Citizens Information Service Thurles

Green Paper Submission

Citizens Information Service, Thurles, would like to make the following submissions regarding pension rights for inclusion in the Green Paper 2008.

1. The position of women in the 1970/80's that remained at home to take care

of family or gave up their job on marriage, some under government direction are now at a great disadvantage in regard to their state pension rights. Before the 6th April, 1994 if one left the workplace to provide full time care for family or disabled persons, gaps would appear in their social welfare record. These women lack PRSI contributions to qualify for a state contributory pension in their own right. We would suggest that PRSI credits be allotted to these people for the years spent as homemakers. Since 1994, the Homemakers Scheme provides pension credits for stay at home mothers until their last child is aged twelve years. Similar concessions should be implemented for persons who left work pre 1994.

2. While welcoming the direct issue of the qualified adult payment to the spouse/partner of an old age contributory pensioner in their own right, the means testing of this dependant (who does not work outside the home) is unacceptable. The spouse/partner is being penalised for savings/investments that may be held jointly in both names for legal reasons.

3. The Living Alone Allowance at present is a derisory payment; €8 per week. We would suggest that this payment be increased to a minimum of €50 per week. Widow's/Widower's under 66 years living alone should qualify for the Living Alone Allowance also.

4. People in receipt of the Household Benefits Package should, on the death of one spouse, continue to receive the benefits package without having to submit a new application. A death certificate should suffice in this instance. At present, the surviving spouse is financially disadvantaged in the delay in processing the new application.

5. Widow's/Widower's under 66 years receiving the Non-Contributory Widow's/Widower's Pension who have no dependent children and wish to return to work are severely disadvantaged compared with their One Parent Family counterpart. There is a discrepancy of €46.50 in the weekly earnings disregard and a further discrepancy in the disregard for higher earnings up to €400 per week for the

Widow/Widower. There is an anomaly here for Non-Contributory Widow's/Widower's who are working.

6. Persons in receipt of Carer's Allowance or Carer's Benefit for two or more people should be paid the full weekly rate for each person, not half rate as is the current policy. The recipients of Carer's Benefit should be eligible for the same Secondary Benefits as those in receipt of Carer's Allowance.

Citizens Information Thurles would like to see the above suggestions implemented, as we deal on a daily basis with unfair anomalies within the Social Welfare system. These discriminatory practices need to be addressed urgently in the upcoming Green Paper.