

Irish Daily Mail

COMMENT

Shrewd move to help stay-at-home parents

FIANNA Fáil has announced that it will seek amendments to the Budget package offering a €900-a-year childcare subvention. As billed, the money will be available only to parents who leave their children at creches or who employ State-registered childminders.

The plan is already the most controversial provision of the Budget, and has incensed those who preferred to give up working outside the home to care for their children themselves, and for whom the Budget contained nothing in the way of financial help or encouragement.

Fianna Fáil wants to see these people also benefit, and to extend the scheme to include more childminders than the estimated 5% who have registered with the child protection agency, Tusla.

The plan as constituted is inequitable – it certainly seems very unfair that people are being pushed towards daycare at the expense of having their children minded in their own homes. That is the very opposite of what many parents want.

Nor does the measure suggest that the Government has any interest in seeing the quality of childcare improve, as the payment is not linked to any standard beyond registration with Tusla. We all know enough horror stories about creches to be uncomfortable with that.

What is smart about the Fianna Fáil move, though, is that it is not seeking an immediate change of plan. As it happens, the scheme does not come into force until next September, so there is no need to panic and seek to divert funds to an expansion straight away. If the party secures changes, though, then it is conceivable that just one month later, when Budget 2108 is announced next October, some consideration will be given to the 240,000 stay-at-home mothers and fathers who cannot be ignored. That is politically and fiscally sensible.

Nobody objects to quality childcare outside the home, but nor can we idly support a feminist-driven agenda of almost forcing women back into the workforce after giving birth just to preserve the veneer of gender equality.

A great many mothers, and fathers too, want to raise their infant children themselves. That is laudable. Others want to return to work, and that too is valid. That's why the new scheme does not offer what most really need, and that is the power to choose. Fianna Fáil's intervention to achieve it is very welcome.

Limited housing plan

A BUDGET proposal that already looks ridiculous is the tax break for first-time buyers. The incentive is restricted to those who buy new-build rather than second-hand houses. Given the Central Bank restrictions on lending, it seems likely most couples would be looking to buy properties costing €300,000 or less.

A trawl through property website Daft.ie shows there are just 263 such homes available in the entire country, and just 21 in Dublin, where the crisis is most acute. This is ludicrous.

The Government must take undeveloped land from Nama and build thousands of new houses in the short term. That is the only practical solution to the housing crisis.

A friend at the top

THE European Commission's chief negotiator on Brexit was in Dublin yesterday to sound out Enda Kenny on Ireland's thoughts about the impending exit of the United Kingdom from the EU.

Michel Barnier has enjoyed holidays here and is known to love the country. As a former minister for agriculture in France, he also is aware of many of the problems the country faces. As Ireland seeks to make a case for special treatment once Theresa May triggers Article 50 next year, it is helpful to know we very likely have a friend in our corner.

I receive a widow's pension I don't need. It's a perfect example of a welfare system that just doesn't work

UNTIL just over a year ago, the word 'widow' conjured up for me an image of a newspaper or magazine page with one very short line of text or a word right at the top of one of the columns.

For that, in the business I have toiled in all my working life, is what is known as a 'widow'. If it's a word or short line of text at the foot of the page, then it's an 'orphan'. And neither is deemed to be a good thing. They don't look well on the page. They jar with the reader.

And so, if you work in the production side of newspapers, it's your job to get rid of the widows and orphans. To fix them.

When you are a real widow, however, there is no fix. Which is what I discovered when, precisely one year, three months and three weeks ago, my husband, Gerry, died after a year-long illness. And I then had a very different take on the word 'widow'.

Inhospitable

Suddenly I was just like the woman who had lived near my grandparents, and who, all those years ago, my grandmother always referred to as 'the widow woman'.

In whatever language you trace the origin of the word – widewe (Old English); vidua (Latin); vidhuh (Sanskrit) – the meaning is the same. Solitary, lonely, bereft, void, separate – all interpretations of a word which, in reality, means all of those things. Every day. Forever.

I never expected to be a widow woman in my 50s. That was something that happened, if ever, much later in life, I always imagined, and it certainly wasn't something that happened when you'd only had 20 years with the man who had transformed your life.

But on June 22, 2015, suddenly, there I was. In a place I didn't want to be. A foreign and inhospitable country. I might as well have been on another planet but where I actually found myself was in the grief-stricken world of widowhood.

I never thought about money when Gerry died. It never entered my head. Gerry and I were never long-term planners. Quite the opposite, in fact. Indeed, when we embarked on our adventure together in the summer of 1995, he gave me the greatest of gifts – he taught me how to live in the moment. And for the next 20 joyous years we were master and mistress of the seizing of the day.

And so we worked hard, both of us loving our jobs, and we were pretty well paid for our endeavours. We bought a house (on three occasions), took care of our respective sons, raised two dogs side-by-side from puppyhood to the grave, produced a book together, and travelled the world.

And although we rarely had money left over at the end of the month, somehow we always had enough to do what we wanted to do. If we had it today, great. If we didn't have it tomorrow, then we didn't. 'Don't worry about it,' Gerry would say to me, 'it's only money.'

And then, a few weeks after he died, someone said to me that I would now, of course, be getting the widow's pension. 'What's



ROSLYN DEE

young woman (or man – obviously, it applies to widowers too) who has tragically lost her spouse. Perhaps he was the breadwinner while she stayed at home with their children. Now here she is, in the midst of devastating grief, without a job herself, and with two or three young children to support. The notion that my financial needs are as acute as hers is patently ridiculous.

Manoeuvre

But therein lies the problem with this monolithic welfare state of ours. There is no room for manoeuvre. It's a one-size-fits-all mentality. We've seen it with a child benefit system where the introduction of means testing is long overdue and we see it, day in and day out, with people in receipt of the dole, many of whom have no intention of ever working a day in their lives again.

When it comes to welfare, it should be a safety net, not a lifestyle. And a valued and essential safety net, at that. But for as long as successive governments continue to run the system as it is, then people like me will continue to receive payments that we simply stick into a savings account or use to buy flights to Paris or New York, while someone else down the road has their payment eaten up by so many other necessities that they can't afford to turn on the heating in their children's bedrooms.

That we are compassionate and that we have a reasonably generous system in place is not the issue. That, after all, is how every society should operate and we are lucky to live in one that recognises that – and acts upon it. What is at issue, however, is that the deserving and the undeserving are being treated exactly the same.

Unlike charitable institutions whose modus operandi is to specifically target those in genuine need, when it comes to welfare that is certainly not the case. I once knew someone on disability allowance. Yes, he had been ill and couldn't work for some time. But he recovered, was out and about socialising on a daily basis, and his so-called 'disability' was not checked by the authorities over a 15-year period. As far as I know he is still continuing to pocket that money while children and adults who genuinely need welfare support are fighting for their entitlements on a daily basis.

We need to look at the broader issue. We need to target more specifically and, where appropriate, we need to means test. My widow's pension entitlement should certainly have been scrutinised.

It's not that I am Mother Teresa in these matters. I could give my payout to charity. I don't. I give a few bob on a regular basis to a charity, all right, but largely I stick my widow's pension into my savings account. Or use it to travel. As Gerry used to say, it's only money. But in this instance it's money that should be going to someone in genuine need. For to turn that oft-quoted Animal Farm line on its head – when it comes to welfare payments in this country, all recipients aren't equal. And yes, some are very definitely more equal than others.

Those in genuine need should be supported. Those who aren't should do without.

that?' was my response. I genuinely didn't know that such a thing existed.

And yet here I am, almost 16 months on, and in receipt of the not insubstantial sum of €193.50 every week. Which, come next March, will edge that bit closer to the €200 mark with the extra fiver that's coming my way after this week's Budget.

It's taxed, of course, because I'm working. But the bottom line is still the same, and so my reaction to the Budget increase is this: thank you very much, Mr Noonan, it's very nice to get a weekly payout (and an increase), but actually, I don't need this money. I'm working, I only have myself to look after, my son is a grown man no longer dependent on me, and my mortgage is cleared.

So, whatever about the additional fiver, people like me don't actually deserve a widow's pension at all.

There are far more needy cases out there and far better places to be directing that soon-to-be €198.50 windfall every week.

Conundrum

And what that money dropping into my bank account every week only emphasises, for me, is the whole conundrum of our welfare state.

Yes, we are a compassionate people and, of course, that is a huge positive for any society. It's why we give so much money to charity – at home and abroad.

From the 'black babies' of old to the present-day needy, we give more than many other more affluent countries.

It's why, indeed, there was such outrage when some of our charities in recent times found themselves so exposed, morally and financially. We give because we expect it to go to those who are genuinely in need. We don't give so that charity directors and hangers-on can live in the lap of luxury.

Same goes for those in receipt of welfare. If I am getting a widow's pension, then I am in receipt of money that someone else isn't getting.

Don't get me wrong – although I didn't know that a widow's pension existed until my own husband died, I think that, in principle, it is a worthy and humane allowance. Just imagine the plight, for example, of a