

Individual Submission 001

09/02/2021

I would suggest reducing the qualifying age for the free travel pass from 66 years to 65 years for retired 65 year olds.

regards



Individual Submission 002

09/02/2021

For [REDACTED] & Co
Chartered Accountants

Date: 9th February 2021

I would like to make the following submission in relation to the work of the pension commission;

The proposed 40 year period to acquire full pension rights, under the TCA approach, does not take into account that the self employed were covered by PRSI from 6th April 1988 only. Prior to this date they were not eligible for the state contributory pension. The position up to now is that a 10 year contribution record gives them an entitlement to a pension. The proposed extension would mean that anyone older than 26 in 1988 would not qualify for the full pension. This would be very harsh treatment bearing in mind that through no fault of their own they were not covered by PRSI throughout their entire working lives. I have many clients who would have a genuine expectation of being eligible for a full pension and under this proposed change they would be sorely disappointed.

I feel this matter is an oversight which has hitherto not being given due consideration and would be grateful if you could bear this submission in mind when making your report.

Kind regards

[REDACTED]

For [REDACTED] & Co
Chartered Accountants

[REDACTED]
[REDACTED]
[REDACTED]

Date 9th February 2021

What concerns you with respect to current State Pension arrangements?

Answers:

Pension age.

I believe we should encourage more people to retire earlier and make the statutory age for retirement 65, across the board. The private sector and social partners should agree that this is a prudent age to retire. This would also make room for younger people coming up and give them more opportunity, rather than having a large pool of younger people in receipt of long-term welfare, who cannot get jobs because of those who want to work on, very late into their lives. The live-to-work in Ireland should be brought to an end. The business of work till you drop in this country is unhealthy, conceited, and greedy. It does not promote the common good. We should also promote occupational retirement schemes to enable people to retire far earlier than 65.

Returning to work after receiving the pension.

Pensions should be revoked, if it is found that those who have been awarded a pension are heading off back to work. We have substantial numbers of people slipping back to work after being awarded a pension. In many cases they have received redundancy, may already be in receipt of an occupational pension, and then qualify for the state pension. It may well be the case that those in receipt of a state pension may well be in receipt of several occupational pensions and redundancy packages, perks, and other benefits in kind for their working lives. No one should be given a state pension unless their tax history is known and verified. The business of qualifying automatically on account of age and nothing else should be brought to an end. Those who have worked off-the-grid in the cash-in-the-hand off-the-books shadow economy and paid no tax should be refused a state pension and audited for tax liability on refusal because of such.

Pension entitlement and means testing.

In line with new security protocols at our social welfare Department, all those in receipt of state pensions should be means-tested. Those who do not need a pension because they already have an occupation pension or pensions, or are independently wealthy should not receive one. There is no justification and if we are to have sustainable pensions, those in most need should be put first. All welfare entitlements, bar pensions are means tested. The pension area of the Department of

Social protection is too soft in the area of pensions. Many people when they come to the end of their working lives can have amassed considerable holdings and have ongoing streams of income for various sources such as investments, redundancy packages, and occupational pensions. And yet they are "entitled" to another income source in the shape of a pension just because they have reached the pension age. This makes no sense and is irrational.

Extending the pensionable age to 70 years to suit contracts.

I do not believe that pension age should be extended beyond 65 years to suit those with contracts which go beyond 65 and are indefinite in some cases. The live-to-work culture should be brought to an end and more opportunities opened up for those who cannot get an opportunity because others want to work till they drop, or as long as they can do it — and then get the pension when it suits them.

People living longer.

I do not believe that people are living longer and quite the contrary. Rising cancer rates make nonsense of this propaganda. This myth should be challenged. Most are dying in their 60s because of hectic lives and working for too long. The Japanese have identified this syndrome and call it 'Karoshi'. Or, early death from over work. We have legions of people in this country and all they can think about is work. They see work as a status symbol. They are highly critical of those who do not work or cannot obtain work for whatever reason and seem to live in their own conceited world. They then want government policy to adjust to fork them out a pension — should they ever decide to stop working or until they cannot go on any longer. Some feel they should get the state pension and continue to work at the same time, when they do not need such a payment. Giving people pensions to those who do not need it, is leading to an uneven distribution of wealth and increasing social division.

Retirement

Retirement is not that noticeable in Ireland with the imbued live-to-work/work till you drop, culture in Ireland. Hardly any formal retirement groups exist in Ireland, like the USA, which has retirement villages etc for those who want to enjoy their golden years, and not work till they drop dead. We must also get rid of the work-guilt complex and make it clear to people that they are perfectly entitled to enjoy themselves in the evening of their lives and are not required to "earn it". This sickening psychology must be tackled. Work must come to an end sometime. For many their work never seems to be done. They think they are going to live forever and work forever.

We must foster retirement communities in this country, rather than it being a place where work is considered the highest cultural value and all else in its wake. This will also combat alienation and loneliness in old age and help tackle mental illness of those in the evening of their lives.

Disability pensions

I believe that people who are awarded a disability pension should have it revoked where they are found to be working; and have such a pension reviewed on an annual basis. Just because somebody has had a bad accident at work, does not mean they have it many years later necessarily — though there are exceptions of

course. Some medical problems can take a long time to heal or clear up, but that does not mean they never will. A look-back policy should apply for those in receipt of disability pensions to prevent fraud.

What specific policy, provision or other changes are needed to make State Pension arrangements sustainable into the future?

Pension flexibility

Pension flexibility or amenability is a noble goal — but only for those who have ended their working lives and want to retire. It should not be seen as a malleable tool for those who want to slip back into the workplace when it suits them. Convenient breaks in pension entitlements for those who want to work or are working after being awarded a state pension should never be considered as part of any reform. For those with bridging income problems, a special pension tax should be legislated for if they are under contract to solve the problem of where contracts come to an end before the retirement age. This will solve this problem. And they will be deemed "early retired". This could be a voluntary tax paid by a worker to enable them to bridge the gap. I believe this is an excellent solution to the problem of contracted workers falling just short of the retirement age.

What do you expect from State Pensions?

Answer:

Philosophy of the state pension

The state pension is primarily a welfare payment to prevent hardship and provide some security in older age — for those who have finally ended their working lives. To some, they feel it should offer them complete financial security. This is nonsense and should be completely rubbished as a goal of pension reform. Balance is key to pension sustainability, setting aside special interests. Why should pensions and state policy be concentrated on those who have worked all their lives be centred around the age at which one is entitled, the amount paid, and standards associated with the lives they had before they stopped working. The drive to keep pensions up to the standard of living people were used to while working should be challenged.

Sustainable Reform Proposals

The pension is designed to provide some security in older age, not act as a substitute to income received during work. The pension should not be transformed into substitute income at or near the level a claimant was getting during his/her working life. This is where pension reform may be going and in no way will it be sustainable. The pension is not a gravy train.

It should be reformed to make it means-tested in every case. It is a welfare payment and the issue of fraud has been a big one in this country, notwithstanding justification for paying it to those who do not need it because of their holdings.

Pensions should be completely revoked where a person decides to go back into the workplace and earn in any capacity. There should be no exceptions to this — if one accepts the need to reform to enable sustainability.

The Department of social protection should look back and constantly review and revise disability pensions, where applicable, as standard practice.

Thresholds and ceilings should be set to qualify for the pension and age should no longer be the only criteria if the state is serious about sustainability. Those who do not need it — should not get it.

Those with income gap problems can opt to pay a voluntary tax or contribution if they are short of retirement age. And be deemed early retired and permanently left the workplace. They will get the full pension rate.

We should also promote secure occupational retirement schemes to enable people to retire far earlier than 65 to make room for new blood in the workplace, with state safeguards in the case of winding up liquidation, etc. The more contributions that they make the bigger their payout and earlier they can retire. This requires agreement and negotiation from the social partners.

Balance and fairness and ethics are key, rather than looking after conceited and special interests who may not need a pension at all.

You may publish my submission in full.

Individual Submission 004

09/02/2021

I am aged 61 years old and female and I would like to give my opinion as was requested on RTÉ today .

I certainly have an opinion:

I began work at 17 years of age and at that time, all women retired at 55 yrs of age.

I had 3 children and had to give up work to take care of them, became a single mother and returned to the work force to help my children go to college.

I will certainly not qualify for a full pension, as I had to give up work to take care of my ill husband.

In my opinion, the pension age should be increased ,but over a 15 year period, which will give people in work time to adjust their finances.

In my opinion women should be given full credit for giving up their work to take care full time of their children or an elderly parent.

In my opinion the children of today will not begin to work as early as I did together with many of my generation, and did not have the benefit of a 3rd level education, and so have far less earning power than the present generation. My 3 sons only became financially independent of me at age 25!

In my opinion everyone should be allowed to retire at 65 but not get the pension until 70 years, but roll this change out over 15 years.

Finally, in my opinion, all persons over 60 should be allowed to work part time from that point until they decide to give up work.

You need to look at the time when free 3rd level education came into Ireland. This is when the changes came in Ireland. Before that there are a lot more persons like me, coming up to 66 years old with very little money, but may have a home of their own. But no savings, because it all went to our children's education and we had to give up work to take care of them.

Yours sincerely,



Individual Submission 005

09/02/2021


Hi There

I would like to submit the following comments for my submission

I am a 51 year old single women with one educated working grown up son. I have worked all my life, educated myself. I have contributed to my country and expect to be supported by it when I reach retirement age. Paying over 4,000 on PRSI and over 30,000 on tax last year with a private pension and health insurance. Even with private health insurance I still have to pay out costs when it comes to my medical needs, I pay motor tax, tax on petrol and tax every time I earn or spend money. I pay for my house tax and waste collection. The only thing that I hope to receive from my government when I retire is my pension.

The management of the pension funds should be separated from government spending and should be in a long term investment fund not available for individual governments use.

Long term strategies should be removed from present government management, these long term strategies for Health Care, Housing, Education, Pensions, assisted care or support care for our older population, these strategies and areas should have their own independent organisations and management with accountability through highly transparent procedures, monitoring and reporting.



Individual Submission 006

02/09/21

I couldn't find any survey to give you feedback on retirement plans etc.
I heard you on the radio this evening.

Retirement age should not be fixed for all, if one has energy and interest in working well into the 70's they should be allowed to do so. We are backward in this country with a lot of things, but having a flexible retirement age would be a support for those who do not want to give up working. Considering most of us have massive mortgages then I can't see us being able to retire until 80!

Individual Submission 007

09/02/21

[REDACTED]
[REDACTED]
[REDACTED]

Dear Josephine Feehily

I have just heard you talking on the radio about pensions. I am 56 years old. I work as a porter in [REDACTED]. I worked hard all my life. I would like to retire at 66 and get the state pension. Why should I have to wait till I am 67 or 68 to get the state pension if things are changed in future years.

I understand people are living longer and some people are starting work at a later age. I know our population in Ireland is increasing year on year and people are living longer.

In [REDACTED] right now, people can retire at 66,

Those that want to work on, until they are seventy years of age, can do so. It's the person choice to work on and I respect it. Ireland has one of highest pension ages as it stands. Please do not increase it.

The solution is some kind of contribution right across the board, whether it's some form of tax on everyone. Looking forward to hearing from you,

Yours Sincerely,

[REDACTED]

Individual Submission 008

09/02/21

People have worked all their lives including myself was never in the labour exchange
This commission is not for the people it will come back with recommendations what
the the elite government ministers on several pensions will tell them to do.
Governments beware I will vote for whoever will leave the pension age as it is.
Who is on the commission what are their backgrounds ??

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Individual Submission 009

09/02/21

As a 57 year old healthcare worker I believe we should be give the choice as to when we retire. If, my health permitting then why not allow me or individuals like myself to work until they are 70 years old and I repeat by say if my health is good then why not?.

I'm not against people retiring @ 65 or 66 but there are people who feel that they have alot more to give.

Choice is important.

Regards [REDACTED]

Individual Submission 010

09/02/21

To whom it concerns.

I [REDACTED] wish to make a personal submission to the pension debate.

I hope with all sincerity that this will not end up as another ineffective Quango or talking shop. Results must be produced and the Government must be seen to act on your outcome. Not something for the back burner or bottom drawer.

It is an EU requirement for sustainability that everyone has a minimum wage.

If the minimum wage at €382,00 is not considered a living wage,
Then why is the Old age pension €248,30 per week ?

In Ireland, the living wage is €12.30 per hour, as opposed to the minimum wage, which is €10.10 per hour.

An increase of 20c was awarded at the back end of 2020.

Ireland's living wage is currently €12.50 per hour.

Going on the assumption that a person works 8 hours a day and 40 hours a week, makes €500 a week pre stoppages.

Ireland's minimum/basic wage is €10.10 per hour.

An experienced adult worker on minimum wage is entitled to €10.10p per hour.

An employee age under 18 is entitled to €7.07p per hour.

An employee age 18 is entitled to €8.08p per hour.

An employee age 19 is entitled to €9.09 per hour.

Even with the 'living' wage after tax prsi usc pension etc then rent bills food car insurance and maintenance or transport fares you have nothing left. Nothing.

No way to save for a mortgage let alone a 'rainy day'.....

How is it possible for Dr Laura Banbrick of the Irish Congress of Trade Unions agree with this ?.

Heather Humphreys making it sound like she is doing pensioners a huge favour.

When you reach 65 years of age, which should be the age when you would previously receive your lifelong contributory old age pension, you will no longer receive the rewards of your lifetime contributions to the pension that you had paid into and looking forward to receiving at the end of your working life.

You will instead receive a reduced pension €203, even though you paid full contributions all your life.

(is this considered fraud and embezzlement by revenue and the government ?.)

Over 65's will no longer be required to sign on but will receive €45 less per week than the State pension until they reach the age of 68.

Welcome to 3 years of your old age pension being deflated by €45 a week.

Making it tough times for Old people .

With the cost of living, how can any young person progress in Ireland in 2020 ?.

Emigrate or welcome to Chateaux Mum and Dad.

This concludes my submission.

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Individual Submission 011
02/09/21

Hi guys,

This is a pretty short submission but I think it's the best one you'll get.

There's no need to reinvent the wheel. Copy Australia's superannuation regime. Personal accounts in the taxpayers name, not a bottomless collective pit. "Super" is incredibly popular with workers and flexible. It follows a worker through their working life and they see that they personally benefit from the contributions. It also acts as a recruitment tool for good employers. The State then only has to pay for a small proportion of those who can't contribute over 40 years of a working life.

10% Employee Contribution. 10% employer. Mandatory. Incentives for both to increase the contribution. Let NTMA manage it on the market at no fee to the payer. Owner chooses one of three risk levels depending on what stage of life they're at.

Just copy their model but improve it by having only one worker account. (They can have multiple accounts for different employers). There might even be a jaunt for you to go see it in action. ;)

See more here;

https://en.m.wikipedia.org/wiki/Superannuation_in_Australia

Kind regards



Individual Submission 012

02/09/21

1. We are paying too little PRSI - employer and employee - to fund our pensions, provide decent social protection requirements and enhance our public health benefits so that our health service attracts minimal co-payments and is viewed positively by comparison with the British NHS and other European health services.
2. PRSI is too complicated with too many bands and discounted rates for different special groups
3. Original plan for USC to be a universal tax paid at a low rate by everybody was excellent and has been destroyed by whittling away at thresholds and removing huge amounts of tax payers from liability. Everybody should contribute something small to society.
4. A radical plan over 5 years would be to gradually lower and abolish USC while simultaneously gradually raising PRSI rates such that overall tax take marginally increases with benefits listed in (1) above outlined to the public as a rationale for this. In tandem, simplify PRSI structures such that only 2 rates exist, a standard rate and a reduced rate, both relatively low, and with every single income earner paying either one rate or the other. The merged USC/PRSI could be renamed National Insurance if that helps sell the process better to the public.
5. Do not touch income tax for the purposes of this exercise.
6. Reduce the pension age to 65 and leave it there. Tax people enough during their working lives and give them the benefits of a decent retirement and an excellent public health service.
7. Expedite plans for facilitating and encouraging supplementary private pensions.

Thanks for allowing me this opportunity to make a submission.

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Individual Submission 013

02/09/21

Hi,

I think that all employees, civil servants, self employed and those receiving unemployment benefits regardless of what they earn should be paying a percentage of what they receive towards a personal pension. I think it should be done weekly or monthly. Those who are self employed should be paying a minimum amount equal to those receiving unemployment benefits.

If 5% is taken off all those who aren't in workplace pensions and invested in pension companies and not added into the government pot, that may help.

If someone changes employment and doesn't have a workplace pension, then they automatically pay the 5% into a plan under their name or be able to send it into the old pension plan, if they wish.

If a compulsory plan is set up, it'll make it easier.

Regards,

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Individual Submission 014

02/09/21

Dear Sir/Madame,

I am 65 years of age on the [REDACTED] 2020, I have worked in industry from the age of seventeen if being a paye and prsi all of my time while working and I feel that it is only fair that I can draw down a full state old age pension when I am 66 . It is my belief that no one should have any change made to their state pension in the last ten years of their working life. So from fifty five to sixty five no change made or if the age was to be changed into the future example pension age 68 then anyone ten years prior would be when they would be put this bracket and during that time they could possibly contribute a higher rate of prsi. Many thanks for the opportunity to have my say.

Yours Sincerely

[REDACTED]

Individual Submission 015

02/09/21

Hi there,

Ba mhaith liom an t-aighneas seo a chur os comhair an Pensions Commission.

I would like to make the following submission to the Pensions Commission.

In particular I wish to make an observation regarding public sector and civil service employees who will benefit from the contributory state pension and the associated lump sum payment on retirement. Both of these payments on retirement need to be considered together, as they both form part of the retirement package of civil and public servants.

My understanding is that the lump sum payment on retirement is based on the final 3 years' salary of an employee prior to retirement. The effect of this is that rather than providing an opportunity for civil and public servants to ease into the retirement space, for example, by having the option of reducing the working week to 3 or 4 days from a full week, the person coming towards retirement is incentivised to remain working at full throttle and fulltime in the final three years in order to benefit from the full lump sum. Perhaps this regulation has changed for new entrants, but even if it has, it leaves a lot of people in the public and civil service who may well wish to wind down to retirement in terms of the length of the work week, but who are incentivised to do the opposite.

It would arguably be beneficial to the individual and to society if that incentivised full throttle working to retirement was examined. Perhaps a solution would be to take an average of the final 5 years of service into account for lump sum purposes or to be even more innovative by reducing the pension of someone who pre-retirement decides to go on a three day week, but not to reduce it in full and direct proportion to the shorter working week.

The result should be societal and individual benefits, not least the fact that a person isn't incentivised to go from full work weeks to a sudden end to work on retirement.

Many thanks for taking the time to look at this proposal, tangential though it may be.

Míle buíochas,

████████████████████

Individual Submission 016

02/09/21

To whom it may concern

My husband is a 55 year old man having worked since 18 in an outdoor environment in an extremely physical job often dealing with harsh weather conditions . He finds this work much harder as he ages.

For people in manual outdoor work the ability to get pension from the age of 65 is vital going forward.

Regards

██████████

Individual Submission 017

09/02/21

Dear Sir or Madam,

As a construction worker I wish to advise that even though I am now only 61 years old I struggle with the fitness level required for my job.

There is no way I could carry on past 65 years of age. Raising the pension age might be ok for office workers but not for construction workers.

In any case, when I started work in 1974, I was led to believe that my PRSI would entitle me to a pension at 65 so for anyone of my age, that should stand.

Thanking you for your attention.

Kind Regards

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Individual Submission 018

09/02/21

As a working female, 61 yrs, until recently I was on track for the contributory pension @ 52x10 contributions. Now this criteria has been changed to an average over lifetime. There is no possibility for myself or thousands of others meeting that criteria because of broken contributions due to a variety of reasons. I've been told that child care or adult care would cover some but this was only introduced in 1994 so this not very helpful to me! Is there any plan to have a cut off year ie people born before or after a certain year? Because currently it is totally unfair to those of us who are unable to increase our contributions due to our age. The non contributory pension is not an option for me due to its restrictive nature and my current calculations indicate approx €100 contributory pension because of this new criteria.

I can't understand how this can even be legal let alone justified. Yet we're told Ireland is a democracy, hardly!

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Individual Submission 019
09/02/2021

Pensions Commission

I retired from An Garda Siochana in [REDACTED] 2009. My Garda pension is in the region of [REDACTED] euro per annum. I subsequently took up employment as civilian driver to a Cabinet Minister in [REDACTED] with a salary of approx [REDACTED] euro per annum. My last years salary as a member of An Garda Siochana amounted to approx [REDACTED] euro. As a result of Pension Abatement I received a bill for [REDACTED] euro , which I am still paying off monthly even though I am unemployed now. This bill arose because of their inaction. When I commenced my employment with Government Dept. they failed to reduce my pension. Subsequently they reduced my pension and take a monthly reduction to repay the [REDACTED] euro. They did not allow me to earn anymore than the [REDACTED] euro I earned as a Garda.

I feel I have been very unfairly treated in this matter. It is the person at the lower end of the pay scale who is affected by this. Other drivers earning higher salaries when they were in the Civil Service did not have their pensions affected by this.

Is this even legal? When I joined the Gardai I signed up to a pension which I could access when I retired. I believed a person's pension is sacrosanct and cannot be altered without agreement. Am I wrong?

Any advice you can give me to have this matter rectified would be greatly appreciated.

If this is not your area I would appreciate it if you could forward it to the appropriate person.

Kind regards,
[REDACTED]

Individual Submission 020

10/02/21

There is no obligation on an employer to provide a pension scheme for employees. However, employers in some sectors are obliged to provide a pension plan under the terms of a registered employment agreement (REA).

There is however an obligation on all employers to give each employee access to a PRSA.

Would it not be advisable to introduce mandatory pensions in employment across the board. Realistically, most people do not think about pensions until they are in their late 50's, which is already too late to start a decent return pension. The proposed €203 is an unrealistic sum per week to live on. It is equal to €5.21/hr for a 39/hrs working week. It is less than the minimum wage of €10.20/hr and way less than the living wage of €12.30/hr. Without the additional benefits that come with the pension, it is not an arrangement that the working 65 year olds of Ireland will agree with. One can receive a NON contributory pension of €235 - never having worked or paid tax - you receive more than those that worked and contributed their whole life. Leave the pension age as it is. Older people are stressed to the limit with all the talk of changes to pensions...look at other means to save money. Look realistically at salaries of all in government, all in public jobs, look at the pensions of public servants, at the fact that the government pays them and then gives them a large pension. It just doesn't make sense...look at public monies in RTE...disgraceful salaries. Look at putting millions into white water rafting...look at the expense of the new children's hospital. Something does not add up - look at government spending across the board...disgraceful and then look at this measly €5.20....an hour for those who have contributed their whole life...the existing pension of €6.34/hr/39 her week is also questionable.....

This is a very emotive issue, the people of ireland will not be dictated to.

Is mise



Individual Submission 021

02/10/21

It seems to me that if people have worked all their lives , paid their contributions in the full expectation of receiving their pension at the age of 65 or 66 it is morally and perhaps legally wrong to change the criteria without years of notice .

Also the ludicrous argument that young people today are funding pensioners pensions ,sure this was always the case . Believe it or not today's pensioners were young people once funding pensions of previous generations.

Kind regards

██████████ : soon to be a pensioner !!!

Individual Submission 022

10/02/2021

WITH THE REVIEW OF PENSIONS ETC.

I BELIEVE THE AGE OF 66 . IS A REASONABLE AGE TOBE PAID A PENSION RATHER THAN INCREASING THE AGE FROM 66 (WHICH IS TO REDUCE THE OVERALLS COSTS OF STATE PENSIONS) YOU NEED TO LOOK AT THE EARLY RETIREMENT AGES OF CIVIL SERVANTS AND OTHER GOVERNMENT EMPLOYEES AS THERE RETIREMENT AGE IS WAY LOWER THAN THE STANDARD AGE IN SOME CASES THEY RETIRE AT 50 years ? .ITHINK ALL NEW EMPLOYEES IN STATE,SEMI-STATE AND CIVIL SERVANTS SHOULD ONLY GET A PENSION AT 66 the same as ALL RECEIPIENTS OF STATE PENSIONS ALL ELECTED OFFICIALS IE TDS COUNCILORS ETC THE SAME RULES TO APPLY I BELIEVE THERE SHOULD BE ONLY ONE PENSION AGE FOR EVERYBODY ANYBODY WANTING A PENSION BEFORE THAT AGE SHOULD TAKE OUT A PRIVATE PENSION ON THE SUBJECT OF PRIVATE PENSIONS I BELIEVE THAT ALL PEOPLE WORKING AT THE AGE OF 34 MUST TAKE OUT A PRIVATE PENSION THE REASON I PICK 34 IS IT ALLOWS PEOPLE TIME FROM THE DAY THEY START WORKING TO SAVE FOR A HOUSE ETC.

THE CIVIL SERVANTS ,SEMI STATE , TDS ARE THE BIGGEST BURDEN ON THE PENSIONS FUND REGARDS [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Individual Submission 023

10/02/2021

Hello,

having heard your Chairperson on RTE radio yesterday I am hear with My views . Yes I have read your speil on not wanting Individual Stories , however if it wasnt for My individual story I wouldnt be here now would I .?

sustainable State Pensions into the future.

Well , as that Young person who texted into said radio program said he did not want to be paying for My , OLD PERSON, pension into the future . Well heres a news Flash for Him I HAVE ALRERADY PAID FOR IT MYSELF . Yes I KNOW IT IT PAID FOR OUT OF DAY TO DAY TAXES , as I have already paid for his college education to.

At 63 years of age and not knowing when I can retire yet , which is simply a Disgrace and having started work at 14 years of age at age 66 I will have been working for 51 years . Having gone through several Financial state emergencies and Robbed by the TAX SYSTEM of this country to this very day , IE USC , a so called emergency tax, still in place .

Blah blah , the point is I HAVE PAID , NOW ITS MY COUNTRIES TURN TO DO FORM ME TO reverse JFK.

The change of 2 Extra years in the space of 5 years so close to my retirement of 65 in 2023 is Just too much too soon. So 50 + years worked. Now take to case of a student Doctor , education and training paid for by the State , on completion they go to work in Australia, earn good money and the STATE gets no claw back in training fees - tax payer funded, they then wish to retire to Ireland home , currently the are entitled to an Old age pension , where's the fairness there . Or a Person say from Africa who invites themselves to our shores at 55 yrs of age , even if working is then entitled to the same amount as I am after 50 years ?. yeah right.


Simple , a baseline payment of 100 a week, then a sliding scale of payments depending on your payments have INTO THE STATE COFFERS . Mine are paid and now you want me to Pay again. That has always been the trouble in this country , we pay for the same service Over and over again .

Individual Submission 024

10/02/2021

Hi.

Having paid my contributions I feel I should have a right to retire on full pension at 65 years. I see you're trying to draw in younger people by reminding them that they are paying for today's and future pensions, well I have paid my fair share over the years towards pensions and I find it demeaning that I at the age of 65 and over should have to go in to the workplace and compete with younger people, say in in relation to new technology etc. Its already a daily struggle going to work. Very unfair.



Individual Submission 025

10/02/2021

Firstly every person irrespective of whether they on social welfare or not should pay a contribution towards pension. Its should be based on income and social welfare is income and when you add all the extras their income can be higher than lower paid workers who pay prsi. Those who show a specific no of years working should get higher pension than people who never worked. Employers or government if on social welfare should pay their share. This should begin quickly. The old system needs to die out. End means testing as way to get pension. It's open to all sorts of abuse. The way forward is make people responsible for themselves thus dependent society we are encouraging is bad for mental health health in general moral confidence etc. We need new direction make work pay and better pension for workers. This system of dependency is not working.

It serves no purpose.

Interested observer

Individual Submission 026

02/10/2021

Hello There,

Further to my hearing the representative from the Pensions Commission yesterday on RTE radio yesterday (it might have been the Chairperson Josephine Feehilly) where opinions from members of the general public were invited I now wish to express my opinion.

To set the scene: My name is [REDACTED], I am 62 years old this year and have been working since I was 14 years old, this was only broken by job loss in 2009 when I lost my job in the downturn, this event set me on a road back into education where I gained a Degree in Business and a post grad Diploma in Training and Education, additionally I worked on Community Employment Schemes for 3 years and then went on to set up my own small business in 2014 however it only generates a small amount of income.

I have a couple of underlying health issues brought on mainly by occupying a high stress job for a number of years and by having to travel a 3 hour round trip per day for a specific job for 7 years.

To say I am looking forward to the day (65) when I can retire is an *understatement*, I simply can't wait - the reasons for this are mainly due to the length of time I have been working and my desire to have a steady income (even if small) without all of the job seeking/big brother monitoring by the DSP I have experienced when I was on Job seeking payments. I was delighted to hear that people aged 65 will now no longer have to suffer the indignity of having to sign on until they reach the age of 66.

I know younger people will have a different opinion to me however.... my opinion is that I have supported all of the pensioners that went ahead of me over the 45+ years I have been working so how I feel is that it will be my time soon and I will deserve it should the Gov't decide to push ahead with the planned extension of the pension age - in my case it would be pushed out to 67 -I will be more than upset and while I understand the need to review how the old age pension is funded due to the forthcoming increase in older people in the population over the next 30 years I believe the solution lies elsewhere and possibly in the introduction of a new pension payment contribution scheme where payments would be made into a social fund by younger people to build up a fund to support payments to them when they reach the appropriate age.

I did have a private pension myself (PRSA) but due to losing my job it was parked and really is not going to make any difference to me when I retire.

In summation - I know not everyone that reaches retirement age will want to retire for a variety of reasons - and I do believe they should be allowed to work on *if they want to* - however I also believe that people like myself *should be allowed to retire at 65 too if they want or need to*.

It's a rare employer that really wants people working for them in their 60's - I know this because I worked in the recruitment industry at senior level for several years have also experienced this myself when job seeking though that will never be the reason given for not getting a job..

I hope you found this opinion helpful, I would be grateful if receipt of this email could be acknowledged when read,

Thank you,

██████████

Individual Submission 027

10/02/2021

Hi There,

I am 60 this year so heading in the retirement direction, worked since I was 16, some people wish to retire at 65 full stop no issue and should be able to with full benefit based on contributions. Some people like myself would like the option to work part time or reduced hours within current employment over the age of 65 , in my case employer (multinational) doesn't facilitate this . Maybe with government and employers cooperation this could become beneficial for both parties , ie reduced employer contributions , added incentive from government for companies to keep older staff on if they so wish , something worth looking at in my view ,

Kind regards

██████████

Individual Submission 028

10/02/2021

I would like to make a comment on the future pension. Firstly the young people in there 30 and 40s have gone through a very hard time. One they had to go through a property boom. They could not afford to buy property. Saving like mad to get on the ladder. 2nd they went through a property crash and everything else with it. Through no falt of there own. That was the regulaters falt, The banks fault, The Governments fault, The estate agents fault. Now they are going through a pendemic with job losses. Also to top it off we are the only country in Europe to not help with expenses for IVF. This group of people have been so effected. They are having childreen so late or not at all. This cuts out the future tax payer. This has been created by the powers above. The whole thing is wrong. The government has been talking for years about geting employers to pay towards pension along with employees not hapened yet. Wrong get cracking what are you waiting for. PENSION TIME BOMB CREATED BY GOVERNMENT. work it out another way and let these citizens retire at 66 no later your Fault. Now pick up your mess and deal with it. This is coming from some one that has more common sence than you all. You can lead an army if you have common sence but lead no one if you have no common sence.

Individual Submission 029

10/02/2021

Hi, I'll keep this short. I'm a full time carer for my son who has autism and will be for the rest of my life. I receive no carers allowance because of my husbands wage. I get nothing. No recognition of being a carer aside from DCA and the carers support grant and this will go against me when it comes to getting a pension. Can you tell me this is fair.. It's not.

Kind regards,

[REDACTED]

Individual Submission 030
10/02/2021

Hallo,

I would like to make the following points:

My Husband is a manual labourer who works in construction, mainly road works.

He will be 65 in 2023 .

The outdoor , manual, higher risk nature of his work means that he will not be physically able to work after the age of 65.

He has worked all of his life and to expect him to work after the age 65 is basically taking away any chance for him to enjoy some retirement time in reasonable health.

Regards

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