

## Green Paper Consultation Responses

### Self-employed / Farmers

#### Submission 37

I wish to make a submission to you on pensions for self-employed persons. My father for the better part of his working life was self-employed (1941 – 1990).

During the course of his working life he built us a modestly successful business employing upwards of thirty persons. His business generated substantial amounts of tax revenue for the state, PAYE, PRSI, VAT, Corporation Tax, etc.

When he wound up his business in 1990, he found himself without a pension. Given his status as a self-employed person, he was prevented during his working life from contributing to the State Contributory Pension Scheme (i.e. he was prevented from acquiring “stamps” or credits). He enquired on several occasions about doing so, but was always deemed to be ineligible.

In 2007, a person in a similar predicament to my father brought the matter to the attention of the Human Rights Commission. The body ruled that self-employed persons were discriminated against by the State and that to have denied them access to the Contributory Pension Scheme amounted to a breach of their Human Rights.

It is a matter of considerable hurt to persons who worked hard all their lives, that they should in their old age be denied the dignity of a State Pension, because that State denied them the opportunity of contributing towards.

It is my opinion given the findings of the Human Rights Commission, and the constant efforts of the State to promote a culture of enterprise in Ireland, that this matter should now be corrected. At the very least persons concerned should be allowed to buy back contributions they were denied from making previously, and that they should be granted a pension on into the future.

#### Submission 45

Chapter 6

##### **Reform A.**

**Impact** of earlier social insurance structures must not be allowed to continue:-

Examples – When social insurance was first introduced in 1953.

1. **Males** only were accepted and the females several months later
2. Again, when self-employed were brought into the Scheme in 1988 – the over 55's were excluded even though these people continued working beyond the 10 year

minimum period while collecting V.A.T. payments each two monthly period and paying tax due.

**Question 2. NO**

**Question 3. All those born before 1930**

**Question 4. NO**

A more targeted approach should be adopted for the very elderly Living Alone Allowance given to those (again I would suggest those born before 1930) for very many obvious and various reasons).

### **Re: Reforming and backdating Homemakers Scheme**

Many of the very elderly could be short of the minimum of 260 Class A, PRSI contributions unless the same 2 for 1 criteria applies for the pre 1953 stamps.

I do not know about this scheme but it would be a crying our injustice if these 80 year old mummies and grannies were not given the 1040 credits. Any woman who made a home and six or more children (irrespective of when they were born and cared for) should be included in the scheme.

High time the very old are given a small token in recognition of their contribution over the years. The living alone allowance as it stands was the reason why many of our elderly were unable to make a reasoned choice, as to where they want to spend their closing years and inevitably the present system did not help them.

### **Submission 49**

#### **Green Paper submission**

Small farmers now 83 years old and over, who were 65 years in 1989 when PRSI was introduced for farmers, and whose partners have a pension in their own right, have not qualified for one cent income since 1989 (19 years). My husband, almost 84 years old, due to my pension, is one of that handful of farmers.

1. He had a herd number up to 1989.
2. He signed the farm over to his son in 1989.
3. Farmers who had 2 years PRSI contributions were awarded a partial Pension.
4. Both our names were included in my PAYE tax liability.
5. A new scheme should be introduced where any PRSI underpayment should be paid in retrospect.

I am happy to pay up. I hope this handful of octogenarians will enjoy some little income at last.

## **Submission 58**

As a self-employed person (small publican/farmer), I would love to see the Government introducing some sort of state pension for people like myself that would provide security for the future. At the moment we are depending on returns from different insurance companies which go down as well as go up and I feel that the advice given is not always in the best interest of the client but rather to sell some policy or other.

I would feel a lot more content and secure if I was paying into a state pension (something like the SSIA's) where I would be sure of my return and know exactly what to pay in and what I will get out when I reach retirement age.

I feel the above is long overdue for self-employed people like myself.

## **Submission 61**

1. State Pension (Non-Contributory) should not be paid to any person who did not pay PRSI at any time during their working life time.
2. Self employed pay no tax, no PRSI, and still receive assistance from the state under 65 years.

## **Submission 83**

We receive non-contributory O.A.P. I worked my farm till 1994. My wife worked as a nurse for 13 years. She paid stamps during all her years working. They have been rejected as inadequate towards contributory pension. That, with her 34 years working on our farm, seems rather harsh. In fact, we were only a few months short of PRSI payments to obtain contributory O.A.P.

## **Submission 109**

I would like to bring to your attention a personal and distressing situation caused by an odd anomaly in Irish pension legislation.

My mother has been living in Australia since 2005. She is 90 years old, almost totally blind, deaf and in failing health. She can no longer care for herself independently and is not safe to live on her own. Her daughter wishing to do the right thing brought her to Australia (under costly circumstances with the Australian authorities) to care for her in her ailing years.

Unfortunately, when she left Ireland she lost her widow's non-contributory pension. To give her the necessary care she now needs, this has put an enormous stress on her daughter's family to provide for her as she now finds herself without any income.

I cannot understand the rationale behind not paying a non-contributory pension outside of Ireland while paying the contributory pension in the same circumstances. My mother got her pension by virtue of being a farmer's widow and farmers were not required to contribute to a pension scheme. As a farmer my father made a significant contribution to the local economy (and therefore the national economy) by employing many farmhands. Ironically, he paid their pension contributions throughout their working lives.

My mother was not employed but, as was the custom in those times, played an essential role bringing up a family. In addition, you will appreciate that an "unemployed" farmer's wife would put in many hours of work on the farm itself. It would be very wrong to consider her pension to be not earned.

Had I left my mother in Ireland, the local authorities would have had to provide her all the additional funding that is necessary to keep an aged person in a residential care facility. It seems odd that the authorities do not have the discretion to allow her to continue her pension in view of all the savings they are making. It also seems somewhat demeaning that Ireland is prepared to abandon some of its citizens in this way when they relocate abroad to join their remaining family.

Can I ask that you review the Widow's Non-Contributory pensions, for people like my mother, who find themselves in a position of having to emigrate to a family member, for no other reason other than they have become too old and frail to look after themselves in their own home and who are no longer in a position of earning an income?

### **Submission 111**

#### **RE STATE PENSIONS ( CONTRIBUTORY)**

I have contributed through PRSI for all my working life to date (1965 to 2008). My wife also has contributions for many years but due to marriage she had to give up work. She did return part time to insurable employment for a number of years but health problems obliged her to give that up.

Having asked for a record of all contributions, it appears that her contributions are of no benefit. This is grossly unjust and should be rectified. She is 61 years old and I am 60.

As I have been self employed (own more than 15% of a small business) since 1992, my contributions have continued to date, but the imminent closure of our business will result in my having to make annual contributions to preserve a State pension for both. If I predecease her before age 66, will all this be also lost?.

#### **RE PRIVATE FUNDED PENSION.**

My own work history in the private sector shows the problems for long term security of pension provision.

1. I was employed in a large company from age 18 to 32. I was a member of a company pension scheme (non contributory) and no benefits were transferrable when I left in 1979.
2. The small company I joined did not have a fund and eventually in 1984 I started to make private contributions to a With Profits fund (on independent advice).
3. My employment was broken by three periods of unemployment and several changes of employer (none with a pension scheme).

4. In 1994, I and a colleague bought out the company we have operated since and have tried to play catch up with pension contributions (both from our company and AVCs).
5. At a time in our lives when mortgages were paid off and family demands diminishing, it is possible to live on a modest salary €48k pa, and direct as much of the available resources into a pension fund. But then we run slap bang into Revenue funding tests.
6. I listened to Minister Cowen in a post budget radio interview (2006) state that he was advised that a reasonable pension fund would now have €1m. I still have not reached this figure and in view of the company closure (forced by competition) I never will.
7. In the mean time, With Profit funds languished for years and a change to full market exposure has wiped tens of thousands from my pension in the last year. This is euphemistically called "negative growth".
8. Much of the media focus is on the extraordinary contributions made by public companies to their director's pensions, one might think we are rolling in clover. I have no doubt your statistics indicate a very different picture.
9. Our company is in the construction sector and all our employees are fully up to date in the CWPS but of course that fund only has circa 80000 out of an alleged 280000 construction workers. None of our competitors employ anybody, they are all treated as self-employed. Hence, the competitive advantage to them and ultimate problem for the State later.
10. The Revenue funding rules need to be amended to allow a minimum fund built up irrespective of salary and the benefits taken irrespective of final year's salary. The market turmoil over the last 5 years affecting pension funds make it almost impossible to predict anything and projected values are anyone's guess. It is "think of a number" stuff, and yet, if they swung the other way, Revenue restrictions could kick in. The only income we pay ourselves is that earned by the company and this has to be cut back at times to reflect ability to pay. A concept totally alien to those making the rules.
11. It is time that those who make up these rules (all in the Civil Service) realised that their pension arrangements could not be purchased by a person like me (of whom there are thousands) if we worked another 25 years.

In conclusion, I suggest it is vital that all impediments to providing private pension provision by private sector workers should be removed and a base line minimum fund value linked to inflation be established below which no restriction on funding or salary computations would apply. That fund amount would surely need to be the €1m identified by the Minister.

### **Submission 124**

I am going to be 70 years of age this month. I worked on a farm all my life and when I got to 66 years, I was not entitled to a pension.

My husband got half a pension as he had only seven years paid in. He also gets €86 Carers Allowance for me.

My husband will be 80 years in July and I will be 70 and €191.20 will be all we are getting.

### **Submission 129**

As the self-employed were not eligible to a contributory pension until 1988, I had only an average of 9 contributions per year made in 1996 when I reached sixty six years. Therefore I was only entitled to half the contributory pension.

It would be more just to allow a yearly average of nine contributions 9/10 of the pension, eight, 4/5 of the pension, seven, 7/10 of the pension, six 3/5 and five ½ a pension.

It seems unfair that a yearly average of nine payments to be only entitled to half a pension.

### **Submission 142**

My family and I were responsible for the bereavement procedures for my father and mother. When I went to look for the Bereavement Grant, I was amazed to see that this benefit is restricted to contributory pensions and thereby people who had not paid Irish contributions could not benefit from this Grant. My father worked with [name of employer] before he emigrated to England. As he was in the an age bracket which was not registered, he would not have contributions paid. He returned from England and took up the family farm from his father and, as he had no transport, he could not seek work outside the farm. There was virtually no way he could get social assistance for that reason, as there was no work except road building, even though he was well educated and went to evening school. At no stage was he made aware that as he had no welfare benefits, that he would be deprived of benefits. It does not seem right that those people had to live by cutting hay with a scythe, dig with a spade, cut turf by hand, thatch, milk cows by hand and we are now told that they are not eligible for a Bereavement Grant, after all that hardship.

My mother was brought by an aunt to Chicago and worked there as home help. In 1935, when the depression came, she returned and got married and had three in family. It says in the welfare booklet that if she had any evidence of living in America she could qualify. As I had information to stipulate that she had become an American passport holder and citizenship, I sent this on to Sligo as it proved she worked there. The reply was when she had no contributions in this country, she did not qualify. She returned in an era when married women were not allowed to work, this was not possible. As she was excellent at embroidery she was given work to do by a company who had a factory. This was piece work and she no welfare contributions.

What hurt me is my father and mother were in the situation through no fault of their own. When I queried this, I was told that they had property and that was the reason. This was not so as there were big families and only for families emigrated and sent money home, those homesteads would not have survived, which I did myself. This would explain the welfare system for that category of people such as it is, however it does not give consideration to all those people without any means. I think the people responsible for the burial costs should get a bereavement grant. The fact that there is a contributory and non contributory pension means that those who have not got a non contributory pension are

not entitled to an equal burial. I think whoever looks after the demise of the bereaved and produces “documentation for burial and monument by way of receipts and photographs should be reimbursed.”

When I visit graveyards, I am appalled with the neglect of some of the older areas. If the maintenance were made tax deductible it would be an incentive for people to give respect to those people who deserve some recognition.

### **Submission 149**

Budget 1988 brought self-employed into the Pension Scheme – Prior to that date self-employed were not liable for Social Welfare Contributions.

It was necessary to be under 55 years in 1988 in order to qualify – i.e. 10 years contributions by 1998. That meant that those who were 55 years by even a few months were not eligible and therefore no pension for them.

Many people in state and semi-state jobs opted for early retirement from their respective posts and took up non state positions and they now qualify for two pensions which were not means-tested.

At this stage I would be pleased to contribute what is required from age 55 to the age of 65 years and to have a pension paid from age 66 years. I have worked hard all my life and never got anything from the Government.

**Why are the oldest in our Society treated as if they do not or did not matter.**

### **Submission 152**

I am writing to you as a farmer and I am sure there are a lot of other self employed people in the same situation as us. We were too busy building up our own business to think about setting up a pension fund.

I was thinking if you could set up some pension fund for us such as buying into a fund paying into an amount for ten years and then be entitled to some pension.

### **Submission 171**

The current system, whereby people who have paid little or nothing into the State pension 'fund' are paid almost the same pension as people who have diligently paid their PRSI contributions for 40 years or more is, I contend, both inequitable and unsustainable. People should NOT receive benefits which they have not paid for; with the accepted exception being those who are indigent or penniless and need a minimum amount to maintain a basic standard of living. However, such a basic standard should be just that - basic. Just enough to eat and live very modestly and no more.

In particular, the recent amendments to Pensions legislation whereby persons who have paid few or no contributions (especially persons from a farming or self employed background) get almost full benefits is economic nonsense and clearly unsustainable in the long run (i.e., the next 20 -50 years). The country cannot afford to pay every Tom, Dick and Harriet €200+ per week, especially as the number of pensioners grows rapidly. If people, for

whatever reason, do not pay PRSI contributions **over a prolonged period** then they should be entitled to little or nothing from the PRSI 'fund' (theoretical and all as it is!!).

The idea that somebody, after 40 years of full PRSI contributions, gets a pension which is just about €10 per week more than a person who has paid practically nothing into the PRSI fund clearly discriminates against the prudent contributor and, in its effect, encourages people to 'sponge' off the State; i.e., paying minimum or no PRSI contributions and expecting (nay, demanding) maximum PRSI & pension benefits. Anybody who has not paid a significant number (at least 25 years I suggest) of PRSI contributions should be entitled to only a minimum pension (say 40% of the full, contributory pension). Where people seek to obtain a pension on the basis of 'poverty' then ALL OF THEIR ASSETS SHOULD BE CONSIDERED in determining what their needs and entitlements are.

Stop enabling the farmers and such-like, via myriad schemes which utterly fail to realistically value their assets & property, to obtain more State funds (from the compliant taxpayers of course) on the nonsensical proposition that they are indigent or struck by poverty. If you don't pay PRSI, you should not get a pension!

In short, if people won't contribute to the PRSI fund over a prolonged period then they should be entitled to little or nothing and the rules for determining 'need' and 'poverty' must be tightened up drastically, so that well-heeled farmers and ex-self employed persons are no longer paid undeserved pensions from the public purse.

### **Submission 179**

I would like to make the following submissions:

1. Women who were forced to resign from Semi-State companies when they got married should now be entitled to a pension in their own right and not be means-tested on their husband's income/pension or savings.
2. That staff who were employed in Semi-State companies before 1995 and were prevented from paying the full rate of PRSI and were paying the reduced rate which was of no benefit should now get credit at the rate of one year's full contribution for every four years reduced rate thereby entitling them to benefits on reaching sixty five years of age.

### **Submission 180**

My husband was told he would receive 7/8 of a full old age contributory pension if we paid 3 years voluntary contributions - which we did in 2002 -2004. He is a small farmer but because he worked for 3 weeks as a labourer in 1969, his old pension was reduced to half. At that time, there was little information about pensions. We have done everything to correct his pension with no result.

He left school at 14 to work on the family farm with no income, which was normal at the time. He did not take over the farm until 1974 as his income was small he was exempt from PRSI.



I wish you could change this and that he can receive 7/8 pension as he was previously informed.

### **Submission 183**

I had to leave employment on marriage and, as I was only 22, I didn't have the chance to build up 'stamps'. My late husband was self-employed and there was an odd ruling about not being allowed weekly stamps either.

Some years later, I worked on a specific job from home. As I was not 'sitting at a desk' in their office, again I could not get a 'stamp'. Years later, it was mentioned to me that you could buy your own stamp.

I was very pleased to get the half-pension through Mr McCreevy's time and if ever there should be any increase there are many like myself who would be very grateful.

### **Submission 190**

Following your advertisement in today's papers re the Consultation Period I want to bring the following to your attention:

I worked for many years and paid tax as a self-employed director of a small company.

That system was changed and every worker became entitled to a pension but it was found that I had to have been on the new system for a minimum of five years to qualify for a full pension.

As I retired due to ill health before the five years requirement, I was only given a portion of the pension and was not given any opportunity to make up the missing time by continuing working or by my paying the small difference to make up to the full amount.

Having worked since I was in my twenties until I retired in my sixties, and having paid my taxes, I then ended up with a much reduced government pension through what I consider was no fault of mine.

This has always seemed to me to be more than unfair.

### **Submission 207**

Nursing for 13 years followed by 35 years active farming.

Hospital contributions ---not recognised.

Farming, a few months short for contributory O.A.P.

Tax compliant. Reared 7 children who now contribute P.R.S.I , and have never drawn unemployment dole.

My husband and I are semi invalided.

### **Submission 239**

A few lines concerning old age pensioners. My advice to you is to do the honourable thing and have the same amount of pension for one and all as they all gave a service to the country. The way it's done at present is not right. Owing to some people paying PRSI, they will get twice the amount and the rest will starve.

The small farmers being means tested over the big farmers paying a few pounds PRSI is not fair. There is plenty of money coming into the country and the farmers are not being looked after.

### **Submission 244**

I wish to make a submission for consideration in relation to the Green Paper consultation on Pension Policy. I am aged 68 years and I am not eligible for a pension under the Social Welfare Pensions System in my own right. I was employed as a Civil Servant from 1957 to 1963. I was compelled to resign from my State employment on marriage in 1963. Between 1963 and 1992, I was occupied as a homemaker while rearing my family and from 1991 to 2001 I was self employed as a farmer. I retired from farming in 2001. While self employed as a farmer I made enquiries from the Department of Social & Family Affairs office with a view to becoming a voluntary subscriber to the Social Welfare System but I was informed that as I was not operating in a profit making situation I could not become a voluntary subscriber.

In September 2005, I applied to the Pension Services Office for the Old Age Contributory Pension and for the Old Age Non-Contributory Pension. I was informed that I was not eligible for the Old Age Contributory Pension as I had a total of nil full rate Social Insurance Contributions paid. I was also informed that I was not eligible for the Old Age Non Contributory Pension as my means were assessed at more than the statutory limit of €170 a week.

I believe that the existing Social Welfare Pensions System is both inequitable and discriminatory. I cannot understand why the option of becoming a voluntary subscriber is restricted to those in profit making situations. I believe that all citizens who are not in receipt of an Occupational Pension should be entitled to a basic Social Welfare Pension.

### **Submission 276**

The conditions for old age/retirement (i.e. contributory state pension) include rules about average contributions paid since entry into insurance. These rules can have serious effects that affect females and returning emigrants generally more than males and those who stayed at home, possibly unemployed.

The system needs to deal more effectively with the realities facing many women who had and still have to work part-time or intermittently because of the important duties they undertake as mothers and homemakers and indeed they undertake a disproportionate share of caring.

After a lifetime of juggling work and home duties they get clobbered by social welfare average contribution conditions that were probably acceptable in Bismarck's time but which were already becoming outdated in 1953. And the situation is getting worse not better for

those women who tried to put a little in a pension plans when they were working because the pensions system only really serves the wealthy who can put millions into pension plans.

People with fragmented pension plans face all kinds of difficulty when they retire and so called advisers are powerless, or maybe not just interested, when the insurance companies insist on penalising these women in numerous ways.

One simple thing the Minister could do, and there is a precedent for it, would be to revise the alternative average contribution test to apply from 1988 when PRSI for the self-employed was introduced. The concept of using an average based on relatively recent years was adopted in 1992 mainly for administrative reasons, I believe that the cost was negligible when administrative savings, increased tax take and switching from means tested pensions were put in the balance. It should now be adopted on grounds of equity and equality for female contributors.

A start could be made with by using 1988 instead of 1979 as the base year for average contribution conditions for married women immediately and then look at the implications, in cost terms, as well as in equity in result, of taking a more daring approach such as having an average test based on the last 10 years where, at a minimum, the person can demonstrate that she is losing pension because she had to emigrate or assist on family farms etc, undertook substantial periods in homemaking or in assisting family businesses and were thus unable to pay social insurance on their own account and is thereby facing a reduced benefit because of the extended averaging rules

Similar considerations would also arise in relation to males who felt compelled to emigrate and having returned to Ireland in recent years also face reduced or nil pensions because of extended average rules

### **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 296**

I am in my sixties. I work full-time now as I am separated from my husband. This is my story.

I began working in July 1964. When I got married, because I wasn't in paid employment, my husband took over my tax credits and I surrendered my PPS number. At the time this made sense as it would benefit both of us with the household budget,

Between then and 2003, I worked in three different businesses, one on my own and two with my husband. Throughout this time I thought I had been paying a 'stamp' (contributions), I wanted to ensure I had enough contributions to cover me for a pension. It

turned out that all the businesses were in my husband's name and all my contributions went into my PPS account. This was based on advice from an accountant. For the final ten years of our marriage I worked with my husband building up a new business. This involved working long hours and sometimes seven days a week. I was never paid for this work.

When my marriage was breaking up, before our separation, I wrote to the Department of Social & Family Affairs to ask if I could have contributions paid in retrospect (10 years) for the time I worked with my husband building his business and after long arguments they came back to me with the letter attached – A spouse may not employ a spouse – Para 1, Part 2 of the First Schedule of the Social Welfare (Consolidation) Act. However they agreed to register me as a homemaker under the Homemaker's Scheme to take into account the period 6 April 1995 to January 1997, being my daughter's twelfth birthday. The Homemaker's Scheme only takes account of children up to the age of twelve.

I came back to full-time work upon the break up of my marriage and because I have to work to survive. I came back just in time to be able to work the 11 years needed to be entitled to a full contributory pension when I turn 66.

I now feel frustrated and angry at the Social Welfare System which ignores the years of hard work I put into my husbands business. It is appalling that for many women like myself all those working years are not taken into account. This leaves women vulnerable and for many living in poverty. **This system needs to change NOW!**

### **Submission 297**

I am a woman and I am 60 years of age. I have spent a large part of my life in caring duties, mainly childcare and eldercare, this is my story.

I began working in 1963, I then got a job in the Civil Service and I worked there from 1965 to 1977. I got married in 1977 and then I had to leave my job because of the Marriage Bar. I felt this was very unfair but because this was the norm in Ireland nobody questioned it, we just did it and got on with life.

I was at home rearing my young children and working with my husband on the farm. My husband was also working outside of the farm. Work on the farm was extremely hard. We had dry stock and needed to get up really early to check the animals. This had to be done morning and evening in all weathers. As part of this work I also did all the administration, for example, keeping records and returns to the revenue. It entailed juggling my time between children and farm work.

In 1989 I began to care for my mother-in-law. I applied for the carers allowance but didn't meet the means test and was refused. I continued to apply for six years and eventually got it. Circumstances had changed; my mother-in-law needed more care so my husband gave up his job and got more involved in the day-to-day running of the farm in order to allow me to give more care to his mother. I cared for her until 2006.

During this time I assumed I was gaining credits while on carer's allowance. Nobody told me different and this was not stated anywhere in the documents In 2006 I went to my local social welfare office to see how many contributions I had. I was shocked to discover I did not

qualify for credits as I did not have paid contributions at the date of applying for the carer's allowance.

I am so angry with the Social Welfare System. I believed all the time I was caring I was contributing towards my pension. Nobody told me about the Homemaker's Scheme in 1994, I could have registered! I could be eligible for my pension. I would like to see the system take women like me into account. Caring should be recognised and credited. After all, I cared for sixteen years and this was not easy work. I would like to see full credits given to all people on carers allowance and those in receipt of child benefit allowance.

I am totally disgusted with the system which does not entitle me to a full Contributory Pension after a lifetime of fully contributing to Irish society.

### **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 309**

I am 60 years of age. I have 7 children ranging in age from 19 to 40, this is my story.

I married at a young age and I have spent my life rearing my children, working on the farm and caring for different relatives at various stages since 1967. In 1985 my mother's Alzheimer's worsened and I brought her to live with me. I cared for her full time until she died in 2000. During my time caring I was not aware of the carer's allowance. I received this only in the last year of caring for my mother.

When my mother died I went on a Community Employment Scheme for 2 years. I then worked on a voluntary basis with a Community Development organisation and in 2005 I was employed on a part-time basis with that company.

I had always intended returning to work when my last child entered school. My Caring Role prevented me from doing this. The short term effect of my Caring Role was that I was forced into a position of dependency, was tied to the house and missed out on opportunities for training, further education and employment.

For me the long-term effect is much more serious. I have no social insurance credits and am only entitled to a non-contributory pension when that time comes. The contributions paid on the farm only benefit my husband.

My work on the farm, my work as a homemaker, my role as a mother and Carer are not recognised or valued by the State. When you are young you don't think about pensions as this is in the distant future. I would like to see young women preparing for those years.

Statistics tell us that Carers save the State over €2 billion per year. Yet the years I spent caring for mother goes unrecognised. Effectively the Government is telling me that I have contributed nothing to society or to the State and therefore do not deserve nor am I entitled to anything back.

**THIS IS A HARD PILL TO SWALLOW.**

### **Submission 318**

I am writing to you on behalf of my sister-in-law who is now 85 years of age and wish to make the following submission to the Green Paper on Pensions.

We are aware that a submission has been made by the IHRC.

It is a terrible shame and very shoddy of any Government to treat their senior citizens like this. Furthermore I would like to add that whilst some businesses and self-employed people had money when they retired, some people had to work further after normal retirement age, when they were deprived of joining the 10 year Pension Scheme in 1988, because of their age and now live in meagre conditions. They are afraid to go on holidays do repairs to their home, buy a new car, go to weddings, buy new clothes etc., in case they need their savings to go into a home in their older age.

Surely people of that era who worked 6 and 7 days a week and long hours (not the normal 39 hours and less that people work per week nowadays) and most of these people never claimed a penny from the State in their lifetime and employed people should be entitled to enjoy their well earned retirement, receive a State pension which nearly everyone received and not just be left on the scrap heap.

The Government does not seem to care about them and why should any of these people be bothered to vote 'yes' for the Lisbon Treaty or indeed their families, when our Irish State does not care.

Looking forward to hearing from you in due course, your letter referred to the Green Paper- many of these people could be gone to their eternal reward by then.