



**Submission to the Department of Justice and Equality on the development of a new National Women's Strategy**

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**Contact:**

Naomi Feely, Senior Policy Officer

Age Action, 30-31 Lower Camden St., Dublin 2, D02 EC96

T: 01-4756989; E: [socialinclusion@ageaction.ie](mailto:socialinclusion@ageaction.ie); W: [www.ageaction.ie](http://www.ageaction.ie)



An Roinn Tithíochta, Pleanála,  
Pobail agus Rialtais Áitiúil  
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## 1. Introduction

Age Action is Ireland's leading campaign organisation for older people and on ageing issues.

We want to make Ireland the best country in the world in which to grow old and we work with older people to build a society free of ageism where their rights are secured.

A central feature of our work is raising awareness about the lived experience of growing old in Ireland and we welcome the opportunity to make a submission to the development of a new National Women's Strategy.

## 2. National Positive Ageing Strategy

Our work highlights not only the reality of growing older in Ireland but the importance of planning for future generations of older people.

In 2013, we welcomed the publication by the Government of a National Positive Ageing Strategy, which states as its vision that:

*Ireland will be a society for all ages that celebrates and prepares properly for individual and population ageing. It will enable and support all ages and older people to enjoy physical and mental health and wellbeing to their full potential. It will promote and respect older people's engagement in economic, social, cultural, community and family life, and foster better solidarity between generations. It will be a society in which the equality, independence, participation, care, self-fulfilment and dignity of older people are pursued at all times.<sup>1</sup>*

With regard to the gendered dimensions of ageing the strategy says that, "older women tend to live longer, have lower incomes and provide more unpaid care than men".<sup>2</sup> It is critical therefore that the development of the National Women's Strategy not only takes consideration of these issues but identifies a life course approach in addressing them.

Objective 3.4.2 of the strategy, delivery of a Whiter Paper on Crime to enable older people to "live free from fear in their own homes, to feel safe and confident outside in their own communities, and support an environment where this sense of security is enhanced", was identified as the responsibility of the Department of Justice and Equality.

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<sup>1</sup> National Positive Ageing Strategy, Page 3, [http://health.gov.ie/wp-content/uploads/2014/03/National\\_Positive\\_Ageing\\_Strategy\\_English.pdf](http://health.gov.ie/wp-content/uploads/2014/03/National_Positive_Ageing_Strategy_English.pdf)

<sup>2</sup> Ibid, Page 67.

We welcome the delivery of this objective by the department in consulting on the production of a White Paper, which led to the development of the National Anti Crime Strategy in late 2015.

- **We would highlight, however, that the An Garda Síochána Older People Strategy has not been updated since 2010 and would encourage the department to request that the Gardaí update this document and, in particular, ensure it gives due regard to tackling violence against women.**

### **3. Adequate Income**

*“After a lifetime of providing unpaid care for friends and family, older women often live in poverty with no one to care for them. Ageing is inevitable, but its gendered injustices are not.”<sup>3</sup>*

We welcome the proposed inclusion of the high-level objective to “advance socio-economic equality for women and girls” in the next National Women’s Strategy. Accessing an adequate income is a critical issue for many older women.

There are 535,393 people aged over 65 years according to the 2011 Census, 55 per cent of whom are female. Older women comprise 12.6 per cent of the entire female population in Ireland.

The gender inequalities in obtaining an adequate income are most evident from an analysis of income data over a number of years.

A thematic analysis of data from the Survey of Income and Living Conditions (SILC) published in 2013 indicates that older men consistently have higher incomes than women over the years 2004, 2009, 2010 and 2011.<sup>4</sup>

For example, in 2011 older men had an average weekly income of €438.38 versus €381.67 for their female counterparts. These figures comprise not only pension income but income from other sources, including employment.

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<sup>3</sup>Stabb, S. (2015) *Expert’s take – Old age a double whammy for women?* <http://www.unwomen.org/en/news/stories/2015/9/experts-take-old-age-a-double-whammy-for-women>.

<sup>4</sup>CSO (2013) Survey on Income and Living Conditions (SILC) - Thematic Report on the Elderly 2004, 2009 and 2010 <http://www.cso.ie/en/media/csoie/releasespublications/documents/silc/2010/elderly0409and10.pdf>

The National Women's Council of Ireland highlighted in their Budget 2017 Submission that the gender pension gap, at 37 per cent, is substantially higher than the often discussed gender pay gap (14 per cent).<sup>5</sup>

Social transfers are critically important to older women and they continue to be more reliant on this income source than their male counterparts. In 2011, more than 70 per cent of the gross income of older females came from social transfers compared with just over half for older males.<sup>6</sup>

However, while State transfers comprise a higher proportion of older women's incomes, they face significant challenges in accessing higher rates of payment in their own right. The latest statistics from the Department of Social Protection show:

- Almost two-thirds of recipients of the Contributory payment are male (64 per cent) versus one-third female (36 per cent). Of those receiving the full rate of this payment, 79 per cent are male and 21 per cent are female.
- The trend is reversed for the lower rate and means tested Non-Contributory payment – 38 per cent male and 62 per cent female.

The household composition of female pensioners also has an impact on their income adequacy. Two-thirds of pensioners living alone are women (87,455).<sup>7</sup> Research from the Vincentian Partnership for Social Justice (VPSJ) consistently shows that households containing a pensioner living alone have an inadequate income to achieve a minimum standard of living.

The latest data published by the VPSJ notes that those pensioners living alone and in receipt of a State Pension (non-contributory) and Living Alone Allowance do not have an adequate income and face a weekly shortfall of just over €5 per week.<sup>8</sup>

Addressing the inadequacies of older people's income requires a life course approach. For the current generation of older women the challenges of accessing an adequate income

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<sup>5</sup> NWCi (2016) *Fill the Gap – Pre-Budget Submission 2017*

[http://www.nwci.ie/images/uploads/NWCI\\_Pre\\_Budget\\_Submission\\_2017\\_FINAL.pdf](http://www.nwci.ie/images/uploads/NWCI_Pre_Budget_Submission_2017_FINAL.pdf)

<sup>6</sup> CSO (2013) *Survey on Income and Living Conditions (SILC) – Thematic Report on the Elderly 2004, 2009, 2010 (revised) and 2011* – [www.cso.ie](http://www.cso.ie)

<sup>7</sup> CSO (2012) *Census 2011 – Profile 5 Households and Families – Living Arrangements in Ireland* – [www.cso.ie](http://www.cso.ie)

<sup>8</sup> VPSJ (2016) *Minimum Essential Standard of Living 2016* – <http://www.budgeting.ie/download/pdf/2016-mesl-update-report.pdf>

have been impacted by the marriage bar and cultural expectations to give up employment to take care of their children.

Forthcoming research commissioned by Age Action will further illustrate this.<sup>9</sup> Changes to the eligibility criteria for the State Pension (Contributory) introduced in 2012 have disproportionately impacted on women due to the time they have taken out of the workforce to take care of their children.

The Homemakers Scheme which provides a disregard of up to 20 years is irrelevant to this generation of older people as it relates to periods of caring since 1994.

- **In order to ensure the new National Women’s Strategy is implemented in parallel to the provisions of the National Positive Ageing Strategy it is critical that the strategy develops specific actions around reducing the gender pension gap.**
- **New proposals from the Department of Social Protection for a universal, second-tier, mandatory pension and the development of a Total Contributions Approach for calculating the State Pension entitlement must be rigorously gender-proofed.**

#### **4. Care**

Data from the Department of Social Protection illustrates that the care burden on women is evident throughout the lifecycle. Over 70 per cent of those over the age of 65 years in receipt of the Carer’s Allowance are female.<sup>10</sup>

Furthermore, older women are more likely than men to be providing care for children and grandchildren at rates of 46 and 24 per cent respectively for those aged between 65 and 74 years.

According to a report by the Health Service Executive, approximately 10-11 per cent of people aged 65 years and over in Ireland require some form of homecare.<sup>11</sup>

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<sup>9</sup> Bassett, M. (Forthcoming) Towards a Fair State Pension for Women Pensioners Dublin: Age Action.

<sup>10</sup> Department of Social Protection (2016) *Annual SWS Statistical Information Report 2015* - [www.welfare.ie/en/Pages/Annual-SWS-Statistical-Information-Report-2015.aspx](http://www.welfare.ie/en/Pages/Annual-SWS-Statistical-Information-Report-2015.aspx)

<sup>11</sup> <https://www.hse.ie/eng/services/publications/planningforhealth.pdf>

In 2016, 47,800 people aged 65 received home help supports. This is 14,618 people fewer than the 62,418 estimated to require homecare (10 per cent of the population aged 65 and over in 2016).

In 2017, the projected population for people 65 and over is 643,985. Hence, using the HSE's own indicator, home help services should be available to 64,398 people aged 65 and over in 2017. This is an increase of 16,598 on the number currently in receipt of home help.

While there has been some additional, and welcome, investment in home help supports over the last 12 months the reality is that the HSE Service Plan for 2017 aims to deliver fewer home help hours to fewer people than was delivered in 2011.<sup>12</sup>

The new National Women's Strategy must support women in their caring role throughout the lifecycle.

Essential to this is the delivery of a statutory right to homecare that would enable older women to be supported in their homes and would support those older women who are currently providing care for family members.

We welcome the announcement by Minister of State with Responsibility for Mental Health and Older People Helen McEntee TD that a consultation will take place later this year to begin the process of developing a statutory scheme for homecare.

- **We would urge the department to play a full and positive role both in the public consultation and in the development of a statutory scheme for the provision of homecare.**

## **5. Employment**

Objective 1-A of the existing National Women's Strategy identifies the need to "increase the participation of women in the labour force" and we note again the high-level objective to "advance socio-economic equality for women and girls".

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<sup>12</sup> <https://www.hse.ie/eng/services/publications/serviceplans/Service-Plan-2017/2017-National-Service-Plan.pdf>

Age Action is aware of the challenges many older women workers face because of the presence of mandatory retirement contracts which force them out of their jobs at an arbitrary age set by their employer.

For many women, the situation is worsened because the abolition of the Transition Pension in 2014 means that when, typically at the age of 65, they are forced from employment, they are unable to access the State Pension for a year, requiring them to rely on Jobseeker's Benefit at a rate substantially below that of the State Pension (Contributory).

This particularly blatant form of ageism is permissible because Article 6 of the Framework Employment Directive 2000/78/EC, which prevents discrimination on a number of grounds including age, permits older workers to be discriminated against if this can be justified by a "legitimate aim".<sup>13</sup>

Facilitating age discrimination in the workplace undermines the commitments made by the Government in the National Positive Ageing Strategy and the Action Plan for Jobs 2016.

We note the introduction of legislation to abolish mandatory retirement clauses by Deputy Anne Ferris in 2014 received cross-party support and that similar legislation was introduced in late 2016, which Age Action supports.

It is also worth noting that the Interdepartmental Working Group on Fuller Working Lives sets as a responsibility for the Department of Justice and Equality to "ask the Irish Human Rights and Equality Commission to ensure that appropriate guidance material is made available for employers on the use of fixed-term contracts beyond normal retirement age".<sup>14</sup>

- **We would ask that the new National Women's Strategy contain commitments to support older women workers, including support for the abolition of mandatory retirement clauses in employee's contracts.**

**ENDS**

**31 January 2017**

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<sup>13</sup> Age Action Briefing Paper No. 1, November 2016 [https://www.ageaction.ie/sites/default/files/attachments/mandatory\\_retirement\\_-\\_age\\_action\\_briefing\\_paper\\_1.pdf](https://www.ageaction.ie/sites/default/files/attachments/mandatory_retirement_-_age_action_briefing_paper_1.pdf)

<sup>14</sup> Report of the Interdepartmental Working Group on Fuller Working Lives, Page 18 <http://www.per.gov.ie/en/report-of-the-interdepartmental-group-on-fuller-working-lives/>