Chapter 22

Ireland

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Abstract This chapter considers the gender and health implications of policies designed to extend working lives in Ireland from a feminist political economy of ageing perspective. The socio-economic context, gender, pension and employment regime and the recent economic recession are discussed. Older Irish women's employment has increased from a low base but is still relatively low. There is a gender pay gap and a higher gender pension gap. Women's pension coverage is low compared to men's and they are more reliant on the lower non-contributory state pension. Reforms link pension amounts more closely to participation in paid employment, disadvantaging women who are more likely to leave paid employment for unpaid care-work. State pension age has increased quickly though the population is relatively young. For private sector workers, retirement age is typically 65, leaving a gap between retirement age and state pension age, currently 66 increasing to 67 in 2021 and 68 in 2028.

Keywords Extended working life · Gender · Health · Pension reform · Recession · Ireland

Introduction

This chapter uses a feminist political economy of ageing framework to consider the likely gender and health implications of policies introduced to extend working lives in Ireland. The discussion incorporates the socio-economic context, and the gender pension and employment regime. Ireland has recently emerged from a severe

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economic recession characterised by high levels of public debt and unemployment that peaked in 2012/3.

Gender and Employment in Ireland

Ireland was a traditionally male breadwinner state with historically low labour force participation rates (lfpr) for women due to gender discriminatory employment legislation. For example, alongside unequal pay, a ‘marriage bar’ compelled women working in public services to leave employment if they married, a rule that remained in place until Ireland joined the European Union in 1973 (Mahon 1998). The Irish tax regime also discouraged women’s employment and there was a lack of family friendly policies. In fact, the lfpr of women aged 60–64 was only 27.2% in 2005. By 2016 lfpr increased to 38.5% for women aged 60–64 compared to 57.1% for men (Eurostat 2017). There is both horizontal segregation in the labour market that concentrates women in lower paid jobs such as caring and cleaning, and vertical segregation clustering women in the middle and lower part of organisations (OECD 2016). Although contemporary Irish women are more likely to be employed than ever, they are still the primary unpaid carers of family members. Mitigating that somewhat, relatively generous family friendly policies in Ireland now provide 26 weeks paid maternity leave and two weeks’ paid parent’s leave since 2019. Parents are entitled to 22 weeks of unpaid parental leave for each child. However, Irish childcare costs are among the highest in Europe, making it difficult for mothers to remain employed while children are young. There was also a gender pay gap of 13.9% in Ireland in 2014 (Eurostat 2017). These combined historical factors of women’s gender disadvantage in paid work have contributed to a gender pension gap of 34.8%.

Academic research on retirement in Ireland is fairly limited, although the availability of the Irish Longitudinal Study of Ageing (TILDA) data since 2008 has given rise to policy reports, including one which found that early retirement is linked to higher education for women (Mosca and Barrett 2011). Such policy research, however has not specifically discussed extended working life. There is even less research on the gendered implications of retirement, although one recent article found that initial socioeconomic resources, health considerations, and/or work-life trajectories limit retirement choices for women (Ní Léime 2017). Recent Irish research analysing the likely implications of pension reforms from a lifecourse perspective found that linking pensions ever more closely to employment, as current policy initiatives do, is likely to exacerbate women’s existing pensions disadvantage (Duvvury et al. 2012, 2017; Ní Léime et al. 2015).

The small but growing body of research that focuses explicitly on extended working life policies, highlights the potentially negative implications of increasing state pension age not only for women, but also for anyone in precarious or physically demanding work (Ní Léime et al. 2017; Ní Léime and Street 2017, 2019). This research highlights difficulties faced by older workers in precarious work to find alternative employment should they lose jobs, due in part to widespread ageism that

discounts older worker's value to employers (Ní Léime and Street 2019). International research highlights that women in certain occupations are regarded as 'older' at an earlier age than men (Neumark et al. 2015). Other studies documented age discrimination in the Irish labour market (Russell et al. 2008) and a recent OECD review calls into question the effectiveness of existing anti-age discrimination measures in Ireland (OECD 2018). Further complicating matters for older workers, international research shows strong links between physically demanding work and ill-health (Marmot and Bell 2010). In the Irish context, recent research based on TILDA data indicates that greater physical limitations contributed to unemployment at older ages, while a higher number of impairments and frailty status of 'pre-frail/frail' increased the likelihood of unexpected retirement (Schinkley-Ivy et al. 2017).

Pension System and Pension Policies Extending Working Life in Ireland

There are two pension tiers in Ireland—state pensions and voluntary private pensions and there are two types of state pensions. The first is a means-tested, pension (237 euro per week in 2020) called the non-contributory state pension (SPNC, DEASP 2020). The SPNC is low by international standards, replacing only 34.1% of average industrial earnings (OECD 2017). More Irish women (61%) than men (DEASP 2020) (39%) are beneficiaries of the SPNC (DEASP 2018c). The second is the State Contributory pension (SPC), based on the number of years spent in paid work with the maximum rate of €248.30 per week (DEASP 2020). Women constitute a minority (37%) of recipients of the contributory pension and even when they receive them, SPC payments to women are lower than for men (DEASP 2018c). Yet some elements of the current state pension system are women-friendly. A Homemaker's scheme was introduced in 1994; time spent caring for children—up to 20 years—may be counted for pension contribution purposes. However, this is not retrospective prior to 1994 so that women involved in caring earlier cannot avail of it. The SPNC does provide a safety net to help keep older women out of poverty and the 'at risk of poverty' rates are lower for women than for men (8% and 9.7% respectively) in 2016 (DEASP 2018d).

Ireland's second tier pensions are voluntary occupational and private pensions. In 2015, 47% of men in paid work and 46% of women have occupational or personal (private) pensions or both. However, the level of pension values for women is lower than for men. Women have less than half the level of coverage rates of personal pensions (11%) compared to men (25%) (Central Statistics Office 2016). In recent decades, the government has incentivised people to provide for themselves via personal pensions, by providing tax relief on contributions (Department of Social and Family Affairs 2007; Hughes 2014).

Ireland has also introduced several pension-related extended working life policies since 2012. Despite having a relatively young population, with only 13.1% aged 65 or over in 2017, the Irish government has increased the state pension age for both state

pensions quickly (CIA 2017). Currently set at age 66 (since 2014), it will increase to 67 in 2021 and to 68 in 2028. While this may be beneficial for workers who are healthy enough and can work longer, it will be punitive for workers in physically demanding work or who are unemployed and cannot access pensions until later. Only a limited number of public service occupations (including defence forces, the fire service and Gardaí) may retire early on full public service pensions. In 2012, the number of contributions needed to qualify for a minimum level of State contributory pension doubled from 260 to 520 (from five to ten years), linking eventual pension amounts received much more closely to employment. This increase will adversely affect women who have time out of employment for caring purposes although this will be offset for women who benefit from the Homemaker's scheme. The number of contributory rate bands increased in 2012 and lowered pension benefits for those with lower contributions—mainly women (Bassett 2017). Rate bands differentiate between those with a certain amount of contributions, say between 10–14 years who receive smaller pensions than those with between 15–19 years of contributions.

A new averaging system valued pensions averaged over the entire working life from the earliest date of employment, rather than simply totalling contributions over earning years. This has introduced an anomaly in that those employed from an early age and who subsequently had time out of paid employment to provide care for family members receive lower pensions than those who simply started to work later. A Total Contributions Approach (TCA), with pension amounts to be based on total contributions made, is to be introduced in 2021 (Coyle 2019; DEASP 2018d). However, even with the TCA, the change in bands introduced in 2012 mean that those with fewer contributions (mainly women) will lose out compared to the pre-2012 system. In another pension innovation, the government plans to introduce auto-enrolment in 2022, a mandatory private earnings-related system to which individuals, employers and the state will also contribute (DEASP 2018a, b). The details of this scheme have yet to be finalised (no concrete steps have been put in place as of December 2019) but it is proposed that workers may be able to opt out of the scheme after 9 months. While such a scheme may benefit some workers by automatically enrolling them earlier, many workers (primarily women) who are in low-paid and/or precarious employment and often work part-time may not be able to afford to contribute to such pensions and will not benefit (see Espadinha 2019 for UK experience). In the consultation document, the minister explicitly states that it is introducing this in response to the OECD's 2014 review of the Irish pension system (OECD 2014).

Extended Working Life Employment Policies

The EU set employment targets of 50% for older workers (aged 55–64) for 2010 and 75% for all workers under retirement age in 2020. The Irish government introduced measures to help achieve this target, including strengthening anti-(age and other forms) discrimination legislation to include people aged 65 and over (Employment Equality Acts [EEA], 1998–2015). Ireland set an interim target of 69–71% all-worker

participation rates (FORFAS 2011) by 2014, but did not achieve this for older workers. Despite more encompassing formal anti-discrimination measures, research evidence suggests that ageism in the Irish labour market acts as a barrier to recruitment and/or retention for older workers (Russell et al. 2008). Workers can seek advice from the Irish Human Rights and Equality Commission and take a case to the Equality Tribunal if discriminated against on the grounds of age. However, the OECD stated that it is unclear whether the anti-age discrimination legislation is effective, citing a low proportion of cases brought under age grounds (OECD 2018). The former Pre-retirement Allowance provided by the government was discontinued in 2007 to discourage early retirement. Without that, there are no provisions for workers in physically demanding employment to retire early (OECD 2018). Upper age limits for recruitment to the public service were removed in the 1990s. Yet the fact that state pension age has increased has not obligated employers in the private sector to retain workers to age 66, provided they give 'objective justification' for compelling them to retire. It is now the law that compulsory retirement ages set by employers will not be considered discriminatory if they are objectively and reasonably justified by a legitimate aim. The latter can include intergenerational fairness (allowing younger workers to progress), motivation and dynamism through the increased prospect of promotion, health and safety, creation of a balanced age structure in the workforce, personal and professional dignity and succession planning (Workplace Relations Commission 2017). Most Irish private sector employers have not increased the retirement age at their firms in line with the state pension (Report of the Interdepartmental Group on Fuller Working Lives 2016).

Since 2007, increased flexibility means that recipients of the SPNC can earn up to €200 per week and still receive the SPNC. This benefits older workers who are healthy enough to work and those who can find employment, but not others. The Workplace Relations Commission (WRC) published a Code of Practice on Longer Working (S.I. 2017) that gives guidance on best industrial relations practice between employers, employees and trade unions in the approach to retirement (WRC 2017) regarding utilising the skills of older workers. It recommends training management about age diversity, encouraging knowledge and experience sharing, exploring flexible working measures, age proofing policies, and procedures raising age discrimination awareness. The code of practice exhorts employers but does not compel them to follow best practice guidelines.

There is no statutory retirement age in the private sector in Ireland and it is usually set out or implied in employment contracts or organisational policy documents or in the employer's pension scheme. The Employment Equality Act 2015 mediated the protection offered to employees under previous legislation protecting against age discrimination. It is now the law that compulsory retirement ages set by employers demand objective justification on a wide range of grounds. There is concern that this gives employers a good deal of power to compel older employees to retire at younger ages than state pension age, even though state pension age has been increased. The code also states that employers should provide clear information to employees at the time of recruitment and later, to enable them to plan. It states that employers

have the right to discuss retirement with employees and gives guidance on the retirement process—employers should provide 6–12 months’ notice and explore flexible employment options. It also provides recommendations on procedures for how requests from employees to work longer should be dealt with. Yet, the OECD country report stated that no action had been taken to discourage mandatory retirement by employers (OECD 2018).

There have been some training and lifelong learning programmes provided at national level including the Department of Education and Skills Springboard plus programmes primarily aimed at up-skilling and re-skilling long-term unemployed people. This includes some older people—although it does not specifically target them. Other programmes that are planned or in development currently focus on youth and the long-term unemployed rather than older workers per se. A low proportion of older workers participate in other state-funded programmes. The issue of supporting longer working lives is one objective of the National Skills Strategy published in 2016. There are no specific employment subsidies provided to employers for hiring older workers, although there are subsidies for employing people with disabilities, regardless of age. Community Employment schemes aim to enhance the employability of unemployed persons by providing them with work experience. Since 2015, those aged 62 and over may remain in Community Employment schemes until state pension age and those over 55 will be allowed to stay for three years (OECD demanding employment to retire early (OECD 2018)). There are no Health and Safety policies aimed at older workers in particular in Ireland (Sexton 2012). Nor have actions been taken to reduce the incidence of arduous work for older workers in Ireland (OECD 2018). Apart from activation policies targeting the long-term unemployed, no specific policies have been introduced to address precarious employment for older workers.

Health Policies

Two income-replacement disability benefits in Ireland may be claimed by people who experience a disability lasting more than one year, up to retirement age. One is a disability allowance for disabled adults with insufficient social security contributions to earn a contributory benefit and the other is a disability pension for those with sufficient contributions. The allowance may be combined with earnings from rehabilitative work, while the pension may not. In 2012, a partial capacity benefit scheme was launched where people with a disability allowance or pension can be assessed for their residual work capacity, receive a partial payment and also work. Participation is voluntary, with a low take-up.

Similar to other countries (and recommended by OECD) access to illness benefits has become more restrictive in Ireland. Reforms introduced in 2012 placed time limits (two years) on illness benefits intended to provide short-term income replacement for insured persons during spells of incapacity or illness, leading to a decline in number of recipients (OECD 2018). Given that pension age is now being increased, the combination of restrictive illness benefits makes the situation potentially more

difficult for older individuals with work-induced health problems. A survey of those receiving disability allowance found that the five most common health conditions cited by respondents were mental health, difficulties with basic physical activities, intellectual disabilities, heart problems and breathing problems (Judge et al. 2016).

Under the Carer's Benefit scheme introduced in 2000, it is possible for workers in Ireland to take up to 104 weeks paid leave to provide care for a family member in need of care and to have one's job kept open. A worker may be eligible for Carer's Benefit if they have enough Pay Related Social Insurance (PRSI) contributions (DEASP 2019). If not, they may qualify for Carer's Allowance—a means-tested payment.

Debate on Extended Working Life

Initially, there was relatively little media debate about pension reforms or extended working life policies in Ireland, apart from alarmist headlines predicting pension time bombs. Interested non-governmental organisations (NGOs) including the National Women's Council of Ireland and Age Action made pre-budget submissions and contributed to the Green Paper consultation on pensions, alerting the government to the potentially adverse effects for women (Cousins and Associates 2008). Public debate in Ireland at the time the major pension reforms were introduced in 2012 focused predominantly on the severe recession as justification for austerity policies. Consequently relatively little attention was paid to the reforms' potentially negative effects for women or those in physically demanding work, despite the concerns raised by trade unions and NGOs (Ní Léime et al. 2017). There has been more public debate about pension issues since the economy started to recover and the impacts of the pension reforms began to be felt. In 2014, some politicians raised the issue of the adverse impacts for women of pension reforms in the Irish parliament (Dáil Debates 2014). In 2017, the Citizen's Assembly on Ageing (a group set up by the government to discuss and make recommendations on ageing issues) voted that the anomaly created since state pension age was increased—whereby most workers have a retirement age of 65 set by employers, but will not receive state pensions until age 66—must be addressed. More recently in 2017/2018, the negative impacts of one reform—the 'averaging' of pensions over the working life began to be felt in people's pension payments. Approximately 36,000 people found they were receiving a lower pension under the new system and 62% of these were women (Bassett 2017). There was extensive media coverage and a public protest involving those affected, NGOs including Age Action and the National Women's Council of Ireland and some politicians was held (Bassett 2017). The government agreed to allow those disadvantaged due to pension averaging the option to be re-assessed under a Total Contributions Approach (TCA) and to be paid whichever is most beneficial for them (averaging or TCA approach) until 2019 (Government of Ireland 2018a, b). The government has just held consultations in 2018 with the public about the TCA and auto-enrolment which are to be introduced post 2020 (DEASP 2018b, c). The gap between retirement (typically set at age 65 in their contracts for many private sector

workers) and state pension age, now 66 and set to increase to 67 in 2021 was raised as a major issue in the general election of 2020; some political parties have committed to reduce or at least not further increase state pension age—the outcome of this remains to be seen.

Gender and Health Implications

The Irish pension reforms introduced pension amounts linked more tightly to participation in the paid labour market (increasing the number of contributions required for a minimum pension, increasing the number of bands and paying less to those with fewer contributions) which exacerbate women's already existing pension disadvantage. Both the 'averaging' approach and the TCA will mean lower pension payments for many women since they typically have fewer contributions over the lifecourse. Increasing state pension age across the board for all workers makes it difficult for those (men and women) workers who are in physically-demanding work and/or have ill-health to work up to increasing state pension age. Both men and women in precarious employment are likely to be adversely affected by the increase in state pension age, because, if unemployed, it is likely to be difficult to find employment, due in part to ageism in recruitment. While the government has introduced recommendations to employers and a code of conduct, there is ample scope for employers to compel employees to retire at 65 if they can justify this 'on objective grounds' (Workplace Relations Commission 2017). Therefore the gap between retirement age for private sector employees and the age which they can access the state pension is likely to remain, forcing older unemployed workers to apply for jobseekers allowance.

It is not plausible that the government was unaware that the pension reforms introduced would disproportionately adversely affect women. Indeed an OECD review of the Irish pension system acknowledged that women would be disadvantaged under the reformed system, yet the government of the day implemented it (OECD 2014). While the Homemakers Scheme mitigates part of the problem for those engaged in caring post-1994, there is a large cohort of women who cannot avail of that.

Policy Recommendations

The Total Contributions Approach, auto-enrolment and all proposed future pension reforms should be gender-proofed. A universal citizens' income/pension, based on residency (not linked to participation in paid employment) would ensure that women are not discriminated against and that all forms of contributions to society, including unpaid caring and volunteering are valued. To deal with the challenge of work-related health issues, there should be provision for those engaged in physically demanding work to retire early on a full pension (OECD 2017; Ní Léime and Street 2018). Since many people in such jobs begin work at an early age, it may be fair to allow

people to retire earlier—perhaps after a number of years worked rather than linking pension receipt to chronological age. While auto-enrolment may be helpful to those who do not consider contributing to individual pensions, it will not help those who simply cannot afford to contribute to pensions, or those in precarious employment with unpredictable tenure and income. The issue of precarious employment and its implications for pensions needs to be addressed at a government level. There is a need for further research on the gender and health implications of precarious employment to ensure a secure stream of old age income for all Irish citizens.

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