

Clare Women's Action Group &
The National Women's Council Of Ireland

Forgotten Women

Personal stories of women experiencing
discrimination of the State pension system

Acknowledgements

We would like to acknowledge the openness and courage of the eight women who have told their personal stories in relation to the discrimination they face in relation to State pensions. Thank you also to the all the members of the Clare Women's Action Group who have worked so hard to make this project such a success. Thank you to Valerie O'Carroll for interviewing the women and writing up their stories, to the EWM Project Workers, Melisa Bracken and Noirin Clancy who worked with the Clare focus group over the year and to Orla O'Connor, Head of Policy, NWCi for her ongoing support and advice on this project.

The Equality for Women Measure (EWM) is a positive action programme for women led by the Department of Justice, Equality and Law Reform and funded through the National Development Plans. It is administered by Pobal. EWM is designed to promote pilot initiatives aimed at improving the economic, social, cultural and political lives of women.



In 2007, the National Women's Council of Ireland (NWCi) received funding under the Clár Strand of the Equality for Women Measure (EWN) for its road map for change - 'women mobilising in rural areas' project. The purpose of the project was to enhance the capacity of women in rural areas to influence the decisions taken in a range of policy arenas, as they affect women. The project involved outreach work located in three counties - Clare, Leitrim and Mayo - where focus groups of women identified key areas of concern they wished to work on. In Clare, women focused on raising awareness of the inequalities of state pensions for women. This work involved organising a seminar, producing a drama and this publication where women in the focus group tell their own personal stories of the frustration, anger and sense of exclusion they feel in relation to the pensions system in Ireland.





Introduction

In the era of a new National Women's Strategy in Ireland where the Government is committed to a vision of an Ireland 'where all women enjoy equality with men and can achieve their full potential, while enjoying a safe and fulfilling life' pension reform must be a cornerstone of policy to achieve a more equal society.

Older women's experience of the Irish pension system highlights the cumulative effect of discrimination against women in Irish society. The following testimonies reflect the enormous contribution which women have made to family, working life and society through their care work and contribution to family farms and businesses. They also reflect the deep frustration and anger which women experience on reaching their older years and realising they will spend them at risk of poverty. These stories reflect the struggle to survive in older years and the indignity of not receiving incomes in their own right.

For the National Women's Council of Ireland (NWC) highlighting the discrimination which women experience is essential to reforming policy so as to achieve equality for women in Irish society. In the era of a new National Women's Strategy in Ireland where the Government is committed to a vision of an Ireland 'where all women enjoy equality with men and can achieve their full potential, while enjoying a safe and fulfilling life' pension reform must be a cornerstone of policy to achieve a more equal society.

Launching the Government's Green Paper on Pensions, the Minister for Social and Family Affairs, Martin Cullen, committed the Government to reforming the pension system 'so as to deliver a secure and fulfilling retirement for all'. The current picture, as highlighted in these testimonials, shows the scale of the reform that is required in order for women to experience older age with dignity and respect. Government reports consistently show the low numbers of women with pension coverage and the high numbers of older women at risk of poverty in Ireland. From an NWC perspective, the Irish pensions system is increasing the gap between rich and poor in Ireland and deepening the structural inequalities between women and men. Every aspect of the current pension system militates against women having an income that provides a decent standard of living in their old age.

The fact that men and women in Irish society do not equally share care work in families is a core structural inequality at the heart of Irish society, and that permeates adequacy and entitlement to pensions provision. Women almost exclusively carry the social responsibility for unpaid care work in families. This means that it is significantly harder

for women to build up adequate contributions in both private and public systems. In the State system it means that many women do not have entitlement to social insurance payments in their own right and it ultimately results in older women being dependent on the lower rate non-contributory pensions or as qualified adults on their husband's contributory pension. It is very positive that the Pensions Board in its Review highlighted the adverse impact on pension coverage for women if there continues to be a reliance on women to provide informal care.

The following testimonials are a small selection of the many case studies and stories which the NWCI has received from women all over Ireland who are demanding that change happens so they can experience older life with ease and enjoyment.

Conclusion

Inequality between women and men, and the discrimination against women in the Irish pension system has led to the current situation where:

- Older women, who were forced to leave employment to spend their lives caring for their families due to the marriage bar, are now facing a situation of no entitlement to pensions in their own right, or significantly reduced pensions.
- The Homemakers Scheme which the Government introduced in 1994 was a piecemeal measure which will not assist women coming to pension age in the next decade and for younger women will 'disregard' their years in care work which is demeaning for women.
- Women who have worked on family farms and in family businesses also do not have social insurance coverage, which means that they are totally reliant on their husbands in older age.
- Women who have worked in part-time, casual and seasonal employment also have broken social insurance records and at higher risk of poverty. The Pensions Board in its Review of the Pensions system have highlighted the low levels of coverage for lower paid and part-time workers, who are predominantly women.

- Loss of independence and dignity, feelings of being a burden and embarrassment at surviving on an inadequate state pension is many older women's experience.

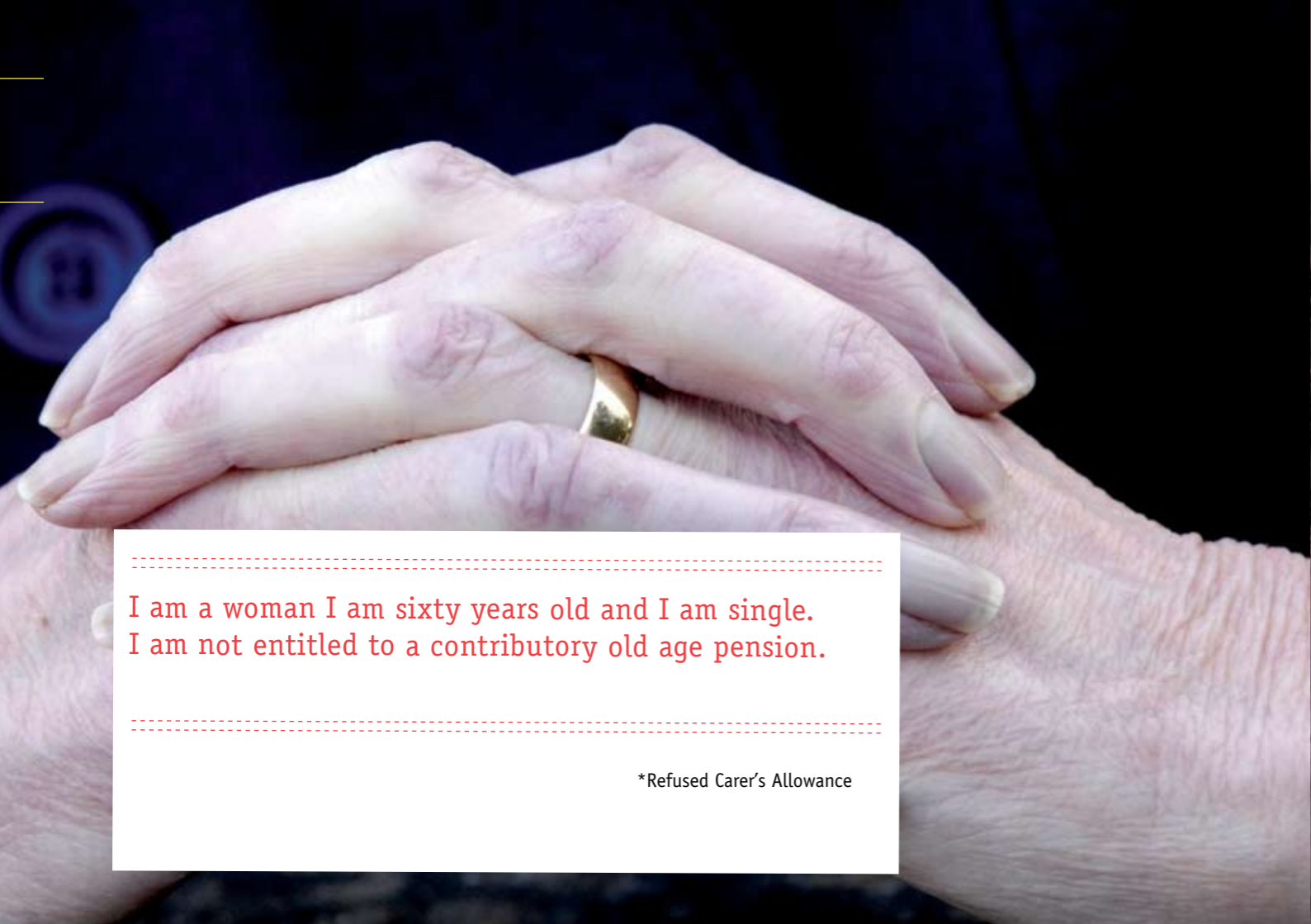
Placing a spotlight, through these testimonials, on the impact of a patriarchal pension system, is critical in order to ensure that the inequalities which women experience are acknowledged and addressed in the current reform of Pension policy in Ireland.

The NWCI will publish, in 2008, a model of Pension provision in Ireland that places women's equality at the centre of future policy and addresses the cumulative effect of past discriminations. This publication will be presented to the Government as part of the consultation process on the Green Paper. The NWCI is also committed to a long term campaign to engage women in Ireland, nationally and regionally to actively influence policy change in pension provision. This campaign was initiated in 2002 and will continue until the Irish pension system is reformed.

From an NWCI perspective, we believe that women will continue to rely heavily on State source of pension supports and provision and so, therefore, it is through reforming the state system that we can provide for a decent standard of living in older age. The NWCI is therefore campaigning for a pension system that will:

- Provide an income which affords a decent standard of living in older age
- Provide an independent income to women in older age
- Deliver a flexible system which facilitates
 - periods outside of paid work
 - different types of working (full time, part-time, seasonal etc).
 - incorporate care work as work

A reformed pension system must also facilitate the achievement of a greater balance between work and family life and finally be fair and redistributive across different income groups. It is imperative that the Government introduce a fair and equitable pension system that ensures older people can have a decent standard of living and live with dignity in their older years.



I am a woman I am sixty years old and I am single.
I am not entitled to a contributory old age pension.

*Refused Carer's Allowance

Excluded from contributing.
This is my story...

I worked in the public service in 1966, then I inherited my parent's farm. I have been a carer for years first caring for my father and then my mother. It was not an easy decision to give up work in the public service and care for my parents. But in those days you didn't think twice it was something you just did.

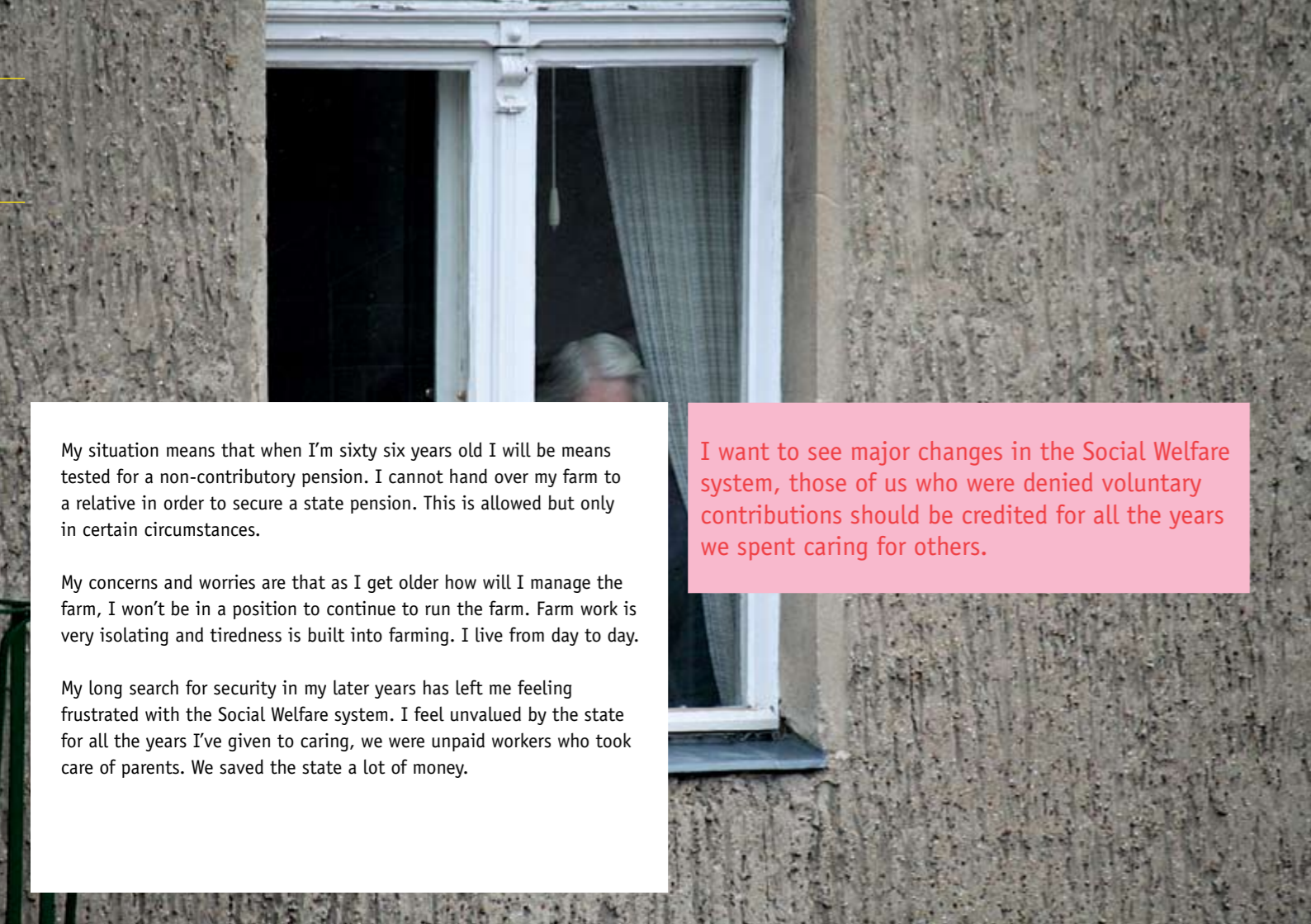
I applied for the carer's allowance on a number of occasions and was refused. In 1988, I was successful in getting the carer's allowance, this was the last year of my father's life.

As well as running the farm I cared for my mother until she died in 1991. I continued to work on the farm continuously trying to secure my future in relation to a state pension. The government provided a scheme for farmers to ensure they would qualify for the contributory pension. This depended on your age or the amount of land you had if

you qualified for this scheme it meant you could pay £120 per year. I didn't qualify at the time.

My work on the farm is physical hard work, from looking after the animals and their every need, to basic management of the farm and ensuring all accounts are up to date. In 1989, the government brought in a voluntary contribution scheme which meant you could pay for your own credit. Again my income was not enough and I was excluded from making a contribution.

In 1992, I applied for farm assistance and got it. I am still continuing to apply to make voluntary contributions my last application was May of 2007 and I still haven't heard anything. I feel totally excluded, I feel it is my right to decide if I can afford to make this Voluntary contribution not a civil servant in an office.



My situation means that when I'm sixty six years old I will be means tested for a non-contributory pension. I cannot hand over my farm to a relative in order to secure a state pension. This is allowed but only in certain circumstances.

My concerns and worries are that as I get older how will I manage the farm, I won't be in a position to continue to run the farm. Farm work is very isolating and tiredness is built into farming. I live from day to day.

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.

I want to see major changes in the Social Welfare system, those of us who were denied voluntary contributions should be credited for all the years we spent caring for others.

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Anonymous



My name is Cecilia Martinez Conway I am a woman of 43 years of age. I came to Ireland in 1994 as an asylum seeker.

*Will not qualify for a Non-Contributory Pension

A person in my own right.

This is my story...

I arrived at Shannon Airport on the 18 April 1994 from Cuba, I was 29 years old. Back in Havana, when I was nineteen years of age, I started working in a Construction and Architectural Enterprise. I worked there for 10 years from 1984 to 1994 as a Quantity Surveyors Technician.

In my country the Social welfare system operates in a different way. Technically there is no unemployment, the government in Cuba provides free education and health care. There is a very strong work ethos in Cuba even though the average salary is about 5 dollars a month.

After three years in Ireland of non-status unable to work or study. I got refugee status which led to me receiving Irish Citizenship by naturalisation. I married an Irish man in 1996 and I now have three children of nine, seven and five years old. I am still learning English, learning about Irish society and culture. I think this is very important to integrate into Irish society. While my children are attending school,

I have returned to education and training in order to find fulfilling work and secure a pension for my later years. As the children are growing, I feel it is important to be there for them too, they are the future of the Irish society.

Part-time, flexible work is what I need while they are young. The work of caring and homemaker must be recognised as a direct contribution to the economy and workers in this sector should be properly rewarded. Women should have choice about the type of work they decide to take.

In order to qualify for a non-contributory pension at sixty-six I will need credits of 520 in 10 years working full-time, it sounds impossible for anyone who has been out of paid employment. I am a person in my own right and I would like to be as independent as possible.



My name is Mary Farren and I have many life experiences including being discriminated against due to the Marriage Bar.

*Forced to leave job under the Marriage Bar

Barred from working. This is my story...

I worked as a Civil Servant from 1964 until 1970 when I was compelled to leave my job due to the Marriage Bar. It is strange looking back now how as women, we just accepted this injustice without question. Of course there were rumblings all the time that this law would have to end, but when you're young and in love who wants to wait for something that may or may not happen at some time in the distant future. A husband then was very definitely considered the "Breadwinner". What we didn't realise was that this oppression was setting us up to fall future victims of a whole situation of economic, social and political domination. I was no exception to this.

I reared my family but unfortunately in 1991 my marriage broke up. So here I was with a very small income, and realistically what I was facing was a life of poverty. So along with the overwhelming sense of loss that accompanies the break-up of marriage I now had to go through the many struggles of alienation, internalisation and exploitation in jobs. I tried to get my job back in the Civil Service as I understood I would be entitled to it. However that was not to be.

Fortunately for me my break came when I moved back to West Clare in 1995, my birth place, and was lucky enough to get a place on a FÁS scheme. I then went on to full time employment as a Community Development Coordinator. I have been supported through my employment to further education. All this has enabled me to pay as much as I can afford into a private pension. Even though this won't yield a large pension but it will certainly go some way towards giving me a little extra when I retire. I will now have to work until I am 66 to qualify for a full state pension.


I hope my story goes some way towards raising awareness amongst young women of the importance of reflecting on their own personal financial situation.

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



* Marriage Bar (abolished in 1973) - Women working in the public and civil service had to resign when they married. Many of these women lost their cover under the social welfare system when they left work, and either did not qualify for a state pension when they retired, or only qualified for a smaller state pension.



I am a woman in my early sixties. I have spent most of my life caring for others until ill health prevented me from returning to work.

*Does not qualify for Carer's Allowance

A pension in my own name.
This is my story...

I worked from the mid 60's to late 1975. I was employed privately and paid the full stamp contributions. From the end of 1975 I was off work on health grounds. I had medical certificates for a period and after this my doctor advised me that I would not be in a position to go back to work because of problems with pregnancy.

From 1977, I was caring for my husband's father and mother as well as my own family. I did not qualify for the Carer's Allowance. I then went on to care for my husband's aunt and my own mother and father. I did not receive a Carer's Allowance as my husband was drawing a social welfare payment and the allowance would have been deducted from this. I was not aware of the homemaker scheme until years later, this is information we should have in order to have every opportunity to ensure we qualify for pensions in later life.

Due to being diagnosed with cancer I've had no opportunity to go back to work. I have been told that I will be entitled to 50% of the

Contributory Pension when I am 66. This is based on my contributions between the mid sixties to 1975. As the law stands at the moment, a woman of my age is entitled to 70% of my husband's pension. This is claimed by him and paid to him, this is known as a qualified adult payment.

I believe this is wrong as many women are left depending on their spouse for financial support. In cases where a spouse is not forthcoming with money it leaves many women living in poverty. My experience of being a qualified adult is very positive and it works very well for me. When I am sixty-six I will get my pension in my own right.

The wording in the social welfare system needs to change to call women qualified adults or dependent adults is derogatory to women.



My name is Bernie Casey I am in my sixties. I work full-time now as I am separated from my husband.

*Not recognised independently

Sixteen years of hard work for nothing.
This is my story...

I began working in July 1964, I was seventeen years of age. When I got married, because I wasn't in paid employment, my husband took over my tax credits I surrendered my PPS number. At the time this made sense as it would benefit both of us with the household budget.

Between then and 2003, I worked in three different businesses, one on my own, and two with my husband. Throughout this time I thought I had been paying a 'stamp' (credits) I wanted to ensure I had enough contributions to cover me for a pension. It turned out that the businesses were in my husband's name and all my contributions went into his PPS account. This was based on advice from an accountant. For the final ten years of our marriage I worked with my husband building up a new business. This involved working long hours, and sometimes seven days a week. I was never paid for this work.

When my marriage was breaking up, before our separation in 2003, I wrote to the Dept Social Community and Family Affairs to ask if I could have contributions paid in retrospect (10 years) for the time I worked with my husband building his business, and after long arguments they came back to me with the letter attached:

- A spouse may not employ a spouse - Para 1, Part 2 of the First Schedule of the Social Welfare (Consolidation) Act (Letter dated 23 Jan 2004).

However, they agreed to register me as a Homemaker under the Homemakers Scheme to take into account the period 6 April 1995 to 2 January 1997 being my daughter's 12th birthday.

I came back to full-time work on the 7th January 2002 upon the break up of my marriage and because I have to work to survive.

I came back just in time to be able to work the 11 years needed to be entitled to a full contributory pension when I turn 66.

I now feel frustrated and angry at the social welfare system which ignores the years of hard work I put into my husbands business, it is appalling that for many women like myself all those working years are not being taken into account. This leaves women vulnerable and for many living in poverty.

This system needs to change NOW!

I am a woman and I am 60 years of age. I have spent a large part of my life in caring duties. Mainly childcare and eldercare.

*Role as carer for 16 years is unrecognised.

Forgotten women.

This is my story...

I began working in 1963, I then got a job in the Civil Service and I worked there from 1965 to 1977. I got married in 1977 and then I had to leave my job because of the Marriage Bar. I felt this was very unfair but because this was the norm in Ireland nobody questioned it we just did it and got on with life.

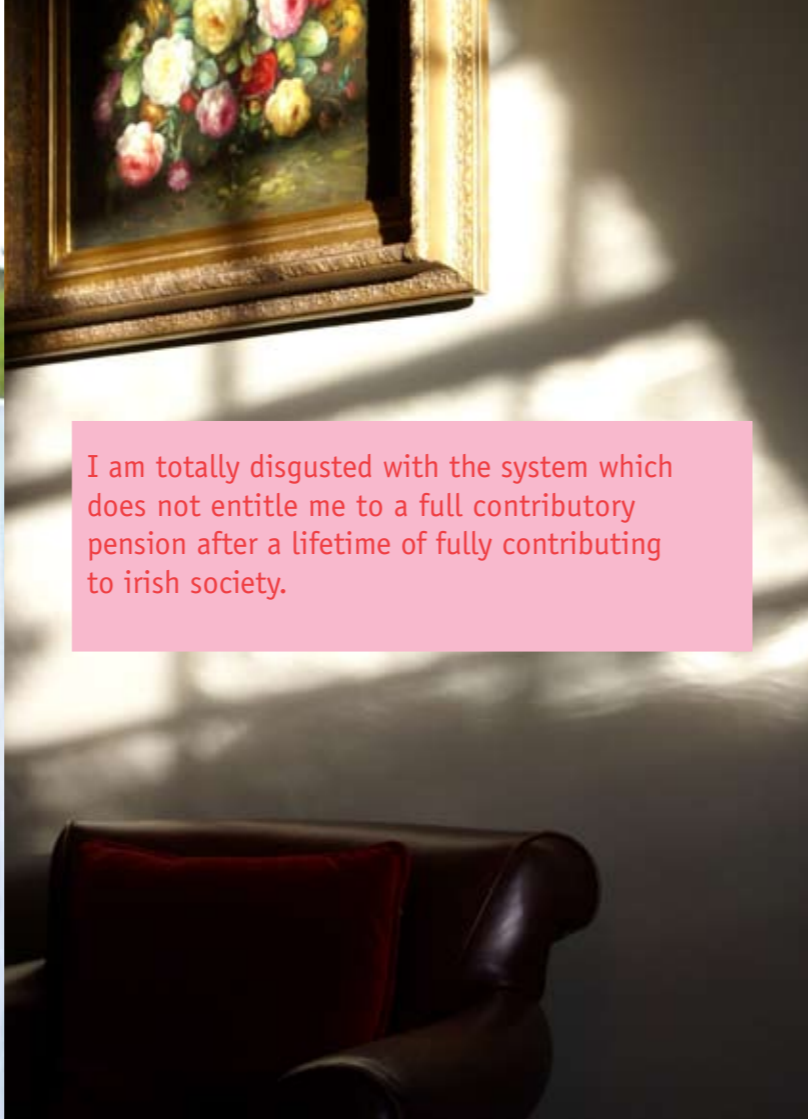
I was at home rearing my young children and working with my husband on the farm. My husband was also working outside of the farm. Work on the farm was extremely hard we had dry stock and needed to get up really early to check the animals. This had to be done morning and evening in all weathers. As part of this work I also did all the administration for example keeping records and returns to the revenue. It entailed juggling my time between children and farm work.

In 1989, I began to care for my mother-in-law I applied for the carer's allowance but didn't meet the means test and was refused. I continued to apply for six years and eventually got it. Circumstances had changed, my mother-in-law needed more care so my husband gave up his job and got more involved in the day to day running of the farm in order to allow me to give more care to his mother. I cared for her until 2006.

During this time I assumed I was gaining credits while on carer's allowance. Nobody told me different and this was not stated anywhere in the documents. In 2006, I went to my local social welfare office to see how many contributions I had. I was shocked to discover I did not qualify for credits as I did not have paid contributions at the date of applying for the carer's allowance.

I am so angry with the social welfare system I believed all the time I was caring I was contributing towards my pension. Nobody told me about the homemaker's scheme in 1994, I could have registered! I could be eligible for my pension.

I would like to see the system take women like me into account. Caring should be recognised and credited, after all I cared for sixteen years and this was not easy work. I would like to see full credits given to all people on carer's allowance and those in receipt of child benefit allowance.



I am totally disgusted with the system which does not entitle me to a full contributory pension after a lifetime of fully contributing to Irish society.

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Anonymous



My name is Lily O' Donoghue and I am 60 years of age. I have seven children ranging in age from 19 to 40.

*Not entitled to a Full Contributory Pension

Who cares.
This is my story...

I married at a young age and I have spent my life rearing my children, working on the farm and caring for different relatives at various stages since 1967. In 1985 my mother's Alzheimer's worsened and I brought her to live with me. I cared for her full time until she died in 2000. During my time caring I was not aware of the carer's allowance. I received this only in the last year of caring for my mother.

When my mother died I went on a Community Employment Scheme for 2 years. I then worked on a voluntary basis with a Community Development organisation and in 2005 I was employed on a part-time basis with that company.

I had always intended returning to work when my last child entered school. My Caring Role prevented me from doing this.

The short term effect of my Caring Role was that I was forced into a position of dependency, was tied to the house and missed out on opportunities for training, further education and employment.

For me the long-term effect is much more serious. I have no social insurance credits and am only entitled to a non-contributory old age pension when that time comes. The contributions paid on the farm only benefit my husband.

My work on the farm, my work as a homemaker, my role as a mother and Carer are not recognised or valued by the State. When you are young you don't think about pensions as this is in the distant future. I would like to see young women preparing for those years.

Statistics tell us that Carers save the State over €2 billion per year. Yet the years I spent caring for my mother goes unrecognised.

Effectively the Government is telling me that I have contributed nothing to society or to the State and therefore do not deserve nor am I entitled to anything back. This is a hard pill to swallow!



My name is Viv Rooney and I am forty-seven years of age. I have spent a huge part of my life as a homemaker. I am very proud of these years and I place a lot of value on this work.

*Role as carer is not recognised



Don't disregard me!
This is my story...

I left school in 1977, I got married 1983 and in 1984 my husband's job was relocated to County Clare and I had to give up work. This was during a time of economic depression when unemployment was very high in Ireland. At this time I tried to sign on the live register but was refused. I appealed this decision and won I signed for fifteen months, when this ran out no one in the then Department of Social Welfare informed me of the importance of continuing to sign for credits.

In 1986 I had my first child and became a stay at home mom. I then had a second child in 1989.

I feel let down for all the years I spent at home caring for my family with no recognition from the state. The role of caring and nurturing that I have taken on is not valued or seen as contributing to society. When my second child was well established in school, I went to sign on explaining I was available for work but I couldn't. I then applied to go on a FAS course but again I couldn't because I wasn't on the live register. I get so angry because within our constitution the family is recognised as central to society yet these years caring are disregarded and women are classified as adult dependents in many cases financially dependent on their spouses.

I felt totally isolated from the world outside of my family, I couldn't get back into employment because I needed to re-skill. I decided to take on some summer work thinking this would get me back in credits but unfortunately I wasn't aware of the break of employment rule which meant you must work for a continuous twelve months but as we live in a seaside resort work is seasonal.

By this time, my father had got sick and I decided not to take work in the summer of 2000 so I could be available to visit him at a moment's notice. I continued to sign on and by the time my father had passed away, I was unemployed for one full year. I couldn't believe I had finally qualified for a community employment scheme.

I was delighted to be involved in a way where I could meet other people and be re-trained in new skills. I decided to go to college and began working in full time employment in 2005.

By the time I am due to retire it will be 2025, I still don't know if I will qualify for a contributory pension. I tried to find out in 2004 and I was told to come back to them when I was older. It makes me so angry information is so hard to get, I wasn't aware of homemakers



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credits until 2007. This information needs to be disseminated to every woman in the country. It isn't good enough to say we will disregard years spent caring. Why should these years be disregarded when women are contributing to society in a most important and meaningful way?

I would like to see the language used within the social welfare system changed, words such as "Disregards" and "Adult Dependants" these are negative terms.

I am angry that my role as a wife and mother is not recognised as important in Irish society. I believe women should be credited for the years spent as homemakers.

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