



National Women's
Council of Ireland
Comhairle Náisiúnta
na mBan in Éirinn

Plain
English
Approved by NALA



How to lobby for **pension equality** for women
A Guide



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About this guide

This guide provides you with information and practical tips on how to lobby for pension equality for women. It is divided into three parts.

Part One provides you with information on pension inequality in Ireland, and how this negatively impacts on women's lives. This part tells you how and why women are discriminated against when it comes to pensions.

Part Two tells you what you need to do bring this injustice to an end.

Part Three provides you with practical tips on how to lobby for change, and includes samples of emails, letters and press releases which you can use.

Part Four explains some terms used in this document and provides you with useful contacts.

The guide was written by the National Women's Council of Ireland (NWC) following consultation and workshops with women affected by pension inequality. Both the workshops and this resource were made possible by support of the Community Foundation of Ireland's Older Persons Fund 2016.





Part One

Pension Inequality in Ireland

All over Ireland, there are women at risk of poverty because of unfair pension policies decided by the government. The policies indirectly discriminate against women so they have inferior pension rights to men.



This injustice must stop.

How fair is this?

- On average, women's State pensions are smaller than men's by more than a third;
- Women account for just over a third of those receiving a full State pension;
- Six out of 10 women aged over 70 have to get by on the much lower State (non-contributory) pension;
- Older people living alone are at particular risk of poverty, and 7 out of 10 lone adults aged between 75 and 84 are women;
- Older women living alone in rural Ireland are, on average, €57.65 short of what the minimum essential standard of living is.

Why has this happened?

Successive governments, including the current one, have failed to recognise the enormous contribution women make to society and the economy when they provide unpaid care. And remember, women have always been far more likely than men to do this. It is a sad indictment of our pensions system that this willingness to care for others leaves so many women without an adequate income in older age. **It is deeply unjust to punish women for the care they have provided.**



Women are much more likely to have lengthy gaps in their work history because they have taken time out from the workplace to care for children, parents or siblings.

Childcare remains very expensive in Ireland – too expensive for many women to return to work and clock up those full-time PRSI contributions. Your pension entitlement is calculated on these PRSI contributions. The fewer you have, the less the State will support you in retirement and into old age, regardless of the valuable contribution you made to society by caring for your family.

Many women are more likely than men to work part-time. This is often because their salaries are not sufficient to pay for childcare and cover the costs of work. It is widely expected in society that women will change their work patterns once they've had children; men are not expected to do this. Part-time workers do not pay a full PRSI stamp. This means they are only entitled to a reduced pension. Part-time contracts often don't come with benefits such as private pensions. Therefore, women are particularly dependent on the State to pay their pension in retirement. It is a catch 22. Just because of their gender, retired women are worse off than men in many ways.

NOTE: On page 15 there is a short section explaining some of the terms used when discussing pensions.

Here are some examples:

The Homemakers' Scheme (explained on pg 15)

Many women do not benefit from this scheme.

Marriage bar

Women were prevented from working until 1973.

Qualified adults

The vast majority are women who never worked and are recognised by the social welfare system only through their relationship to their husband. They are not entitled to State pension payments in their own right. Women should not be made dependent on their husbands. We have a right to our economic independence.

To make matters worse, in 2012 the rules on who could claim a State contributory pension were changed. These changes make it even more difficult for anybody without a long-term history of working full-time to qualify. According to a recent Age Action report, of the 36,000 affected by the rule change, almost 25,000 are women.¹



1 Bassett, M. (2017) Towards a Fair State Pension for Women Pensioners. Dublin: Age Action.

Part Two

Taking Action

We must all take action

In this guide, we tell you:

- why we – **and you** – must have change;
- what you can do to help end this injustice;
- how you can do it – using our practical tips on campaigning;
- how to write a press release; and
- who to lobby in print and in person.

Also, at the back of this guide, you will find useful information which can help you make the case for fairness. There is also a short section explaining some of the terms used when discussing pensions.

What the government should do

The National Women’s Council of Ireland (NWC) calls on the government to:

- grant pension ‘credits’ to women who have been carers (see the Terms Explained section at end of this guide);
- reverse the 2012 changes to the rules – changes which disqualified so many women from their pension entitlements;
- promote the return of women to the workplace by investing State funds to provide more high quality, affordable childcare;
- gender proof all existing and future pension policies and budgets to ensure women are not worse off than men due to the decisions they’re making;
- end tax reliefs on occupational and personal pensions and use the money raised to provide a Universal State Pension.



What you can do

There will be no political will to reform the way our unfair pensions system works unless many people – **people like you** – make it clear that it has to change.

To do that, we will have to make our case to a variety of people – especially politicians and civil servants – as well as the media.

This guide will help you to do that by showing how you can:

- use social media;
- write press releases;
- write emails and letters;
- ask Dáil questions, and
- lobby TDs, senators and councillors.

Keep up the pressure

Although the decisions that we need to see on pensions will be made in cabinet and in the houses of the Oireachtas, TDs and senators will be heavily influenced by pressure from:

- their constituents;
- other local political representatives – such as councillors and party members;
- EU legislation; and
- articles and stories in the media.

If you want to help in this campaign, you will need to make your views known to some or all of these people or organisations. You could do this in a number of ways. For example, you could:

- make personal approaches to your local TD, senator, councillor or a member of a political party;
- approach your MEP (Member of European Parliament);

- persuade your local TD to ask a question in the Dáil as to how the Government plans to end the unfairness in our current pensions system.



Unity is strength

You can act alone – and many effective campaigners do – but it is often better if you can join with people in your local or online communities who share your views. That way, you can co-ordinate your activities.

Start by pulling together a group of people who feel as strongly about the issue as you do. It may help you to identify interested people if you ask yourself:

- Have I included those directly affected by the problem?
- Have I thought about approaching women who are often excluded from political campaigns, such as Traveller women, women with very limited means, women from ethnic minorities or disabled women?



Research your issue

Make sure that you have evidence or facts to support your case. Then, find out how much support there is for and against your views. You might start off by reading NWCi's 2008 report *Pensions: What Women Want – A Model of Pensions that Guarantees Independence and Age Action's 2017 report Towards a Fair State Pension for Women Pensioners*. NWCi can help you with this, so don't hesitate to contact us.

Identify friends and supporters

There may be members of your community who could benefit from your proposals, so make contact with other local groups working on similar issues. Also, find out if there are other national or European organisations working on the same issue who could support your work.

Part Three

Practical tips

Get the media on your side

Use social media

Social media is for everyone, and you can use it to reach out to many people.

Among other things you can do on social media, you might consider:

- sharing a fact about pension inequality;
- posting a photo of your meeting with a local representative;
- getting signatures for an online petition;
- sharing a local news story.



Send out press releases

Writing a press release is an effective way to help you get the message out there about the need for reform on pensions.

Call the news desk on your local paper and radio station and ask them for a contact name to send your press release to. Having a name is important so that you can follow through after sending your release.

Here are some tips to help you write your press release and get your message out there:

- Try to get your press release typed and email it to the newspaper or broadcaster;
- Keep the headline short and to the point;
- Try to include a photo that illustrates an aspect of your press release. (Editors prefer photographs with people in them, so be sure to have permission to use the photo and give names.);

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- Think who, what, why, when, where and how. Try to answer those questions in your text;
 - If you're publicising an event, make sure to include details of time, place and who to contact for further information;
 - Use quotes from the people involved in your group to emphasise the points you are making and make your press release more interesting;
 - Use direct and simple language throughout the press release. Do not use jargon, abbreviations or acronyms;
 - Keep your press release short and to the point - try to keep it to one page;
 - Follow up your press release with a phone call to the person you sent it to.

Sample press release

Here is a sample press release which you can adapt, update and use.

NWCI calls on older women in Ireland to join the push for pension equality



Press release

[Date]

State pensions paid to women are now an average of 37% smaller than those paid to men as the pension gender gap continues to widen.

The main cause of this inequality is the fact that women are more likely than men to take time out from paid work to care for children or family members. Because of this, they are less likely to build up enough PRSI contributions to qualify for a full State Contributory Pension.

Even worse, many women reach pension age with no pension rights at all. Although women are more likely than men to depend on their State pension in their older years, only 36% of those



receiving a full State Contributory Pension are women.

We call on the government to to:

- ensure that pension equality for women will be front and centre of pension reform;
- recognise the contribution older women have made to families and communities.

Women, on average, still earn substantially less than men and are more likely to be working part-time. They also live longer than men, and this leaves them particularly at risk of poverty in later life.



The commitments in the newly published National Women's Strategy 2017-2020 provide a key opportunity for the Government to assess how our pensions policy impacts on women.

We call on the Government to ensure that our pension system is based on the lives and needs of women and men today, rather than on outmoded male lifetime patterns of work and earnings.

In order to both increase women's access to pensions and provide women with a decent income in their older years, it is essential that future pension reforms move to a universal pension system which gives both women and men equal access to a comprehensive pension guarantee. This pension must be at a payment rate to provide a decent standard of living for all.

(Here are some samples of quotes you could get from affected people in your area.)

"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 saved the State a lot of money.”
(Quote from an older person)

“It’s time we as women developed a social awareness on the issue of pension rights for all women, whom I hope, will ultimately lead to political change for women, who like me at some time in their lives must face the reality of living in poverty in their old age.”
(Mary Farren, County Clare)

ENDS

For more information contact: (include a phone number and email address)

Emails and letters

Making direct contact through letters and emails is a great way to make people aware of the women’s pension issue.

When you write a letter or an email, remember to follow these guidelines:

- Be **brief, clear and to the point**. Letters should be no longer than one page;
- Use a **clear font**, like Arial, Calibri or Verdana, in at least size 12;
- Use double or one-and-a-half line spacing;
- State who you are in the first paragraph, and give the name of the group you represent;
- State **clearly and concisely the issue** you are writing about, and support your claim with facts and figures (but don’t overdo the figures);
- State what you want the person to do;
- Offer the person further information on the issue;
- Ask for a reply. If you do not receive a reply, draft a follow-up letter or email enclosing or attaching your original email or letter;

- Draft a follow-up letter or email if you receive a standard reply and are dissatisfied. State your objectives again, and why you intend to continue lobbying;
- Ask other groups you have networked with to send a similar letter or email to the representative, or ask them to sign your letter or email for added impact.

Template for a letter or email

You can adapt this template to suit your needs, but **remember to fill in the information needed** between the square brackets before you remove them.

[Insert date]

[Insert your logo, if your group has one. If not, insert address]

[name of relevant minister, TD, councillor or senator and their address]

Subject: Pension Equality for Women



Dear [insert name],

I am writing to you as a concerned constituent to express my frustration at the inequality and injustice experienced by women within the current pension system. Many women are left facing their old age in poverty because the State still fails to recognise their work as unpaid carers for both the families that they have raised and for other relatives. Many more are still disadvantaged by the historical legacy of the marriage bar, which barred them from work in years past.

The gender pension gap which measures the gap between the value of pension payments to women and to men is 37%. Ireland has the fifth widest pension gap in the EU.

Women in precarious and low paid work are particularly at risk.

If we are to successfully close the gender pension gap in Ireland,



we must guarantee direct personal access to pensions for all women by establishing a system that recognises the important role women have played and continue to play in providing unpaid care.

We are asking you to call on the Government to address past injustice for groups of Irish women at or near pension age, and to avoid future pension injustice being inflicted on those now working.

We can provide you with further information, and would be happy to meet you to discuss this issue in more detail.

I look forward to your response.
With kind regards,

[signature]

[name]

[Followed by phone number or numbers]

Keeping pensions on the Dáil agenda

TDs offices are staffed with people who will be happy to hear from you. They can help you identify exactly what policy or law is impacting badly on you and update you on any recent developments relevant to your query or concern. They can tell you if your TD has asked a parliamentary question in the Dáil about this topic before and what answer they were given. They can tell you what they plan to do to change the situation, if anything. You could also contact TDs outside your constituency if they are members of a Oireachtas Committee that deals with matter you're interested in, in this case, the Joint Committee on Social Protection deals with pensions.

Oral parliamentary questions:

Organisations and individuals can make a general request to a TD to ask a parliamentary question. Oral questions are posed to ministers during Question Time. The ministers for each government department answer questions relating to their department on a rota basis. The rota renews about every 5 weeks during a Dáil session. A written record of the question and the answer is recorded in the Official Report of Parliamentary Debates, and on the Oireachtas website, where it must be posted within 24 hours.

When you're writing a parliamentary question, ask yourself the following questions:

- What information are you looking for?
- How can the question extract the maximum response?
- Who is the best TD to ask the question?
- How do I get the reply afterwards?

Sample parliamentary question

“To ask the Minister for Finance if the upcoming Finance Bill will make provision to extend the homemakers scheme to cover years of caring prior to 1994.”

TDs can also:

- reject or halt amendments and changes to a Government Bill;
- speak on, or sign, a motion (a proposal);
- refer your letter to the relevant Minister, who will then reply to the TD stating the Government's position on the issue, and personally sign the letter;
- write to a state agency on behalf of your group.

Senators can:

- introduce amendments to Bills in the Seanad, which will then pass back to the Dáil;

- write to a state agency on behalf of your group;
- lend credibility and political weight through their support of your campaign;
- raise your issue with fellow party members.

Councillors can:

- get a motion passed at city or council level;
- raise the issue within their party;
- write to a state agency on behalf of your group.

An effective campaign doesn't target just individual TDs, senators or councillors – it targets all of them. The political system only responds to pressure for change. The more places that pressure can be applied, the more likely our campaign is to get the response that we – and you – need.

As part of your campaign, you might also consider:

- holding information sessions for different organisations and for the general public;
- organising peaceful demonstrations – this can be particularly effective when ministers responsible for finance, public expenditure or social welfare are making a public appearance.



Part Four

Terms explained

Age of eligibility for the State pension

From January 2014, the age of entitlement for the State Pension was raised to 66. This will increase to 67 in 2021 and 68 in 2028.

Credits

A social welfare contribution 'credited' (given) to you in certain circumstances when you are out of work. Credited contributions help to keep your insurance record continuous.

Defined benefit pension scheme



This is a non-State pension scheme where retirement benefits are set and the member gets a fixed income. The amount of income is calculated by a formula based on the member's length of service and their earnings before retirement.

Defined contribution pension scheme

This is a non-State pension scheme where the retirement benefits paid to each member are not set. The benefits depend on the amount of contributions paid in for that member and the investment earned on those contributions.

The Homemakers' Scheme

The Homemakers' Scheme makes it easier for people who stop working for a while to take care of children or adults to qualify for pensions. The scheme was introduced from 6 April 1994 and applies to anyone who provides full-time care for a child under age 12 or an ill or disabled



person aged 12 or over. **It does not apply** to time spent caring before the introduction of the scheme. The scheme is especially helpful for people who spend years working outside the home and then leave their job to spend years as carers. It applies equally to women and men.

Since 6 April 1994, a contribution year spent as a homemaker may be disregarded in the calculation of the yearly average of PRSI contributions up to a maximum of 20 years. This increases your yearly average as the same number of total contributions is divided by a smaller number of years. So, the fact that you do not have any contributions in those years will not reduce your yearly average and will make it easier for you to qualify for a contributory State pension. While this scheme has benefitted women who may have had career interruptions in order to care for families, it has not been of equal benefit to all as only those who took career breaks after 6 April 1994 are covered. Older carers still lose out.

Marriage bar

A ban on married women working. Until 1973, the marriage bar operated in the civil service, banking sector and other jobs. It required women to leave the work force when they got married. This prevented many older women from getting enough PRSI contributions to qualify for a full State pension.

National Pensions Framework

The National Pensions Framework is the Government's plan for pension reform. It was published in March 2010.

Pension scheme

A type of 'trust'. A trust is a fund of assets which are held and looked after on behalf of others, called beneficiaries. A company pension scheme, often called an occupational pension scheme, is a good example of a trust.



Pension trustee

A person who holds and looks after pension assets for the benefit of members and their dependants. Although assets are held in the name of trustees, they do not belong to them. The conditions of the trust under which the pension scheme is set up are detailed in a legal document called the trust deed and rules. It sets out who can join the scheme, what the benefits are and what contributions are paid.

PRSA

A Personal Retirement Savings Account (PRSA) is a personal pension plan paid for by personal contributions, although employers can also pay contributions into these plans. These plans can be obtained from financial services companies such as insurance companies and banks, and through financial advisers. A PRSA provides a tax-free lump sum and a pension or other benefits at retirement.

Qualified adult

A 'qualified adult' is an adult dependant of a person claiming social welfare benefits. A payment for a qualified adult may be paid for a person who is the spouse, civil partner or cohabitant of a social welfare claimant, and who is wholly or mainly maintained by the claimant. For example, a person receiving a State pension may receive a specific payment for their partner as a 'qualified adult'. You are entitled to receive this payment directly. Payments are based on household means test.

Social insurance contributions

There are different rates of PRSI contributions and not all of them are taken into account for pension purposes. To qualify for a State Pension (Contributory), you must be aged 66 or over and have enough Class A, E, F,G, H, N or S social insurance contributions. Some women were given K or J contributions which are not counted for pension entitlement.



State pension

There are two kinds of State pension – contributory and non-contributory. Both are explained below.

State Pension (Contributory) – is paid to people from the age of 66 who have paid enough pay related social insurance (PRSI) contributions over their working life in Ireland. The contributory pension is not means tested.

If you reach pension age on or after 6 April 2012, you need 520 contributions (10 years' worth) to qualify for the contributory pension. In this case, only 260 contributions can be voluntary (see Voluntary contributions).

The full State pension (contributory) is currently €238.30 a week. This rises by €10 a week for those over 80.

State Pension (Non-Contributory) – may be paid to people who do not qualify for a contributory pension or who only qualify for a reduced contributory pension based on the number of PRSI contributions they have made. The non-contributory pension is means tested.

State transition pension

A State 'transition' pension was a type of temporary pension payable to people who retired from paid employment at age 65 but would not qualify for a full State pension until age 66. In 2014, a clause included in the Social Welfare and Pensions Act 2011 came into effect, which led to this pension being discontinued. Now, instead, when you reach 65, you can apply for a Job seekers' payment of €188 a week. This is €50.30 less than the transition payment of €238.30 that was available.

Total contributions approach

A way of assessing and calculating a person's eligibility for a full State pension. The Pensions Framework through which the Government

plans to organise the state pension proposes that the current system of yearly averaging be replaced with a Total Contributions Approach from 2020. If this reform comes about, then in order to qualify for the full State Contributory Pension, you will need to have either:

30 years of fully paid contributions	1560
20 years fully paid 1040 + 10 years credits	1560

The maximum credits (see Credits) allowed are 10 years' worth. To be considered for the minimum pension, you will need to have 10 years paid contributions. Credits cannot be calculated until there is a minimum of 10 years paid contributions.

Voluntary contributions

Voluntary contributions allow you to remain insured once you leave the compulsory PRSI system. If you are no longer employed, you may 'volunteer' (choose) to pay voluntary contributions, provided you meet certain conditions, in order to keep adding to your insurance record.

Useful contacts

Find your local constituency office

Contact details for constituency offices can be found online or in the telephone directory.

Find your local TD

www.oireachtas.ie/members-hist/default.asp?housetype=0&HouseNum=32&disp=mem

Contact a senator

www.oireachtas.ie/members-hist/default.asp?housetype=1&HouseNum=25&disp=mem



Find your local councillor

www.vote.ie/download/pdf/councillors_email_list_june_2014.pdf

The Department of Social Protection (DSP)

Central Records Section, Client Eligibility, Department of Social Protection, Inner Relief Road, Ardaravan, Buncrana, Donegal

Phone: 01 471 5898

Locall: 1890 690 690

Pensions Ombudsman

(Deals with pension schemes complaints)

Pensions Ombudsman, 4th Floor, Lincoln House, Lincoln Place, Dublin 2

Phone: 01 676 6002

info@pensionsombudsman.ie

www.pensionsombudsman.ie

State Pensions Office

State pensions, Department of Social Protection, College Road, Sligo

Phone: 071 915 7100

LoCall: 1890 500 000

www.welfare.ie

The Pensions Authority

Verschoyle House, 28-30 Lower Mount Street, Dublin 2

Phone: 01 613 1900

LoCall: 1890 656565

info@pensionsauthority.ie

www.pensionsauthority.ie

Useful resources

www.oireachtas.ie

Lists all oireachtas committees including the Joint Committee on Social Protection which deals with pensions.

Irish Council for Civil Liberties

www.iccl.ie/know-your-rights-a-guide-for-older-people.html

Citizens Information

www.citizensinformation.ie/en/money_and_tax/personal_finance/pensions/

Phone: 0761 07 4000

Department of Social Protection

www.welfare.ie/en/Pages/a-retired-or-an-older-person.aspx

Irish Congress of Trade Unions

www.ictu.ie

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Acknowledgments

The National Women's Council of Ireland (NWCI) organised a series of workshops in Cork and Kerry working with our members and key stakeholders.



The purpose of the project was to engage and empower older women to advocate for direct personal access to pensions that take into account the important role women play in providing unpaid care.

This work was kindly supported by the Community Foundation of Ireland. We would like to thank all the women who participated in the workshops in Kerry and Cork, who shared their personal experiences, their frustrations with the system and informed the lobbying work of the NWCI.

Thank you to our member groups, National Collective Community-Based Women's Networks/South Kerry Women's Association and the IRD Duhallow and Duhallow Women's Forum for their energy and huge efforts in being local champions through promoting, recruiting and supporting the engagement of women. We also acknowledge with thanks the funding from the Social Inclusion Community Activation Programme.

We would like to thank the Citizens Information Services representatives in Mallow and Cahirciveen who came and spoke to the women. Age Action and the Glor group presented at the workshops also, and we are grateful to them for sharing their experiences.

Thank you to the community workers in the HSE in Kerry, to the Donegal Women's Network who engaged individual women on this topic, and to the other women who called and wrote to share their experience of pension injustice.



Other resources that have been used to compile this guide are:

- The NWCI Roadmap for change: A handbook for women's groups working together for equality;
- Working for Change: Guide to Influencing Policy in Ireland, by Brian Harvey, Combat Poverty Agency: (2002); and
- The NWCI Guide to effective lobbying for women's group in Ireland (2005).

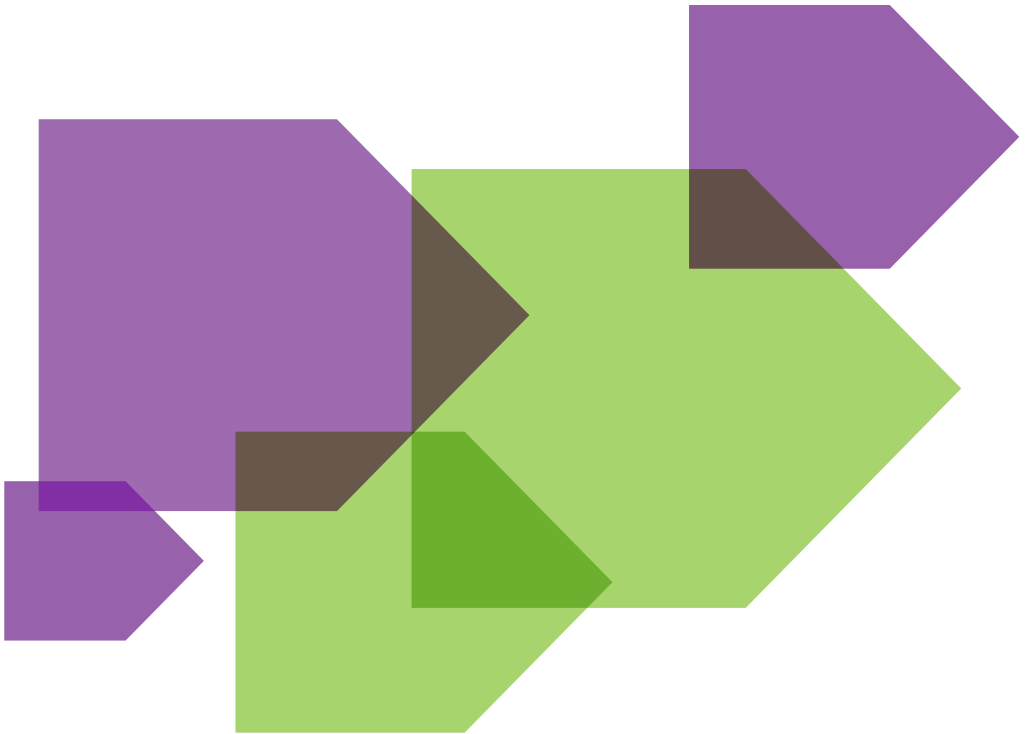


Notes:



Notes:





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