

Green Paper Consultation Responses

Payment System / Service Quality

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 121

It is submitted that:

1. The new legislation will acknowledge the changing environment where over-65s are able and encouraged to continue in employment.
2. The new legislation will acknowledge that the public service and local authorities are able to employ over sixty fives due to changes in 2004

3. There is consequently a need to change the rules:
 - Requiring compulsory retirement at age 65/66
 - Requiring the qualifying entry age at age 56
 - To allow “stamps” to be paid beyond age 65/66
4. The Contributory pension should not be paid to anyone continuing in employment
5. Incentives should be given to anyone continuing in employment after age 65 in sectors where there is an identified skills shortage
6. That disincentives be applied in those sectors where there is no skill shortage to allow younger staff to be promoted to have their skills recognised and enable them to make their contribution
7. Legislative changes should be retroactive
8. Both Irish citizens, and anyone who qualifies under a Bilateral Agreement, who is adversely affected by existing legislation should be able to make up PRSI contributions by lump sum payment thereby qualifying for the Contributory Pension
9. A review of the service delivery of the Department be undertaken to ensure appropriate service level contracts are negotiated with Government
10. The current delays (two years in my case) responding to enquiries is not acceptable by comparison with international best practice
11. The role of the Social Welfare Appeals Board should be reviewed and the Board given powers to make decisions on appeals without depending on input from Departmental officials whose decisions are being appealed in the same way as Bord Pleanála makes rulings on planning matters based on the reports of its inspectors and the Board’s understanding of the merits or otherwise of the issue being appealed

Submission 271

A review of pensions, Transition and State Contributory is required now in 2008 as there are pensioners today who left the workforce prior to the Carers Act 1994 to care for family members, or to get married – pre marriage ban, and need to be considered now from the perspective of equity and fairness. Some of them are single people who have the same outgoings as a married couple/partner but have only one income to survive on.

I feel it is very unfair for older women not to get the benefit of the Homemakers Scheme because it only applies to those who stayed at home to look after children after 1994.

It is difficult to understand the difference between looking after children in the home before 1994 and after 1994?

Many of these women, who were carers between 1953 and 1994 have been denied, or at best received reduced pensions, because they did not possess the credits younger women have been awarded in their capacity as unpaid carers.

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

A free call number (1800) should apply for all calls to the Department of Social Protection Carers are playing a valuable part of the Healthcare System and must therefore receive credits entitling them to a Contributory Pension.

Marian Harkin, MEP

Submission 281

Applicants for state non-contributory pension are currently allowed an earnings disregard of €200 per week from employment, when accessing their means. This disregard should be extended to include income from farming and self employment.

The homemakers disregard scheme should be back dated twenty years prior to 1994 and allowed as credited contributions for pension purposes.

People should be informed by the DSFA regarding their situation regarding a state pension and what remedial action is needed where appropriate.

Submission 283

I think more elderly would have their pensions paid into banks, etc., if they received a payment slip in the post. They like to have some evidence of payment (similar to the way most civil servants are paid) apart from the hassle of checking their accounts which is not easy for elderly. I have checked with Sligo and I have been told that this is not done.

Submission 306

I am forty seven years of age. I have spent a huge part of life as a homemaker. I am very proud of these years and I place a lot of value on this work. This is my story.

I left school in 1977, got married in 1983 and in 1984 my husband's job was relocated to Co. Clare and I had to give up work. This was during a time of economic recession when unemployment was very high in Ireland. At this time I tried to sign on the live register but was refused. I appealed this decision and won. I signed for fifteen months, when this ran out no one in the Department of Social Welfare informed me of the importance of continuing to sign for credits.

In 1986 I had my first child and became a stay at home mom, I then had a second child in 1989.

I feel let down for all the years I spent at home caring for my family with no recognition from the state. The role of caring and nurturing that I have taken on is not valued or seen as contributing to society.

When my second child was well established in school, I went to sign on explaining I was available for work but was told I couldn't. I then applied to go on a FÁS course but again I couldn't because I wasn't on the live register. I get so angry because within our constitution the family is recognised as central to society yet these years caring are disregarded and

women are classified as adult dependents in many cases financially dependent on their spouses.

I felt totally isolated from the world outside of my family. I couldn't get back into employment because I needed to be re-skilled. I decided to take on some summer work thinking this would bet back in credits but unfortunately I wasn't aware of the break from employment rule which meant you must work for a continuous twelve months but as we live in a seaside resort this is seasonal.

By this time my father had got sick and I decided not to take work in the summer of 2000 so I could be available to visit him at a moment's notice. I continued to sign on and by the time my father passed away I was unemployed for one full year. I couldn't believe I had finally qualified for a community employment scheme.

I was delighted to be involved in a way where I could meet other people and be re-trained in new skills. I decided to go to college and began working in full time employment in 2005.

By the time I am due to retire it will be 2025, I still don't know if I will qualify for a contributory pension. I tried to find out in 2004 and I was told to come back when I was older. It makes me so angry that information is so hard to get, I wasn't aware of homemaker's credits until 2007. This information needs to be disseminated to all women in the country. It isn't good enough to say we will disregard years spend caring. Why should these years be disregarded when women are contributing to society in most important and meaningful way?

I would like to see the language used within the social welfare code changed, words such as 'Disregards' and 'Adult Dependents' these are negative terms. I am angry that my role as a wife and mother is not recognised as important in Irish society. I believe women should be credited for the years spent as homemakers.