

Minutes
Consultation Findings, Flexibility and Long-Term Carers
Meeting of 24 th March 2021

Minutes

Meeting held on Webex – start time 2pm.

In Attendance:

Commission Members: Josephine Feehily (Chair), Aedín Doris, Anne Vaughan, Ethel Buckley, Ian Power (until 15.00), Ita Mangan, Jackie Maguire, John McGrane, Roma Burke, Seamus Coffey, Tony Donohue

Secretariat: Roshin Sen, Kasey Treadwell Shine, Louise Banable, Brian Purcell, Margaret Mulhall

Observers: Carmel Dobson (DSP), Ivana McGarr (DPER), Felix O’Kane (DETE), Mairead Ross (DFIN)

Pensions Commission

1. Minutes and Matters Arising

- The minutes from Meeting 8 were approved.

2. Long Term Carers (Term of Reference 7)

- The Terms of Reference asks the Commission to “consider how people who have provided long-term care for incapacitated dependants can be accommodated within the State pension system”.
- The Secretariat gave a short presentation on the issue. Reference was made to proposals submitted via the consultation process.
- The Commission will consider this matter again at the next meeting, where Family Carers Ireland and the National Women’s Council of Ireland have been invited to attend, present, and discuss with members.

3. Consultation: Stage 2 Proposal

- The Secretariat set out the plan for Stage 2 of the consultation process which will consist of a virtual Stakeholder Forum.
- Commission members discussed the organisational arrangements for the Forum.

4. Consultation: Stage 1 Update

- The Secretariat provided an overview of the responses submitted via the online survey.
- The Commission noted that a variety of opinions were submitted via the survey responses and submissions.
- Members welcomed the level of engagement.
- The Secretariat will provide further analysis of the consultation process in the coming weeks.

5. Flexible Options: Consultation Findings

- The Secretariat gave an overview of the of the views expressed in submissions regarding flexibility options for the State pension. Members noted that the submissions displayed a range of viewpoints.

6. AOB

- A member proposed the establishment of an expert sub group to prepare agreed set of figures/numbers from the available data. The Chair agreed to consider the proposal.

7. Documents to be published


PC0801 *Meeting 8 Minutes* (Approved)

PC0900 *Meeting Agenda* (Approved)


8. Specific Action Points

Colour Code:

Closed/Agreed 

In progress 

Ongoing/Repeated Action 

Not Started 

NB Actions not included: 1) closed by previous meeting; 2) ongoing but with no change since previous meeting. See action log for full details.

APPROVED

ID	Action	Lead	Deadline	Status
PCA0102	Commission website to be published	Secretariat	Jan-21	Completed. See PensionsCommission.gov.ie
PCA0105	Generate note of Media coverage, recent developments and items of interest	Secretariat	Ongoing	Ongoing
PCA0109	Add 'checkpoints' at meeting 5 and periodically thereafter to sensecheck if work and deliberations are interlinking issues systematically. Reframe meeting schedule as needed.	Chair with Secretariat	Meeting 5/then TBD	Ongoing
PCA0110	Establish whether the Widow/er's and Surviving Civil Partner's Pension is within the remit of the Commission's work	Secretariat	Meeting 3	See PQ circulated, Mtg 3. Decision still to be made
PCA0112	Consider, as part of labour market input in Meeting 4, a summary note on the prevalence of private contracts specifying a retirement age <66; produce descriptive statistics etc. position of 65-yearolds	DETE/Secretariat	Meeting 4	Closed see PCA0112Sec_LabourMarket_StatsNte
PCA0113	Liaise with DETE colleagues to determine if there is a need for research around retirement age, the gap to pension age and issues arising	Secretariat	Meeting 4	In progress
PCA0114	Liaise with DFIN to determine the current position with respect to proposals to amalgamate USC and PRSI	DFIN	Meeting 9	Closed see PCA0114_USC-PRSI Amalgamation_Snte
PCA0216	Provide age-breakdowns of those with no pensions cover from CSO Pension Coverage Survey	Secretariat		Closed see PCA0216Sec_AgeRangesPensionsCov_StatsNte
PCA0317	Scope venues for a physical meeting dependent on Government advice	Secretariat	Early January 2021	Closed [venues checked, but no face to face meetings while under Level 5 restrictions]
PCA0318	Establish whether Government as employers pay PRSI	Secretariat	Meeting 4	Note generated. See PCA0318_StatePRSI Payments_SNte

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PCA0319	Generate broader note on the examples of Social Insurance Systems in other countries, and, in particular, the structure of their Social Insurance Fund equivalent where relevant.	Secretariat	Meeting 5	Completed. See PCA0319_EUSIFCosts_Snte
PCA0320	Gather further data on the gap between effective retirement age and pension age	Secretariat	Meeting 4	Included in Meeting 4 Secretariat Labour Market note
PCA0321	Generate a detailed proposal for the first stage of the consultation process	Secretariat	Meeting 5	Completed. See PC0541CheckptConsult_ConsultationInfo_Sppr
PCA0322	Generate a high-level overview of the evolution of current schemes, rates and contributions	Secretariat	Meeting 5	Closed see PCA0322Sec_KeyDevelopStatePensionsArrangements_policybrf
PCA0323	Contact DETE in relation to consultation on mandatory sick pay	Secretariat	Meeting 4	Contact established
PCA0424	Draft note giving an overview of the Total Contributions Approach, implementation challenges	Secretariat	Meeting 6	Completed Meeting 6 – Please see: PC0631 Secretariat Note: Overview of Calculation Methods and the Total Contributions Approach PC0630 Secretariat Presentation on the Calculation Methods and the Total Contributions Approach
PCA0425	Provide overview and update of Automatic Enrolment	Secretariat	Meeting 5	Completed. See PCA0425Sec_AutoEnrolmentOverview_Snte
PCA0426	Follow up with ESRI on availability of data for Ireland on prevalence involuntary retirement versus involuntary work	Secretariat		In progress
PCA0427	Source labour force projections by age	Secretariat		Completed. See PCA0427_LabourForceProjections_SNte
PCA0428	Determine the extent to which WRC mediation services are used for mandatory retirement age cases, seek WRC data or professional inputs on these cases	Secretariat		In progress
PCA0429	Further information on duration of social welfare schemes by age and practices for 65-year olds	Secretariat		In progress

PCA0430	Note on tax arrangements by age in decumulation phase of occupational arrangements	Secretariat		Completed. See PCA0430_TaxDecumulation_SNte
PCA0431	Provide report and summary of the November 2020 Interdepartmental Pensions Reform and Taxation Group	Secretariat		Completed. See PCA0431_IDPRTGReportSummary_SNte
PCA0532	Generate Note on Universal Pensions	Secretariat	Meeting 6	Completed. See PCA0532_UniversalPensionOverview_Snte
PCA0533	Generate Note on Value for Money of the State Pension	Secretariat	Meeting 6	Completed. See PCA0533Sec_CalcPolLvrs_ValueForMoneyStatePen_Snte

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PCA0634	Further information on applicants who are not eligible for SPC but qualify for SPNC	Secretariat		In progress
PCA0635	Generate note on the policy commitment re benchmarking and indexation of State Pension Rates	Secretariat	Meeting 7	Completed. See PCA0635_BenchmarkingIndexationRoadmap_Snte
PCA0736	Generate note on PAYG vs. Funded system	Secretariat		In progress
PCA0737	Revise Fiscal Sustainability paper	Secretariat		Not Started
PCA0738	Generate note on tax take from those aged 66 and over	Secretariat		Not Started
PCA0739	Note on the difference in approaches used by the IFAC and DSP in estimating the cost of not increasing the State pension age to 67	Secretariat		Completed. See PCA0739_SPACostings_SNte
PCA0740	An updated note on the UK's default retirement age.	Secretariat		Completed. See PCA0740_UKRetAgeRepeal_SNte
PCA0841	Upload submissions to Decision Time	Secretariat		Completed.
PCA0842	Further information on the Benchmarking process.	Secretariat		In Progress
PCA0843	Note on labour market attachment of younger people	Secretariat		Not Started
PCA0844	Note on the introduction of the Single Public Service Pension Scheme	DPER		In Progress
PCA0845	Note on public service retirement age of 70	DPER		In Progress
PCA0946	Note on employment supports for carers provided through Dormant Accounts Fund	DSP	Meeting 10	In Progress
PCA0947	Note on level of household income where an individual can access Carer's Allowance	DSP	Meeting 10	In Progress

PCA0948	Generate note on pension age costing over time	Secretariat	Meeting 10	In Progress
PCA0949	Further information on demographic changes	Secretariat	Meeting 10	In Progress
PCA0950	Note on categorisation or arduous/hazardous jobs	Secretariat		In Progress