



**MANDATE**  
TRADE UNION

GL/SB  
08 March 2021

The Pension Commission  
[ConsultPC@pensionscommission.gov.ie](mailto:ConsultPC@pensionscommission.gov.ie)

**RE: Submission to the Pension Commission**

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### A Chara

I am writing to you in the above regard as the General Secretary of a trade union comprising of approximately 30,000 members predominantly employed in the retail sector. More specifically the profile of our membership is largely female, considered to be medium to low paid. Given these particular traits we believe the work of the Pension Commission is of critical importance and must seriously address amongst its priorities the clear disadvantages historically endured by women when it comes to the provision of pension adequacy.

Statistically, women are more likely to be in low paid, part time and precarious jobs as is the case for many thousands of our members. Consequently many can't afford to pay an occupational pension subscription and this is more likely in sectors such as hospitality and retail. Remarkably research shows only 28% of women have an occupational or private pension compared to 55% of men. Subsequently, as women age, they are more likely to experience poverty with 25% over the age of 65 at risk of poverty compared to 15% of men in this category. Furthermore, an extended working life is difficult for those in physically demanding jobs, such as care work and workers in low paid or precarious jobs

Typically women are also more likely to be the providers of unpaid care which inhibits their ability to establish sufficient PRSI contributions to become eligible for the full State Contributory Pension. In addition, women account for only 33% of those in receipt of a full State Contributory Pension even though they outnumber men among the over 65s category. Therefore, any measure which impedes access to a State Pension will disproportionately impact negatively on women who rely on the State Pension to a greater degree than men.

Having regard to some of these basic facts we believe that the recommendations outlined in the submission presented to the Pension Commission by the Irish Congress of Trade Unions adequately deals with the matters particularly pertinent to our female members and many more beyond, therefore we fully support ICTU's recommendations.

Yours sincerely  
For Mandate Trade Union

Gerry Light  
General Secretary

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