

Green Paper Consultation Responses

Information

Submission 57

(1) There is now a provision whereby a woman who stays at home to care for her children is credited with Social Welfare contributions while out of the workforce. I believe this amounts to twenty years' contributions. This provision acknowledges the valuable contribution such women make in sacrificing their careers and other benefits of a material kind, to care for their children in a way that benefits the entire family, and also helps her to make provision for her pension.

Why has this provision not been made available for all women who have left paid employment to raise their children at home? I worked for 13 years prior to my marriage in 1972, when I left work to raise 4 children. There must be many women in my situation who find that they do not qualify for the full contributory pension.

(2) Why are women not made aware in time of the need to have sufficient Social Welfare contributions to qualify for the full pension? I would like to suggest that every woman is notified by letter at age 50, of the current state of her contributions, and the number necessary to qualify for the full pension. Most women find out, to their cost, that they have lost out when it is too late.

Submission 64

Non Contributory Pensions

1. Means test based on income tax return through Accountant.
2. Cost of living index taken into account, so pensions remain in line with living costs for the elderly.
3. Allowance be made if adult handicapped children remain with parents/or parents are responsible for subsidising same.
4. Transport costs for rural areas have to be taken into account, so pensions should be higher for rural isolated dwellers.
5. Applications should be uncomplicated and by mail for more old people/as computers screw them up, and the language used is too complicated
6. Post Office closures have ruined the life of all pensioners, cheques should be mailed to the home weekly. Many old people, if frail or bed ridden, cannot take advantage of on-line banking. Towns are a nightmare for parking etc., or there is nobody to drive to banks. Most post offices were in local villages.
7. "Home Care Choices" and phone number of same should be enclosed with pension cheques to avoid hospital crises intervention and to educate the elderly.

8. Over "65" should be allowed to double their pension through work, if available and they are healthy and can work.
9. People doing post doctoral or doctoral studies lose their pensions. This has to be cancelled.
10. People age 65 have approximately 30 more productive years left in many cases. These cannot be wasted in terms of academic growth.

Submission 66

A review of pensions, Transition and State Contributory is required now in 2008 as there are pensioners today who left the workforce prior to Carers Act 1994 to care for family members, siblings/parents or to get married and need to be considered now due to the high cost of living. Most of them are single people who have the same outgoings as a married couple/partner but have only one income to survive on.

Contribution condition

Persons are at present prevented from getting a pension because they do not satisfy the condition of 260 paid stamps and the shortfall cannot be purchased by voluntary contributions or credits. The condition should be changed so that it can be made up of a combination of paid and credited contributions.

Alternatively, a universal pension similar to pre-1953 would correct this now not in 2012 when 520 paid contributions are required.

Pro-Rata Pensions

If the pensioner has 260 paid cons abroad he should be given the difference between EU rate and Irish rate of pension on the strength of Irish contributions paid or credited to his record here because of the high cost of living in Ireland especially if resident in Ireland for a number of years.

Pensioners Allowance

Single pensioners on one income pension should receive a high increase in living alone allowance.

Fuel Allowance should not be means-tested, especially to carers of sibling/parents and if a single pensioner (especially suffering from a chronic illness).

Pensioner caring for relative should be exempt of road tax if the patient is unable to avail of travel pass.

Gas Company needs to show more transparency on Gas Bill. Allowance is not itemised or carry forward kilowatts shown.

NTL costs have risen considerably. Can the increases not be discounted for the pensioner?

Telecom Eireann have a charge for delivery of cordless phone. Can the increase be absorbed in the interest of security for the elderly.

A free call number (1800) should apply for all calls to the S/W Dept as it is impossible to get through without holding on indefinitely and especially since all departments are in the country. 1850 and 1890 numbers are charged at full rate as not included in package deals by Telecom.

For taxation purposes, pensioners must be notified of Pension Act each year as pension is now paid into bank.

If a person accepts a reduced contributory pension at age 65/66 and there is a Reform Bill to their advantage can they claim the difference at a later date to improve their existing amount and will they be notified as to the up-date situation?

Submission 85

In discussion with family and friends here are our findings:

Female 45, no private pension.

Female 44, no private pension.

Female 42, no private pension.

Male, 60, no private pension.

Reasons:

1. The stock market is crashing and all we hear about is the amount being wiped off pension funds. Why would we want to invest in such funds with no guarantee of the final amount?
2. No spare money - we are all on low incomes, earning less than €25,000 each, some less than that, some working within the home with no personal income at all.
3. No flexibility on when the pension (which is just a form of saving) can be accessed.
4. A private pension is taxed when it is drawn down. Why? What is the logic of that? How does it encourage people to save?
5. The pensions section in Sligo now DO NOT do pension projections for people aged 60! Why? How does that encourage people to start a private pension?

Suggestions:

1. An SSIA type account, with flexibility as to when it can be drawn down.
2. Income tax, if deducted at all, is deducted on an ongoing basis, so that people know where they stand financially.
3. Tax relief is deducted like on a mortgage, at source. Many people do not claim their reliefs. Make it easy.
4. Reinstate and ADVERTISE the pension projection service. I know the calculations are hugely complex but it could even be extended to the under 60's to let people know where they stand.

