

# Gender and The Economic Crisis in Ireland: Macro and Micro Implications

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# Global Economic Crisis - Ireland

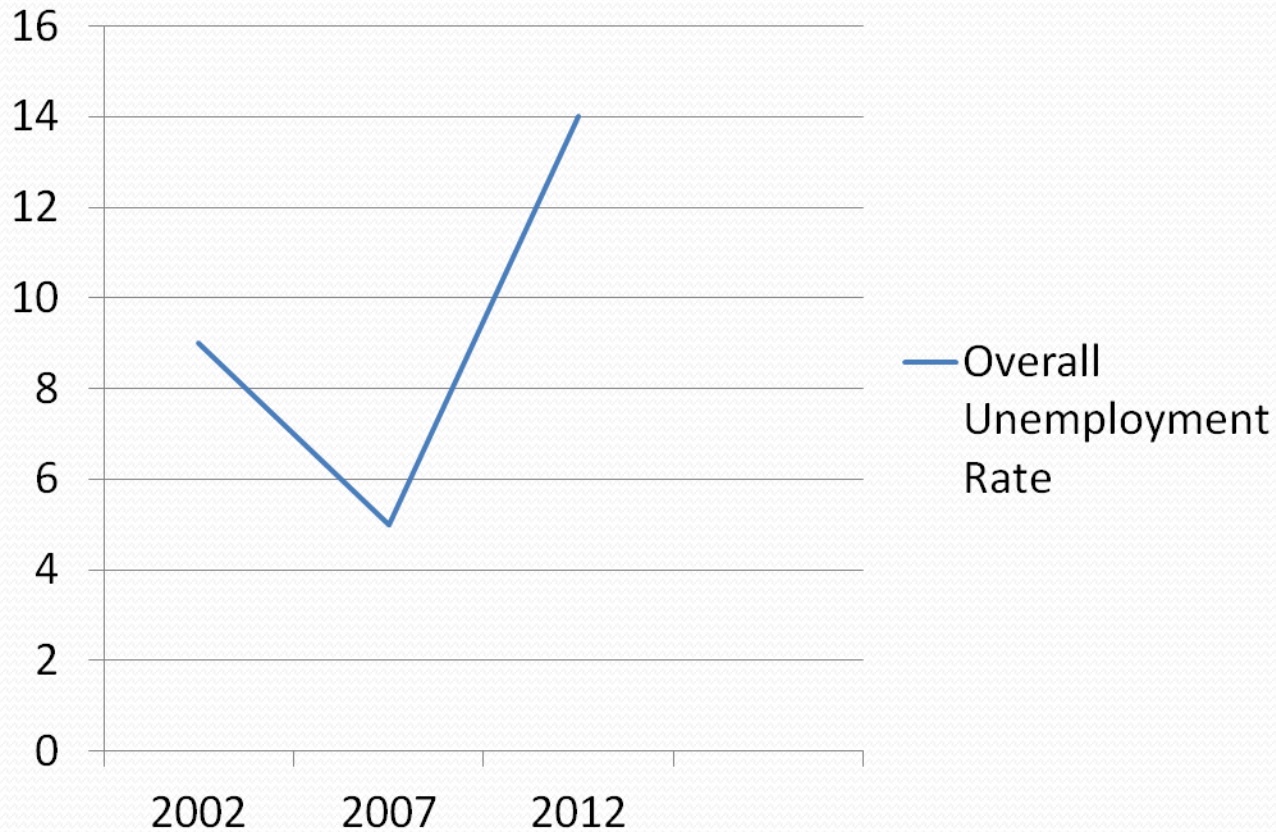
- Origins: 1. Neo liberal model of capitalism – developed a globalized and deregulated financial sector in 2000's 2. Enormous housing bubble 3. Increase in income inequality
- State Intervention to save banks – guarantee extended to bond holders. Bailout of banks equal to 29% of GDP 2009-2010
- External financial assistance from “troika” – IMF; EU and individual countries
- Economic adjustment programme and fiscal consolidation plan

# Social and Gender Implications

- Unemployment/Economic Vulnerability (part time work/service jobs)
- Income and Poverty
- Deprivation - Psychological and Physical Health
- Expenditure and Debt
- Public Service Provision/Cutbacks in social expenditure, social transfers and services
- Budgetary Changes and Distributional Impact/Cuts in pay and or pay freezes in public sector jobs

# Unemployment 2002-2012

## Overall Unemployment Rate

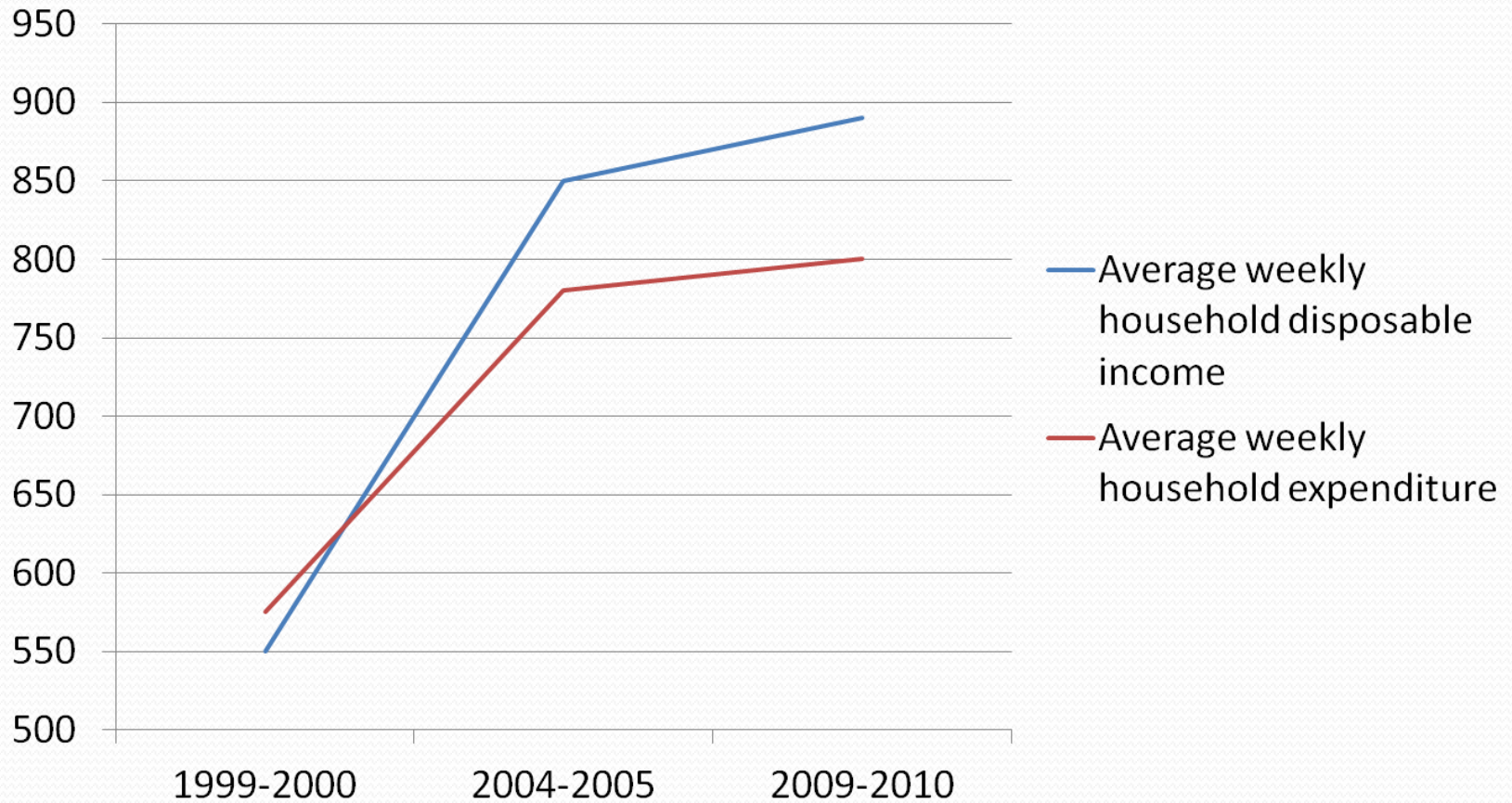




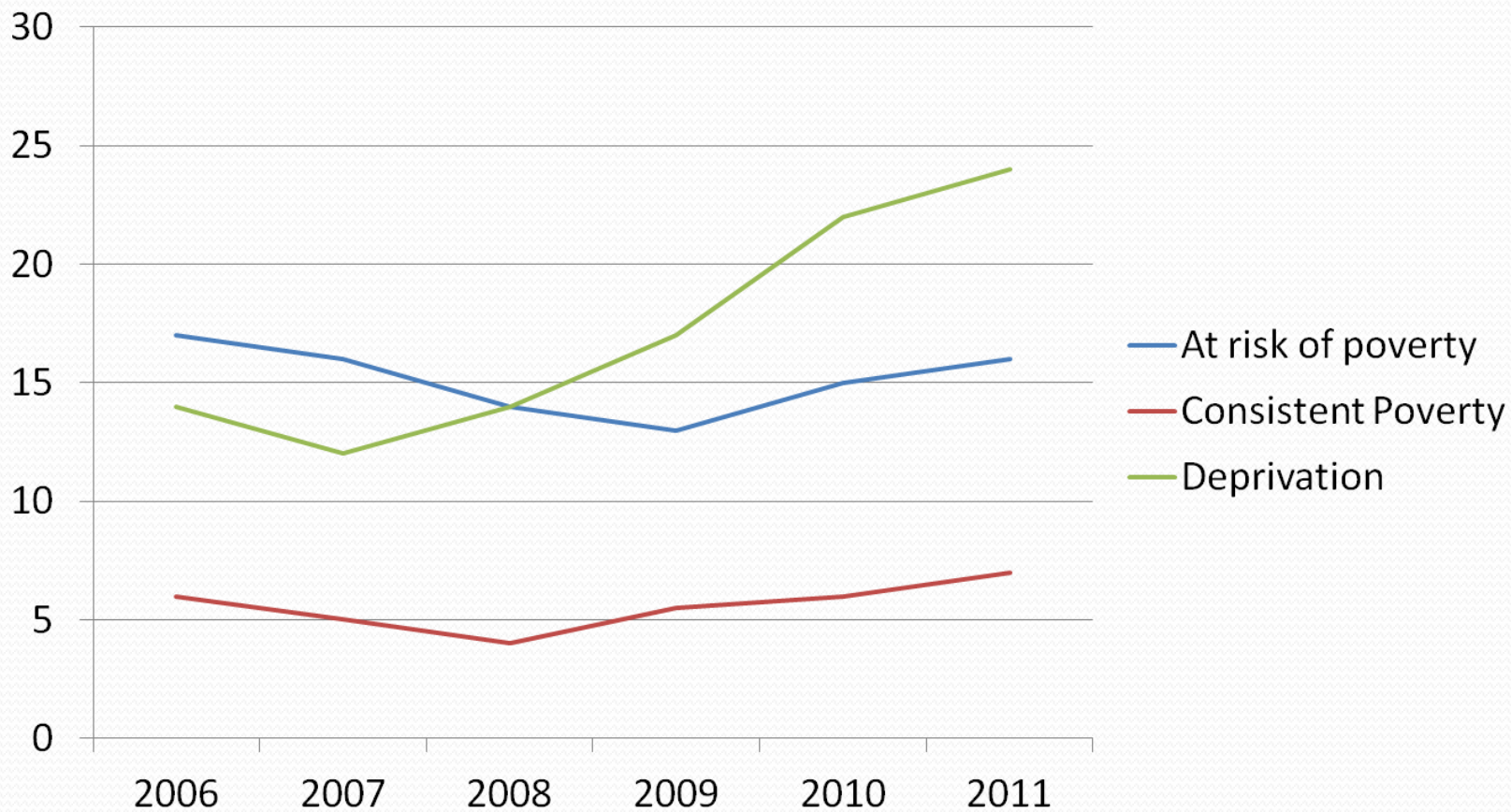
# Gender Gap in Employment

Employment Rates	2007	2012	Gender Gap in Employment
Male	77.6	62.4	15.2
Female	60.7	54.9	5.8

# Income and Expenditure



# Poverty Trends 2006-2011





# Fiscal Policy

- Over the period 2008-2012 the impact of budgets and public sector pay cuts has been broadly progressive with reductions of 13% for the highest income groups compared to 5% for lowest income group.
- **But** in terms of households changes have impacted most on families with children
- The losses for earning couples with children are highest at 11% reflecting cuts in child benefit
- Family types dependent on welfare experienced smaller losses of 2 to 7%

# 2010 SILC Module

- EU SILC for Ireland 2010 – Sample size 11,587 individuals in 4,642 households
- Unit of analysis – adults living in a private household. Exclude children, lone parents, single adults
- Income Pooling
- Resource Management
- Deprivation and Intra-household Inequality

# SILC 2010 Items on Income Pooling and Resource Management

Item	Wording	Base
Income pooling	Which proportion of your personal income is pooled for common household expenses or savings and for other household member's expenses or savings? 1. All personal income 2. More than half of personal income 3. About half of personal income 4. Less than half of personal income 5. None	All
Resource management-shopping	Who in your couple is generally more likely to take decisions on everyday shopping? (More me, balanced, more my partner)	Partners in couple
Resource management-children's expenses	Who in your couple is generally more likely to take decisions on important expenses to make for the child(ren)? (More me, balanced, more my partner)	Partners in couple
Resource management-furniture	Who in your couple is generally more likely to take decisions on expensive purchases of consumer durables and furniture? (More me, balanced, more my partner)	Partners in couple
Resource management-borrowing	Who in your couple is generally more likely to take decisions on borrowing money? (More me, balanced, more my partner, never arisen)	Partners in couple
Resource management-savings	Who in your household is generally more likely to take decisions on saving money? (More me, balanced, more my partner, never arisen)	Partners in couple
Resource management- big decisions	Who in your household, on the whole, is more likely to have the last word when taking important decisions, not just financial ones? (More me, balanced, more my partner)	Partners in couple

# Initial Findings – Income Pooling

- Overall - 51 per cent pool all of their income for the use of the household, 14 per cent pool more than half, 9 per cent pool about half, 13 per cent pool less than half and 13 per cent pool none of their incomes.
- Couple Households – 70% of adults live as part of a couple; men more likely than women to have a personal income (95 vs 68) 32% of women have no individual income. Modest gender difference in pooling (81 vs 79)
- Comparison – Rottman (1994) 1989 data 55%

## Initial Findings –Resource Management

- Gender Specialisation for example, shopping balanced in 22-28% of couple households but decisions re large durables made jointly in 62 to 72% of households
- Where one partner has more responsibility for managing resources it tends to be the women. In 25 per cent of households the woman has high responsibility compared to only 5 per cent where the man has high responsibility for managing resources. This increases to 30% in poor households.
- Comparison – Cantillon (2004) 1999 data gender specialisation 19% shopping and 77% big items and sole female responsibility for managing resources 30% increasing to 40-45% in poorer households

# Initial Findings – Financial Regime and Intra Household Inequality

- Individual deprivation in couple households.
- Measure based on five indicators (food, heating, mobile telephone, social participation and having some money to spend on oneself without asking other household members).
- In about one fifth of couples, one or both partners lacks at least one of these goods or services.

# Gender and Recession: Ireland

Institutional Changes – Equality Authority/National Women's Council/Gender Mainstreaming Unit/Combat Poverty Agency

Public Sector Changes – pay cuts/work conditions (new lower levels of pay for new entrants/early retirement schemes)

Social Welfare changes – child benefit/carers allowance

# Gender and Recession Ireland

- Differences in individual level deprivation Boom versus Recession Ireland
- Deprivation increased –gender differences smaller?
- Example food deprivation –  
4.3% of adults in couple households in 2010 compared to 0.1% in 1999 where there was a full day in the past fortnight that they went without a substantial meal due to lack of money.
- Question on skimping