglect public services on our society. Many of the existing socio-economic inequalities were exacerbated during the lockdown, as the lack of resilience or ability to cope with the ramifications of the pandemic became glaringly obvious. The need for basic levels of income, access to food, childcare, a fully-functioning health service, education, changing considerations of “low-skilled” work to essential work, recognising the importance of unpaid care, digital poverty, holiday hunger, access to the internet and many more factors have been the topic of a lot of conversations in recent months. Now, more than ever, it is necessary to reassess our economic decision making and recent history of severely under-resourced public goods. Northern Ireland would not have been able to cope without those working in the areas above, and it is necessary to recognise this undervalued work; redistribute care responsibilities and reduce the levels of harm to our social, health, economic and environmental infrastructures.

The Women’s Policy Group NI endorses the UK Women’s Budget Group and Women’s Environmental Network paper for the WBG Commission on a Gender-Equal Economy, *Towards a Feminist Green New Deal for the UK*¹²⁸. As described by Cohen and MacGregor in the WBG and WEN paper, discussions on Green New Deal frameworks rarely incorporate gender, race and class¹²⁹. The UK WBG and WEN paper looks at a Green New Deal from an intersectional feminist perspective, and it is an approach that the WPG would endorse for Northern Ireland in relation to our economic recovery and the NI Executive’s aims for tackling climate change.

We have already highlighted many gender-equality priorities so far in how they align to economic decision making, and will highlight further gender equality priorities throughout the entirety of this feminist recovery plan. Before highlighting what a Feminist Green New Deal may look like, it is important to consider what Green New Deals typically include.

Typical priorities highlighted by the UKWBG and WEN include:

¹²⁸ Maeve Cohen and Sherilyn MacGregor (2020), ‘Towards a Feminist Green New Deal for the UK: A Paper for the WBG Commission on a Gender-Equal Economy’, *UK Women’s Budget Group and Women’s Environmental Network*, (available online): <https://wbg.org.uk/wp-content/uploads/2020/05/Feminist-Green-New-Deal.pdf> [accessed 24.06.20].

¹²⁹ Maeve Cohen and Sherilyn MacGregor (May 2020), ‘What would a Feminist Green New Deal look like? - Summary Briefing’, *UK WBG and WEN*, (available online): <https://wbg.org.uk/wp-content/uploads/2020/05/A-Feminist-Green-New-Deal.pdf> [accessed 24.06.20], p.1.

- *Decarbonising the economy,*
- *Democratising the economy,*
- *Creating fair green jobs,*
- *Preserving the natural environment,*
- *Reform of finance and banking systems,*
- *Community organising and ownership,*
- *International responsibilities to repay debts and inequalities.*

In their proposed Feminist Green New Deal, these priorities would be combined with aims of gender-equality, including:

- *Redressing economic and social disadvantages faced by women,*
- *Changing social norms of gender at home and at work to share and value care,*
- *Increasing women's representation in all aspects of public life and decision-making,*
- *Ending violence against women and girls.*

The WPG would add that in the context of Northern Ireland, the need for women's involvement in peacebuilding processes should also be a priority, as set out in UN Security Council Resolution 1325 on Women, Peace and Security¹³⁰.

The WBG and WEN Feminist Green New Deal has several recommendations under five broad themes:

1. ***Investment in (social) infrastructure*** - including transport, housing, agriculture and social infrastructure such as jobs and training for carers and educators,
2. ***Green jobs*** - emphasising the need to be aware of reproducing occupational gender segregation and take steps to enrol women in STEM jobs crucial to a green economy,
3. ***Sharing Care*** - recognising that paid care jobs are low carbon and redress gender inequality and women undertake the majority of unpaid care work,
4. ***Democracy and Ownership*** - encouraging women's community involvement in governance, especially BAME and disabled women, as they are underrepresented in all areas of political life and this needs rectified to democratise the economy,
5. ***(Inter)national responsibilities*** - reducing and redressing international inequalities.

In the context of Northern Ireland, previous pillars in this plan have addressed the need to decommodify housing, reduce gender segregated labour markets, tackle professional clusters, redistribute disproportionate levels of care work women face and tackle rural access poverty. The WPG would also like to endorse the following evidence and recommendations from the Feminist Green New Deal:

“WBG research indicates that a 2% GDP investment in care (social care, childcare, parental leave etc.), creates double the amount of jobs for women and almost as

¹³⁰ UNSCR 1325 Women, Peace and Security.

many for men than the same investment in construction¹³¹. Investment in free universal childcare especially, returns almost all of its initial investment”¹³²

This is of particular importance to Northern Ireland given our calls for a **universal, free and high quality childcare provision**. If the Northern Ireland Assembly, and the Department of Education, introduce free universal childcare, statistics from the WBG submission to HM Treasury indicate that a full return would be made on this investment through additional tax revenue generated by the additional jobs created¹³³. In addition to this, when relating the investment in social infrastructure to the environment, WBG and WEN reference Eurostat data which suggests:

“The care industry is 30% less polluting (in terms of greenhouse gas emissions) than the construction industry and, the education industry is 62% less polluting than the construction industry”¹³⁴.

Recommendations from the WBG and WEN Feminist Green New Deal, which we have applied to Northern Ireland, include:

1. Investment in (social) infrastructure:

- Co-designing social infrastructure at a local level with the needs of women taken into account,
- Taking the differing transport needs of women with caring responsibilities into account when creating transport plans; particularly given issues in Northern Ireland of inadequate rural public transport and the fact that women are more likely to rely on public transport.

2. Green Jobs:

- Provide subsidies and other incentives, including paid education leave, to support women, particularly low-income and BAME women, in accessing training and development programmes in high-skilled work in a new green economy,
- Provide subsidies and other incentives to those working in jobs at high risk of being replaced by automaton, particularly as women are at much higher risk of this,
- Encourage women and girls into male-dominated green sectors that are encouraged through a Northern Ireland Green New Deal.

3. Sharing Care:

- Recognising the dual-benefit job creation and increased tax revenue through investing in paid care jobs that are already done in an unpaid capacity by majority women,

¹³¹ ITUC (2016), ‘Investing in a Care Economy: A gender analysis of employment stimulus in seven OECD countries’, *ITUC*, (available online): https://www.ituc-csi.org/IMG/pdf/care_economy_en.pdf [accessed 24.06.20].

¹³² Ibid, (n83), p.1.

¹³³ Women’s Budget Group (February 2020), ‘Budget Representation to HM Treasury: Invest in Social Infrastructure’, *UK Women’s Budget Group*, (available online): <https://wbg.org.uk/wp-content/uploads/2020/01/WBG-Budget-2020-FINAL.pdf> [accessed 24.06.20].

¹³⁴ WBG calculations from Eurostat data: <https://ec.europa.eu/eurostat/data/database> found in ibid, (n83), p.1.

- Through increased investment in care jobs and the care sector, not only will women's employment and economic opportunities increase, but children from disadvantaged backgrounds will benefit from increasing qualities of childcare and education,
- Broaden definitions of 'green jobs' beyond construction and technology to incorporate the care sector as an already existing low carbon, high compensate sector that is increasingly neglected,
- Ensure that all green jobs in Northern Ireland include a real living wage, are securely contracted, ethically procured and unionised,
- Implement a 30-hour paid work week in recognition of unavoidable unpaid care,
- Actively encourage and incentivise care leave and caring responsibilities being undertaken by men,
- Establish a Universal Basic Income or Universal Basic Services to ensure minimum living standards and recognise and remunerate the £4.6 billion unpaid carers contribute to Northern Ireland each year,
- Balance recommendations for greater food self-reliance with recognition of the gendered, unpaid and low-paid labour involved in producing and providing food, particularly as Northern Ireland may be disproportionately impacted by different food standards to Great Britain post-Brexit,
- Supporting and developing sustainable small businesses that reduce domestic work through mass preparation and distribution of locally grown food.

4. Democracy and Ownership:

- Promoting economic, ecological and carbon education campaigns for schools and the wider public to be adequately funded through a Climate Change Act and within the Programme for Government,
- Ensure equality impact assessments of all environmental policies and ensure consultation on policies with groups representing various genders, races and classes within civil society,
- Make socio-economic equality of protected characteristics a key goal of any new green new deal framework and ensure co-design of planning and policies with the Women's Sector,
- Promote a cultural shift towards valuing care as a key part of the infrastructure of the environment and economy.

5. (Inter)national Responsibilities:

UK Level:

- Ending the hostile environment in the UK towards migrants and fully remove information exchanges between public bodies (including those in Northern Ireland) and the Home Office,
- Promote fair tax policies which close tax loopholes, redistribute wealth between women and men and hold transnational corporations to account for exploitation of people and harm to the planet¹³⁵,
- Introduce a Bill of Rights for Northern Ireland,

Devolved:

¹³⁵ Examples provided by the WBG and WEN include a fossil fuels tax for corporations, a financial transaction tax and reforms of progressive taxation like income and corporation tax, (n83), p.3.

- Protecting human rights, including sexual rights, reproductive rights, and working rights,
- Promote trade justice within supply chains and create ethical procurement guidelines in line with the above recommendations.

We have endorsed the above recommendations from the WBG and WEN Feminist Green New Deal and applied them to Northern Ireland and the aims of the NI Executive. In any forward planning for the future of Northern Ireland, the climate needs to be considered. The above recommendations would support the NI Executive in meeting the requirements set out in New Decade, New Approach, whilst applying a gender lens to support a care economy and gender equality in any new green economy.

1.10 Paramilitarism, Gate Keeping and Control of Funding

Paramilitarism is a reality in Northern Ireland, and one that persists fully 22 years after the Good Friday/Belfast Agreement. It is a particularly thorny problem because the reality of our history means that it is difficult to draw a line under the legacy of the violence of the past and those who were involved with it. Paramilitary organisations continue to exist, despite, in most cases, ceasefires being in place and the conflict being behind us. Further, many of those who are involved in paramilitary activity are not the same actors that were involved during the conflict, and the activities that continue to come under the umbrella name of “paramilitary activity” are not the same as those carried out during the conflict.

It is unclear how the COVID-19 pandemic will impact upon paramilitary activity in Northern Ireland, particularly whether lockdown will have further entrenched the influence of these groups in local communities or not. Nonetheless, the time has come to face the continued paramilitary activity that exists. Evidently, these organisations continue to recruit new members, and to engage in activities that would ordinarily be categorised as common criminality; **loan-sharking, protection rackets, and drug dealing.**

Justice Minister, Naomi Long, has signalled her intention to introduce Unexplained Wealth Orders, which should be in place in October 2020, while also recognising that “This will involve a complex programme of work, covering the production of Codes of Practice, Court Rules and secondary legislation, some of which will need to be made at Westminster”.

This is a welcome change, but it is vital that these are used properly and wherever appropriate to tackle paramilitarism. Another, and arguably more difficult barrier, is the concern that there may be a lack of political will to truly uproot the paramilitary organisations behind some of this criminality.

Paramilitary run organisations continue to act as community organisations within many vulnerable communities and many are in receipt of public money. These same community workers and organisations can act as gatekeepers within their communities, choosing favoured

organisations to work alongside and choking off support to groups that may challenge or question paramilitary influence. These organisations are often highly male-dominated, leading to the silencing of women's voices within the local community and reinforcing gender divisions. This problem has been further exacerbated by the UK's refusal to apply UNSCR 1325 to the Northern Ireland conflict.

We need more robust and routine checks on the bona fides of community organisations to screen out those with active involvement in ongoing paramilitary and/or criminal activity. It is unacceptable that public money should contribute to the coffers of organisations that have associations with criminal elements, while groups doing genuine peacebuilding work suffer through lack of support.

With regards to paramilitary activity, paramilitaries are known to be involved in loan sharking and this particularly impacts upon those with limited incomes, especially women, as shown in research carried out by Women's Support Network.

Recent research by the Independent Reporting Commission, compiled by Monica McWilliams, confirms that paramilitary activity remains a constant issue in Northern Ireland, and laments that civil society has apparently learned to live with it. She describes the situation as one of "coercive control" of entire communities¹³⁶.

The Paramilitary Crime Task Force has arrested multiple individuals but has not been able to stamp out the organisations themselves. More robust action against these organisations would actually free up money to be invested in the communities that are currently being harmed by this coercive control, many of which have some of the worst levels of deprivation in the UK and even in Europe.

For questions or queries regarding the WPG Feminist Recovery Plan, please contact Rachel Powell, Women's Sector Lobbyist, Women's Resource and Development Agency, rachel.powell@wrda.net

¹³⁶ See: <https://www.ircommission.org/>