

Green Paper Consultation Responses

Widows/ Death of contributor

Submission 6

Thank you for addressing the issue of pensions. It is badly in need of attention. I propose that: a) the distinction between a contributory and a non-contributory state pension is unfair to people such as homemakers or people who have lived and worked for a time outside Ireland or the European Union. That eligibility should be based on the total number of social welfare contributions the individual may have had over their working life rather than a notional average, and that special arrangements be made for widows based on their husbands' or partners' contribution record. b) retirement funds be split between annuities and approved retirement funds, according to the wishes of the citizen, so that they cater both for their own needs for a pension and to make provision for their heirs, in the proportion chosen by the individual citizen. c) insofar as is possible, the individual citizen be permitted to choose extending their own retirement age beyond age 65 in return for a higher pension later on.

Submission 55

I would like to make the following submission to the Green Paper on Pensions:

- In 1995, the Minister for Finance/Social Welfare make it obligatory for all new entrants to the Civil Service to pay the full rate of Social Welfare Contributions. Previous to this, they paid a modified rate.
- Pre-1995 entrants to the Civil Service received a pension based on 1/80 of final salary per year of service.
- Post-1995 entrants were now to receive a pension made up of an Old Age Contributory Pension and the remainder from the pay master general. In all of the literature regarding this change, the Minister for Finance stated that the pensions payable to pre and post 1995 entrants would be the same and post-1995 entrants would now receive the Old Age Pension. (Pre-1995 entrants did not qualify for this because of paying a modified rate).
- People in my opinion – widowed and in receipt of a Widow's Contributory Pension based on late husband's contributions – are not being paid the Old Age Pension element of what is their Occupational Pension because of the Social Welfare Code which does not allow an individual to receive two social welfare payments at the same time. This means that instead of receiving a pension of €130 per week I am receiving a pension of €55 per week – because the Dept. of Social and Family Affairs refuse to pay me the Old Age Pension to which I have contributed for 24 years.
- I am suggesting that this code should be removed where there are two lots of contributions. My late husband contributed to Social Welfare for over 30 years thus qualifying me for my Widow's Pension. I have contributed for over 24 years thus qualifying me for my Old Age Pension.

In my view having compulsorily contributed to my Old Age Pension for 24 years and then being refused it is tantamount to FRAUD.

Submission 95

I am making a submission on the grounds of gender and marital status. When I married in 1959 I ceased work. In May 2000, I qualified for a pre-1953 partial pension when this pension was introduced. When my husband died in 2002, payment of the pre-53 pension ceased. My marital status should not deprive me of what I qualified for in my own right. Social Insurance is based on a persons own contributions. There can only be a very small number of people who qualify for pre-53 pensions. One would have been very lucky to be in insurable employment in the private sector during the 40s and 50s. Public Sector and Civil Servants were then and still are treated differently.

Submission 104

One of the priorities for me as a single mum would be that contributions I have made over the years would benefit my child. If I died then my spouse if I had one would be entitled to half my pension. I am not married but my only child is entitled only to a third. The Green Paper is a substantial document but I cannot find any information regarding pensions after the death of the contributor. I feel that the pension should pass to the estate of the contributor and then passed to the nearest relative.

I would like to see a Pension packet organised by a trustworthy organisation such as a Credit Union with a fixed fee each year for managing funds. I work in the Civil Service. I have joined an AVC but I haven't heard of anyone within my organisation or outside who are completely happy with the way his or her pensions are being managed. The Pension Fund Administrator should be obliged under law to issue an Annual Statement which shows the contributions made, administration fees occurred and the total amount of your pension at that time.

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 farmers 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 119

Please consider the logic and legality of confiscating contributory pensions from spouses of deceased contributory pensioners and who are now in receipt of pensions that were contributed to by the deceased member if they cohabit or remarry. They are still living beings living on a pension that has been bought and paid for. In every Human Rights Charter the right to marry is enshrined; why should such a basic human right be subject to penalty.

If public service pensions are guaranteed by the state it is only right and fair that all pensions should be guaranteed by the state; lay people should not be forced to invest their money with any institution and be vulnerable to losing it without any guarantee. If people are obliged to invest in their future they should be allowed to make investments of their own choosing e.g. in their own house etc., and not be dependant on decisions by what may turn out to be some incompetent person in an investment company.

Submission 217

I wish to submit that all single persons be treated equally as regards state pension provision i.e., widowed, single, separated.

At present, widowed or separated persons are paid a pension on the death of a spouse or former spouse and I feel that single persons should get a similar pension. I point out that the survivor pension is paid without any condition that the recipient was a homemaker or a means test, this is unique in the EU. At present single persons say in their fifties who are made redundant receive no pension and it will become increasingly difficult for single persons to qualify for a full OAP as contribution levels are being raised and the averaging condition. This leads to a situation where different categories of single persons are being treated differently as regards pension provision so perhaps to start all single persons over 55 should receive a similar pension to widowers and also receive the same rent allowance, mortgage relief etc. Equality before the law must be a cornerstone for future pension

provision and as things now stand we are possibly breaking EU law in our unequal treatment of single people.