

## **Reflections on the Basic Income debate from an Irish feminist perspective; A feminist alternative to basic income**

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Basic Income (BI) is often argued as the ideal reform from a feminist perspective. The paper reflects on whether BI can deliver a feminist gender neutral carer-worker vision of reform. This paper first considers the pros and cons of BI from a general feminist perspective. It argues that a basic income approach, with the potential to reinforce present socially constructed gender differentiated care roles, is not the preferred option for social security reform for working aged payments. The paper therefore outlines an alternative feminist income support reform agenda for Irish working aged social security reform. The paper does not fully reject BI. It argues it is the appropriate reform option for child income support and for pension age.

### **A feminist vision**

Various feminist labour market and care typologies help articulate feminist visions for income reform. A fuller articulation of a feminist vision of work and care arrangements is included in Appendix 1 but is briefly summarised here. The 'male breadwinner' concept has been used by feminists to illuminate how social security systems were designed to discriminate on gender grounds and maintain quite socially constructed care and work roles. Gender differentiated models like the Mother-Worker approach help to highlight the more duplicate roles modern women play as mothers or carers and increasingly as workers (Leira 2002).

Gender neutral approaches offer visions of the future. Two contrasting futures are considered. A Adult-Worker approach offers a vision of the future which sees both adults in a two parent household working a significant number of hours or virtually full time. Care needs are catered for by primarily by 'purchasing' child care, health care or elder care. This model tends to commodify care, it also under-accommodates care that can not be commodified and does not accommodate Bakers (2008) concept of affective care. A Carer-Worker model offers a vision of a future more evenly divided between work and care and where work and care is more evenly divided between men and women. This way of thinking promotes public policies that lead to a more equal allocation of both work and care between men and women but also places affective care needs and care work centrally in that vision of the future (Lewis 2003). This is similar conceptually to Zelleke's (2008) and Baker's (2008) use of Nancy Fraser's (1997) concept of a Universal Care Giver. Both these concepts articulate a feminist vision of the future where both care and work are equally shared and women are not disadvantaged by biological difference.

The key question for this paper is whether BI is the most appropriate income support reform to support a Carer-Worker vision of the future.

## Feminist debates about BI

The general themes covered in feminist debates about basic income are now explored under the following interdependent broad themes; care, freedom to pursue life choices, changing labour market choices, financial autonomy and poverty.

Alstott (2001) argues that BI has the capacity to financially compensate for care. However BI has limited potential to incentivise men to care and hence to redistribute care roles between men and women (Robeyns 2008). There are superior tools such as paternal leave that have more potential to redistribute care work (Bergmann 2004). Elgarte (2008) argues that in practical terms it is women doing the caring and that BI would at least financially regard that care. However it is unclear how an unconditional payment will compensate those who provide care over those who do not. This appears a very expensive and unfocused approach to compensate care givers. Nor is it clear that this focus on care is as Elgarte (2008) and Hakim (2004) argues women's 'choice'. Rather as Lynch and Lyons (2008) argue in the present social construction of what is masculine and feminine, women do not choose, they have a moral obligation to care that is constructed and reinforced by church, education, media and family institutions. Baker (2008) acknowledges the dangers of basic income reinforcing gender differentiated care roles but ultimately concludes that, where gender roles are already changing, the introduction of a BI could make care work more palatable for men. He argues if the ideological climate is right, basic income can make a positive contribution towards achieving gender equality. The obvious counter argument well articulated by Lynch and Lyons (2008) is that where the ideological environment is wrong (as in Ireland a patriarchal conservative state) a basic income will reinforce unequal and deeply gendered care roles. It is the ideological construction of masculinity rather than basic income that needs our attention.

While Baker (2008) argues lower quality childcare should not be the outcome of BI policy, the reality is that the outcome could be very negative in terms of investment in care services. The Irish experience of a market led childcare system has led to a reinforcement of gender inequality and of income inequality as the costs of childcare are so prohibitive, that women are forced to leave employment. Research commissioned by the NWCI has shown that lower income families are forced to opt for more informal and lower quality forms of care (NWCI 2005)<sup>1</sup>. Bergmann (2004) makes the strong argument that monies spent on BI would be at the expense of more general investment in public services. Young (2008) makes a strong argument for public investment in childcare to be prioritised.

Proponents of BI argue it offers women both the opportunity to reject low quality low paid jobs and/or to take up low paid service and care jobs that they want to do but could otherwise not afford to do. Worryingly both approaches accept the inevitability of the existence of such jobs and that it is women who will do these low paid jobs. In fact BI

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<sup>1</sup> National Women's Council of Ireland (2005) [An accessible model of childcare in Ireland](#), Dublin NWCI.

may simply reinforce this pattern by acting as a subsidy for low paid gendered care and services employment. BI may also have structural impacts on women's labour market participation. The cost of BI and the impact on labour market incentive and participation from high tax rates on work, while not clear, are likely to make women's labour market participation less likely (as the marginal utility of women's work will be compared to the marginal utility of care work). On the other hand low income and poor women who already depend on combinations of low paid employment and low social welfare payments may find themselves exposed to higher tax rates on their low paid work. The anti poverty and labour market impact of achieving economic independence through a BI model may impact adversely on women's economic participation.

Arguments about financial autonomy and anti-poverty outcomes of BI are interrelated in that financial autonomy and anti-poverty outcomes can only be secured if the levels are generous enough to bring people over the poverty line. The theoretical argument that BI enables economic autonomy for women is only the case if BI is set at an adequate level. Given Ireland's woeful record on welfare generosity an adequate BI is highly unlikely and women wholly dependant on basic income will still live in poverty. The limited economy autonomy offered by an inadequate BI would not be advantageous enough to offset the potentially negative ideological reinforcement of gendered care roles and the practical negative impact of BI income on women's labour market participation (Gheus 2008).

Hence the potential of BI to realise economic autonomy and financial independence for women, while at first sight attractive on reflection appears less attractive. While Zelleke (2008) recognises much of the above she argues there is no viable alternative to BI. The rest of this paper presents such an alternative; an Irish feminist income support reform agenda. This agenda clearly advocates greater economic entitlement and financial autonomy for women, but on pragmatic and principled grounds it promotes achieving this through incremental reform of the present social assistance and social insurance system. The grounds for pragmatism reflect that fact that politically it is more likely that Irish reform will be incrementally achieved. The principles relate to the need to socially construct in a targeted way a more gender neutral care distribution and to tackle poverty in a way that also enables labour market participation.

### **An Irish reform model as a feminist alternative to BI**

A review of Irish individualisation debates over the last three decades shows the issue of economic independence has been of active concern to Irish feminists and is a relevant and topical policy debate. However it also highlights how long and ineffective this journey has been and the need to continually gender all labour market, training, income, tax and pension debate. The review of institutional processes concerning individualisation of Irish social security (included as Appendix 2) highlights significant patriarchal resistance to gender specific reform. It remains therefore a fundamental feminist objective to have a statutory requirement for gender equality of participants in all policy process. The review also highlights the path dependency of the Irish policy transfer process, the main examples of policy are taken from 'English speaking' models and

liberal welfare regimes. An important characteristic of Irish social security system is the degree to which social security reform follows a liberal regime path dependency. The concept of family or household means tested payments is deeply embedded in the culture of Irish social policy.

Irish progress in social welfare reform has been characterised by fuller *gender neutrality*, (removal of formal discrimination in employment and social protection) and by *gender reinforcement* (where inequalities that arise from women's unpaid domestic and care work were addressed by expanding entitlement based on the principle of care through Carers' benefits or Carers credit disregards). There has been little significant progress in relation to *gender reconstruction* to transform the underlying gender role differences or to further individualise the tax benefit systems<sup>2</sup>. This provides the starting point for developing feminist women centred principles for pension reform. The two primary principles are *economic autonomy or individual entitlement* and enabling a *gender neutral ethic of care*.

A reform agenda centred on feminist reform principles would make more significant progress on both individualisation and redress previous gender construction of care roles by rebalancing care roles and domestic work away from women and towards men. The reform model of carer- worker must respect and facilitate women's present role as workers and carers but also work towards a vision of more equal sharing of paid employment and care work, in effect socially construct men as carers and as people who do a fair share of domestic tasks. This following are principles of Irish feminist reform;<sup>3</sup>

- **Economic autonomy.** Financial autonomy and individual entitlement are core characteristics of a feminist model. Moving from a system of derived rights to direct rights is critical for women's economic independence.
- **Labour Market Equality.** Address the inequalities in the current labour market (gender pay gap, glass ceiling, work life balance etc)
- **Facilitating atypical work.** All forms of labour market participation should be rewarded within welfare policy.
- **Ethic of care.** Integrating an ethic of care into welfare policies is core to the creation of gender neutral policies. The development of a care contingency that enables care work to be recognised, facilitated and respected throughout the lifecycle and at key stages of care is central to a feminist model.

3 Broader principles which should inform the development of income policy include . ensuring equity, fairness, simplicity, transparency and good governance (basic principles of good policy), protecting against vulnerability in a more volatile global economy by ensuring an appropriate and sustainable balance between state led and market led provision for risk, allowing for some provision for income replacement, enabling flexible mobile lifestyles consistent with the high levels of migration in modern societies,. enabling diversity and inclusion relating to ongoing work, family and life style choices on old age and to respect family formation and sexual orientation choices.

**Deleted:** The issue of a neutral ethic of care is very much a futuristic vision. Hilliard (2006) records a significant change in attitudes towards women's and mothers participation in the labour market. However, the daily reality of women's lives has not changed as rapidly: McGinnity et al's (2007) analysis of time use shows women's lives are still disproportionately dominated by house work and domestic chores as well as care work.<sup>4</sup>

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- **Equal sharing of care obligations.** The method of facilitating and/or compensating for time spent caring during working age and caring should not disproportionately lock women into long-term patterns of caring (McLaughlin, 2001). This requires the State to invest in a child and elder care infrastructure and also requires the state to have parallel policy promoting men 's full engagement with care obligations.

These principles overlap with many BI advocates principles. However crucially BI cannot achieve gender neutrality in relation to care as it does not specifically recognise the contribution of informal care work to the economy. Nor, compared to alternative policy options such as paid paternal leave, does it facilitate directly greater distribution of care work between men and women. Because BI is paid regardless of any care work it is more limited in its capacity to redistribute care work than a more targeted tool to remunerate care, to gender neutralise care and to incentivise men to care. Rather than advocating BI the feminist approach pursued by the National Women's Council of Ireland since 2003 has been to develop practical incremental proposals to reform both social insurance and social assistance payments. These are now outlined using a life cycle approach (NESC 2005) which differentiates reform priorities for working age adults, for old age and for children.

**Working age;** The challenge for a reform model is to strike the balance between accommodation of and respect for care and promotion of labour market equality in a context of high employment levels for both women and men. For women of working age the objectives of a carer-worker model would be to maximise the economic independence of women, to achieve a greater work life balance and greater sharing of caring work and to ensure that the social welfare system reflects patterns of women's labour and market participation which are, in turn, influenced by the reality of care in family lives.

This will require significant reform and modernisation of the Irish social welfare system. The reforms required combine social insurance and social assistance reforms including reforms to secure independent entitlement to social welfare provision, removing the concept of dependency and qualified adults in the system. There is also a need to develop a contingency for parenting, in the form of full time and part time parental allowances and for non parental caring there is a need to develop a wage for caring by combining the current Carers Allowance and Carers Benefit.

There also needs to be greater recognition of periodic gaps in labour market participation for parenting/caring, through widening the scope of social insurance and eliminating technical rules which prohibits women from entering the system. Atypical forms of work, including part-time work, requires more flexible social welfare payments which facilitate moving in and out of a variety of employment situations. This must include the establishment of part-time unemployment payments or through the reduction in the number of hours required for availability for work in Job Seekers Allowance Payments.

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**Pensions age;** Currently fewer women than men in old age have independent access to pensions. Past and current differences between men and women in relation to their respective roles in the economy and the family mean women still earn less, work fewer hours and withdraw from the labour market to a greater extent than men.

Women's continuing experience of lower earnings, fewer years employment and greater contribution to unpaid care work should not exclude them from an adequate, independent pension in old age. There are also many *specific* aspects of pension design that impinge on women's financial autonomy in old age: the degree to which (and the manner in which) care work is counted for social insurance; the unit of assessment for means-tested pensions- whether individuals or couples; the relative roles of first-tier versus second-tier pensions; the adequacy of first-tier state pensions on which women rely disproportionately; the use of unisex or separate-sex life tables in annuity calculations, and so on.

The core of the pension system should be an *adequate, comprehensive pension guarantee* for all individual men and women. The stronger the first tier of pensions, the lower the level of poverty and the greater the access women have to an independent pension in old age. Policy should not only *prevent financial poverty* but *guarantee a decent quality of life* by offering income replacement levels significantly above the 'poverty line' rather than targeting means-tested pensions to those on lower incomes to alleviate their poverty. Indirectly, women benefit less than men from tax expenditures, and therefore reforms should focus on a considerably enhanced state pension in the context of a more limited use of tax allowances for supplementary pensions. If there is a *second-tier pension* it should take the form of a *state earnings related pension* that builds on the existing, widely accepted social insurance system. This should have low entry thresholds in terms of income and hours worked, offer scope for credits for periods of non-employment for care, and apply an earnings formula that allows women to reflect their 'best' years in terms of earnings.

**Children;** Ireland already has a basic income for children in the form of a non integrated monthly payment paid to all mothers regardless of the labour market status of parents. This however is an ungenerous and inadequate payment which requires an additional income tested targeted payment for welfare dependant and low income families to a standard of living that is still below the poverty line (consistent and relative). This

**Deleted:** Third, the international experience of pension reform shows that women and men may be affected differently by any given reform option. In other words, the NWCI is concerned that some reform options mooted for consideration in Ireland may be distinctly unfair from a women's perspective. The government, for instance, has attempted to make the case for mandatory supplementary pensions because of the low take up of voluntary (supplementary) pensions. Such a reform would tie the pensions system as a whole *more closely* to the nexus of employment and earnings and would therefore exacerbate rather than mitigate gender inequalities.

These analytical concerns are all the more important in light of the fact that women comprise a majority of the older population.

arrangement does not effectively address child poverty, leads to considerable poverty and unemployment traps and does not address the issue of childcare affordability. Reform is needed but there are reforms that protect a basic model of a universal payment for all children but add to it with income supplements for targeted groups.

The provision of accessible, high quality, flexible and affordable childcare is central to women's participation in all aspects of society but particularly in relation to employment. NWC (2005) advocated a publicly funded childcare system. A BI approach could inhibit the development of a publicly subsidised childcare infrastructure in favour of market led approaches. Reforms targeted at providing tax subsidies/credits to parents will not provide affordability and could lead to reinforcement of women's position as the predominant childcare provider. While this is an issue that must be addressed separate from basic income for children it is an issue that competes for the public purse and as Barbara Bergamm (in Erik Olin Wright) argues we need to be aware of the balance between public funding services and income transfers.

### Conclusion

We argue that in the present ideological and economic climate basic income would negatively reinforce gender care roles. BI would be constructed and conveyed, at a personal domestic level and a national policy level, as a payment for women to remain in their informal care work positions. The greater challenge is to construct a social welfare and tax system that enables and promotes more equal sharing of care and paid employment between men and women. The current grossly unequal position of women in Ireland with regard to care work and its impact on women's equality, particularly in the labour market requires a payment structure that does not reinforce already heavily differentiated gender care roles. This rules out basic income approaches as a preferred choice for working aged women. Universal approaches do however have much to applaud them. Alongside family friendly labour market policy and adequate investment in a decent quality child and elder care infrastructure, a BI approach to pensions and child income support is fully compatible with feminist principles.

Ends

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**Deleted:** <#>> Independent entitlement to pensions providing a decent standard of living in older age¶

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<#>That the qualified adult allowance for all old-age pensions be increased to 100 per cent of the non-contributory old-age pension (NCOAP) full adult rate and paid directly to the woman. By 2007 ensure that the qualified adult rate for the old-age pension (OAP) and NCOAP rises to 100 per cent of the existing NCOAP rate. ¶

<#>That homemakers' disregards be made retrospective from 1973. This should be achieved by 2004. ¶

<#>That homemakers' disregards be turned into homemakers' credits. This should be achieved by 2004. ¶

<#>A gender impact assessment of Phase II of the Review of Contributions' Qualifications recommendations should be undertaken. ¶

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## Appendix 1

This paper now attempts to articulate a feminist labour market and care typology that can help articulate a vision for income reform. It begins by reflecting on how the male breadwinner concept has helped articulate past discrimination, and explores how the gender differentiated models like the Mother-Worker help to articulate the present duplicate roles women play. Finally, it explores gender neutral approaches of the Adult-Worker, and the Carer Worker models which help distinguishes choices about the future allocation of work and care between men and women. While similar conceptually to Zelleke (2008) and Baker (2008) who promote Nancy Fraser’s concept of a Universal Care Giver, unlike these authors however we do not conclude that basic income is the most likely income support reform to support a Carer-Worker vision of the future.

Box 1: Feminist work-care typologies

<b>Male focused typologies (Past)</b>
<i>Male bread winner</i>
<i>Modernised male breadwinner</i>
<b>Gender differentiated (Present)</b>
<i>Mother worker model</i>
<b>Gender neutral (Future)</b>
<i>Adult worker model (no care ethic)</i>
<i>Carer worker model (care ethic)</i>

### Male breadwinner typologies (describing the past)

The most widely used gender aware or feminist approach to consideration of social welfare policy is that of the *male bread winner approach* used by Murphy (2003) for previous gender analysis of Irish social security reform. Originally developed as the male bread winner model (Lewis 2003), it has been further developed by Pfau-Effinger into the modernized male bread winner model which incorporates the notion of women working part-time over certain stages of the life cycle. This model provides a useful framework for historical analysis however it is less useful in enabling us to vision about the future. Even a ‘weak male bread winner model’ is conceptually and linguistically focused on the male as bread winner and does not fully incorporate the vision of economic autonomy for women. It does not therefore serve the function of articulating a feminist vision for reform.

### Gender differentiated approaches (describing the present)

Wollenscraft originally distinguished between two feminist or gender aware approaches; models that reflect a desire to create greater conditions of equality and models that seek to respect and accommodate difference between genders (Fredericks, Maier and de Graff 2007). The *gender differentiated approach* seeks to respect and accommodate the difference between genders by redefining the financial value of unpaid work: it assumes traditional gender differences in relation to care but seeks to increase the societal value placed on care work. This raises the question of what type of care work should be valued

and how. The discussion of labour market and care trends suggests Irish mothers will continue to have interrupted paid employment patterns to accommodate child and elder care. It is essential then for reform options to accommodate in the short to medium term a pro-woman model of care and work, where a balance is struck between enabling the reality of care and equality of participation in paid employment for women and men. This could be referred to as the *mother-worker* model which, while gender differentiating women's experience as mothers and carers, also firmly seeks to socially construct women as paid workers (Leira, 2002)

This model incorporates rather than ignores women's differentiated experiences but it does not seek to reinforce this care role and, equally, stresses the worker role of the modern woman who has a significant life time attachment to the labour market. The difficulty with the model is that it may accept or reinforce traditional, socially constructed care roles that work against women's broader interests. This works directly against the principle of gender neutrality.

### Gender neutral approaches

The EU (2003) report on greater equality for men and women highlights the evolving social and economic roles of men and women, the moves away from the male bread winner model to women's greater economic independence and the need to focus on reconciling work and family life for both parents'. A more liberal type of feminist approach seeks to reconstruct gender roles to share the paid labour roles more equally. Various models that focus on reformulating the conditions of paid work can be distinguished by the degree to which they accommodate an ethic of care and by the degree to which they work towards equal sharing of that care. The feminist approach most consistent with NWCI values is one where both care and work are equally shared but also where there is accommodation of a care ethic in the wider society and economy.

The '*adult worker model*' (Knijn and Kremer 1997, Williams 2004) places labor market participation firmly in the driver's seat and focuses on the terms and conditions that will facilitate women's employment. This reflects policy in many Western European countries and the direction of the European Commission. The model *assumes* that men and women share paid and unpaid work equally, with both working three-quarter time jobs and with greater time for sharing care and other forms of housework. It also assumes the full availability of a care infrastructure. While the model informs much thinking about labour market and social security reform (for example 'flexicurity' (EC 2007) it assumes that men will 'embrace a more feminine life course' (Esping Anderson 2005, Fraser 1997). This model has been criticised for failing to recognize the degree of gender segregation that exists in the labour market and the impact of the gender gap on gender equality at all stages of a woman's life, but particularly in later years. It also fails to acknowledge that even in a fully commodified child care market women's lives are interrupted by child birth and child rearing. Lewis (2003) and others remain sceptical that society is capable of making the profound changes required of the "adult-worker model"

**Deleted:** This recognizes the present gender differentiated reality of women's lives as mothers and the reality, at least over the next generation, that women will experience greater interruption of working life due to childbirth and early infant care. This model

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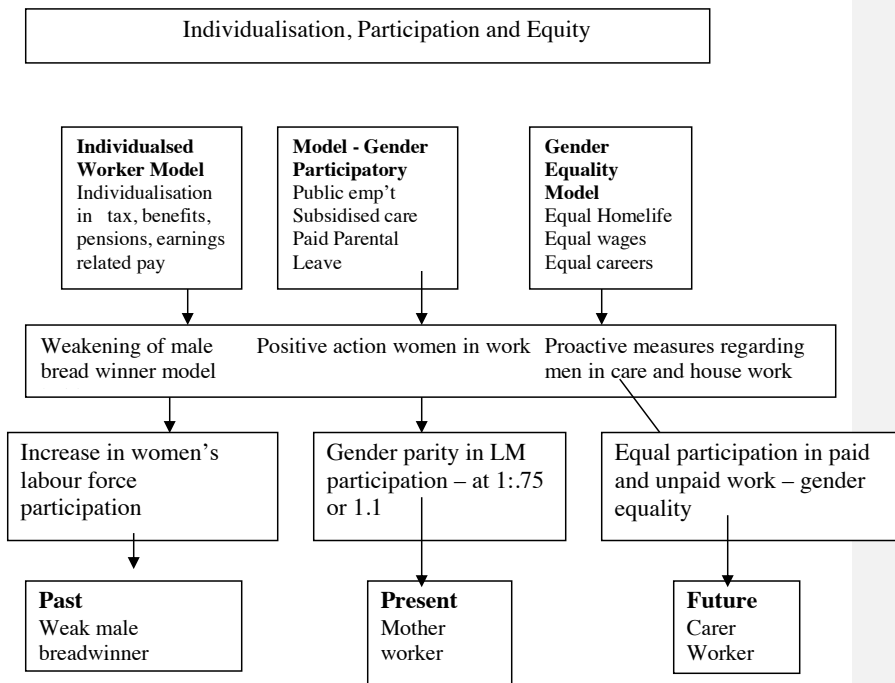
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It seems the adult worker model underemphasizes the ethic of care while a totally gender differentiated approach perhaps over emphasises an ethic of care and narrows its application to women as mothers. Neither the adult worker model offering full life time labour market participation without involvement in childcare, nor the gender differentiated approach reinforcing women's traditional care roles offer greater choice, and neither may be what many women in modern Irish society want.

In the longer term, if appropriate targeted policy measures are taken to fully develop men's care role, it is possible to vision a *carer- worker* model where both care and paid employment are shared more equally and a higher form of gender equality is achieved. This approach and the incremental progress it implies is well captured in Hobson's (2003:76) *Gender Model of Individualisation, Participation and Equity* which theorises an incremental or staged approach to reaching the fuller model of gender equality. The various feminist work care typologies are plotted into this model to show how to incrementally move from a *male bread winner* approach to the present *mother worker stage* but towards the longer term goal of reaching a *carer- worker* model. The key lesson for feminists is that policy is not isolated, it forms part of suite of policies that taken together over time have the capacity to achieve ultimate gender equality. Previous recommendations for the reform of the Irish social welfare system recognised the importance of building, in an incremental fashion, on the system that already exists (Murphy 2003). Figure 3.1 Hobson's (2003:76) *Gender Model of Individualisation, Participation and Equity* (amended by authors)

**Deleted:** Welfare reform itself happens incrementally and also requires horizontal complementary reform in other dimensions of economic and social policy.



## Appendix Two

As early as 1982:80) the Second Commission on the Status of Women stated that the concept of dependency was unacceptable. The Commission on Taxation 1982 and the Commission on Social Welfare 1986 were also broadly supportive of individualisation. The 1996 Report on Integration of Tax and Social Welfare examined the unit of assessment and made three recommendations on taxation of cohabiting couples, research on equivalence scales and abolition of benefit and privilege for over 25s. These recommendations are compatible with a broader agenda of reform but, in themselves, would not fundamentally alter the Irish male-breadwinner model. Social Insurance in Ireland (1996) identified that women in the home and atypical workers were not covered under the present social insurance system and that there is a need to cover new risks, including caring. The National Anti-Poverty Strategy also referred to individualisation as a policy action to be pursued under income adequacy. Securing Retirement Income – the National Pensions Policy Initiative Report of the Pensions Board (1998) supported individualisation of old age payments and that available resources should be used to target the basic pension. The 1999 Report of the Working Group Examining the Treatment of Married, Cohabiting and One-Parent Families under the Tax and Social Welfare Codes, examined specific proposals for achieving individualisation and the expansion of social insurance scheme, for which there was broad support. Arising from a social partnership agreement in 1997, a social insurance working group met before Budget 1999 and reinforced existing recommendations for administrative individualisation and individualisation through the extension and expansion of the social insurance system. A major review of the one-parent family payment (DSFCA 2001), which largely focused on overcoming barriers to work for lone-parents but which also, from a family formation perspective, noted that ‘disincentives to form relationships can only be resolved where the status of individuals is not relevant to the support received and we believe we must in the future examine options in relation to universal child support and individualisation of payments’. By 2006 this department (DSFA 2006) formally proposed to individualise such payments.

Irish debate and the NWCI has been influenced by various national and international social assistance and social insurance versions of reform which have been promoted in the following UK Commission on Social Justice (1994), TUC (2001) and Australian reform implemented in 1999. The reforms in Australia were motivated by strong political presence of women’s voices in the formal political system and the informal policy-making system and concern about high levels of unemployment in low-income communities and workless families. The minimum features of the Australian System included unemployment assistance split into two individualised payments, a partial disregard to partner’s earnings for unemployed couples, an income-tested benefit called parenting allowance for those caring at home for children and an equivalent benefit for older wives (40+) without any previous employment experience, called the partner’s allowance. These measures have meant that women now receive a greater share of social security income directly and that labour supply among low-income women has increased.

As always British debate is influential in Ireland, the Commission on Social Justice 1994 advocated removal of adult allowances from insurance benefits, introducing full insurance credits for those engaged in full-time care of children or adults, education, training, employment paid at rates below the lower entry level for social insurance and voluntary work, part-time unemployment payment and other part-time payments, care allowance for those caring for children under three at home, target children through universal child benefit and maintain household assessment for shared resources, such as rent. Recent reforms to the pension system have included the introduction of social insurance credits for informal care work. The TUC, through feminists Yeates, Mc Laughlin and Kelly (2001), argue that reforms which increase women's independent incomes from the tax-benefit system of social transfers should be prioritised over measures that would increase income through earnings. They argue that a priority on work-life balance means a focus on methods that can transfer high social protection to those engaged in social care.

**Deleted:** These reform proposals have advocated modernisation of social insurance through extension and expansion of the insurance system along the lines of the Commission on Social Justice proposals outlined above, with a view to widening the range of social activities covered under social insurance so that social reproduction would have the same value as economic production. They have also recommended full and partial disaggregation of existing benefits TT