



# Carrying Inequality

HOW CUMULATIVE INEQUALITY IMPACTS OLDER PEOPLE

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# What is Cumulative Inequality?

All older people deserve a good quality of life.

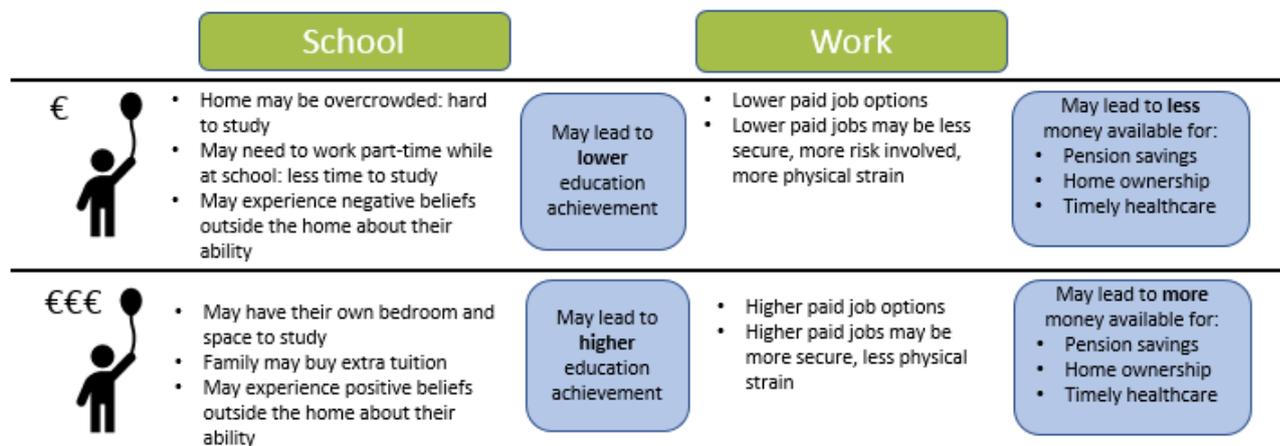
When we think about what that looks like, it includes things like financial security, decent accommodation, good health, and connection to our community. Some older people struggle to achieve these things for reasons outside their control, like discrimination or disadvantage experienced over the course of their lives.

*A large proportion of the diversity in capacity and circumstance observed in older age is the result of the cumulative impact of advantage and disadvantage across people's lives.*

This paper explores how disadvantage and discrimination affects people's lives, how it adds up over time, and what might make a positive difference.

**Cumulative inequality** is the idea that inequality adds up over the course of people's lives, and across generations. This means that people *with advantages* are more likely to get opportunities for further advantages, and people *with disadvantages* are more likely to be exposed to risks of further disadvantage<sup>1</sup>.

For example, people whose families have more money might get access to 'better' schools and then have a better chance of both getting into and paying for third level education, which in turn gives them a better chance to get a well-paid job.



Graphic: Hypothetical accumulation of advantage/disadvantage in education and work

Low socio-economic status - being in low-skilled work or a low-paid situation over the long term – is a particular type of disadvantage that has a large influence on cumulative inequalities in health and income security outcomes in later life.<sup>2</sup>

**Discrimination** is another type of disadvantage that is important in affecting people's risks and opportunities, regardless of where they start financially. Discrimination happens when people are treated less favourably based on negative stereotypes about them, based on attributes such as their gender, ethnicity, skin colour, or disability. This includes things like bullying or harassment, being passed over for a promotion or choice of shifts at work, or not getting the same access to public services like education. Discrimination can be intentional or unintentional.

In Ireland, anti-discrimination law protects people based on nine 'grounds' of discrimination at work and when accessing services and goods.<sup>3</sup> These are gender, marital status, family status, age, disability, sexual orientation, race, religion, and membership of the Traveller community.

Age Action supports equality and human rights as a basis for quality of life for all older people, which we recognise in our Strategy Statement. Cumulative disadvantage is a predictor of inequality in older people, and an area of real concern. To understand more about the effects of discrimination and disadvantage across a lifetime, the following pages explore current information about a few of the 'grounds' of discrimination.

We focus on poverty, income, employment, and education as a simple way of introducing the idea of cumulative disadvantage, however this is just a small part of a much more complex picture that includes wider issues such as health, accommodation and transport.

# Gender

**Population** The Irish population is 50.6% female and 49.4% male.<sup>4</sup>

When we look at the statistics, it is clear that the odds are tilted towards women being less financially secure by the time they reach retirement age. The difference between men's and women's pension income in Ireland is estimated to be between 30-35%<sup>5</sup>.

## **Income and work**

- 98% of people who aren't in the labour force due to looking after family/home are women.
- The labour force participation rate for females is 51.5%, compared to 67.8% of males.<sup>6</sup>
- The 'gender pay gap' – the difference between average hourly earnings of men compared to women – is 14.4% in Ireland.<sup>7</sup>
- 74.5% of employed men work at least 35 hours per week, compared to 52.3% of employed women.

On average, women earn less money over a lifetime because women almost always take on the role of looking after family by being caregivers for children, parents and others. This time taken out of the workforce to do the vital unpaid work of raising children or providing care to others can mean women are less able to contribute to their pension savings. For some women, the high cost of childcare can also make it difficult to return to work as the cost of care can eat up a large part of the earnings. The high cost of childcare can also mean that women seek part-time work to fit around their caring responsibilities.

Working women in Ireland, on average, earn less per hour than working men. There are many reasons for this, including that women more often have part-time work<sup>8</sup>, are less likely to be at senior levels and are more likely to be in the lowest paid jobs<sup>9</sup>. From this starting point, we can see that on average, women will have less money to put towards pension savings, home ownership, healthcare and education.

## **Discrimination**

7.3% of females reported some form of discrimination in the workplace, compared with 4.6% of males.<sup>10</sup>

When women are at work, they are more likely to experience discrimination which can mean, for example, treatment like being held to higher standards, harassment, or not being offered equivalent opportunities for training. This can affect mental health, prospects for promotion and working conditions, making employment harder than it needs to be.

## **Poverty**

- Women have a slightly higher risk of poverty than men, with 6.2% in consistent poverty, compared to 5.1% of men.<sup>11</sup>
- Women are overrepresented in household types that are at high risk of poverty, such as lone parents.
- Overall, 19.2% of lone parent households are in consistent poverty compared to 5.6% of the general population.<sup>12</sup>

**Lone parents and Carers:** 91% of lone parents are women.<sup>13</sup>

Overall, 98.9% of one-parent family payment recipients are women,<sup>14</sup> and 76% of recipients of caring -related social welfare payments are women (Carer's Allowance and Carer's Benefit).<sup>15</sup>

Women are, overall, at a slightly higher risk of poverty than men. The vast majority of lone parents are women, with lone parents more than three times as likely to be in consistent poverty compared to the general population.

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*Did you know...?*  
*Studies show that women applying for science jobs are assessed as less competent, less hireable and less worthy of a high pay rate and mentoring than equivalent male applicants . (US 2012)*  
<https://www.pnas.org/content/early/2012/09/14/1211286109>

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### **Policy implications**

To address the cumulative disadvantage in work and income experienced by many women, we need to address contributing factors such as the gender pay gap, the impact of caring responsibilities, discrimination, and women's shorter working lives.

Approaches that support increased equality for women include:

- Improving the availability of quality, affordable child-care and elder care
- Creating incentives for women to stay in, or return to, work, such as mentoring and training
- Improving flexible working options such as availability of part-time roles and flexible work hours
- Normalising flexible working and work-life balance at all levels of organisations
- Creating opportunities for women, and incentives for men, to take on caring roles, such as parental and paternity leave
- Including low-paid workers and carers in Government pension policy planning such as autoenrolment for pensions
- Ensuring lone parents social welfare payments are adequate in order to avoid being in consistent poverty
- Identifying and eliminating discrimination and unconscious bias that may affect the assessment of women in recruitment and promotion processes.

# Disability

**Population** 13.5% of the Irish population have a disability. Of these, 46.1% have 'pain, breathing or another chronic illness or condition', 40.9% have difficulty with basic physical activities, 24.4% have difficulty learning, remembering or concentrating, 19.2% have a psychological or emotional condition, 16.1% have deafness/ hearing impairment, 10.4% have an intellectual disability and 8.5% have blindness/ vision impairment.<sup>16</sup>

On average, people with disabilities have several barriers to reaching retirement age with good health and financial security.

## Education

- 37% of people with a disability had a third level education compared to 53% of the general population.
- Overall, 13.7% had completed no higher than primary school compared to 4.2% of the general population.<sup>17</sup>

Many people with a disability find it more difficult to get to, and participate in, school or work than those without disabilities. There are a number of reasons for this, such as because available public transport is not accessible, buildings are not accessible, or because a school gives a child less attendance hours (a 'reduced timetable'). Starting with this disadvantage means that people with disabilities are less likely to complete higher education, and more likely to have completed no higher than primary school. Lower education levels lead to less options in the job market, less income security and lower pay rates.<sup>18</sup>

## Income and work

- Labour force participation rate for disabled people is 30.2% compared with 61.4% for the general population.
- Unemployment is 26.3% compared to 12.9% overall.<sup>19</sup>

## Poverty

Those who are not at work due to illness or disability have consistent poverty rates of 21.3%, compared to 5.6% of the general population. While this category does not capture all those with a disability, it indicates a significant risk in this group.<sup>20</sup>

For those that are seeking work, jobs are hard to find, and people with disabilities are twice as likely to be unemployed compared to the general population. People with disabilities are also almost half as likely to be working or seeking work, compared to those without disabilities. On average, this means that people with disabilities are likely to be living on low incomes, with little to spare to save for a personal pension, home ownership, education or healthcare. People who are not at work due to illness or disability have consistent poverty rates that are over three times that of the general population.

## Discrimination

- 8.1% of people with disability experienced discrimination in the workplace compared to 5.7% of non-disabled people
- 4.8% of disabled people experienced discrimination in accessing health services, compared to 1.8% non-disabled
- 7.3% experienced discrimination in shops, pubs, restaurants etc compared to 3.4% of non-disabled people<sup>21</sup>

- Disability is the most common grounds for queries to the Irish Human Rights and Equal Opportunity Commission about equality law<sup>22</sup>.

At work, people with disabilities are more likely to experience discrimination which can mean, for example, not being offered reasonable accommodation to return to work, harassment or not being offered equivalent job assignments. Discrimination at work can affect mental health, prospects for promotion and working conditions.

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*Did you know...?*

*Research estimated a minimum of 49.7% of companies discriminate against disabled job applicants. Studies show callback rates for disabled job applicants are half that of equivalent non-disabled applicants. This is true even when a government subsidy is mentioned that will cover the cost of adaptations. (Canada, 2018)*

<http://ftp.iza.org/dp11461.pdf>

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## **Policy implications**

To address the cumulative disadvantage in work and income experienced by many people with disabilities, we need to address contributing factors such as lower education levels, discrimination and difficulty finding employment.

Approaches that support increased equality for people with disabilities include:

- Investing in targeted education support at all education levels for people with disabilities
- Providing disability-friendly employment services, as well as tailored employment services for people with disabilities
- Improving flexible working options such as availability of part-time roles and flexible work hours
- Normalising flexible working at all levels of organisations
- Ensuring disability social welfare payments are adequate to avoid being in consistent poverty
- Identifying and eliminating discrimination and unconscious bias that may affect the assessment of people with disabilities in recruitment and promotion processes
- Identifying and eliminating discrimination in education settings, health services, shops and restaurants that may affect opportunities for people with disabilities.

# Race/ Ethnicity

## Population

- 'White Irish' people are 82.2% of the Irish population
- 9.5% are of 'Other White background', 1.7% non-Chinese Asian<sup>23</sup>, and 1.3% Black Irish/Black African or 'Other Black'.<sup>24</sup>
- 11.6% are non-Irish nationals.<sup>25</sup>
- Travellers make up 0.7% of the Irish population.<sup>26</sup>

Race and ethnicity, including Traveller status, is connected to disadvantages that increase the difficulty of achieving financial security

'Race' as the grounds of discrimination includes skin colour, nationality or ethnic background. Irish Travellers are a recognised indigenous ethnic minority group in Ireland. The information available on education, income, poverty and employment in this area is limited in Ireland, but there are some key things we know that can result in cumulative disadvantage later in life.

## Education

- Over half of Travellers (55.8%) were educated to Primary level at most, compared to one in ten (12.6%) of the general population.<sup>27</sup>
- 62% of Travellers experience discrimination at school.<sup>28</sup>

Far more Travellers' highest level of educated is primary school level compared to non-Travellers. Lower education levels lead to less options in the job market, and lower pay and income security.<sup>29</sup>

## Income and Work

- 80.2% of Travellers are unemployed<sup>30</sup> compared to 12.9% of the total population.<sup>31</sup>
- Black non-Irish are much less likely to be employed than White Irish (0.4 times as likely) and when individuals from this group do have a job, they are also much less likely (0.3 times as likely) to hold a managerial/ professional job.<sup>32</sup>

## Poverty

Travellers are overrepresented in groups at highest risk of consistent poverty, such as the unemployed. The unemployed have a consistent poverty rate of 27.6% compared to 5.6% of the general population.

Work is harder to find for Travellers and Black non-Irish people seeking steady jobs. Black non-Irish people are much less likely to have a job compared to White Irish people, and Travellers are 6 times more likely than the general population to be unemployed. The high chances of being unemployed also means a high risk of consistent poverty. Unemployed people are 5 times more likely to be living in consistent poverty than the general population. This means there is less money to spare for things like pension savings, healthcare and education.

### Discrimination

- People from non-White ethnic backgrounds experience high rates of discrimination, compared to White ethnic backgrounds, at work (17.1% vs 5.4%) and when looking for work (10.6% vs 4.5%).<sup>33</sup>
- 78.9% of Roma report experiencing discrimination when seeking employment.<sup>34</sup>
- Overall, 6.4% of people who experienced discrimination in education settings cited their Traveller status as the reason.<sup>35</sup>

Discrimination can be a cause of higher unemployment rates. People from non-White ethnic backgrounds are twice as likely to experience discrimination when looking for work compared to those from White ethnic backgrounds which can mean, for example, not being offered job interviews, not being offered jobs, or being offered shorter term work. When people from non-White ethnic backgrounds are at work, they are more than three times more likely to experience discrimination, which includes treatment such as not being considered for promotion, not being offered equivalent access to leave, and harassment. This can affect mental health, career progression and working conditions.

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*Did you know...?*

*A 2019 British study showed that people with foreign-sounding names had to submit 60% more job applications in order to get a call back. Researchers submitted identical applications and only varied the names, additional languages spoken and pictures.*

<http://csi.nuff.ox.ac.uk/?p=1299>

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### Policy implications

To address the cumulative disadvantage in work and income experienced by many Travellers and people from minority ethnic backgrounds, we need to address contributing factors such as lower education levels, discrimination and difficulty finding employment.

Approaches that support increased equality for Travellers and minority ethnic groups include:

- Investing in targeted education support at all education levels for Travellers
- Providing tailored employment services for people that are unemployed long-term
- Ensuring unemployment social welfare payments are adequate to avoid being in consistent poverty
- Identifying and eliminating discrimination that may affect the assessment of minority ethnic groups and Travellers in recruitment and promotion processes
- Identifying and eliminating discrimination in education settings that may affect Travellers' educational achievements.

# Where to From Here?

Age Action wants to see all people fulfil their potential and achieve income security.

Making sure all older people have a good quality of life starts with giving people decent education, opportunities, working conditions and respect over the course of their lives. Without these things, we risk disadvantages stacking up in later life.

We know that current disadvantages will lead to some people struggling more than others when they reach retirement age, through no fault of their own. With this knowledge we have an opportunity, and a responsibility, to act before that happens.

This paper briefly highlights the importance of improving equality through:

- Taking a right-based approach: Identifying and eliminating discrimination
- Prioritising educational achievement, including targeted education support where it is needed
- Providing access to meaningful work through:
  - flexible work options at all levels of seniority
  - intensive supports to find work for the long-term unemployed
- Ensuring the rate of social welfare funding provides adequate support.

Cumulative disadvantage covers a wide range of factors beyond this short introduction. Other aspects of disadvantage that build over time also include things like poor health, and access to accommodation, food and transport. Discrimination is also complex and includes people suffering several types of discrimination at the same time, compounding the types of difficulties experienced, for example Traveller women with disabilities. While experiencing one type of disadvantage is difficult, when several types add together the odds become harder to beat, despite people's best efforts.

When we understand more about how disadvantages add up over time, we can begin to think about how to give everyone a better chance.

# Glossary

**Consistent poverty:** People that are both 'at-risk of poverty' and experiencing 'deprivation'. The definitions of these two terms are<sup>36</sup>:

- Deprivation is statistically defined as people that can't afford two or more items on a set list of 11 things considered as normal for other people in society, such as a warm waterproof coat and keeping the home adequately warm.
- 'At-risk of poverty' is defined as people with equivalised disposable income below 60% of median income. "Equivalised" means that the household income is divided up according to the household members to create an individual average. For example, a single adult and an adult supporting 2 children don't have the same disposable income, so "equivalising" it allows you to compare them.

**Inequality:** In this paper, 'Inequality' means the difference in people's access to resources, opportunities and influence that results from social structures outside an individual's control. Social structures that create or reinforce these differences might include, for example:

- the way a person is treated by their employer (such as laws on minimum working conditions);
- access to infrastructure (such as whether there is good public transport to get to jobs, or what schooling options are available locally);
- the way a person is treated by people around them on a daily basis based on society's beliefs or stereotypes e.g. when shopping or applying for jobs.

**Labour force participation rate:** The percentage of people over 15 years of age that are working or looking for work, as a percentage of the total population aged over 15<sup>37</sup>.

# Endnotes

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