

Care in Ireland's pension system

Presentation to Commission on Pensions – 7th April 2021

About the National Women's Council

- Leading national representative organisation for women and women's groups in Ireland
 - Over 190 member groups from across a diversity of backgrounds, sectors and geographical locations
 - Equality in pensions – core to economic equality and independence for women
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Gender and care

Persistent inequalities in the sharing of care remain

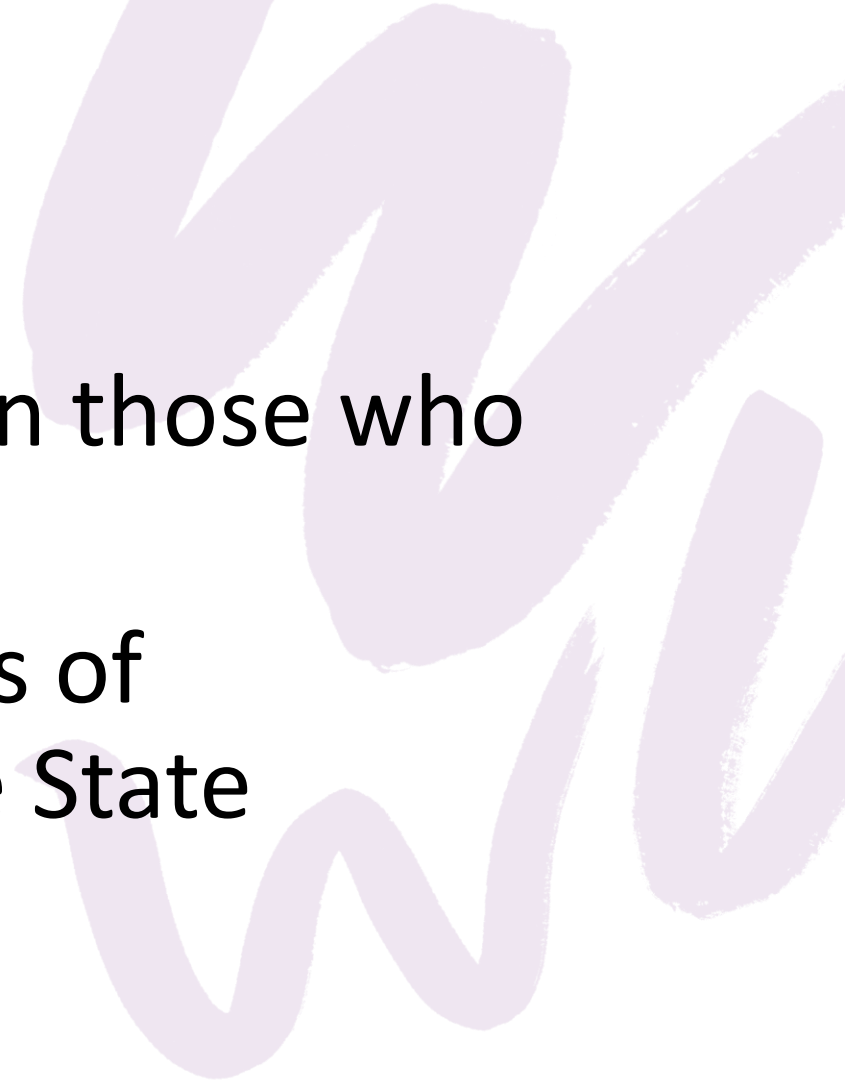
- 94% of those 'looking after home and family' are women (2019)
- Older women 5 times more likely to leave work for care reasons (2019)
- 60-65% of NMW workers are women

Absence of a care ethic in our pensions system

- Male breadwinner model
- Full State Contributory Pension - 1 in 3 women
- 63,603 QA's in 2019
- TCA/HomeCaring Periods Scheme
 - 1st Sept 1946
 - Capped at 20 years; 20 years paid contributions

Extending working life

- Impact of extended working lives on those who provide care
- Gender, equality or poverty analysis of increases in age of eligibility for the State Pension?



Towards a pensions system that values care

A universal pension is the best way to ensure unpaid care work is recognised in the pension system

- Addresses historical and current inequalities
- Low coverage
- Income adequacy
- Administratively simpler

Recommendations

- A universal pension for all which would recognise that paid work and unpaid work are equally valuable.

Interim recommendations:

- Individualised access to pensions
- A Homecarers credit that actively recognises the contribution of care and also serves as a re-entry credit.
- Ensure the TCA is limited to 30 years for the max pension and remove 20 years cap on caring contributions
- Ensure women born before 1st Sept 1946 can benefit from schemes
- Once-off, ring-fenced retrospective scheme for those effected by marriage bar

Gender proof the Commission's work

Crucial that the Commission's proposals and recommendations are assessed for impact on women and results published

Pensions: What women want

“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”. Ann.



“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 save the state a lot of money.” Mary

“I was affected by the marriage bar. We are the forgotten women” Mary

“I am dependent on my husbands income for every penny that I need”. May

Thank you



National Women's Council

