## Basic Income: A Necessary Policy for Gender Equality Anne B Ryan | March 6 2020 |

This submission makes the case that basic income is one of a number of measures necessary for making progress towards gender equality. By itself, it is not sufficient, but it is an essential part of the social and economic infrastructure that supports equality.

Gender equality requires a range of public services and infrastructures – including basic income -- in order to fulfil the vision of a more just and inclusive society and economy that provide meaningful choices for all.

The submission focusses for the most part on the way that basic income can support care and help to construct a caring society. The thinking behind basic income does not presume to know what models of care and work best suit every person or household. It does insist that unpaid work is valuable to society, and that meaningful choices should be available to all. Basic income is not a payment for caring, but it supports care in several ways:

The submission makes further points about the role of basic income in a) work-life balance and b) the negotiation of changes in household arrangements for those in abusive or otherwise unsatisfactory relationships.

The submission concludes by outlining how a basic income could be funded at present in Ireland.

# What is a basic income?

A basic income is a universal, regular, unconditional payment from the state to each individual, sufficient for a frugal but decent standard of living without supplementary income from other sources. Basic income is always tax-free and replaces social welfare payments, child benefit, the state pension and tax credits as we currently know them. It is paid to everyone, so it reaches people in need without complicated conditions or demeaning supplication. People with special needs are eligible for top-up payments. People with high incomes get basic income too but they pay it back through the tax system. Basic income establishes basic financial security as a right to all members of society, whether they engage in paid work or not. Ideally, a basic income would be sufficient for each person to have a frugal but decent lifestyle without supplementary income from paid work.

# Some of the issues regarding care:

- We all need care from others, particularly when we are young, ill or infirm
- We are all potential carers as parents, children, spouses, and other relatives; as partners, friends, neighbours, and lovers; as workmates and professional care-givers...indeed, in all our social relationships

- The work of care is unequally shared between men and women, with women doing the lion's share of care work
- People who need care may lack any income of their own and depend financially on others
- Those who become the primary carers for others often find it impossible to combine care work with paid work
- Where support for care is provided in the form of tax credits for home carers or the carer's allowance, it can be insecure and inflexible. Both of these payments are subject to a number of detailed conditions
- Care has been pushed to the margins: it is unrecognised, unsupported and often stressful
- The only universal support for care in Ireland is child benefit, which can be seen as an important, partial basic income for children.

### The social responsibility of care

With regard to the Citizens' Assembly's aim to 'examine the social responsibility of care and women and men's co responsibility for care, especially within the family', the section below shows how basic income addresses some of the issues outlined above and supports a caring society. This includes helping men to become more involved in unpaid care work, which many of them want to do.

### Basic income supports a caring society because:

- It provides a secure income to anyone who needs to care for others, and for anyone who needs care
- It gives everyone both women and men greater freedom to adjust the balance between care and employment, by cutting down on job-hours. It also eliminates the 'care trap' that can penalise those in receipt of carer's allowance for taking paid employment
- It avoids bureaucracy and does away with intrusive means-testing. In a basic income system, carers do not have to apply for allowances and credits. No one has to convince officials of their need for care or their need to give care. No one has to have their living arrangements scrutinised. No one is denied support for care because their situation doesn't fit the bureaucratic regulations.
- It guarantees adult care recipients an income of their own and therefore gives them a greater sense of empowerment

- All of these features of basic income alleviate a lot of unnecessary stresses and anxieties and allow people to devote their energies to the quality of care relationships
- More generally, by giving everybody the financial security to meet their basic needs, basic income is a general expression of the care we owe to each other in society.

## In particular, with regard to early years parental care:

- Having a basic income facilitates parents to provide childcare in their own homes if they wish. One partner can elect to stay at home, or both partners can choose to work shorter job-hours and share the childcare at home.
- Basic income also helps parents to pay for institutional commercial childcare if that is their choice.
- It also supports parents to work with other parents to provide cooperative shared social childcare. Such a model is not supported in Ireland at present but it has the advantage of avoiding the isolation of care in the home, while also avoiding larger-scale, institutional care settings. It thus provides a third meaningful option.
- In short, basic income provides a wider range of meaningful choices about childcare than are currently available.

### What basic income won't do with regard to care:

Basic income is not a panacea. On its own, it will not meet the extra costs of care for people with special needs – these will still have to be provided for through a proper system of supplementary payments and good healthcare services. On its own, it will not resolve the problem that women are expected to do most of the care work in Irish society – we need to change social expectations about gender and social policies relating to care, and this must be an ongoing cultural and policy conversation. On its own, it will not resolve all the burdens and anxieties of care, or force the state, employers or society to take care more seriously. These are all important issues for a caring society. But basic income can play a useful role in a wider attempt to give care the support and recognition it deserves.

#### **Greater work-life balance**

With regard to the Citizens' Assembly's aim of investigating 'measures to facilitate greater work-life balance', basic income also has a role to play.

• If everybody has an unconditional source of income, not dependent on paid work, there is the possibility to work shorter job-hours. Some trades unions are currently campaigning for a four-day work-week, but this applies only to

workers in conventional employment. A basic income gives everybody – selfemployed or employed – the opportunity to cut down on hours of paid work.

- For people on 'if and when' contracts or those who find themselves underemployed, a basic income can alleviate some of the stress caused by uncertainty regarding regularity or uncertainty of pay. This has huge benefits in terms of quality of life, including physical health and mental wellbeing.
- Having one's own unconditional source of income can empower each partner to negotiate greater equality in couple relationships. This has particular relevance for women in that it could enable more women to negotiate for a fairer allocation of domestic chores and caring responsibilities in the household. Improved fairness is closely connected with better quality of life and better balance between paid and unpaid work.

## Autonomy and meaningful choice in relationships

Having an unconditional source of income can give more autonomy and meaningful choice for those who want to leave an abusive or otherwise unsatisfactory relationship.

Basic income will not by itself bring about empowerment for women but it is part of the infrastructure that supports their empowerment. It enables both sexes to negotiate and try out changed ways of living, on more equal terms.

# Funding a basic income

The overall cost of basic income depends on its amount, but if the level is roughly the same as existing social welfare benefits, then the net cost would be similar to the cost of the current welfare system. The financing of a basic income has already been studied by numerous parties in Ireland, including NESC, a Commission on Taxation, a Commission on Social Welfare, the ESRI and Social Justice Ireland, whose most recent calculations demonstrate that a basic income of €200 per week for adults 18-65, with appropriate top-ups for people with special needs, could be financed from existing social welfare payments and tax credits, along with a single tax rate of 48%, two rates of 30% and 60%, on personal incomes.

This means of funding basic income makes use of current tax and social welfare procedures. It would be desirable, however, for the government to research and implement more ecologically sustainable methods of funding into the future.

It is important to emphasise that basic income is completely compatible with the further development of other public services, such as healthcare, education, social care, child care, public transport and housing, and should therefore never be seen as a reason to restrict these programmes.

There is further information about basic income on the Basic Income Ireland website:

http://www.basicincomeireland.com/learn-more.html