Title	Gender perspective on the economic crisis: Ireland in an EU context
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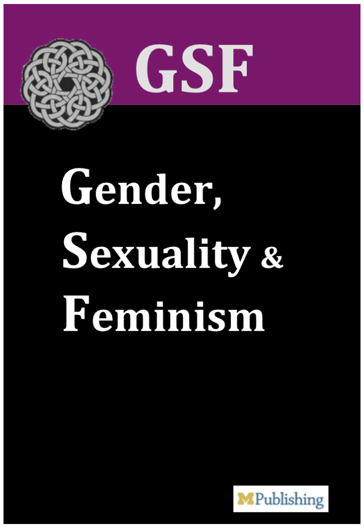
Publication date	2014-12
Publication information	Gender Sexuality and Feminism, 1 (2): 82-103
Publisher	University of Michigan
Item record/more information	http://hdl.handle.net/10197/6305
Publisher's version (DOI)	10.3998/gsf.12220332.0001.206



Gender, Sexuality & Feminism

Article

Vol. 1, No. 2, December 2014: 82–103

Gender perspective on the economic crisis: Ireland in an EU context

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This article asks to what extent there are common gender dimensions to the austerity policies that have been pursued in Ireland, and across the EU, throughout the economic crisis years. While focusing on the Irish experience in particular, a comparative perspective is used, drawing on analyses of core policies at EU level and exploring the gender patterns evident in the way in which economic and social policies have been developed and implemented. Evidence is presented of the disproportionate impact in Ireland of cuts in public expenditure on low-income households, lone parents, and unemployed households, and the way in which resources to care services have been de-prioritized. A detailed analysis of the gendered impact of the crisis in Ireland is seen to reinforce patterns that have been identified at global and EU levels. Consequences of decisions and choices made and their implications for gender equality and social inequality are examined, particularly the dismantling of equality legislative and policy infrastructure. Despite some important redistributive effects of social protection policies, new inequalities are revealed in inter-generational impacts of the crisis, which have received little attention, and are reflected in housing costs, negative labour market flexibility, a two-tier public sector, and emigration. The re-establishment of employment growth and other definite signs of recovery are unlikely to reverse the deepened inequalities that have marked this crisis, unless policies are radically changed.

Keywords
Gender inequality, economic crisis, EU, Ireland

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MPublishing, ISSN: 2168–8850
Gender, Sexuality & Feminism-GSF
www.gsfjournal.org
http://dx.doi.org/10.3998/gsf.12220332.0001.206

Introduction

Ireland was the first EU country to declare itself officially in recession in August 2008 and the second Eurozone country to have a structural adjustment programme imposed by the IMF/ECB/EU, known as the *Troika*. The turnaround of the Irish economy in just a few short years has been dramatic, from one with the highest levels of GDP and employment growth to among those with the highest unemployment, emigration, and debt levels across the EU. Ireland's economic policy throughout the 'boom decade' from 1998 to 2008 was based on a neo-liberal low-tax strategy and the consequences of this have shaped the particular way in which the recession has unfolded and the enormous negative impact on Irish public finances. Key characteristics of the Irish economic crisis are firstly, an overreliance on declining taxation income from a completely overblown property and construction sector and secondly, the high level of public subsidy that has been made available to a crisis-ridden Irish banking sector.

Under pressure from the Troika, successive Irish governments have committed a high level of state financial resources to the banking sector through nationalization, capital injections, and the taking over of 'bad loans'. The Irish government has guaranteed since 2008, not only *depositors* but also all *bondholders*, both secured and unsecured, in Irish banks and credit institutions, even those institutions that had already failed. Private corporate debt has been transformed into sovereign debt placing a huge burden on the economy and with particular serious consequences for low- and middle-income households. The Troika got involved in high-level loans to the Irish government, known as the *bailout* in November 2010. The terms of the signed agreement with the Troika means that severe restrictions on Irish public expenditure have been imposed under the European Stability Mechanism (ESM) and a limited period (until 2015) has been set down to reduce the current deficit to three per cent of GDP. Irish economic policy became subject to a detailed Memorandum of Agreement, signed with the Troika, and covering all areas of public expenditure and taxation policies – subject to quarterly review – including a commitment to repay all banking debt. Over the crisis years this has meant a severe drop in public expenditure, a huge increase in public debt, a fall in income levels across the economy, with a particularly negative impact on those with low- to middle-level earnings, which is linked to a high level of household debt and cutbacks of a wide range of public services.

Ireland was once recognized across the EU as a country with strong and comprehensive equality legislative and policy framework, covering a broad range of discrimination grounds in relation to both employment and services, and supported by independent statutory agencies and organisations. This was the case until the onset of the economic crisis in 2008, when the situation was changed radically. An entire infrastructure of public and statutory bodies established to promote and advocate equality, monitor progress, enhance awareness, and develop new practice have been restructured, closed down, subjected to drastic budget cuts, or were part absorbed into departments of government. The budgets of the Equality Authority and the National Women's Council were cut, prompting the resignation of both directors and considerable disquiet. The proposed merger of the equality and human rights agencies is predicted by some to see a further erosion of powers and resources, of investigation, support of individual cases and less emphasis on development and implementation of equality policy (Equality and Rights Alliance 2011). The independence of important statutory agencies has been undermined as government departments have absorbed the work of key bodies such as the Combat Poverty Agency, National Consultative Committee on Racism and Interculturalism, the Women's Health Council, and the Crisis Pregnancy Agency.

This article explores the consequences for gender equality due to the loss of those key structures and asks to what extent there are gender dimensions to the austerity policies which have been pursued in Ireland, and across the EU, through the economic crisis years. From a gender equality standpoint, it is interesting to examine the extent to which there are *common* gender dimensions to policy processes that have been implemented at EU level. I have argued previously that there is a definite gender dimension to the policies that have been implemented in Ireland through the different phases of the crisis (Barry and Conroy 2013). This article looks at the Irish situation, but also takes a comparative perspective drawing on analyses of core policies at EU level, exploring the gender patterns evident in the way in which economic and social policies have been developed and implemented (Rubery and Karmanessi 2014; ENEGE 2013; Oxfam 2013; UNAIDS 2012).

EU: policies towards gender equality

There was clear evidence at EU level of an increased emphasis on gender equality, particularly in employment policy, in the decade through to 2007, but this radically changed with the onset of the crisis. Central to EU policies towards gender equality was the development of a European Employment Strategy (EES) in the decade immediately before the economic crisis. Villa and Smith (2014) identify four phases in the implementation of the EES. Phase 1 1998–2002, saw gender equality designated as a core priority of EU employment policy and was defined as one of the four pillars that made up the framework for employment policy (a policy based on 22 guidelines, five of which came under the gender equality pillar). During this period, a new concept was also introduced; *gender mainstreaming* was to become a stated aim of establishing gender equality, and in 1999 was adopted as a *horizontal principle* across all policy areas, not just employment policy. Linked to this stronger emphasis on gender equality in economic policy, was a decision by the EU Council of Ministers in 2000 to set a target rate for women's employment of 60 per cent and for men, an employment rate of 70 per cent, to be reached by 2010. Throughout this period, the clear focus was on increasing employment rates and women were seen as central to achieving that objective.

New changes were introduced in Phase 2 2003–2005, coinciding with the enlargement of the EU from 15 to 25 member states, and which resulted in redefining the EES to incorporate three overarching objectives and ten guidelines, only one of which was a gender equality guideline, but which continued to include the mainstreaming of gender equality across all policy areas. Within another few years, further changes to the EES took place and two new member states were incorporated into the EU. Phase 3 2005–2009 was characterized by the introduction of Broad

Economic Policy Guidelines and the setting down of a framework made up of 24 integrated policy guidelines, of which eight were related to employment. This time, however, there was no gender equality guideline, just a statement in the preamble on the importance of gender equality, combating discrimination, and gender mainstreaming. The most recent, Phase 4 2010–2020, developed in the midst of the crisis, saw a continuation of this process with ten integrated policy guidelines, four employment-specific guidelines, and three EU objectives. Yet again, no gender equality guideline was included except a very simple statement in the preamble to the EES that visible gender equality is important in all relevant policy areas. As Villa and Smith (2014) argue:

> The fourth phase was marked by the end of the Lisbon process in 2010 and the beginning of the formulation of a new strategy to take the EU to 2020. The new Europe 2020 strategy further marginalizes gender equality with none of the ten integrated guidelines related specifically to equal opportunities and only four related to employment. Moreover, gender mainstreaming is not mentioned. Furthermore, this reformulation occurred in the middle of the crisis, when policy makers' attention was focused on its immediate impact on male employment, a context in which the gains made in raising female employment during the Lisbon process were quickly overlooked.

As is clear from table 1, employment rates changed dramatically, effectively reversing the gains made in reaching the Lisbon targets over a very short period of time. And while the gender gap in employment rates between women and men has narrowed, this does not reflect a positive change towards greater gender equality but reflects the faster deteriorating employment situation of men across the EU, particularly during the first stage of the crisis.

Table 1. Reversal of (Lisbon) EU employment rate targets

Employment rates	**Women**	**Men**	**Gender gap** (15–64 years)
First Stage: 2008–2010	60% to 56%	76% to 64%	15 points
Second Stage 2010–2014	56% to 55%	64% to 62%	9 points

Source: www.ENEGE.eu

The negative impact of these policy changes at EU level resulted in a change in policy priorities. Policy moved from a position in which targeted gender equality initiatives were supported, to an initial process of mainstreaming gender equality across the policy-making process, to a crisis period which lacks any definite support for gender equality. As Pfister (2008) states:

> The loss of a specific guideline on gender equality, combined with the greater emphasis on creating more jobs, was a significant blow to the status of gender equality.

In Ireland, employment policy mirrored the changes happening at EU level. Ireland had, in fact, reached the Lisbon targets by 2007 as women's employment rates had increased dramatically over the decade before the deep recession engulfed the country in 2008. The Irish Development Plan 2000–2006 adopted gender mainstreaming as a horizontal principle and almost all measures funded under that plan had to be assessed from a gender equality perspective. While the gender impact assessment was limited in practice, it did reflect a greater recognition of gender equality in the policy-making process (McGauran 2009; Barry 2013). Once the crisis hit, employment policy priorities shifted. In practice, gender equality is no longer specified as a core aspect of Irish employment policy and the crisis years have seen a move away from a policy of increasing the supply of labour through policies of gender equality that had promoted women's access to the paid labour market. As male unemployment levels surged, policies towards reducing unemployment and increasing demand took priority. Gender equality was marginalized and treated as a luxury that, due to crisis, was rendered unattainable.

A recent report on the economic crisis, (the ENEGE Report carried out by the EU Network of experts on gender equality and employment, see www.enege.eu) argues that there are specific austerity measures that have been widely applied in different countries and are having a particularly negative impact on gender equality:

- Public sector cuts include wage freezes or wage cuts; a ban on recruitment; pension cuts and changes in eligibility requirements (applied in ten countries)
- Staffing freezes or personnel cuts in the public sector (applied in nine countries)
- Pension reforms; postponing retirement (applied in eight countries)
- Reductions and restrictions in care supports; reductions in family payments, related benefits/allowances/facilities (applied in eight countries)
- Reduction of housing benefits or family benefits (applied in six countries)
- Restrictions on eligibility criteria for unemployment and assistance benefits or reductions in replacement rates (applied in five countries)
- Increased charges for publicly subsidized services (applied in eight countries)

There are interesting patterns evident in the midst of this crisis both in Ireland and across the EU. One of the arguments for which there is strong supporting evidence is that the labour market behaviour of women during this particular crisis has taken on a different character. Women in Ireland, and elsewhere, who have lost paid jobs have maintained a strong attachment to the labour force, holding onto a self-definition as 'unemployed', refusing to retreat into the self-definition of 'engaged on home duties' (used in labour force surveys). The traditional view that women act as a *reserve labour force*, brought into paid employment at significant levels only when demand increases, and subsequently dumped back into unpaid work when demand levels contract, is not supported by the evidence documenting the experience of this crisis (Gune 1980). The reserve labour force is no longer only gender specific. As the ENEGE Report on this crisis highlights 'the contemporary *reserve labour force* are young men and women on temporary, short-term employment contracts and migrant workers'. This report also highlights new evidence of a change in women's economic role across the EU. For example, where double-income/dual-earner couples have been displaced from the workforce, this has been almost exclusively by female breadwinner couples who have increased their share of the paid workforce by almost ten per cent (ENEGE 2013).

Another gendered trend across the EU over the crisis years is the rise in cases of discrimination against pregnant women in paid employment; this is a consequence of the crisis that specifically affects women in paid employment. The rights of pregnant women to maternity leave and benefits have been curtailed and increased levels of discrimination against pregnant women have been documented in case law in many countries (including Ireland). A recent report published by the Crisis Pregnancy Agency in Ireland revealed that:

> One-third of mothers who work during pregnancy said they had experienced "unfair treatment"…Five per cent of the women surveyed said they were dismissed, made redundant or treated so badly they had to leave their job (Russell 2011a).

A similar report on the United Kingdom revealed that discrimination cases involving pregnancy and maternity leave have increased dramatically over the crisis years.

> In 2005, three years before the global financial crisis of late 2008 and subsequent economic recession, a landmark study by the Equal Opportunities Commission (since merged with other bodies to become the Equalities and Human Rights Commission) found that half of all pregnant women suffered a related disadvantage at work, and that each year 30,000 were forced out of their job. Eight years on, the available evidence suggests that figure has ballooned to some 60,000. Since 2008, as many as 250,000 women have been forced out of their job simply for being pregnant or taking maternity leave (Maternity Action 2014).

Another critical gender dimension conclusion from the ENEGE Report (2013) is that 'household expenditure went down in most European countries for the consumption of items for which *women's unpaid work* is acting as a substitute'. What is evident from this research is that cuts in services, particularly around care, are being replaced at household and community level by women's unpaid labour. The European Women's Lobby (EWL 2013) highlights the gendered implications of cutbacks in public sector employment in a context in which women constitute 69 per cent of public sector workers in the EU. This report analyses how the 'first wave of the crisis was a private sector crisis which impacted more on the male- dominated sectors of the economy while in the second wave, the crisis extended into the public sector where the negative consequences were felt more by women. The EWL document shows how cuts have hit female-dominated sectors of health and education hardest, giving examples from Latvia where a teacher's minimum salary has been cut by 30 per cent to €6,000 per year and the gender pay gap has increased from 13.4 to 17.6 per cent. Significant lay-offs among public sector workers are also shown: in Greece (-25 per cent), the United Kingdom (-20 per cent), Romania (-10 per cent) and Latvia (-10 per cent). Wage cuts or freezes are recorded in at least 13 countries; increases in poverty rates between 2009 and 2012 were especially high in Iceland, Latvia, Lithuania, Malta, Spain, and Ireland for both men and women.

A European Parliament (EP) report on the gendered impact of the crisis highlights the gender equality measures that have been cancelled or delayed and states that potential future cuts in public budgets will have a negative effect on female employment and on the promotion of equality. This report also argues that the economic downturn should not be used as an excuse to slow down progress on work/life policies and to cut budgets allocated to care services for dependents and leave arrangements, affecting in particular women's access to the labour market. The EP argues that 'cuts in education, childcare, and care services have pushed women to work shorter hours or part-time, thereby reducing not only their income but their pensions as well'. In a further crisis impact analysis, this report states that studies have also shown that violence against women intensifies when men experience displacement and dispossession as a result of the economic crisis (European Parliament 2013).

A global perspective

Jane Lethbridge's (2012) report, *Global Context: Specific Impacts of Austerity on Women* carried out for the Public Services International Research Unite (PSIRU) explores the global context of the crisis and comes to a number of key conclusions which confirm EU-based research but look further into the impacts in poorer countries. Women workers and their children, in both the public and private sectors, are bearing the brunt of cuts in vital public services. As women globally are the majority among public sector workers, they have therefore lost more jobs, while wage freezes and cuts have reduced the incomes and mobility of women who were already among the lowest paid workers. Letheridge (2012) argues that an increasing number of women are working in insecure jobs with long hours, low pay, and poor working conditions to support their families, while reductions in public services and women's income will have long-term effects on the health, well-being, and future opportunities of their children. The gender pay gap has widened at a global level. Shelters for victims of domestic violence have been closed. In Letheridge's view, the long struggle for equality has been set back by closure or funding cuts for public institutions that promote equality for women at work and in society

Letheridge's work argues that those who are most vulnerable are being hurt the most and gives the example of how in poorer countries, girls drop out of school to care for other family members, while their mothers seek work, and households often have to sell assets, which contributes to a situation of chronic poverty. One of her important conclusions is that the economic crisis has reduced demand for exports from developing countries in sectors where most workers are female. In addition, reduced access to health and education for women and girls will have long-term effects on their position in gendered societies. Changes in the position of women in the labour market show different trends because of the crisis, she argues, which has pushed more women onto a deteriorating labour market to make up household income because of the rising rates of male unemployment. Letheridge also concludes that research reveals women having to work harder and often take on degrading activities (Letheridge 2012).

Recession and changes in public policy in Ireland

During the early years of the crisis in Ireland the collapse of the construction industry, which was based on a hugely over-inflated property market, drove male unemployment to an extremely high level. Young men, who had been lured onto the labour market during the so-called *Celtic Tiger* years, found themselves moving into situations of long-term unemployment, many of them without even second-level educational or training qualifications, which meant emigration was an option. For others, the ones that had qualifications, emigration became the only option. During this first phase, as noted previously, Ireland experienced a dismantling of key elements of the equality infrastructure, which had been fought for over the preceding two decades, its absence meant that resources to investigate and interrogate policy developments and policy discourses were scarce. Budgets of key agencies that were focused on women, equality, poverty, and racism, were slashed and important organisations closed down or were denied their independence by being absorbed into government departments (Barry and Conroy 2014).

The second period of the crisis in Ireland revealed another gender dimension. Job losses and pay reductions were imposed across the public sector that had over the past two decades become a key source of employment for women, combining job security with some flexibility, and providing for career development opportunities, which have been rare enough in Ireland's heavily segregated labour market. This was combined with a series of specific policy measures that had severe negative consequences for lone parents (predominantly women), low-income households, and disadvantaged minorities. Household debt levels have increased dramatically and measures to address debt levels have been slow to be introduced and limited in their effect (Barry and Conroy 2014). Poverty levels have increased, homelessness has dramatically increased, disadvantaged minorities, such as Travellers, have had whole programmes closed down, youth unemployment has remained seriously high, and over 200,000 young people and young families have emigrated (see table 4), out of a labour force of 1.4 million, of whom nearly 15 per cent were unemployed in 2011 at the height of the crisis years (Émigré 2013; Harvey 2013; Barry and Conroy 2014).

What has become evident in the data on Ireland, in common with many other EU countries, is that while gender gaps have narrowed, there has been a *leveling down* of gender gaps in employment, unemployment, wages, and poverty during the crisis. But the important point here is the leveling downwards because what is apparent if the data is closely examined is that this does *not* reflect progress towards greater gender equality. Rather, gender gaps narrowed based on lower rates of employment, higher rates of unemployment, increased poverty, and lower-income levels among both women and men. Significant proportions of men have been forced into marginal sections of low-paid employment (Rubery and Karamenessi 2013; ENEGE 2013).

The Irish case supports also the argument that low-value, flexible workers, or those that Guy Standing (2011) has defined as the *precariat*, such as those on zero-hours contracts, have become even more widespread over the crisis years, particularly in the retail and hospitality sectors. This new precariat in Ireland is made up of women of different ages, male and female young workers, and migrants. Part-time employment which has in the past been disproportionally dominated by women and this continues to be the case, has in the crisis years it has become the situation for a growing proportion of men, and as data show, it is based on high levels of involuntary part-time employment, a pattern again evident across the EU (Standing 2011; Mandate 2013; Barry and Conroy 2014; ENEGE 2013).

A wide range of policy measures have been implemented over Stage 1 2008–2010 and Stage 2 post 2010 of the crisis with the stated aim (over both stages) to reduce the gap between government revenue and expenditure. Stage 1 focused on reducing public expenditure, by cutting the public pay bill, primarily through reducing public sector pay and pensions, freezing recruitment, and making significant cutbacks in social protection expenditure. Stage 2 continued these policies but with a particular focus on increased taxation, significantly reducing the incomes of middle- and lower-income groups, further reduction of welfare payments particularly focusing on lone parents, and the implementation of an untargeted early retirement scheme in the public sector. From a gender equality perspective, many of these measures have an unacknowledged, yet significant, negative impact.

Stage 1, Impact of the crisis, 2008–2010

A series of measures were introduced at the onset of the crisis with the stated objective of reducing the public deficit by €6 billion through a combination of cuts in the public sector pay bill and a reduction in the level of social transfers. Direct pay cuts in the public sector and a reduction in pension entitlements into the future have involved creating a new single lower-level scheme for all new entrants to the public service from 2010 with significantly lower entitlements. The result is a new two-tier public sector structure – a hierarchical intergenerational structure. New and younger entrants, to teaching, for example, will work alongside middle- and older-age colleagues who have significantly higher pay levels and pension entitlements. Some estimates put the differential as high as 30 per cent (*Irish Times* 28 August 2012).

As these changes have been implemented, they have impacted differently on women and men. Women rely heavily on public sector employment in Ireland and relatively high levels of pay cuts were introduced at relatively low levels of pay, with the severest cut of ten per cent imposed on those earning (in the Irish context) middle incomes (€55,000 per annum). The public sector is a very significant employer of women in Ireland (partly because there are better conditions of work, including greater job flexibility). Forty-seven per cent of those employed in public administration and defence are women, and around 75 per cent of those employed in the education and health sectors are women. Wage rates are higher and the gender pay gap is generally lower in the public sector. Consequently, the reduction in pay levels is having a negative impact on large numbers of women employees and, combined with the cutbacks in employment levels, as well as a freeze on recruitment (until the end of 2013), this means that there are higher job losses and fewer job opportunities for women. Latest data show a nine per cent drop in public sector employment between 2009 and 2011 and a further eight per cent drop between 2011 and 2014 (CSO 2014).

Some increased taxes on low incomes were also introduced through the reduction in personal tax credits and a range of welfare cuts were also introduced: unemployment and welfare payments were cut generally by about ten per cent per week; child benefit (paid directly to women), and carers allowance (claimed mainly by middle- to older-aged women looking after elderly or disabled relatives) was reduced, while lower rates of unemployment payments were reduced for those aged between 18 and 23; disability payments, blind pensions, and the level of emergency welfare relief were all cut back, too.

When these diverse cuts are looked at closely, it is evident that payments to young unemployed, large families, and specific minorities have been hit the hardest. Child benefit has traditionally been a source of direct income to women and this reduction has had a negative impact, particularly among women in low-income and one-parent households. But, in addition to the reduced level of social transfers that these cutbacks represent, reductions in general departmental spending is having a major impact on services delivered at community and household level. Some 79 per cent of carers in Ireland are women. Women – especially elderly and lone parents – experience the highest risk of poverty and are disproportionately affected by these changes.

Pressure on government towards the end of Stage 1 led to a commitment under the new 2011 Programme for Government to maintain headline or basic social welfare rates and, under the current social partnership agreement (known as the Croke Park Agreement) the incoming government stated that taxes would not be raised any further, public sector pay rates would not be reduced, and there would be no compulsory redundancies in the public sector, at least until the end of 2013. This agreement dominated the industrial relations landscape throughout the crisis period. It has not, however, prevented a whole series of welfare allowances and benefits being reduced or removed, such as fuel vouchers, double Christmas payments, fuel and telephone allowances to pensioners, funding for Traveller support programmes, and back-to-school allowances.

Stage 2, Continuing recession: post 2010 and recovery?

Two significant changes that have been implemented during the second stage of the crisis, which have affected those on middle- and lower-incomes – predominantly women – are the introduction in January 2011 of a new tax on gross incomes (which has badly hit disposable income) and the implementation of new restrictive policies towards lone parents on welfare payments. The first move flew completely in the face of the social partner agreement, by calling the new deduction from peoples' pay packets a *charge* rather than what it is – a severe form of new and additional taxation. The Universal Social Charge (USC) is paid on all gross incomes and is a new and highly regressive tax/levy. Despite the government's attempts to present the USC as a progressive tax, and arguments to this effect that have been made (Callan 2012), its impact, even at very low-income levels, have been severe. While there are a few steps up the payment ladder, the highest rate of payment comes into force at a rate barely above the minimum wage. It represents a new historical negative shift in Irish taxation policy based on a new ideology of *universal payment*.

This charge which, came into effect in January 2011, and was paid as follows in 2012: two per cent on those with income of €10,037; four per cent on additional income between €10,037 and €16,016; seven per cent on additional income above €16,017. It is only when these figures are closely examined that the truly regressive nature of this charge is clearly evident. There is an exemption level (which was raised in the 2012 budget after some pressure). However, once a person's income goes just *one* euro over the exemption level of €10,036, they pay two per cent on their *entire* income, and graded amounts of four and seven per cent after that. The USC is paid on gross income, including pension contributions. Medical cardholders who were normally exempt from such levies and taxes, are now obliged to pay the USC. Only those that are fully dependant on welfare payments are exempt. In practice, the highest rate of seven per cent is paid on those earnings that are barely above minimum wage. In effect, government policy is pushing people further below the poverty threshold. The exemption threshold is less than the at risk of poverty threshold (€10,621) identified in the latest EU Standards of Income & Living Conditions SILC (CSO 2014), and is generating poverty traps around the payment percentage bands of just above €10,000 and again at around €16,000. The government makes much of the exemption levels but the reality is that the picture is very grim.

Table 2. Universal Social Charge, minimum wage, and the poverty threshold

Universal Social Charge	**Universal Social Charge**	**Minimum wage**	**At risk of poverty threshold**	**Average adult welfare payment**
Exempt from payment	Only when total income is under 10,036			
Liable for payment at 2% on *all* income	10,037	17,092	10,621	11,440
Liable for payment of 4% on additional income	10,037 to 16,016	17,092	10,621	11,440
Maximum Payment rate of 7% on rest of income	16,017	17,092	10,621	11,440

Source: Barry & Conroy 2014; updated with recent poverty data for 2012 published by CS0 2014.

Targeting lone parents and low-income households

The other hugely significant measure targeted at lone parents on welfare – the critical *earnings disregard* that enabled many to reattach to paid employment – has been drastically cut by €16.50 (to a weekly amount of €130, planned to be further reduced to €60 by 2016), creating new and deeper poverty for lone parents, the vast majority of whom are women. New government's stated policy is to transfer lone parents from One Parent Family Payment (OPFP) onto Jobseekers Allowance once their youngest child reaches seven years of age (the current age is 14) thus moving to a system of *compulsory attachment* to the labour market by 2015. This is not a measure aimed at all parents – it is a discriminatory policy targeting lone parents. Due to this reduced level of the earnings disregard, lone parents who had been in a position to take up part-time, mainly low-paid employment, and retain their OPFP, are no longer able to do so. The income disregard has been an essential support for single parents taking up employment. It provided a financial incentive that can be used to offset the high cost of childcare. The effect of this change will mean many single parents will not be able to afford to work and will be trapped in welfare dependency.

A recent research report explores the extent to which the high costs of childcare act as a barrier to accessing paid employment, in all low-income households (including lone parents) in Ireland. The report by Indecon Economic Consultants was released in December 2013 and concluded that 25 per cent of parents have been prevented from accessing paid employment by the high costs of childcare, including 56 per cent of parents in low-income households. Indecon estimates the cost of full-time childcare at €16,500 per annum in a two child household, putting the cost of childcare in Ireland, as a percentage of average wages, second highest in the OECD. Unless the availability and cost of childcare is addressed, these policy changes will have a negative impact on women's income, particularly those in low-income households, and will do nothing to increase their participation in paid employment (Indecon 2013). Additional policy measures have been implemented during Stage 2 that are having further negative impacts on living conditions among specific sectors, for example: reduced funding for community development programmes; reductions in special needs assistants to children with disabilities in education, such as language assistants; travelling educational supports; community-based childcare; reduction in home help services for the elderly and those with disabilities (Barry and Conroy 2013).

With the recession and accompanying austerity measures, the indebtedness of private households has risen. Tens of thousands of people are unable to pay their mortgages, in many cases on houses bought at the height of the out-of-control property market, and are now dealing with negative equity with some estimates putting the proportion of mortgage holders who are 'in difficulties' as high as 30 per cent. A new property tax has been introduced, which takes no account of mortgage debt on houses, and is based on the market value of the property. For example, two households pay the same property tax despite the fact that one has no mortgage and the other has a mortgage of hundreds of thousands of euros. Based on CSO data, Goodbody Stockbrokers estimate that the average house price in 2014 in Dublin is €246,000 and the country-wide average is €183,000 (Goodbody Stockbrokers 2014). In this context, in the absence of a system based on net property valuation, this tax is seen as regressive, negatively impacting on low- and middle-income households.

Impact of recession on labour market

The depth of the economic crisis that has consumed the Irish economy over the last three years has had complex effects on the structure and the internal workings of the Irish labour market. Almost every sector of the Irish economy has been deeply affected by the crisis (with the exception of the export sector, largely driven by foreign-owned companies, many of them American multinationals). The sector which was initially the worst hit – construction – has resulted in a dramatic rise in unemployment among men, including migrant workers. While unemployment rates peaked at nearly 15 per cent in late 2012, these rates have since stabilized, its level falling throughout 2013–14 to a level of 11.6 per cent in June 2014. However, this does not include the huge numbers who have left for England, Australia, America, and Canada, a return to a pattern of emigration that marked the Irish economy through most of the twentieth century. Unemployment spread from construction into the services sector as the recession became protracted, affecting particularly the retail and hospitality sectors (CSO 2014). The decline in public sector employment has been mirrored (and even exceeded) by falling wage rates and employment levels across the private sector. The consequent reduction in demand has affected most sectors of the economy, some more badly than others.

Irish employment rates among both men and women were above the EU average before the recession (meeting and even surpassing the EU Lisbon employment targets) but they had fallen significantly below EU average rates by 2012. Rates of employment fell across the Irish economy during the crisis years of 2008 to 2010 and continued to fall through to 2012. Both men and women have been significantly negatively affected by this fall. The employment crisis can be analysed under two phases: *Stage 1* shows a dramatic fall in rates, across the economy, particularly among men, linked to the collapse in the construction sector; *Stage 2* reveals a gradual slowing down of employment decline impacting differently across age and gender, affecting young men particularly badly and revealing a counter trend among older women. Women's employment rates continue to be lower than that of men's, especially in the middle-age groups, but the difference is narrowing significantly.

Gender gaps in employment have changed considerably during both these phases of the crisis; this is less a result of more equal access to the labour market among women, but is rather more to do with the depth of the deteriorating employment situation among men, mainly young men. When the impact of falling employment rates on different age groups is examined some key points emerge (see table 3). Young women, and particularly young men, have been badly hit. Men aged between 20 and 24 years saw their employment rate fall dramatically from 70.1 per cent in 2008 to 47.8 per cent in 2010 during Stage 1 to 44.0 per cent in the first quarter of 2014, mainly due to the collapse of construction sector. Young women saw their employment rate drop from

66.1 per cent in 2008 to 54.2 per cent in 2010 and to 45.6 per cent in the first quarter of 2014, by that point levels between young men and women are very similar. Older women have bucked the trend – their employment rates have either held up or have marginally increased over both phases, although from a relatively low base. Stage 2 has also seen an increase in the employment rate among women aged 35 to44, which would include a significant level of part-time work, traditionally linked to care responsibilities.

Table 3. Employment rates by sex and age, selected years 2004–2014

Employment rates (ILO) %	Age group	2004	2007	2008	2009	2010	2011	2012	2014
Females	*15–19*	18.8	22.9	20.7	14.1	9.8	10.6	9.8	8.7
	20–24	62.7	66.9	66.1	59.8	54.2	50.8	49.0	45.6
	25–34	72.6	75.7	74.4	71.6	70.1	69.6	68.1	69.3
	35–44	63.9	66.2	66.5	64.5	63.0	62.1	63.2	67.0
	45–54	59.3	64.8	65.1	63.7	63.9	63.4	60.9	61.7
	55–59	42.2	47.7	48.9	50.0	52.9	53.3	53.0	53.3
	60–64	23.4	30.7	32.8	31.6	31.9	33.1	30.3	33.6
Combined female rate		**56.1**	**60.7**	**60.4**	**57.8**	**56.4**	**56.0**	**54.9**	**55.9**
Males	*15–19*	25.1	25.4	21.6	13.9	10.6	8.7	8.9	9.5
	20–24	72.5	75.0	70.1	53.3	47.8	45.1	40.2	46.0
	25–34	87.3	87.7	85.8	75.1	73.5	70.0	70.6	74.1
	35–44	89.5	89.8	88.2	81.1	78.3	78.3	77.4	80.4
	45–54	85.4	85.7	85.2	78.5	75.3	75.2	75.0	78.2
	55–59	73.4	75.2	73.1	70.7	66.4	65.4	62.9	68.3
	60–64	53.8	59.6	58.7	52.6	49.5	49.7	47.5	52.6
Combined male rate		**75.7**	**77.6**	**75.7**	**67.3**	**64.5**	**63.3**	**62.4**	**65.7**
Combined rate		**65.9**	**69.2**	**68.1**	**62.5**	**60.4**	**59.6**	**58.6**	**60.8**
Gender gap		**22.1**	**19.6**	**16.9**	**15.2**	**9.5**	**8.1**	**7.3**	**9.8**

Source: CSO QNHS 2014 Table 8. Note: * 2014 data is for 1st quarter. Author's own calculations.

The combined impact of these contrasting trends is that the gender gap in employment rates is narrowing. Effectively, the gender gap in the younger age groups has been reversed as young men suffered the consequences of an economy with an over-reliance on a construction industry that effectively collapsed. The scale of male job losses reduced the gender gap in the rate of employment. As the crisis has unfolded, there was been a narrowing of the overall gender gap in employment rates from a level of to 15.2 percentage points in 2008 to 8.1 in 2010, and to 7.3 in 2012. But as employment growth re-emerged, the gender gap is quickly reasserting itself and is now at 9.8 per cent.

Ireland during the period of the so-called Celtic Tiger was a country of high levels of net in-migration, a new historical experience given our colonial past. The last two years has seen a reverse of this trend and a return to the historical pattern of emigration – emigration has returned to Ireland after a decade of in-migration and there are gender differences. The data reveal the dramatic increase in emigration figures, including a particularly steep rise among men in Stage 1 and women over Stage 2 of the crisis. Combined emigration levels have increased from an annual level of 42,900 in 2008 to 88,900 in 2013 (CSO 2013).

Table 4. Emigration and immigration to and from Ireland among women (w) and men (m)

	W	M	W	M	W	M
	Immigration		Emigration		Net migration	
2005	37,100	47,500	14,600	15,400	32,600	32,100
2006	47,500	60,300	17,300	18,700	30,200	41,600
2007	71,100	80,000	20,600	25,700	50,400	54,300
2008	59,500	53,900	19,600	29,600	39,900	24,400
2009	36,800	36,800	30,100	41,900	6,700	-5,100
2010	21,400	20,400	28,700	40,600	-7,200	-20,500
2011	27,200	26,000	38,800	41,900	-11,500	-15,800
2012	27,800	25,000	38,200	48,900	-10,500	-23,900
2013	27,700	28,200	44,000	44,900	-16.400	-16.700

Total Emigration for 2013 was 89,000; for 2012, 87,100; for 2011 80,600.
Total Net Migration for 2013 was -33,100; for 2012, -34,400; for 2011, -27,400.

Source: Central Statistics Office Migration and Population Estimates April 2013

Emigration is predominantly of younger people; over 90 per cent are under 44 years of age, about 45 per cent of those emigrating are under 25, and over 50 per cent are Irish nationals, the majority of whom are male emigrants. What is particularly interesting given the depth of the economic crisis and high levels of unemployment is the continuing significance of immigration. The peak year for migration into Ireland was at the onset of the crisis in 2008, with levels falling since but stabilizing in 2012, followed by an increase in 2013 (involving similar numbers of both women and men). A consequence of the continued significance and stabilization of immigration numbers into Ireland, is that net migration, which was 64,300 in 2008 has decreased significantly to a low of 33,100 in 2013. These numbers are also made up of similar levels of women and men (CSO 2013; Barry and Conroy 2012).

Consequences of austerity: impact on poverty levels

As the crisis intensified, the profile of those living in poverty has changed. Poverty levels are particularly high among lone parents, large families, and households in which there are no adults in paid employment. The latest data, published in 2014, is from the EU

Survey of Income and Living Conditions (EU SILC) for Ireland in 2012 (Central Statistics Office, 2014). This reveals a rising poverty rate showing that the overall risk of poverty rate increased between 2009 and 2012 from 14 to 16 per cent and deprivation increased from 14 to 27 per cent. Some households are particularly badly affected, for example, 50 per cent of lone parents, particularly those with young children, experience deprivation and over 16 per cent are in consistent poverty. Increasing proportions of households are in *chronic debt*: those in arrears on bill payments increased from 20 to 34 per cent over this same period. Over 20 per cent of those in households classified as at risk of poverty under EU–SILC 2012 data have a 'head of household' in paid employment. Clearly, paid employment is no guarantee of exiting from poverty.

With the recession and accompanying austerity measures, the indebtedness of private households has risen. The proportion of those at risk of poverty who are in arrears with household bill payments has increased from 20 to 38 per cent between 2008 and 2012 (CSO 2014). Callan et al. (2014), in a research paper analysisng the differential impact of the crisis on different income groups, demonstrate the particular vulnerability of the lowest income group. Their data have shown that between 2008 and 2011 those on the lowest incomes suffered the greatest fall in their incomes – a fall of 18 per cent. Those on the highest incomes lost about 11 per cent, while middle-income earners saw about a 5.3 per cent fall in their incomes. This is due to the combined impact of the crisis on unemployment levels and salaries as well as changes to social welfare and tax (Callen et al. 2014). EU SILC shows a positive poverty reduction effect of social transfers in Ireland. This is very welcome and highlights the important role of social protection in protecting people from falling into poverty.

Commenting critically on the negative impact of these cutbacks, together with loss of funding to significant community-based programmes, the report by the UN High Commissioner on Extreme Poverty (UN 2011) on her visit to Ireland in 2011 said:

> The impact of these measures will be exacerbated by funding reductions for a number of social services which are essential for the same vulnerable people, including disability, community and voluntary services, Travellers supports, drug outreach initiatives, rural development schemes, the Revitalising Areas by Planning, Investment and Development (RAPID) programme and Youthreach. By adopting these measures, Ireland runs a high risk of excluding those most in need of support and ignoring the needs of the most vulnerable. In particular, due to multiple forms of entrenched discrimination, women are especially vulnerable to the detrimental effects of reductions in social services and benefits.

In an important analysis of Budget 2011 from a gender perspective, the Think Tank on Social Change (TASC) carried out a survey financed by the EU Progress Programme, which demonstrated clearly the extent to which women and children were disproportionately affected by negative changes to policy. The audit, entitled *Winners and Losers? Equality Lessons for Budget 2012*, was based on a sample of over 7,000 households and revealed that households of lone parents and children experienced the most adverse effects – their gross average income fell by five per cent as a result of this one budget in 2011.

> Overall, those on the lowest incomes were hardest hit by the measured budgetary changes. They were adversely affected by the cuts to social transfers and by changes to taxation, specifically the introduction of the Universal Social Charge, widening of tax bands and reductions in tax credits. As women are concentrated in lower income groups, they suffered a disproportionate impact (TASC 2011).

The critical importance of organizations to protect against discrimination and promote equality was highlighted in a recent report commissioned by the Equality Authority on discrimination in the workplace, focusing specifically on the treatment of women in paid employment during pregnancy. Their research revealed that unfair treatment, financial penalties, denial of promotion and even dismissal, caused 30 per cent of working women to experience severe stress and crisis pregnancies" (Russell and McGinnity 2011). Those most at risk of unfair treatment were found to be young women expecting their second child and working in the retail or wholesale sectors. The study found that in companies in which equality policies were in place pregnant women were far less likely to experience discrimination.

The dismantling of the equality infrastructure has eroded the resources devoted to gender equality and distanced Ireland from the European Gender Equality Pact (Barry and Conroy 2012). Following a mission to Ireland undertaken by the UN Independent Expert on Human Rights and Extreme Poverty, Magdelena Sepulveda Carmona's report argues that these cuts have substantially reduced Ireland's capacity to protect the most disempowered segments of Irish society (UN 2011). Addressing the UN, the Irish Human Rights Commission stated:

> Ireland has undergone a severe economic crisis since late 2008. This should not be used as an excuse to reduce the promotion and protection of human rights… Disproportionate cuts to the human rights and equality infrastructure that have taken place since 2008 will have long-term negative impact on human rights and equality in Ireland (IHRC 2011:3).

In a strongly argued report, TASC highlights the different implications that expenditure and taxation policies have for women and men because of their different roles in paid and unpaid work and makes the case for gender budgetary analysis to become part of government policy – a process that could be framed and implemented at EU level.

> TASC recommends that all budgetary measures under consideration be subjected to an equality audit, whereby a full distributional analysis is undertaken to identify how different groups in society are likely to be affected. This would inform a process of equality-proofing and gender-proofing the budget (TASC 2011).

What is evident through the policy-making process over the crisis years is that gender and equality analysis has informed neither policy design nor policy implementation, including at EU level. Policy measures have not been assessed from a gender perspective in the vast majority of cases. The consequences, in the Irish context, of the dismantling of equality infrastructure at national level and the lower commitment to gender equality evident at EU level, is that, combined together, gender equality has lost critical support.

The last six years has seen successive Irish governments pursuing fiscal policies that have already made a significant impact on the budget deficits, but the cost of subsidising the banks is undermining that strategy. Government policy is committed to both deficit and debt reduction, despite the fact that many commentators argue that due to the level of subsidisation of the banks and the rate of interest being charged on the bailout loans, those aims can only be achieved at a high social cost. Attempts to negotiate with the European Central Bank for a shared EU liability to the banking sector have not been successful.

> The 2008 crisis was not a natural disaster. No dams were breached, no bridges destroyed. The crisis was a paper crisis. The scramble to protect that paper brought a wave of destruction across Europe, one that affected the lives of millions of people. The decision of the Irish government to guarantee the deposits and liabilities of the Irish banking system was a bailout of well-connected bankers, speculators and builders, and their standing army of lawyers, accountants and administrators. It was done to protect a particular strata of society (McCabe 2014).

Employment growth has now returned to the Irish economy and there are significant signs of economic recovery. It is argued by many that the way in which central government austerity policies severely depressed demand created conditions for persistent high unemployment (particularly affecting young people), unacceptable levels of poverty, further inequality, and emigration. A detailed analysis of the gendered impact of the crisis in Ireland reinforces global and EU patterns – from a gender equality perspective many of the policy measures introduced have an unacknowledged, yet significant negative impact. A disproportionate impact of cuts in public expenditure is evident on low-income households, lone parents, and unemployed households – definite gendered impacts of austerity policies are evident as resources to care services are de-prioritized. Structural unemployment and high poverty levels mean that despite some important redistributive effects of social protection policies, inequalities have intensified. New inequalities generated by intergenerational impacts of the crisis have received little attention, such as housing costs, negative labour market flexibility, a two-tier public sector, and emigration. The consequences of the decisions and choices that have been made can be seen in this analysis of the policies of austerity pursued in Ireland over the crisis years and their implications for gender equality and social inequality.

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Résumé

Cet article s'interroge sur la mesure de l'existence de dimensions de genres communes aux différentes politiques d'austérité qui ont été menées en Irlande, et au sein de l'Union Européenne, dans ces années de crise économique. En se focalisant sur l'expérience irlandaise en particulier, une perspective comparative est aussi utilisée, en se basant sur les principales politiques au niveau européen et les politiques sociales qui y ont été développées. Il a été prouvé que les coupes budgétaires disproportionnées en Irlande affectent les ménages les plus modestes, les familles monoparentales et les chômeurs, et que les services publics ne sont plus une priorité. Une analyse détaillée de l'impact de la crise en Irlande renforce les modèles qui ont été identifiés aux niveaux mondial et européen. Les conséquences de ces décisions et leurs implications sur l'égalité des genres et les inégalités sociales sont ici étudiées, particulièrement le démantèlement de l'égalité législative et des infrastructures menant les politiques. Malgré d'importants effets redistributifs des politiques de protection sociale, des nouvelles inégalités voient le jour dans les impacts intergénérationnels de la crise, ce qui a reçu peu d'attention et se reflète dans les coûts du logement, la flexibilité négative du marché du travail, un secteur public à deux vitesses et l'émigration. Le retour de l'emploi et d'autres signes d'amélioration sont peu susceptibles de réduire les inégalités approfondies qui ont marqué la crise, à moins que les politiques menées ne soient radicalement réorientées.

Resumen

Este artículo interroga la presencia de dimensiones de género comunes a las políticas de austeridad que se han aplicado en Irlanda y en toda la Unión Europea durante los años de la crisis económica. Mientras se focaliza en la experiencia Irlandesa en particular, el artículo usa una perspectiva comparativa, basándose en el análisis de políticas claves en la UE y explorando los patrones de género evidentes en la manera en que políticas sociales y económicas ha sido desarrolladas e implementadas. Se presenta evidencia del desproporcionado impacto en los cortes en gasto público, familias de bajos recursos, padres y madres solteros, familias de desempleados y la manera en que los recursos para servicios de cuidado han dejado de ser prioridad. Un análisis detallado del impacto de género de la crisis en Irlanda es vista como refuerzo a los patrones que han sido identificados a nivel global y en la UE. Se examinan las consecuencias de decisiones y opciones y sus implicaciones para la equidad de género y equidad social, particularmente el desmantelamiento de la equidad legislativa y las políticas de infraestructura. A pesar de algunos efectos de redistribución importantes de políticas de protección social, nuevas inequidades de la crisis son reveladas en sus impactos inter-generacionales que ha recibido poca atención y que se reflejan en costos de vivienda, negativa flexibilidad del mercado laboral, un doble estándar del sector público y la emigración. El re-establecimiento de crecimiento laboral y otras señales de recuperación, difícilmente van a revertir las profundas inequidades que han marcado la crisis, a menos que se implementen cambios radicales en las políticas.