

Green Paper Consultation Responses

Qualified Adults

Submission 33

Submissions for Consideration

1. **Living Alone Allowance**

I suggest that this benefit be split into two categories:

1. those up to 80 years of age and
2. those 80 years of age and over

In category a) I suggest that the benefit be rounded up to €10 or more and then indexed with cost of living each year.

In category b) I suggest that the benefit be paid at a much higher rate as the cost can be readily ascertained, as actuarially speaking, it would be payable for an average of only 4.5 to 5 years.

2. **Adult Dependent Death Benefit**

I suggest that after the six month continuation of the allowance at the full rate that it should continue at half rate for a further six months. This would ease the problem of the sudden drop and the realisation that you must now adjust yourself in managing on less money.

3. **Continuity of Employment after Normal Retirement Date**

In cases such as these I suggest that where the normal retirement date is 65 or over that payment of the social welfare payment be voluntarily deferred and that the rate of payment be annually increased by a percentage for each year of deferral. To encourage workers to continue on in employment after the normal retirement date that payment of PRSI and the like should cease for both employer and employee. In those cases where there is an adult dependent, the adult dependent allowance should not be withheld but paid at the normal time and reviewed each year on budget recommendation.

I have studied the Green Paper and found it very informative and a very useful document. If I can think of any more suggestions I will send them on to you.

Submission 47

Extracts from Oireachtas pensions debates 2002 - 2007

This submission is very large. It may be downloaded below in pdf format.

 [Download Extracts from Oireachtas pensions debates 2002-2007](#)

Submission 51

I am still concerned that my wife is still described as a qualified adult even with the generous budget increases.

I am appealing to your Board to support my claim for a full pension in her own right. This would give proper status to women who stayed at home in the years 50's, 60's, 70's, etc., to look after their families.

They deserve to be recognised in their own right. Their fate rests in your hands to submit a good claim to Government on their behalf.

Submission 127

I enclose herein a copy of a document which I forwarded to Minister for Social Welfare, Mr Brennan, in February 2007 and subsequently forwarded a copy to Minister Cullen on his appointment to Social Welfare in August 2007. Also enclosed is a synopsis of this document which incorporates my comments on the Green Paper with particular reference to the retired stay-at-home spouse.

I fail to understand why the retired stay-at-home spouse should continue to be ignored by the State and compelled to remain totally dependant on her husband ad infinitum for good or bad and in many situations it is likely to be the latter. After all, if the State can ignore her existence, so can he!

The position of the retired stay-at-home spouse must be addressed in a very positive way regardless of the income of her husband. She must be given some small measure of financial independence. She is a real living person whose contribution to the State has always been greatly undervalued and it is now time for this situation to be rectified. Her work at home, caring for family, young and old, is equally as important – if not more so – as any other sector and should be acknowledged as such by establishing a category 2 pension and thereby giving her the recognition she deserves.

Submission on Green Paper

Application for non-contributory pension in my own right refused on grounds of income.

Being a full-time mother since my marriage in 1963, I have no personal income and am fully dependent on my husband.

I am not entitled to claim allowances or tax credits as I have no income but when I apply for a pension, I suddenly acquire an income!

Prior to my marriage, my employment record is as follows [details supplied].

During this period, I paid the full Social Welfare stamp (as it was then) plus income tax on every penny over £6 (€7.62).

From 1977 to 1987, I worked part-time. I was not permitted to pay PRSI as my hours – 16 hours per week – were deemed to be “Employment of Inconsiderable Extent”. Income tax was, however, deducted.

Green Paper 5.1 – Means-tested payments funded by taxation

If the above statement is correct, then surely I am entitled to some form of non-contributory pension on foot of the taxes I have paid over the years.

Splitting the husband’s pension to give to his wife is just robbing Peter to pay Paul and does not recognise the stay-at-home spouse as an individual and a PERSON IN HER OWN RIGHT.

GP 5.34 – Social Welfare (Amendment No.2) Bill

Dependency redefined in economic terms rather than the gender/marital status, i.e. one spouse regarded as dependant on the other only if he/she is totally maintained by the spouse.

Social Welfare/Government has never actually acknowledged the existence of the stay-at-home spouse or the very valuable contribution made by her to the State.

The Homemakers Scheme came into force in 1994 but it ignores totally those people who left work prior to that date to take care of family, young and old.

The number of women returning to paid employment, whether by choice or necessity, continues to increase and will, in turn, mean an annual deduction in the cost of pensions for the full-time wife/mother. This is borne out by research by the National Pensions Review which indicates significant changes in contributory and non-contributory schemes from the level of 88% to 98% by 2056 with significant changes in proportion of the population on contributory and non-contributory pensions with the share of the latter dropping to just 2% - Full-time housewife in continuous decline.

GP 5.37 Quote

Purpose of Social Insurance system is to provide income in the event of a person experiencing certain contingencies, i.e. the existence of a spouse wholly or partly maintained by an insured person part of that contingency.

GP 6.11 Maintaining the Status Quo

An average of 47,000 outside the pension scheme but changes to the means-test would reduce that figure. However, a significant number – mainly retired public servants and self-employed will still be excluded – i.e. stay-at-home spouse still totally ignored by the State

and will remain absolutely dependent on her husband ad infinitum. WHY? HER CONTRIBUTION TO THIS STATE IS INCALCULABLE.

Pre 2007 election, there was great emphasis on removing the dependence of the woman on her husband. However, it appears that this aspiration does not apply to all women and those who, on marriage, left employment to care for their families and who have now reached retirement age are still ignored by Government.

I started my campaign in January 2006 in an attempt to gain some recognition for the very important contribution made by the stay-at-home spouse. When writing to Mr Cullen, following his appointment to Social Welfare, I proposed the establishment of a Category 2 (reduced rate) pension which would at least be an acknowledgement of the home-based retirement age spouse and at the same time give her some measure of independence and self-esteem. IT IS WELL WITHIN THE REMIT OF MR CULLEN TO DO THIS as all legislation relating to Social Welfare matters is his total responsibility.

Background

I am not in receipt of any state pension even though I am of pension age. I am deemed a non-qualifier for the contributory state pension as I have not paid any PRSI contributions in my career. I have been excluded from a non-contributory old age pension on the grounds that I failed the means test even though I have no income in my own right.

I believe that I have been manipulated into this situation through ill-conceived government policies over the years. These policies have in effect discriminated against me as a married parent working in the home as a carer.

Reason for Action

The Department of Social Welfare has refused to grant me a non-contributory state pension. I applied for this pension **as a person in my own right; I am treated as such under the income tax individualisation regime and see no reason why I am not classified in the same way when it comes to making determination regarding my entitlement to benefit.**

Having reached retirement age, I now seek recognition by the state of my existence and recognition that the years of caring for my family are every bit as important as that of any other sector.

We constantly hear nowadays how the work of the carer in the family is every bit as important as the work undertaken by those in the private or public sectors.

Basis for entitlement to a non-contributory pension

- I strongly believe that all women who stayed at home after marriage to care for their family and who have no PRSI eligibility should be entitled to a minimum pension from the state.
- **The constitution does state that all of the children/citizens of the state should be treated equally.** This is definitely **not the case** when considering the housewife

working 24 hours a day, 7 days a week and the person works from 9-5, five days a week.

- In relation to the years **I worked part-time, I was not permitted to pay full PRSI** – even if I had wanted to – **because I worked only 16 hours per week**. In a letter dated the 15th June from the social welfare, this work is dismissed as irrelevant. The six years I worked full time prior to my marriage in 1963 are of no value at all. **That was government policy at the time, a policy that was clearly flawed given it has since been removed**. The Government of the time in effect denied me my right to pay PRSI. In my view, this policy was clearly discriminatory. **The above rule was changed in April 1991 when anyone earning IR£25 per week or IR\$30 per week became liable for PRSI.**
- **Social Welfare/Government do not recognise the women who stayed at home to care for their children** and this was made abundantly clear on the introduction of “individualisation” within the tax system. Individualisation essentially makes no allowance for the work carried on by carers within the home through the allocation of allowances and credits. The income tax policy (individualisation) does, however, seek to identify all working individuals as individuals for the purpose of tax allowances and credits. **I am not entitled to claim allowances and tax credits on the basis that I have no income and yet these same rules do not apply in assessing my claim for a non-contributory state pension. On the one hand I get no allowances as I have no income but then when it comes to a claim for the non-contributory pension I am suddenly failing means test on the basis of my “income”. Again, this is discriminatory and clearly contradictory.**
- The introduction of the Homemakers Scheme is further evidence of the policies of previous governments. The Homemakers Scheme has been introduced by the government to cover the situation of a parent staying at home to care for children. This is recognition of the valuable work being done in the home by such people and recognises that they should not be penalised and denied their basic right of having some state support in the form of future pension entitlement. **The restriction of this benefit to those who gave up work since 1994 is discriminating against all those people who gave up work for the very same purpose prior to that date.** There is no logic for a cut-off of 1994 other than cost. Cost however does not justify discriminating against a category of Irish citizens.
- The proposal to split the husband’s pension to give to the wife is not a solution. This is just taking from Peter to pay Paul and defeats the whole purpose of the foregoing. Speaking personally, my husband and I have been doing this from the very start of our marriage.
- **Currently we are regarded as a unit by the Minister and therefore my husband’s pension is also mine, but should he pre-decease me, I will only receive half of the said pension, the Government keeping the other half. This creates a problem for me in that by law I am entitled to all of my husband’s estate; therefore, I should be entitled to his full pension. I might add that on the death of a spouse, the**

household bills will not be halved. Taking the other scenario, that I am the one to die, then my husband's pension is left intact and this was confirmed to me by a member of the Senior Citizens Parliament.

- With more and more women taking up employment, whether by choice or necessity, the number staying at home full-time will be minimal in the not too distant future. Therefore, the cost of a pension to the full-time housewife/mother will be reduced annually.
- In a report to the Irish times dated October 20th [cutting enclosed], Mr Brennan announced a number of welfare reforms stating one of the first measures would be to reduce the economic dependence of women on men. In a further statement on November 20th [cutting enclosed], Mr Brennan announced a package to support the elderly stating that 18% of the population is aged over 65 and he believes it is important to provide for this age group. No reference is made to the spouse of civil/public servants. In a pre-Budget speech, the Minister announced [cutting enclosed] changes to the non-contributory pension for those over age 66 as an important advance in the streamlining of the scheme. Yet again, the stay-at-home wife is excluded and regarded as non-existent.

Submission 205

To delete wife's allowance for OAP being income or savings related. For example, I am shortly eligible for OAP and my wife (who is a housewife) has been turned down as being eligible for any allowance, due to the fact that over the years we saved as much as we could afford for our retirement. No way could we afford to run a house and expenses on a pension alone.

Submission 264

I would like to make a submission in relation to the Pensions Green Paper, specifically concerning the effects of the Marriage Bar, which was finally abolished in 1973.

Prior to this date, the women of Ireland employed in the civil and public service as well as semi-state companies, were forced to resign once they married. This effectively prevented many of these women from continuing to make social contributions which, of course, has now resulted in these women being unable to obtain a Contributory Pension.

In 2008, this group of women continue to be treated inequitably through the effects of the antiquated law that took their careers, and the least that can be done is to recognise this continued discrimination and make a special provision to deal with this relatively small number of women, without delay.

Also associated with this situation is the fact that these women are classed as 'qualified adults' and as such are treated as dependants. There are almost 120,000 qualified adults in Ireland today, 95% of whom are women receiving a pension in this way.

This payment is issued to the husband who receives his own personal payment at 100% as well as that for his wife at approximately 70% of the personal payment. This is grossly unfair since the woman cannot apply to receive her portion of the payment independently.

Instead, both parties must agree to the 'qualified adult' receiving their own personal payment and as a consequence, many women with difficult home situations are further disadvantaged.

This whole issue is highly emotive for women and their families; these women who reared the children of the Celtic Tiger are entitled to fair treatment and their independence.

It is essential that the Government realise this and I respectfully propose the introduction of specific provisions in the Pensions Bill to ensure that this is the case.

Senator Phil Prendergast

Submission 265

I feel I have been discriminated within the Social Welfare system. I have been a lone parent since 1991. During that time, I stayed at home to raise my seven children and only returned to work in the last two years, when my last child started school. I find now all those years spent looking after and caring for my children, that I have no credits built up for a pension in my later life. I am looking for credits for all those years of caring. Both for myself and countless other women who chose to raise their children at home themselves.

I have been involved in the National Women's Council social welfare campaign. I see the need for women's economic independence as a priority in combating women's poverty in older years. The majority of those over 65yrs, especially women because they live longer, are solely reliant on the state pension through the social welfare system for their income. (And 36.2% of women over 65yrs are at risk of poverty). The Irish social welfare system, based as it is on a male breadwinner model, discriminates against women. And defines many older women as 'qualified adults', deriving their pension rights through their husband's contribution record and receiving a reduced payment on their behalf. The system thus reinforces women's dependency on men as the primary earners.

The National Women's Council of Ireland - Comhairle Naisunta na mBan, a non - governmental organisation, is the national representative body for women and women's organisations in Ireland.

The National Women's Council of Ireland works to achieve change through a very broad range of action and activity. Increasingly their work is carried out in partnership with other organisations in the public, private and voluntary sectors.

As an affiliated group of the National Women's Council we share a common vision.

My aim is with the help of The Nation Women's Council of Ireland to provide a decent pension for all, particularly women. To ask for recognition for women who chose to stay at home and care for some one be it child, husband, or parent. To look for credits for that time

of caring in order that I and they may have a decent standard of living in or retirement age. Also women who were affected by the marriage ban.

As the collective voice of women, The National Women's Council is committed to securing economic independence for all women whether working as carers in the home or in the formal economy. We see Pension policy as an essential component in the work of ensuring women's economic independence.

Pension Policy affects the lives of all women - young and old, working in the informal or formal economy. Pension policy particularly affects women who, due to the nature of our taxation and social security systems, are economically dependent and women who are living in, or at the risk of poverty.

Women's access to pensions was historically restricted and reflected the general male breadwinner character of social welfare, taxation and employment arrangements: one of the first tasks of future reforms should be the final removal of discrimination.

Fewer women than men in old age have independent access to pensions and that the level and sources of their income in old age differ from those of men. These differences arise from past and current differences between men and women in relation to their respective roles in the economy and the family: women still earn less, work fewer hours and withdraw from the labour market to a greater extent than men.

We are concerned that the government, for instance, has attempted to make the case for mandatory supplementary pensions because of the low take up of voluntary (supplementary) pensions. Such a reform would tie the pensions system as a whole *more closely* to the nexus of employment and earnings and would therefore exacerbate rather than mitigate gender inequalities.

These concerns are all the more important in light of the fact that women comprise a majority of the older population.

If state pensions are not adequate, women lose relatively more than men, as women are more likely than men to rely on state pensions. We have a shared vision with the NWCI in which we want to see a society where men and women enjoy the same power to define their lives and the type of society they live in. It is a vision of the future in which both care and employment are shared more equally by men and women and which achieves gender equality outcomes. In pursuit of this vision pension policy needs to promote the following gender specific principles:

- **Economic autonomy.** Financial autonomy and individual entitlement are core characteristics of a feminist pension model. The key challenge for a feminist model is to move to a feminist model of pensions where women have direct pension rights.
- **Labour Market Equality.** Gender inequality in pensions is primarily a function of cumulative labour market inequality. A woman friendly pension cannot happen without measures to address gender inequality in working life and without reforms

to support and maximise high levels of female labour market participation for considerable periods of their adult lives.

- **Facilitating atypical work.** Gender equality in pensions requires a pension model that recognises and rewards all labour market participation.
- **Ethic of care.** No reform can be complete without the development of a care contingency that enables care work to be facilitated and respected and that enables women to have pension cover and maintain pension contribution records during key stages of care.
- **Equal sharing of care obligations.** The method of facilitating and/or compensating for time spent caring during working age and caring should not disproportionately lock women into long-term patterns of caring. This requires the State to invest in a child and elder care infrastructure and also requires the state to have parallel policy promoting men's full engagement with care obligations. This can be achieved by way of statutory family friendly policy, obligatory paid paternal leave and supporting traditionally male employment sectors to engage more fully in developing work life balance policy and culture
- **Pension equality or pension justice.** While working towards greater gender equality in terms of participation in care and employment the pensions system must not reinforce and must be capable of compensating for the disproportionate time women spend in periods of care and the wider gender equality women experience in the labour market

Include women affected by the Marriage Bar

- **Retrospective pensions justice.** The pensions model must be able to compensate for the disproportionate time older Irish women have already spend in periods of care and the significant historical discriminatory practices (until 1973 married Irish were banned from public employment and women also experienced other discriminatory policies and practices) which led to significant gender inequality in the labour market.

Special attention is drawn here to principles of *economic independence* for women and an *ethic of care* that values and rewards care in the context of gender neutral care policies. These principles have implications for many aspects of pension provision. At a *general* level it requires policy makers to ensure that the pensions system as a whole is not predicated on male lifetime patterns of work and earnings: on the contrary, we insist that women's continuing experience of lower earnings, fewer years employment and greater contribution to unpaid care work should not exclude them from an adequate, independent pension in old age.

Gender and pensions- Overall strategy

The policy principles reflecting the concerns of the organisation: I and the NWCI and the international experience of pension provision and reform suggest the following strategic lessons for Ireland.

The critical decision is the relative importance in the pension system of the first-tier state

pension. Specifically, the core of the pension system should be an *adequate, comprehensive pension guarantee* for all individual men and women. The stronger the first tier of pensions, the lower the level of poverty and the greater the access women have to an independent pension in old age.

- In relation to adequacy, the structure and amount of state pensions should build on the so-called ‘paradox of redistribution’. Policy should not only *prevent financial poverty* but *guarantee a decent quality of life* by offering income replacement levels significantly above the ‘poverty line’ rather than targeting means-tested pensions to those on lower incomes to alleviate their poverty
- The redistributive impact of pensions arises not only from the generosity (or otherwise) of pensions but also from *the mix of direct state expenditures and indirect tax expenditures*. Even if these are not wholly equivalent, there is a clear trade-off between tax subsidies (for example to occupational and private pensions) and improvements to the state pension. Indirectly, women benefit less than men from tax expenditures and therefore general equity considerations and gender equality principles suggest that reforms should focus on a considerably enhanced state pension in the context of a more limited use of tax allowances for supplementary pensions.

As a collective voice with the NWCI we acknowledge that a pension appropriate to Ireland’s evolving circumstances requires *the development of a second-tier pension*. However, NWCI suggests that neither the recently introduced PRSA scheme nor the option of a mandatory second-tier pension is appropriate for women. Aside from general social arguments against such provisions (shifting of risk to individuals, uncertain pension outcomes, need for tax support, the inability of such reforms to improve the incomes of current pensioners) these pensions tie the second-tier directly to workers’ capacity to fund pensions and therefore to their incomes and employment: this would be to women’s disadvantage.

Stressing that the critical issue is the link between the first and second tier, we propose that, if a second-tier pension is to be introduced, it should take the form of *a state earnings related pension* that builds on the existing, widely accepted social insurance system. This should have low entry thresholds in terms of income and hours worked, offer scope for credits for periods of non-employment for care, and apply an earnings formula that allows women to reflect their ‘best’ years in terms of ea

Recommendations

Gender and Pensions- specific reform priorities

We recognise that in developing this vision of a pension model specific short-term reforms are required in themselves and as steps that are incrementally consistent with the recommended longer-term strategy.

Comprehensive Pension Guarantee

Make adequacy and individual entitlement the immediate, core function of first tier pensions.

Over a time period introduce an adequate universal pension for all over 66 and resident in Ireland for a minimum of ten years with a value of 1/40th pension for each year of residency.

Social Assistance aspects of pension provision.

1. The means testing system needs comprehensive reform to ensure maximum coverage and maximum level of individual entitlement within a partial household resource test. All of these reforms could be introduced in the short-term.
2. Full individualisation of marriage-based old age non contributory pension;
3. Introduction of means-tested parental allowance as discussed in DSFA (2006);
4. Abolition the 'limitation rule' and the qualified adult allowance and changes to the household means test formula to maximise economic autonomy
5. Reform of Carer's allowance/Benefit into a 'wage' - facilitating care of older and infirm people to be valued as paid work
6. Information campaigns, administrative changes and resources to ensure consistency in regional application of guidelines, so that each individual man and woman is exercising his/her full potential to be an individual claimant.

Social Insurance aspect of pension provision

1. As a long term objective, introduce an income replacement function into social insurance, but more immediately introduce a gender sensitive income replacement function into social insurance old age contributory pensions by:
2. Ensuring maximum eligibility by permitting short time spans for minimum entitlement, moving away from an average contribution test to a shorter time span for testing contributions, switching from rewarding 'maximum number of years' contribution records to a 'best of' rule over shorter periods that allows the most beneficial period to be chosen for pension contribution periods.
3. Ensure benefit calculations advantage women by avoiding averaging over 'last' years of employment when the gender pay gap can be more pronounced, and having tiered gradual movements across contributions-based entitlements and across averaged earnings.
4. Maximise access by enabling easy re-entry after periods of disruption; this would entail reforming the S.57 SI 312 1996 rule, according to which a person with no SI record for more than two years must have 26 paid contributions before credits can be awarded, and would also reform of social insurance contribution rules to enable relatives assisting, including spouses of self-employed and farmers, to be insured as employees.
5. Accommodate care and address previous pension injustice by transforming homemakers' disregards into credits and awarding these retrospectively from 1973.
6. Promote a gender neutral care ethic by introducing paid parental leave benefit for parents of young children
7. Acknowledge the previous injustice of the 'marriage bar' with a once-off, ring fenced retrospective scheme

Voluntary pension recommendations

- There are various reforms to the tax treatment of pensions that could bring greater equity and more progressive income distribution outcomes
- In the next and subsequent budgets it should be possible to make the tax treatment of pensions more equitable and there are a variety of specific reforms that should be considered that include full abolition of tax relief for private and occupational pensions, restricting such relief to standard rate relief, introducing more stringent caps on the use of reliefs, and limiting the use of Approved Retirement Funds as tax avoidance measures
- Examine options for savings schemes that are supported by the State and structured progressively to benefit those on lower incomes.
- Encourage Credits Unions, and the Money Advice and Budgeting Service to introduce a state-backed low charge savings product for low income earners.
- Regulate to require unisex life plans and pension splitting

Governance

Effective, gender inclusive, transparent governance systems are also required. As a member of the NWCI we wish to engage fully in the pension's debate and in seeking formal representation in key pension's policy institutions including the Pensions Board. We will also seek to ensure pensions policy is fully engaged with, within the National Women's Strategy. We also insist that all data on pensions (including tax reliefs and private pensions) are disaggregated by gender.

As an affiliate of NWCI we fully support the NWCI in pursuing economic independence for women and we look forward to a transformed pension system which acknowledges the disproportionate time women spend in periods of care and employment.

I believe that the Government must place women's issues and concerns at the centre of the current developments in pension policy as part of the Green Paper.

Submission 298

I am a woman. I am sixty years old and I am single. I am not entitled to a contributory old age pension. This is my story.

I worked in the public service in 1966, then I inherited my parent's farm. I have been a carer for years, first caring for my father and then my mother. It was not an easy decision to give up work in the public service and care for my parents. But in those days you didn't think twice, it was something you just did.

I applied for the carers allowance on a number of occasions and was refused. In 1988 I was successful in getting the carers allowance. This was the last year of my father's life.

As well as running the farm, I cared for my mother until she died in 1991. I continued to work on the farm continuously trying to secure my future in relation to a State Pension. The Government provided a scheme for farmers to ensure they would qualify for the

contributory pension. This depended on your age or the amount of land you had. If you had qualified for this scheme it meant you could pay £120 per year. I didn't qualify at the time.

My work on the farm is physical hard work, looking after the animals and their every need, to basic management of the farm and ensuring all accounts are up to date.

In 1989 the government brought in a voluntary contribution scheme which meant you could pay for your own credit. Again my income was not enough and I was excluded from making a contribution.

In 1992, I applied for Farm Assistance and got it. I am still continuing to apply to make voluntary contributions, my last application was May of 2007 and I still haven't heard anything. I feel totally excluded, I feel it is my right to decide if I can afford to make this voluntary contribution not a civil servant in an office. My situation means that when I'm sixty six years old, I will be means tested for a non-contributory pension. I cannot hand over my farm to a relative in order to secure a State Pension. This is allowed but only in certain circumstances.

My concerns and worries are that as I get older how will I manage the farm, I won't be in a position to continue to run the farm. Farm work is very isolating and tiredness is built into farming. I live from day to day.

My long search for security in my later years has left me feeling frustrated with the Social Welfare system. I feel unvalued by the State for all the years I've given to caring, we were unpaid workers who took care of parents. We saved the State a lot of money.

I want to see major changes in the Social Welfare System, those of us who were denied ***voluntary contributions should be credited for all the years we spent caring for others.***

I would like to see the language used within the Social Welfare system changed, words such as "Disregards" and "Adult Dependants" 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.***

Submission 300

Our 15 year old daughter has a life threatening condition. She has been left severely disabled mentally and physically. Through circumstances beyond my control I became a full-time Carer, a role I have fulfilled for almost 16 years.

I don't have rights that other people take for granted, e.g. time off, holidays, weekends or bank holidays. My job is 24 hours 7 days a week 365 days a year. In addition to my caring role we have also had to fight and campaign for access and entitlement and medical services.

Despite my contribution to society the State regards and treats myself and my daughter as an 'economic burden'. It introduced the policy of 'Individualisation' which is in effect a

taxation on Carers. As a single income family we pay the top rate of tax €20,400 before a double income family. This in our opinion is gross discrimination. While my husband is treated as an 'individual' for taxation purposes, I am not treated the same for 'benefit' purposes.

I have no pension entitlement in my own right, either contributory or non-contributory. We cannot afford to make separate pension provision for me and even if we could, it would not qualify for any tax allowance. As the State don't recognise my 'employment' I will not receive a Contributory pension. Bearing in mind the vast sums of money that Carers save the State surely paying these contributions is the least the State should do.

As a Carer, I at least took some comfort from the fact that my husband, who pays full A1 contributions, would be entitled to an Adult Dependant Allowance on his Old Age Contributory Pension in respect of myself. We were very surprised to recently learn from the Citizens Advice Bureau that this allowance is now subject to a means test. We would like to know exactly how and when this change was introduced as it received little or no publicity and many people are unaware of it.

Our role as Carers place an additional burden on our health. My husband who has to work extra long hours to support the family has already suffered a heart attack. He is unable to look after his own health needs as he is required to lift and carry our daughter despite being advised not to do so, on medical grounds, Cutbacks in health services have resulted in us not having respite for four months. Should anything happen to either my husband or myself we will be left in an unsustainable situation.

The ongoing refusal by the 'partners' at successive Programmes for Government to grant a fair deal for Carers is clearly not just or equitable. Neither is rule by the majority without taking the rights of minorities into account, democracy.

Submission 303

I am a woman in my early sixties. I have spent most of my life caring for others until ill health prevented me from returning to work. This is my story.

I worked from the mid 60s to late 1975. I was employed privately and paid the full stamp contributions. From the end of 1975 I was off work on health grounds. I had medical certificates for a period and after this my doctor advised me that I would not be in a position to go back to work because of problems with pregnancy.

From 1977 I was caring for my husband's father and mother as well as my own family. I did not qualify for the Carers Allowance. I then went on to care for my husband's aunt and my own mother and father. I did not receive a Carer's Allowance as my husband was drawing a Social Welfare payment and the allowance would have been deducted from this. I was not aware of the homemaker scheme until years later, this is information we should have in order to have every opportunity to ensure we qualify for pensions in later life.

Due to being diagnosed with cancer I've had no opportunity to go back to work. I have been told that I will be entitled to 50% of the contributory pension when I am 66. This is based on my contributions between the mid sixties to 1975. As the law stands at the moment, a woman of my age is entitled to 70% of my husband's pension. This is claimed by him and paid to him, this is known as a qualified adult payment.

I believe this is wrong as many women are left depending on their spouse for financial support. In cases where a spouse is not forthcoming with money it leaves many women living in poverty. My experience of being a qualified adult is very positive and it works very well for me. When I am sixty six I will get my pension in my own right. ***The wording of the social welfare system needs to change to call women qualified adults or dependent adults is derogatory to women.***

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 get me 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.**