

**IFAFA submission to the Pensions Commission**  
**March 2021**



The Irish Foreign Affairs Family Association (IFafa) was established in 1979 to represent the interests of families accompanying Department of Foreign Affairs officers on their foreign postings. The association's membership includes spouses and partners, including same-gender, of all officers of the Department of Foreign Affairs. The association's aim is to be a source of support and information for our members, identifying areas of common interest and concern, and liaising with and lobbying DFA and other stakeholders when and as deemed necessary.

IFafa welcomes the opportunity to make a submission to the Pensions Commission.

## Table of Contents

<b>Executive summary.....</b>	<b>4</b>
<b>High global mobility of DFA Officers and their families .....</b>	<b>5</b>
<b>Employment of spouses and partners abroad.....</b>	<b>7</b>
<b>Gender equality .....</b>	<b>8</b>
<b>Pension options in Ireland.....</b>	<b>9</b>
<b>MFAs and spouses/partners pensions across Europe .....</b>	<b>11</b>
<b>Conclusion: Call on the Pension Commission.....</b>	<b>14</b>
<b>Annex 1 - Letter from Department of Foreign Affairs to IFAFA 3 March 2021... </b>	<b>15</b>
<b>Annex 2 - Pension Solutions Across Europe .....</b>	<b>20</b>
<b>Annex 3 - IFAFA and EUFASA Surveys .....</b>	<b>21</b>

## Executive summary

The current Irish State pension system does not provide for the specific situation of spouses and partners of Department of Foreign Affairs (hereafter referred to as DFA) officers who accompany them on their foreign postings.

The work of Irish diplomats requires them, and their families, to spend frequent and extended periods of time abroad. This causes long and repeated gaps in insured employment, for spouses and partners, who are in some cases unable to make sufficient PRSI contributions to the Irish social security system to qualify for the State Pension (Contributory) (hereafter referred to as SPC).

Ireland is one of the last European countries to leave this specific group of people in an inequitable, and sometimes undignified and insecure, position of economic dependence.

Being unable to maintain one's own economic independence due to foreign postings is a major stress factor for the majority of partners and spouses (see Chart 4 in Annex 3).

While many foreign postings legally allow a spouse or partner to work, there are many additional barriers to employment while abroad, such as administrative, linguistic, and cultural barriers, as well as security concerns.

Research also indicates that concerns about economic independence are a contributing factor to the gender imbalance in DFA.

Based on the practice established in other European countries, we request in this submission that spouses and partners of DFA officers who accompany or have accompanied them abroad; and who declare that they have not been in a position to find insurable employments while abroad; would:

- **be allocated credits for the relevant periods abroad in a specifically tailored scheme, or**
- **have DFA pay for social insurance contributions during the relevant periods abroad.**

## High global mobility of DFA Officers and their families

Spouses and partners of DFA officers spend large parts of their career abroad. The Vienna Convention on Diplomatic Relations (1961) and the Vienna Convention on Consular Relations (1963) assume that transferable DFA officers move on their foreign postings with their families. In the Irish Foreign Service (DFA), it is a contractual obligation for transferable DFA officers<sup>1</sup> to relocate.

The Department confirmed the following in its letter of 3 March 2021 to IFAFA responding to our request for information for the purposes of this submission (full letter in Annex 1):

“Postings are an integral part of the work of officers in diplomatic and development specialist grades and, accordingly, such officers are required to transfer abroad on a regular basis throughout their careers. An officer’s contract will include a clause as follows, depending on whether they are in the diplomatic or development specialist stream. Samples are as follows:

### Diplomatic grade

“You will be required to serve in any of the offices of the Department at home or abroad, as directed. A willingness to accept foreign postings throughout your career is a key condition of service in the diplomatic service; likewise service at diplomatic missions abroad is an integral part of the Third Secretary/First Secretary/Counsellor role”.

### Development Specialist

“You will be required to serve in any of the offices of the Department at home or abroad, as directed. A willingness to accept foreign postings throughout your career is a key condition of service in the development stream; likewise service at missions abroad is an integral part of the Development Specialist/Development Specialist Officer role”.

Officers in the General Service may undertake postings at our Diplomatic and Consular Missions on a voluntary basis.”

The typical pattern of rotation as set in the DFA Planned Posting Policy 2008 is 3-5 years abroad followed by 2 years in Headquarters (Ireland). As the Department confirms:

---

<sup>1</sup> These are grades of Assistant Secretary, Counsellor, First Secretary and Third Secretary.

“While it is recognised that the duration of posting may sometimes need to be varied because of special circumstances (for example: urgent medical or family reasons, promotion, or the essential needs of the Department), the norm for postings for First Secretaries and above will be four years, and for Third Secretaries, three years. An extension of one year may be considered where mutually agreeable to the officer, the Mission and HR. Decisions on extensions will be taken, in consultation with the officer, in advance of the time of postings circulation.”

As a result, many DFA officers, and their accompanying families, spend large part of their career abroad. While DFA officers remain tax residents and maintain their full social security coverage in Ireland, the work rights of accompanying family members do not automatically travel with them. Thus, spouses/partners who would want to work and make contributions to the SPC system often cannot do so, nor can they easily make contributions to an equivalent State pension system. Without an accommodation for this situation in Ireland’s SPC rules, partners and spouses of DFA officers fail to reach the 520 minimum contributions threshold over their working life or have much diminished social security rights in Ireland as they give up their insured employment by virtue of accompanying the DFA officer aboard.

In a reply to parliamentary question on 14th July 2020 (15193/20), the Minister for Foreign Affairs stated that there were 451 civil servants posted abroad in 88 Irish missions, from different departments. We estimate that the majority are staff of the Department of Foreign Affairs serving on postings that are required as part of terms of employment<sup>2</sup>.

The Department has confirmed the following proportions of posted and HQ-based officers at present. It states that 45.45% of posted officers are accompanied by their spouse/partner at present.

	HQ	Posted
Diplomatic	45%	55%
Development	55%	45%
General Service	90%	10%

According to an IFAFA Survey (2019) among retired spouses of DFA officers, they spent on average 20 years abroad and 15 years in Ireland (Annex 3).

<sup>2</sup> <https://www.oireachtas.ie/en/debates/question/2020-07-14/469/?highlight%5B0%5D=diplomatic&highlight%5B1%5D=abroad>

## Employment of spouses and partners abroad

The working rights of spouses and partners on posting are often limited. Even where employment is permitted, there are many barriers that combine to limit the ability to secure employment.

According to information obtained from DFA, spouses and partners of DFA officers can legally work in the following countries, where Ireland has a Mission:

Countries	Employment Status
Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden	EU countries
Iceland, Liechtenstein Norway, Switzerland	EEA / EFTA countries
UK	Common Travel Area
USA, Canada, Israel, Australia, India, New Zealand, Colombia, Argentina, Zambia	Working Dependent Agreement
Brazil, Chile, South Africa, United Arab Emirates, Mexico, Japan, Ethiopia, South Korea, Turkey	Working Dependent Agreement under negotiation, but not yet finalised

Although a great majority of partners and spouses of DFA officers (86%) prefer to have a job while on posting (See Chart number 5 in Annex 3), they face many barriers. These include:

- Legal – as citizens of a foreign country, they are not automatically permitted to access the local labour market on posting. According to DFA (Work Permits for Dependents of Posted Officers, 2018), Ireland does not have a bilateral agreement that would allow accompanying family members to work on posting in 30 countries where Ireland has a Mission.
- Administrative – in countries without a bilateral agreement or an automatic access to labour market based on EU citizenship, partners have to apply for work permits. Frequently this may be a lengthy and expensive process, sometimes conditioned by support from an employer.
- Security – if partners wish to enter the local labour market, they are often required to give up their diplomatic status. This may pose a significant security risk in a number of countries.
- Local – as foreigners, partners are disadvantaged in the local labour market on many levels. With insufficient knowledge of the local language, their qualifications may not be recognized or are irrelevant, they lack access to a local professional network etc. Even when work is legally possible, some countries protect their local markets from foreigners.

- Family – living in a foreign country without the usual support networks available at home, partners spend more time on childcare. Furthermore, research shows that the conduct of diplomatic service abroad places significant demands on the partner as well. This informal work in the interest of the Irish State is unpaid and unrecognized formally, and frequently clashes with the potential gainful employment of partners (see Chart number 2 and Chart number 9 in Annex 3).
- Jobseeker periods – even if the spouse can legally work in the host country and is actively looking for work, finding a new job takes time and getting a new job within the first 12 months is a rarity. With an average unemployment period of just under 16 months<sup>3</sup>, these gaps every 3-5 years significantly reduce the ability to contribute to social insurance payments. The time scope for securing a job and working on return to Ireland is even shorter (2 years).

## Gender equality

Loss or diminution of pension rights as a direct result of public service abroad, disproportionately affects more women than men. Modern diplomacy has been a male dominated profession built around a heterosexual family model since its inception, in some countries enforced by legal barriers such as the marriage bar<sup>4</sup>. The great majority of accompanying partners were therefore women. In Ireland, the marriage bar on women was lifted in 1973<sup>5</sup>. Even though the gender balance among DFA transferable officers has much improved since, Chart 1 shows that there is still vertical gender segregation with male officers significantly over-represented in senior positions. DFA has, as an example, yet to have a female Secretary General.

Women will therefore continue to be hit by the loss of pension rights to a greater extent than men also in the upcoming years. The IFAFA Survey 2019 among the population of spouses and partners of DFA officers shows a gender ratio of 66% female and 34% male. The lack of corrective measures in public pension rights is part of a wider range of social security issues that cements this economic dependency of accompanying partners and this continues into retirement. It also contributes to gender inequality in representation at MFAs.

Academic research suggests that there is a link between gender imbalance at European Ministries of Foreign Affairs (MFAs) and the employment and social security options of accompanying partners. Men as partners are less willing to accompany female diplomats on foreign postings because they do not want to compromise their own career and social security. They are less willing to accept

---

<sup>3</sup> [https://stats.oecd.org/Index.aspx?DataSetCode=AVD\\_DUR](https://stats.oecd.org/Index.aspx?DataSetCode=AVD_DUR)

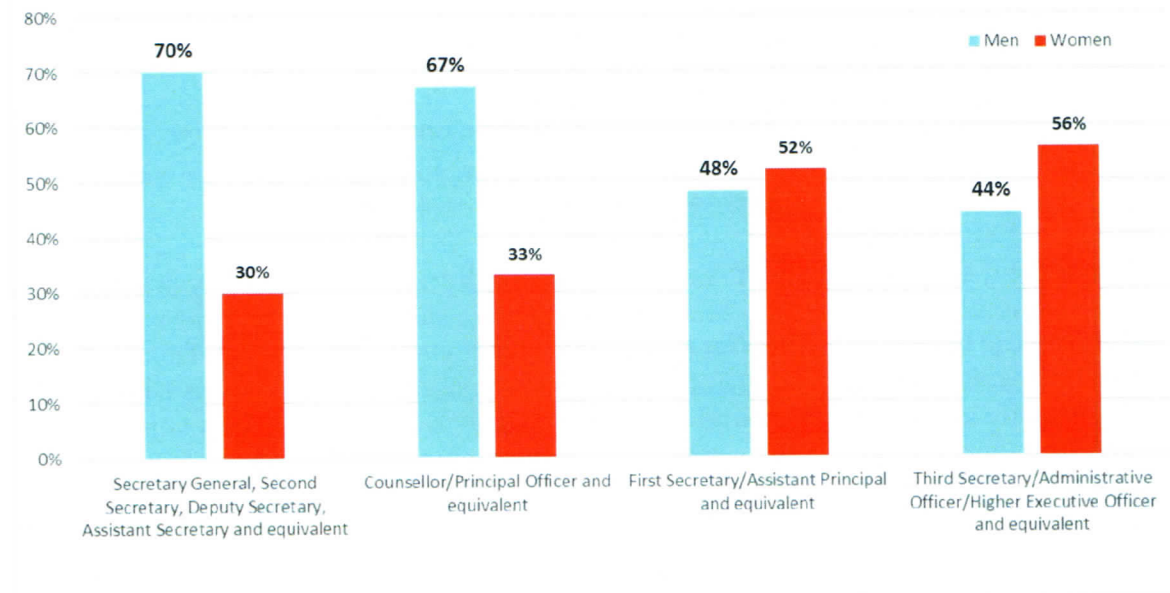
<sup>4</sup> Aggestam K. , Towns A.E. (eds.), 2018: *Gendering Diplomacy and International Negotiations*, Palgrave Macmillan.

<sup>5</sup> Kennedy, M.: *It Is a Disadvantage to be Represented by a Woman': The Experiences of Women in the Irish Diplomatic Service*

In: *Irish Studies in International Affairs*, Vol. 13 (2002), pp. 215-235.



**Chart 1 - Gender ratio in DFA 2017**



the insecurity of economic dependence<sup>6</sup>. Female officers are under more pressure from their partners to accommodate their career needs.

It should also be noted that many spouses or partners have to leave jobs where they would be contributing to a private pension. This loss is much more significant. According to a 2019 study by ESRI, there is a 35% gender pension gap in Ireland that is due to differences in incomes from private and occupational pensions. A total of 55% of retired men receive a private or occupational pension, compared to only 28% of women. For occupational and private pensions, research establishes that lower relative years of work experience among women increases the gender pension gap. The study shows a significant difference in the number of years worked by men and women – 93% of retired men had worked for more than 30 years, compared to 33% of retired women.<sup>7</sup>

## Pension options in Ireland

There are two basic types of State pension in Ireland: the State Pension Contributory (SPC) and the means-tested State Pension Non-Contributory. Many

<sup>6</sup> For example: Davoine et al. A “dramaturgical” analysis of spouse role enactment in expatriation: An exploratory gender comparative study in the diplomatic and consular field In: *Journal of Global Mobility: The Home of Expatriate Management Research*, Vol. 1 Iss: 1, pp.92 - 112, 2013, also: Waibel et al., International mobility and well-being of public sector expatriates In: *Journal of Global Mobility* Vol. 6 No. 2, 2018 pp. 158-177.

<sup>7</sup> <https://www.esri.ie/news/ireland-has-a-gender-pension-gap-of-35-per-cent>

partners and spouses of retired DFA officers have not qualified for either. IFAFA research shows that pension entitlement is a subject of great concern to spouses and partners of active DFA officers (IFAFA Survey 2019):

- Over 80% of respondents are concerned about their future entitlement to SPC, women to a larger extent than men
- Over 40% of respondents think it likely they will not qualify for SPC
- 95% of respondents state they are not given sufficient information about the risks that postings pose to their future pension entitlements

The current system of Credited Social Insurance Contributions<sup>8</sup> does not provide any suitable alternatives for this specific group. Spouses and partners with children can benefit from the Homemaker's Scheme<sup>9</sup> even while abroad. This does not, however, help to reach the 520 point threshold. Spouses and partners who do not provide care for children under 12 years of age are excluded. The Volunteer Development Worker Credits is time limited (maximum 5 years), depends on the country of posting (developing country) and availability of such a volunteering position. It clearly does not apply to the circumstances of spouses posted abroad. Furthermore, IFAFA Survey 2019 showed that 85% of respondents never paid PRSI contributions on a voluntary basis. One of the reasons is that they do not meet the needed criteria of having worked for at least 10 years.

Partners and spouses of DFA officers are highly qualified (see Chart 8 in Annex 3). The great majority of them hold university degrees. The typical work history of a spouse/partner of a DFA officer starts with several years in employment, followed by lengthy gaps when they accompany the officer abroad. The Irish pension system, with the average contribution rule, has been especially punitive in these cases where spouses have seen their contributory pension reduced for every year they spent abroad. The new Total Contributions Approach is a step forward but will not on its own address the problem we have identified here. DFA spouses and partners still have to forego the opportunity to build up the contributions level they could otherwise have done had they not accompanied DFA officers abroad.

Spouses and partners who are not of Irish origin are in an even more vulnerable position as they often do not have a sufficiently long work history in Ireland to make voluntary PRSI contributions. Furthermore, the social security payments they have made in other countries might not be transferable to Ireland. According to the IFAFA Survey (see Annex 3), foreign-born spouses account for around 30% of spouses and partners of DFA officers.

---

<sup>8</sup> <https://www.gov.ie/en/publication/99f84f-operational-guidelines-prsi-credited-social-insurance-contributions/?referrer=https://www.welfare.ie/en/Pages/PRSI---Credited-Social-Insurance-Contributions.aspx>

<sup>9</sup> [https://www.citizensinformation.ie/en/social\\_welfare/irish\\_social\\_welfare\\_system/social\\_insurance\\_prsi/homemakers\\_scheme.html](https://www.citizensinformation.ie/en/social_welfare/irish_social_welfare_system/social_insurance_prsi/homemakers_scheme.html)

## MFAs and spouses/partners pensions across Europe

Most European countries recognize their responsibility and duty of care for the loss of pension of partners and spouses of their MFA officers, which occurs as a direct result of their public service (see Annex 2). They have introduced policies and allocated budgets that aim to ensure the entitlement of spouses to an independent retirement pension. These range from MFAs making pension contributions on behalf of spouses into the State pension system (Austria, Denmark, Czechia, Latvia, Slovenia). MFAs making contributions to private pension funds (Switzerland, UK), MFAs essentially employing spouses and partners, which allows them to make pension contributions (Estonia), or legal recognition of pension rights when the spouse/partner spends more than 10 years on posting (Finland, Norway). More detailed examples are outlined below.

### Finland

Population: 5.5 million

As early as 1989, Finland adopted an Act on the Special Compensation of Spouses of Foreign Affairs Service Officials. The act introduces a special monthly compensation for a Foreign Service spouse once s/he is 63 years. This special compensation is calculated by adding up the months spent abroad with the civil servant; the basic amount (in 2019, EUR 35.57) is linked to the wage index. For example, a spouse, who has spent 17 years abroad (the average time), receives EUR 604 per month, starting when s/he turns 63 years. Compensation is liable for taxation and is paid for the rest of life. If this is the only pension the spouse receives, the national pension is paid as well. A divorced spouse has the right to the compensation s/he has earned as a Foreign Service spouse before the divorce. The amount rises yearly with a so-called wage multiplier. This law has been recently amended to increase the amount of the special compensation. The amendment entered into force on 1 January 2021. According to Finland's biggest pension provider Keva, the present amount of the special benefit equals approximately EUR 37,000 per year, which is more than the Finnish average salary per year<sup>10</sup>.

### Estonia

Population: 1.3 million

Spouses of Estonian MFA Officers enter a legal relationship with the MFA and are paid a monthly allowance which is double the minimum wage of Estonia while on posting. This is taxable income. There are three pension pillars in Estonia. Pension contributions are automatically paid to the first pension pillar (State pension). This allowance enables the spouse to make pension contributions to the second and third pension pillars as well. The period of assignment abroad of a non-working accompanying spouse counts as a pensionable period. This provision is enshrined in the Estonian Foreign Service Act that came into force in January 2007.

---

<sup>10</sup> Source: <https://www.finlex.fi/fi/esitykset/he/2020/20200193>

## Slovenia

Population: 2 million

According to the Slovenian Foreign Service Act, the Slovenian MFA covers all health and social security payments for the accompanying spouse that are normally paid by an employer at a rate of the minimal income in Slovenia (currently approx. EUR 1,000). The payments are made for the period of a foreign posting provided the spouse is not employed elsewhere. Slovenia also requires all employers (including from the private sector) to keep a job for the spouse for the duration of his/her posting. The full social security coverage on posting allows spouses without a job to register with the unemployment office on their return to Slovenia. They are, thus, entitled to unemployment benefits and this period counts towards their pension.

## Denmark

Population: 5.8 million

Danish law has a spousal pension enshrined in it as part of the Law on the Pension Rights of Public Servants, and this is calculated as 71% of the pension rights of the Public Servant. The MFA covers payments to the Ministry of Finance for the duration of foreign postings, to cover gaps in contributions for the duration of the posting. The value of this contribution is DKK 4,233.00 (approx. EUR 570 ) per month as of January 2014. The right to the spousal pension is maintained through divorce, under certain circumstances, but this is dependent on the specific conditions of the divorce.<sup>11</sup>

## Czech Republic

Population: 10.6 million

The Czech Foreign Service Act from 2017 allows for the MFA to reimburse pension insurance payments that the spouse makes towards the State pension system on a voluntary basis. The full amount is reimbursed to the MFA officer on request<sup>12</sup>.

## UK

Population: 66.65 million

The FCO pays a "Pension Compensation Allowance" to the FCO officer to allow the spouse/partner to maintain National Insurance contributions or to fund a private pension. The value of this is GBP 3,080 annually, and the entitlement is automatic if the spouse earns less than GBP1,500 per month while on post.

---

<sup>11</sup> <https://www.retsinformation.dk/eli/lta/2017/510>

<https://um.dk/da/about-us/organisation/partnermfa/going%20on%20a%20posting%20abroad/partner%20and%20children/>

<https://www.skm.dk/media/7835/20-12-2020-vejledning-p-alderadm.pdf>

<sup>12</sup>[https://www.mzv.cz/file/2566251/zakon\\_zahranicni\\_sluzba\\_EN\\_01032019.pdf](https://www.mzv.cz/file/2566251/zakon_zahranicni_sluzba_EN_01032019.pdf)

### **Austria**

Population: 8.8 million

The MFA officers may apply for a pension allowance (approx. EUR 200 per month) for their spouses abroad if their spouses qualify. The main requirement is that the spouse must have contributed for at least 12 months into the Austrian State pension system prior to the application.

### **Switzerland**

Population: 8.5 million

Spouses and partners are encouraged to organize their own private pension account and make contributions. The MFA officer receives reimbursement of up to CHF 7,400 for unemployed or underemployed spouses. These payments are made irrespective of whether the family is on posting or in Switzerland.

## **Conclusion: Call on the Pension Commission**

This issue has been repeatedly raised by IFafa for over four decades, to no avail unfortunately. Many pension issues and anomalies have been addressed in this time, with significant credits and accommodations made to take account of the needs of particular groups – but no progress has been made for DFA spouses and partners. Ireland compares poorly with some other smaller EU states in this respect.

We therefore welcome this opportunity to raise this issue with the Pension Commission. While it may be an issue that affects a relatively small number of people compared to the population-wide remit of the Commission, we believe the Commission is well placed within its terms of reference to make specific recommendations that this issue be rectified along the lines we have suggested, so that spouses and partners of DFA officers posted abroad would be supported in their participation in the State pension system.

We recognise that there may be spouses and partners of other public servants whose terms of employment require or encourage postings abroad, and we support the application of solutions to their circumstances also to ensure equality between Government departments. At the same time we recognise that the main group for whom we make this submission are the spouses/partners facing a high pattern of international mobility, as a result of repeated postings as a condition of service of their spouse/partner. In terms of a qualifying threshold for the benefits we seek, we can suggest looking to other European countries that have minimum years spent on posting as a qualifying threshold (for example 10 years) for the particular pensions benefits/credits they provide for spouses/partners.

Finally, we draw the attention of the Commission to the recognition given by the Department to the contribution of accompanying spouses and partners abroad:

“Spouses of diplomatic officers abroad support the work of the Department in many ways, seen and unseen. The investment of personal time in supporting the representational work of the Department and contributing to the organisation of events on a voluntary basis significantly enhance the reputation of Ireland. In addition to the voluntary work undertaken, the substantial upheaval and disruption to family life associated with moving home repeatedly in a career as well as the impact on employment and pension prospects should not be underestimated.”

## **Annex 1 - Letter from Department of Foreign Affairs to IFAFA 3 March 2021**

IFAFA Committee  
Dublin

3 March 2021

Dear Colleagues

Many thanks for your letter in relation to pensions. It is encouraging to hear that IFAFA will make a submission to the public consultation launched by the Commission on Pensions. Your research and views of IFAFA members represent a valuable input into the process.

Set out below is information compiled further to your request.

### **Terms of service for staff**

#### **1. The requirement to serve abroad**

Postings are an integral part of the work of officers in diplomatic and development specialist grades and, accordingly, such officers are required to transfer abroad on a regular basis throughout their careers. An officer's contract will include a clause as follows, depending on whether they are in the diplomatic or development specialist stream. Samples are as follows:

##### Diplomatic grade

"You will be required to serve in any of the offices of the Department at home or abroad, as directed. A willingness to accept foreign postings throughout your career is a key condition of service in the diplomatic service; likewise service at diplomatic missions abroad is an integral part of the Third Secretary/First Secretary/Counsellor role".

##### Development Specialist

"You will be required to serve in any of the offices of the Department at home or abroad, as directed. A willingness to accept foreign postings throughout your career is a key condition of service in the development stream; likewise service at missions abroad is an integral part of the Development Specialist/Development Specialist Officer role".

Officers in the General Service may undertake postings at our Diplomatic and Consular Missions on a voluntary basis.

#### **2. The grade of officers to which this applies**

Counsellors, First Secretaries and Third Secretaries will be selected to fill diplomatic posts. Officers in the development stream will generally be assigned to posts appropriate to their grades in Missions where the business needs of the

Department require development specialist expertise. Officers in the General Service will normally be assigned to posts appropriate to their grade. General Service officers and certain others, including Legal Officers, are not obliged by their conditions of service to accept overseas assignments and therefore do not have any particular obligations or entitlements in this regard.

Management will however, have the discretion to offer overseas assignments to interested officers in any grade at the appropriate level where it has not been possible to fill certain posts through the standard process and where the officers concerned are considered especially suitable for particular posts.

### 3. The frequency of posting

In the normal course of events, officers may expect to serve three years at Headquarters between postings. Other officers – those who have spent less time at HQ and those in equivalent grades, including Legal Officers – will be notified at this time that they are welcome to express their interest in posts to HR. Newly recruited Third Secretaries, Development Specialists and officers in entry-level grades in the General Service should ideally spend two years at Headquarters to gain experience before being posted abroad for the first time, although it is recognised by management and the staff associations that the number of vacancies arising abroad may not always allow for this.

### 4. The typical duration of such posting

While it is recognised that the duration of posting may sometimes need to be varied because of special circumstances (for example: urgent medical or family reasons, promotion, or the essential needs of the Department), the norm for postings for First Secretaries and above will be four years, and for Third Secretaries, three years. An extension of one year may be considered where mutually agreeable to the officer, the Mission and HR. Decisions on extensions will be taken, in consultation with the officer, in advance of the time of postings circulation.

Separate provisions apply to postings categorised as hardship postings depending on their categorisation: Postings to most hardship locations will generally be for three years, with an option of a fourth year if agreeable to the officer and the Department. For officers in the highest hardship locations, postings will generally be for two years with the option of a third year. The option to cross-post to another destination is also offered on completion of hardship posts.

5 & 6. The number of transferable officers and the number of posted officers



	HQ	Posted
Diplomatic	45%	55%
Development	55%	45%
General Service	90%	10%

7. The proportion accompanied by spouse/partner:

The proportion of officers accompanied (married/partner) is 45.45%

**Arrangement for spouses to accompany a posted officer**

- 1) The spouse/partner/family may voluntarily accompany the officer on their posting abroad.
- 2) All officers on posting are eligible for payment of Foreign Service Allowances (FSA). Allowances payable may comprise some or all of the following elements:
  - Cost of Living Allowance (COLA)
  - Local Post Allowance (LPA)
  - Local Post Allowance - Hardship
  - Child's Foreign Allowance (CFA)

The Cost of Living Allowance is designed to estimate and defray costs associated with a higher cost of living (COL) at the post abroad. COLA becomes payable at posts with a higher COL index than Dublin.

The Local Post Allowance compensates officers serving abroad for the extra indirect representational costs incurred in the performance of their duties serving abroad. LPA is payable at all posts.

LPA-Hardship is payable to officers serving at hardship posts to compensate for the level of hardship at post.

Children's Foreign Allowance compensates officers for the additional costs incurred with regard to qualifying children while the officer is serving abroad.

FSA are subject to regular review to take account of changes in the cost of living between Dublin and the post abroad as well as currency fluctuation, where relevant. Accordingly they may increase or decrease during the course of your posting.

- 3) A married officer (or an officer in a registered civil partnership) accompanied by a spouse on post will receive higher Foreign Service Allowances than an officer in a similar situation who is unaccompanied on post. A single officer will receive lower allowances than officers in the former two categories. No payments or personal benefits are provided directly to a spouse or partner accompanying an officer posted abroad by the Department of Foreign Affairs.
- 4) No PRSI contributions are made by the Department of Foreign Affairs on behalf of spouses and partners accompanying officers on posting.

### **Employment / pensions for accompanying spouses/partners**

- 1) The current position on work permits in all countries in the network is not available. I can confirm, however, that there are nine Working Dependants Agreements in place with Argentina, Australia, Canada, Colombia, India, Israel, New Zealand, United States of America and Zambia.
- 2) Receiving countries take different approaches on how they approach the question of work in relation to family members of diplomatic staff with diplomatic status. Similarly receiving countries will have differing approaches to marital status.
- 3) Contact has been made with the Department of Employment Affairs & Social Protection (EASP) to follow up on PRSI questions and I will revert to you in due course.

### **Contribution to the work of the Department**

The Department of Foreign Affairs comprises of headquarters at home and over 90 diplomatic, consular and representative offices abroad. Missions abroad perform a wide range of functions in pursuit of Ireland's foreign policy interests, including advancing government policies, in particular with the EU and the UN, and providing frontline consular services to Irish citizens overseas. They also support Irish culture and enhanced visibility for Ireland overseas. In partnership with the State Agencies, missions advance Ireland's trade, tourism, education and investment objectives. They are instrumental to the organisation and conduct of Ministerial-led Trade missions and the Saint Patrick's Day programme of promotional visits and events both of which are crucial in maintaining contacts and influence with business and political leaders. Promotional opportunities help to cement our values and extend our influence on matters of interest to us, enhancing our global visibility and outreach.

Spouses of diplomatic officers abroad support the work of the Department in many ways, seen and unseen. The investment of personal time in supporting the representational work of the Department and contributing to the organisation of events on a voluntary basis significantly enhance the reputation of Ireland. In addition to the voluntary work undertaken, the substantial upheaval and disruption to family life associated with moving home repeatedly in a career as well as the impact on employment and pension prospects should not be underestimated.

Kind regards

*John Conlan*

John Conlan

Director General

## Annex 2 - Pension Solutions Across Europe

The following chart shows European countries that have a solution in place that aims to ensure an independent retirement pension for the spouses and partners of their transferable MFA s.

**Map 1 - Pension solutions across Europe**



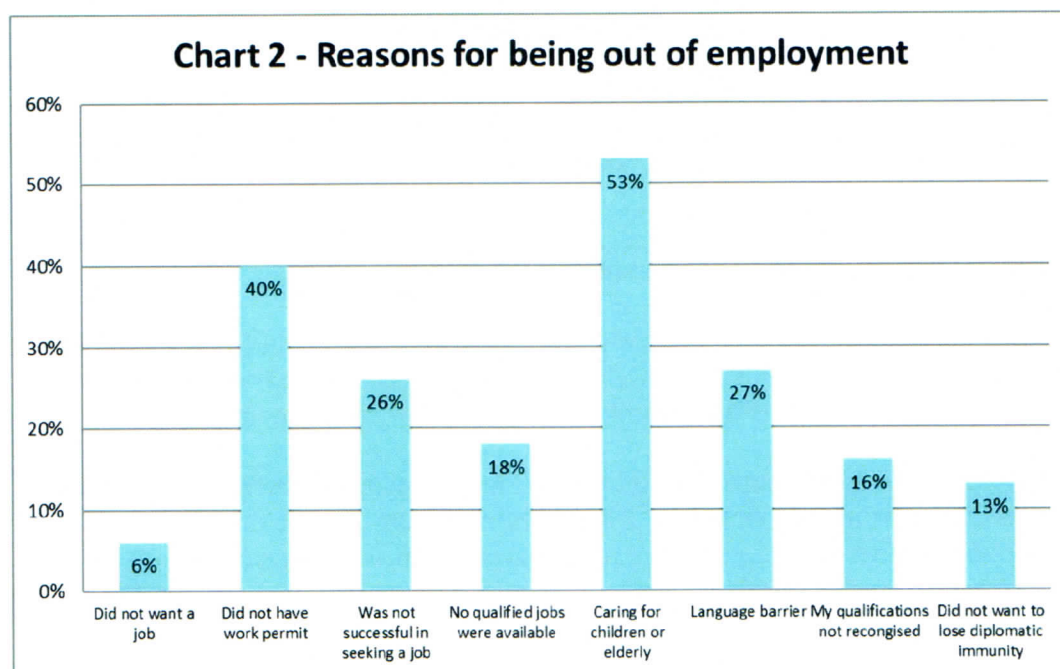
## Annex 3 - IFAFA and EUFASA Surveys

### IFAFA Pensions and Employment Survey 2019

In 2019, IFAFA conducted an online anonymous survey on pension and employment among spouses and partners of transferable DFA officers, including those who are already retired. DFA circulated the survey among their officers. The total turnout was 188 respondents. The survey consisted of 25 questions, the data collection lasted for two months. The respondents were 66% female and 34% male, 70% Irish born and 30% non-Irish born.

#### Main findings

- The majority of spouses/partners who accompany DFA officers on postings finds it difficult to maintain their income in order to qualify for the State contributory pension in Ireland and feels penalized by the current pension system in Ireland.
- Over 90% of respondents feel there is a lack of information regarding the impact of postings on their work options and subsequently their pension entitlement.
- For over 80% of respondents, their work options on posting play an important role when making a decision on the next posting.
- Over 50% of respondents had to compromise on the level of their income or their professional qualifications in order to secure a paid job.
- Over 40% of respondents said their spouse/partner (DFA officer) would be willing to change job to enable them maintain their own income and qualify for the State pension.



### Time spent abroad

On average, respondents spent 9 years on posting and 9 years in Ireland. On average, they managed to secure a paid job for 3 years while on posting and for over 7 years while in Ireland. From those respondents who were already retired, they spent on average 20 years abroad and 15 years in Ireland.

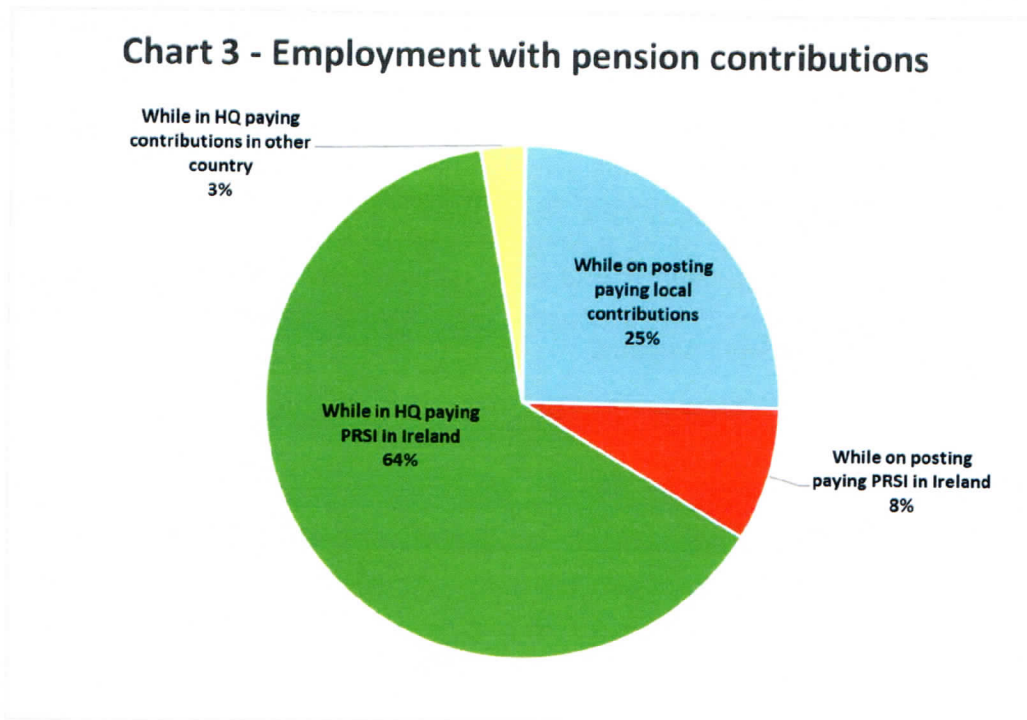
### Employment

The most common reasons for periods out of employment (multiple choice question) can be seen in chart 2.

### Pensions

Over 80% of respondents feel concerned about their future entitlement to the State contributory pension – 45% of respondents feel that under the current circumstances, they will not qualify for the State contributory pension.

When making decisions about the next posting, 80% of respondents said their



working options on posting are an important factor.

A vast majority of 95% of respondents feel they were not provided with sufficient and accurate information (from DFA or other organization/person) about the implications of being posted abroad on their pension entitlement.

While 93% of respondents feel they were not provided sufficient and accurate information (from DFA or other organization/person) about the implications of being posted abroad on their work options (taxation, work permits).

## Comments

Apart from quantitative data, the survey questions allowed for comments, providing a set of qualitative data. To illustrate the lived experience of this group, we include the following quotes from the respondents' comments:

*"Accompanying spouses should have their pension contributions maintained while on postings. It is the minimal recognition for the disruption caused to their lives and the role they play, particularly as spouse of ambassador."*

*"I feel deprived and am worried about pension. While having a part-time job now, pension contributions are far from sufficient. Even when we would receive contributions for years spend abroad, the level of contributions will never be equal to having had a normal working career in Ireland."*

*"It is hard when you give up your own job opportunities or advancements in order to accompany a spouse but you aren't recognized as being part of the cogs that enable this system to work. A partnership with online training facilities would be welcomed."*

*"I recently phoned the relevant section of Dept of Social Protection to clarify my contribution record and was horrified to be told that legislation is pending whereby the requisite number of qualifying contributions will be 40 years of 52 contributions. It will be impossible for DFAT spouses to qualify for State pension if this is introduced. Please lobby to ensure we will be exempted from this. Also the age one qualifies is being increased and in my own case I won't qualify if at all until 2031! However the main issue is the gaps in our contributions and the importance of ensuring that provision is made for us. We work for free when we go away. In addition we suffer if we stay home to continue our employment while our spouse is en poste by having to rare family and work without the support and companionship of our partners. I have chosen to remain in Ireland for the first time for a combination of reasons but primarily financial while my husband works abroad. This is causing hardship and loneliness and effects family life deeply."*

*"After every move I had to start as the lowest paid employee and accept any work I could find, even if I was overqualified. Often, there was no work available."*

*"I'm a freelance translator, so I can do my job anywhere. The main difficulty is the disruption and administrative burden involved in moving my company to another country, having to familiarise myself with new tax rules etc. and, depending on the local language, having to pay an English-speaking accountant to do my taxes. "*

*"It just seems unfair that spouses/partners feel the effects of postings in a very real way. At the very least we should have pension entitlements covered while on posting. To think that we would be personally disadvantaged by the State like that is disgraceful. On return to HQ, any spouse/partner struggling to find employment should be offered support."*

*“Spouses should be provided with access to a financial advisor!!! As a non-Irish national knowing how to move my money from home nation to Ireland and how to use Irish tax and social security system and save for a pension is much needed.”*

Comments from retired spouses:

*“I feel very strongly that spouses should be compensated or have contributions made while abroad. We (my generation) were not aware that we would lose out so much and now find ourselves in a position where living on one pension is pretty basic.”*

*“Ireland benefited hugely over the decades from getting ‘two for the price of one’. While on overseas postings spouses did their national duty without any recognition or support.”*

*“From my experience I believe it is now time for DFAT/the Irish State to acknowledge the contribution of spouses/partners of officers serving abroad and pay as a minimum PRSI contributions while on postings as well as automatically provide updated information on tax/pension. I believe that DFAT is in a strong position to support/promote employment of accompanying spouses/partners within post, with other state organizations on location. It is time for the Irish State to look into a method of compensation for spouses accompanying officers, and I don't just mean a nice medal and a few glasses of wine, although, that would be nice, too. “*

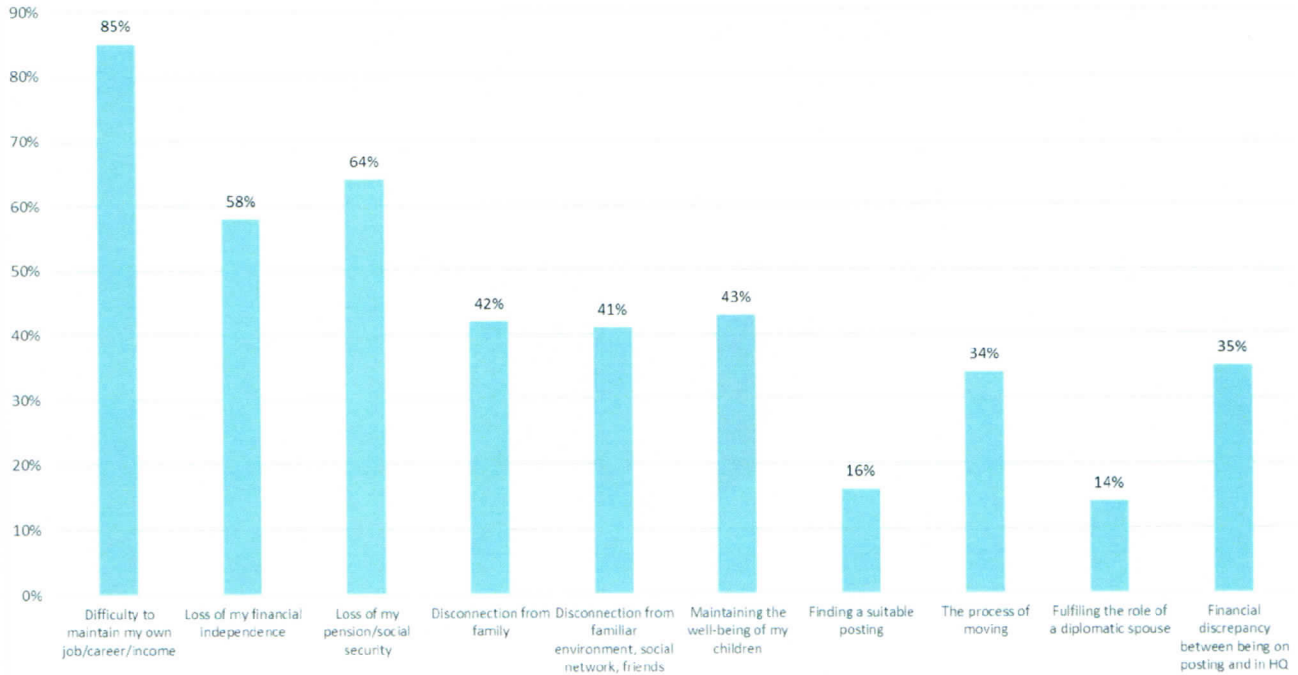
### **EUFASA Survey on Partnership Issues 2019**

In 2019, the European Union Foreign Affairs Spouses, Partners and Families Association (EUFASA) conducted an anonymous online survey among the partners and spouses of transferable officers across Europe. The total turnout was over 1,200 responses. The following charts show results based on responses from partners and spouses of Irish DFA officers only (94 respondents).



**Which of the following aspects of the diplomatic lifestyle and repeated relocation do you find the most stressful?**

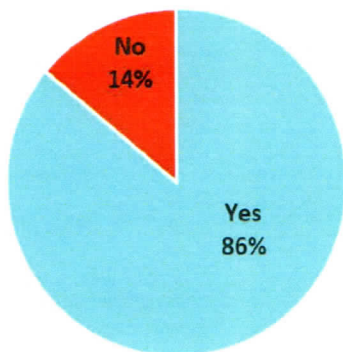
**Chart 4 - Stressful aspects of repeated relocations**



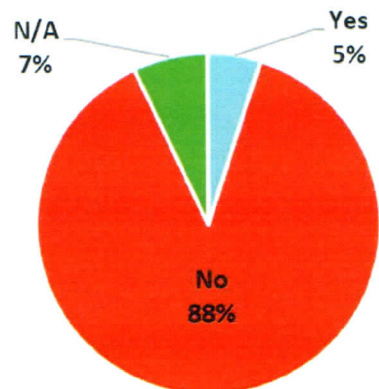
**In general, do you prefer to have a job while on posting, if possible?**

**Did you receive any support from the MFA in seeking a job on posting or in HQ?**

**Chart 5 - Preference to hold a job on posting**

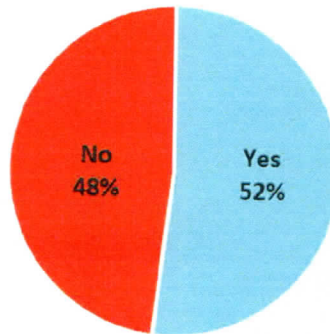


**Chart 6 - Support from MFA in seeking a job**



**With your partner (the MFA officer), have you ever considered s/he might change her/his job due to the consequences her/his job has for you and/or your family?**

**Chart 7 - Willingness of DFA Officers to change jobs**

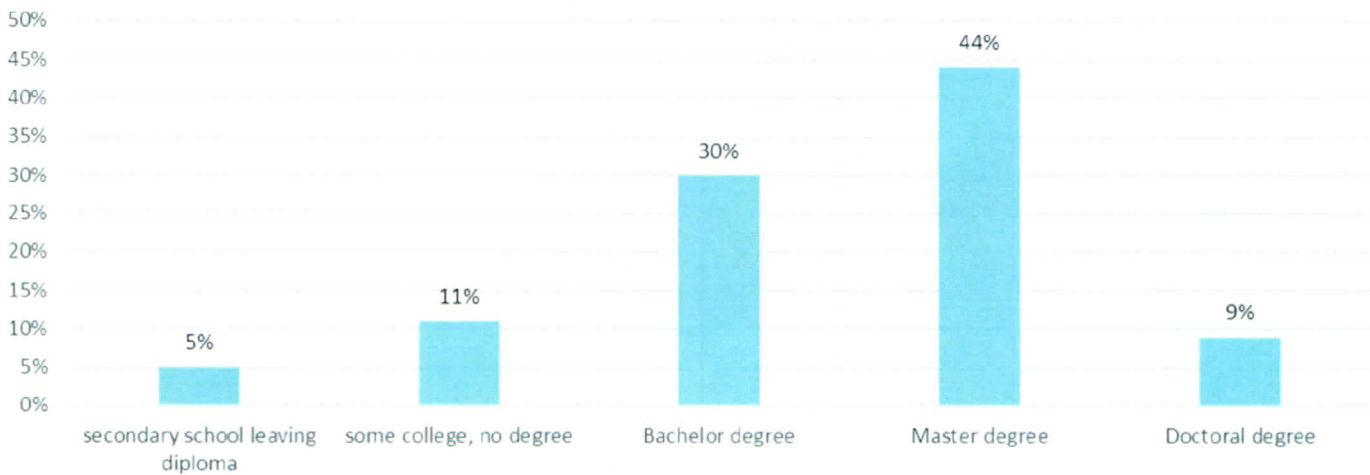


## EUFASA Survey on Employment, the Role of the Spouse, and Mental Health 2020

In 2020, EUFASA conducted an online survey among the partners and spouses of MFA officers across Europe. The total turnout was over 1,200 respondents. The following charts show results based on responses from partners and spouses of Irish DFA officers only.

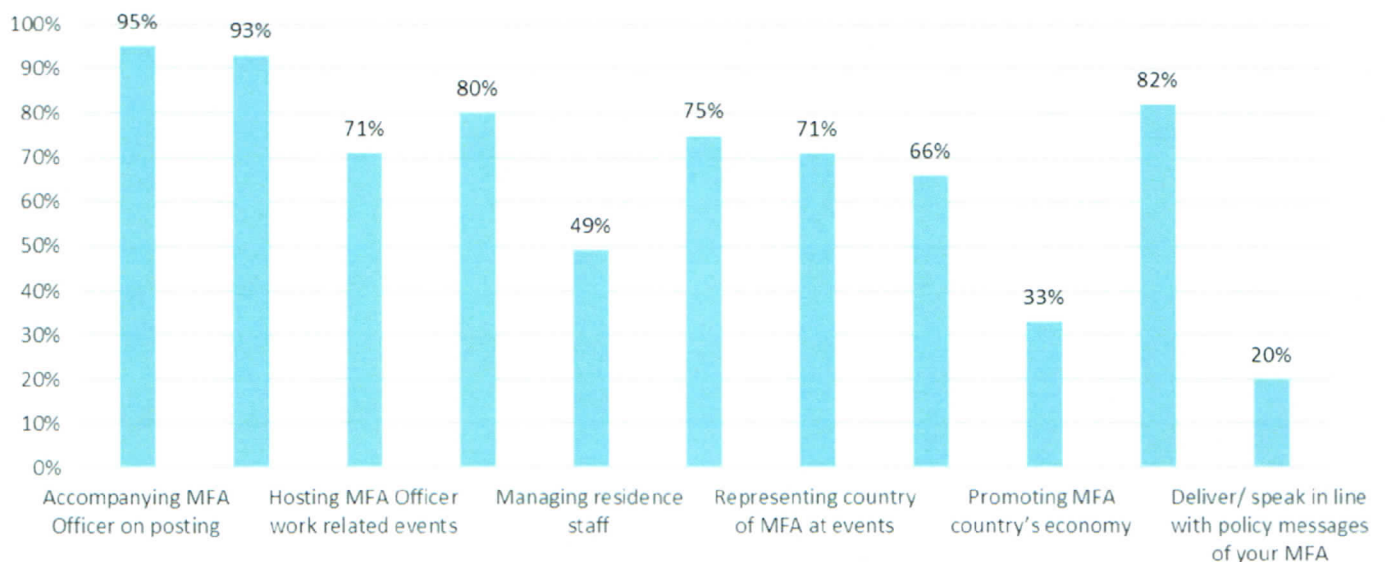
### Highest level of education attained.

**Chart 8 - Levels of education**



### Which of the following activities did/do you perform as a diplomatic spouse/partner?

**Chart 9 - Diplomacy related work performed by partners and spouses**



**On your last posting, approximately how many hours per week on average did/do you spend on activities related to your spouse/partner's (MFA officer) job?**

**Chart 10 - Self-estimated time spent on diplomacy related work**

