

Green Paper Consultation Responses

Protect Existing Entitlements

Submission 14

In response to the Green Paper I would like to make the following submission on the Homemaker Scheme, please

Submission on the of the Homemakers Scheme:

1. On balance I would consider that the most appropriate year to which the scheme should be backdated would be 1979.
2. Civil Servants employees who prior to joining the Civil Service had paid the full rate of PRSI at some stage and who availed of the current Term-time Scheme within the Civil Service to care for a child (or Children under 12 years) during the summer months do loose out on pension entitlement during the periods of their Term-time. This obviously can impact negatively on their actual service within the Civil Service and in turn on their Civil Service Pension entitlement. Accordingly under any reform of the Homemakers Scheme and in the interest of equity, consideration should be given to have such employees rendered eligible for credit awards in respect of periods of Term-time.

This is a Submission with regard to any reform of the Old Age Contributory Pension and its possible impact on people who have already reached 56 years of age. Under the term of existing Old Age Contributory Pension people who are contributors and who have already reached the age of 56 do have a degree of certainty in relation to their Old Age Contributory entitlement. Therefore, any reform of the Old Age Contributory Pension Scheme should protect the pension entitlements of such people. Care should also be taken that any reform to the scheme will not result in a diminution of pension entitlements of people who are already over 56 years of age.

Submission 86

I believe people like myself who have paid social insurance all our working life are entitled to the benefits of our investment in the social welfare system that promised to deliver what we sacrificed from our wages. If there is to be change, it should not be at the expense of people who have been paying like myself for the past 40 years. I also believe there is no equality in the present system that gives a pension to women at 65 and differentiates between men by not giving them theirs until 66. Surely, in the interest of fair play, this cannot be right. It is also a terrible assumption to think that people will all be physically able to continue on working beyond 65 while this may be possible in some occupations where no physical effort is required but those types of occupations are the minority.

Submission 113

Acting as a private citizen, I wish to make the following submission to the Green Paper on Pensions, please:

The current criteria applied by the Department of Social Protection in determining eligibility for entitlement of State Pension Contributory is based on various methods including total contributions.

It is my understanding that it is expected that the previous methods may be altered under the proposed Pensions Reform, which is due in the Autumn.

I feel that, in the interest of equity and justice, it is essential that such reform will take cognisance of a certain category of older people who have already a degree of certainty on their pension entitlement, i.e. under the existing eligibility criteria.

Such individuals (who reach 66 years of age before 6 April 2012) may be in their early sixties and their eligibility under the present criteria is based on a calculation method other than total contributions. Therefore, in carrying out such reforms it is absolutely crucial that the pension entitlements of people in that age category are protected and that any changes, implemented under the proposed reforms, do not diminish their pension entitlements. It should also be noted that, realistically, individuals of such an age are already too old to commence alternative pension fund arrangements.