



## Older women workers' access to pensions: vulnerabilities, perspectives and strategies

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# Older Women Workers' Access to Pensions:

Vulnerabilities, Perspectives and Strategies

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# Glossary of Terms

<b>AVC</b>	Additional Voluntary Contribution. PRSAs (see below) may be used to supplement or add top-ups to an occupational pension scheme.
<b>ARF</b>	Approved Retirement Fund. The ARF is a method by which, depending on eligibility and fulfilment of requirements, a person can invest the proceeds of their retirement fund from a Personal Pension Plan, PRSA, Executive or Company Defined Contribution Pension Plan (including AVCs).
<b>Category A pension</b>	UK state pension entitlement based on the individual's own national insurance contributions
<b>Category B pension</b>	UK state pension entitlement based on a partner's national insurance contributions
<b>CSE</b>	Certificate of Secondary Education.
<b>Contracting out</b>	Payment of national insurance contributions that would otherwise have contributed to SERPS or S2P entitlement into an occupational or personal pension scheme
<b>CSO</b>	Central Statistics Office.
<b>DB</b>	Defined benefit. A plan that provides a set level of pension at retirement, the amount of which normally depends on either a specific percentage of final salary or on an average taken over several years. Employers are increasingly moving away from this type of scheme towards a defined contribution scheme.

	<b>DC</b>	Defined contribution. A plan where a person's contributions and an employer's contributions are both invested and the proceeds used to buy a pension at retirement. The level of pension depends on the amount invested, the return on the investment and the cost of the pension at retirement.
<b>Funded pension plan</b>		An occupational or personal pension plan that accumulates designated assets and the benefits are paid from that fund.
	<b>IFA</b>	Irish Farmers' Association
<b>Means test</b>		An income- and asset-related criterion used to determine eligibility for the state (non-contributory) pension and other social assistance benefits.
	<b>NACE</b>	Nonmenclature générale des Activités Économiques dans les Communautés Européennes.
<b>National Insurance</b>		UK social security scheme – contributions determine entitlement to contribution-based benefits. Individuals who fail to make qualifying contributions in a year can make voluntary contributions.
	<b>NGO</b>	Non-Governmental Organisation.
	<b>NI</b>	Northern Ireland.
	<b>NICs</b>	National insurance Contributions, sometimes referred to as 'paying your stamp'
	<b>NISRA</b>	Northern Ireland Statistics and Research Agency.
	<b>NWCI</b>	National Women's Council of Ireland.
<b>Occupational pension</b>		A job-related private pension. This is separate from the state pension. An occupational pension may be a defined benefit or a defined contribution scheme. It may be contributory (both the employee and employer contribute to the scheme) or non-contributory (just the employee contributes), funded or unfunded.

<b>ONS</b>	Office for National Statistics.
<b>OWW</b>	Older Women Workers.
<b>Pension Credit</b>	Means tested pension introduced in 2003 for UK pensioners with a low income, consisting of guarantee credit (provides a guaranteed minimum income) and savings credit (additional top-up for those with limited income from savings or a private pension).
<b>PRSA</b>	Personal Retirement Savings Account. A type of personal pension contract introduced in 2003. It is a defined contribution pension plan. There are two types of a PRSA contract: a standard PRSA and a non-standard PRSA.
<b>PRSI</b>	Pay-Related Social Insurance. Sometimes referred to as 'stamps'. The amount of social insurance paid depends on earnings and the type of work. There are different social insurance contribution categories known as classes or rates of contributions. Most employees in the Republic of Ireland pay Class A PRSI. PRSI contributions determine eligibility for the state (contributory) pension.
<b>QNHS</b>	Quarterly National Household Survey.
<b>RAC</b>	Retirement Annuity Contract is the formal name for a personal pension. An RAC is a defined contribution pension plan.
<b>ROI</b>	Republic of Ireland.
<b>SERPS</b>	State Earnings-Related Pension Scheme.
<b>SME</b>	Small or Medium Enterprise.
<b>S2P</b>	State Second Pension.
<b>Stakeholder pension</b>	Personal pension offered through an employer – access must be provided by UK employers in certain circumstances

**State (contributory) pension** A state social insurance pension made payable to those who contributed enough PRSI contributions based on a range of contribution criteria.

**State (non-contributory) pension** A state social assistance pension made payable to those who qualify for the state (contributory) pension and satisfy a means test.

**TASC** Think tank for Action on Social Change.

**TILDA** The Irish Longitudinal Study on Ageing.

**Tax relief** Deductions that reduce a person's tax bill. Also referred to as tax subsidies, tax incentives or tax expenditures (since they cost the state the amount that they would have received if there were no tax relief in place).

**UK** United Kingdom.

**Unfunded pension plan** A pension plan funded out of the current income of an employer, rather than out of a fund set aside for pension payments.

# Executive Summary

Pension systems globally are in a period of transformative change as governments struggle to manage the twin constraints of an ageing population and fragile government budgets in the context of the economic recession. In the policy debate and public discourse on pension systems and the changes needed for sustainability, the gender implications of these changes rarely receive serious attention, though a body of literature has documented the unequal access to pension by gender. (Frericks, Maier and de Graaf, 2007; Ivosevic, 2009).

Within the UK and the Republic of Ireland, the pensions system has begun to address barriers to equal access by gender. However, women continue to experience differential access to pensions, and particularly occupational and private pensions. Thus there is a need to explore the motivations and behaviours of women in relation to their pension provision. This research project focuses on older women workers, a particularly vulnerable group in terms of their access to pensions. The research, a collaborative undertaking between NUI Galway and Queen's University Belfast explores older women workers' access to pensions in the Republic of Ireland (ROI) and Northern Ireland (NI), to understand their vulnerabilities, perspectives and strategies for realising pension entitlement. The main objectives and questions of the research are:

- 1. Establish and compare gender gaps in the current pensions system:** How effective are existing legal frameworks and pension policies in protecting older women inside and outside the formal labour market? What are the labour market characteristics of vulnerable older women workers (OWWs) across North and South, specifically focusing

on sectors, contractual arrangements, and actual pension entitlements?

- 2. Examine the causes and consequences of women's current access to pensions, focusing on lifecycle experiences:** How have work life experiences of OWWs (such as ageism, expected caring responsibilities, and cumulative disadvantage) contributed to their current employment status and low pension provision? What are the consequences of under-provision for their economic vulnerability and old age prospects? Additionally, what is the impact of the rising divorce rate among older women on their economic security?
- 3. Inform policy:** The research will recommend policy changes and encourage shared learning across North and South. What are the specific legal and eligibility barriers for OWWs in accessing pension entitlements? What are women's explicit expectations on their rights and entitlements regarding retirement and pensions?

The research involved statistical analysis of existing data sources to establish the level of coverage and identify specific sectors and occupations in which older women workers have low occupational or personal pension coverage. Qualitative research comprising focus group discussions and individual semi-structured interviews was undertaken with older women workers across the sectors and occupations identified in the statistical analysis. Overall 43 women in the ROI and 16 women in NI participated in the research. The qualitative

methodology of this research project is rooted in the twin framework of a feminist political economy of ageing approach and a lifecourse approach to ageing.

Key findings of the research were that older women workers in the ROI and NI experience limited access to pensions. The vulnerabilities that explain this continued differential access were low pay, poor conditions of work, adherence to traditional gender norms in relation to caring, and lack of awareness of future demands on income. Reliance on partners for pension income has proved to be precarious for those whose husbands lose their jobs or where women are widowed or their relationships break down.

The study reinforces previous international research, which concludes that one of the main sources of women's economic vulnerability at pension age is their interrupted work trajectories due to the traditional gendered caring norm. Many women participants cited the responsibility for the care of adults as one reason for interrupted work history. Most mothers in both jurisdictions in the study assumed primary responsibility for child care particularly, with limited public child care options. As has been pointed out in previous research, employment gaps to care for children have knock-on effects in that women typically return to low-paid, insecure work and/or miss out on promotional opportunities and skills development. This reduces their capacity to pay into private pensions or to top up occupational pensions with AVCs, as indeed was the case for several of the mothers in this research who returned to work.

One of the issues highlighted repeatedly by a proportion of the participants in both the ROI and NI was the extreme difficulty of contributing towards pensions due to low pay. Many of the women working in child care, cleaning, elder care, some hotels and restaurants, and non-unionised retail sectors simply did not have the capacity to contribute to a private, or to top up an occupational, pension. Another source of vulnerability, both north and south, is that many women are often employed in non-pensionable work. Many women in the sample were involved in seasonal work, piecework and short-term contracts

and this (especially when combined with low pay) made it extremely difficult for them to commit to contributing regularly to pensions. All of these sources of vulnerability suggest the need for a comprehensive package of policies across the board, including employment and taxation policy along with pension policies.

Farm women and women in other family businesses face specific difficulties in terms of pension access. In this research, farm women in the ROI faced particular difficulties in becoming recognised as a person entitled to a pension in their own right and also in being awarded partnership status on the family farm. Women reported that it was difficult to meet all the information requirements to establish a partnership status, which would then establish their contribution record for receiving an independent state contributory pension.

Awareness of state pensions among the women was high, though many did not have a clear understanding of the actual process of getting the pension or their actual entitlements. There was significantly lower awareness of occupational or personal pension schemes within their workplace. Of those enrolled in private pension schemes the majority did highlight that they were often persuaded to do so by a work colleague or Human Resource Officer. Few reported that their parents had encouraged them to be aware of pensions or to take up a personal pension scheme. At the same time there was very little awareness of the recent changes in terms of increased age at retirement and associated changes in pension contribution entitlements across women in the ROI. In the NI there was greater awareness and a clear resentment that the 'goal posts' were changing.

An important finding of this research was that the figures for occupational or personal pension coverage are misleading in terms of the actual entitlement possible, as women are often only able to make small contributions given their low pay. For example, one woman expected to receive an occupational pension of €10 per week despite having worked part time for 25 years. The other finding of note is that tax relief on personal

or occupational pension contribution was not a motivating factor for women, given their low earnings.

Though the level of the state pension has improved in recent years in the ROI, and has begun to improve in the UK with the introduction of the 'triple guarantee', it was generally recognised that it would be difficult to survive on it in the absence of any other provision. Given this low pension, women suggested that they had few options but to carry on working, cut back expenses or be involved in the 'informal' economy.

In terms of recommendations, women across the ROI and NI were in complete agreement in their call for some form of a decent (higher than current levels) flat-rate universal state pension that was tax financed, which would then give women 'truly' independent access to income in older age. There was also a call for an additional social insurance-based pension, in which contributions would be automatically deducted from wages. Other recommendations by participants included the provision of education for young people in pension awareness at secondary school and when starting work by the government and employers; the provision of pension advocates at work; greater recognition for women working in the home, on farms and in family businesses in terms of pensions; and protection of women's pension entitlements in the event of divorce, separation or relationship break-down.

The key policy recommendations of this research include:

- **A universal decent non-contributory pension based on residency, similar to New Zealand's pension structure with a universal flat-rate state pension. The pension should replace at least 40% of the average industrial wage as recommended by TASC and NWCI.**
- **Reduce tax relief on contributions to private pension schemes and redeploy the savings to bolster the non-contributory universal state pension.**
- **An option of early retirement in the ROI, as is the case in many other countries.**
- **A comprehensive gendered approach across all social welfare policies, such as child care, maternity benefits, paternity leave, etc., as well as the introduction of family friendly employment policies to address the key vulnerabilities that limit women's access to pensions.**
- **Prioritise measures to encourage and support men to contribute to the care economy, for example to promote and extend the duration of parental leave.**
- **The Homemakers' Scheme in the ROI should be made retrospective.**
- **Improve financial education at every stage of life, ensuring information is available at locations convenient to rural women.**
- **Gender disaggregated data collection on pensions needs to be strengthened in terms of regularity, size of sample and depth of information. Questions should include not only those on enrolment and duration of contributions but also level of contributions. Sufficient sample size is required to enable gender disaggregated analysis of pension provision across sectors and occupations.**

Recommendations for future research:

- Research should focus on the pension awareness and strategies of women in younger age cohorts so that appropriate policies targeting this age group can be developed.
- Research is needed on current experiences of women living on pensions to understand their specific vulnerabilities and strategies to inform social policy.
- Policy research is needed to establish the degree of coherence across pension, work, employment, social welfare and taxation policies.
- Emerging panel data, such as the ongoing TILDA and SHARE studies, should be used to deepen understanding of options and patterns of pension accumulation in light of current pension reforms.
- Actuarial and data modelling of the sustainability of pension systems should incorporate a gendered approach.
- Best practice for a gender sensitive pension system should be established through comparative analysis across industrialised and semi-industrialised countries.
- There is a need to study the adequacy of pension provision and social care for vulnerable groups including people with disabilities and health problems, immigrant women and women from Travelling communities.





## 1.1 Introduction

Pension entitlement has long been considered a central component of social policy to ensure the well-being of citizens in their old age. The structure of the state pension system is under severe stress globally, and in fact its very sustainability is in doubt, particularly in the industrialised west, due to several recent trends. Firstly, the rapid ageing of the population, combined with rising life expectancy, has dramatically increased demand, both in terms of the number of those requiring pension entitlement and the duration for which a pension is required. Secondly, the steady erosion of the welfare state with the predominance of the neo-liberal paradigm is re-writing the social contract and the state's obligations to meet the basic needs of its citizens. In many EU countries, governments are shifting the responsibility for adequate pension provision to individuals themselves through expanding enrolment in occupational and private pensions. Thirdly, the recent economic crisis has brought into sharp relief the fiscal instability of most economies with growing budget deficits. An emerging consensus is that pension entitlement is an important structural driver of fiscal instability, which can be addressed through increasing the age of retirement, reducing benefits, increasing the emphasis on private provision, and auto-enrolment in private and occupational pension schemes to reach all sections of the population (Andrews, 2006; Hann and Prowse, 2011).

The discourse of these broad trends, however, often glosses over the variability in access to pension entitlement by gender, social class and ethnicity. Unequal access to pensions by gender has been noted as a common feature of pension systems within the European Union (Frericks, Maier and de Graaf, 2007; Ivosevic, 2009). It has been argued by various commentators that the

lack of consideration within most pension policies of the gender regime and its implications for an individual's ability to provide for their pension is central to explaining the low access to state and private pensions by women (Frericks, Maier and de Graaf, 2007; Murphy and McCashin, 2008).

Most pension systems are based historically on a male breadwinner model and thus institutionalise gendered vulnerability. This holds true of the pension system in the Republic of Ireland (ROI) as well as that of Northern Ireland, which is part of the UK system. There have been changes to the pension system in both countries suggesting a modified male breadwinner model (Meyer and Pfau-Effinger, 2006). While these changes do address some of the barriers to access, there continues to be a differential access to pensions by women. An in-depth exploration of the gender dimensions of the current pension system in the Republic of Ireland and the UK is warranted, particularly as there is little research focused on the motivations and behaviours of women in relation to their pension provision. A specific focus on older women is critical as women continue to constitute a rising share of the older population and have a longer life post-retirement (averaging 20 years after age 65).<sup>1</sup> There is an urgent need to systematically explore the current degree of older women's access to pensions, their perspectives on pensions, their strategies for securing pensions, and their views on policy. The current research project, a collaborative undertaking between NUI Galway and Queen's University Belfast, addresses this gap in research. It explores older women workers' access to pensions

1 Life expectancy for men in the ROI is 76.8 years compared to 81.6 years for women. At the age of 65 life expectancy for women is 84.8 (or 19.8 years longer) compared to 81.6 (16.6 years longer) for men (CSO, 2011a).

in order to understand their vulnerabilities, perspectives and strategies for realising pension entitlement. The aims of the research project and related research questions are:

- 1 Establish and compare gender gaps in the current pensions system.** How effective are existing legal frameworks and pension policies in protecting older women inside and outside the formal labour market? What are the labour market characteristics of vulnerable older women workers (OWWs) across North and South, specifically focusing on sectors, contractual arrangements, and actual pension entitlements?
- 2 Examine the causes and consequences of women's current access to pensions, focusing on lifecourse experiences.** How have the work-life experiences of OWWs (such as ageism, expected caring responsibilities, and cumulative disadvantage) contributed to their current employment status and low pension provision? What are the consequences of under-provision for their economic vulnerability and old age prospects? Additionally, what is the impact of the rising divorce rate among older women on their economic security?
- 3 Inform policy.** The research will recommend policy changes and encourage shared learning across North and South. What are the specific legal and eligibility barriers for OWWs in accessing pension entitlements? What are women's explicit expectations regarding their rights and entitlements in relation to retirement and pensions?

In this introductory chapter, we first discuss the evolution of pension policy in the Republic of Ireland and Northern Ireland and outline the main features of the respective pension systems. The gender gap in pensions and the factors identified in the literature as contributing to this gap will also

be discussed. The chapter ends with an empirical discussion profiling the situation of older women workers on the island of Ireland, and identifies the sectors and occupations in which older women workers have low access to occupational and personal pensions. The report then turns to a discussion of methodology in Chapter 2, outlining the criteria for selecting participants, the domains of information covered in focus groups and individual interviews, and the participant profile. The qualitative methodology of this research project is rooted in the twin framework of a feminist political economy of ageing approach and a lifecourse approach to ageing. In Chapters 3 and 4, the findings of the qualitative research in the ROI and NI are presented under the main themes of vulnerabilities, perspectives and strategies, as well as policy recommendations of the participants in each jurisdiction. Drawing on four case studies, lifecourse trajectories are presented in Chapter 5 to distil some of the crucial interlinked dynamics of gender, class, and place resulting in cumulative disadvantage (or conversely reinforcing initial advantage). In the final chapter of the report, a discussion of the findings as well as a cross-border analysis are outlined along with the key policy recommendations emerging from the study.

## 1.2 Pensions and Pension Policy in Ireland

In both the UK and the ROI, the welfare system is fundamentally liberal in orientation with a clear emphasis on a mix of public and private pension provision (Meyer and Pfau-Effinger, 2006; Strauss, 2006). Based on the original Beveridge model, the pension system has universal elements (basic flat-rate state pension, whether contributory or non-contributory) and a strong bias towards a male breadwinner model. For example, in the UK employed married women could opt to forfeit their national contributions or pay a lower rate, i.e. the small stamp. This seemingly favourable option in fact undermined women's access to pensions (Ginn, 2003). In the ROI, the traditional right of husband's pension ownership reinforced women's dependency on the marital relationship (Daly, 2001).

The public pension system on the island of Ireland (NI and ROI) had a strong original emphasis on poverty alleviation. Pensions were first introduced in 1908 in the UK (including the island of Ireland)<sup>2</sup> in the form of a social assistance pension, which was later means tested in the Republic (McCashin, 2005). The shadow of this basic pension system prevails today in the ROI and the UK in the form of a means-tested social assistance non-contributory state pension, the aim of which is to provide a minimum standard of living for those who have no other means.

Overall, the Irish (North and South) pension system comprises a two-tier system with the first tier including a range of state pensions, modest in their provision relative to average income (see Table 1.1 for main types of pensions). One major difference between UK and ROI state pension provision was the introduction of the State Earnings-Related Pension Scheme (SERPS) in the UK, which offered an additional payment, particularly to low- and middle-income earners, and was linked to "career earnings" (the SERPS was replaced by SP2 in 2002 and both are detailed in Table 1.1). In either system, the aim of state provision is to provide a basic safety net - a minimum standard of living for those reaching retirement age. If a person requires a higher income above the state pension, then individuals are required to save for this, with encouragement from the government to do so in the form of income tax relief on pension contributions. Such pension provision comes in the form of occupational and/or personal pensions, which are often referred to as the supplementary second-tier pension system (Murphy and McCashin, 2008).

Much of the focus of recent pension policy is on encouraging citizens to provide second-tier pensions for themselves. Such a focus raises important concerns in relation to possible retrenchment, particularly given the current economic climate with high unemployment rates. This is of considerable significance given that the state pension system is the primary form of pension support for a large portion of the older population, with 80% of older people in receipt of this form of pension in the ROI and NI. A majority

of older women are heavily dependent on the state pension - in NI nearly 56% of female interviewees in employment and 82% of those who were not relied only on the state pension (Evason and Spence, 2002) – suggesting the need for more emphasis on ensuring that the basic state pension is adequate. The current emphasis on occupational and personal pensions (which includes a public information and awareness programme for women encouraging them to build up pensions) tends to reinforce the link between the pension system and earnings, length of service and employment status (The Pensions Board, 2006). It is argued that reinforcing this link is likely to exaggerate gender inequality in pension provision, given that (as we shall see below) women typically have lower earnings and interrupted employment records.

2 The ROI did not emerge as a separate state until 1922.

**Table 1.1:** Main features of pension system in Northern Ireland and the Republic of Ireland

	Republic of Ireland	Northern Ireland
State Pension: Contributory	<p><b>Basic State Pension</b> Age eligibility: 66. Number of contributions: 520 full rate contributions (2012 and after), 260 (2002 to 2012). Yearly average: 10 contributions for minimum pension, 48 for maximum pension. Rate of pension: 34% of average industrial wage - €230/week full rate (other top-ups possible*).</p> <p><b>State Pension (transition)</b> For those aged 65 and retired who made contributions. Provided for 1 year until age 66 when basic state pension begins.</p> <p><b>Widow/Widower Pension</b> Includes civil partners. 156 contributions till year of death or 66<sup>th</sup> birthday of survivor. At least 24 contributions per year for minimum pension.</p> <p><b>Homemakers' Scheme</b> Allows for periods spent providing full-time care for a child up to the age of 12 or to an incapacitated person to be taken into account for pension purposes.</p> <p><b>Family Businesses:</b> Recognition for women's contribution to family businesses including farm women's contribution to farm enterprise. Need to document the contribution of women to farm costs. If established then contributions calculated for farm women separately as farm partner.</p>	<p><b>Category A</b> Age eligibility: 60. Years of contribution: 30. Rate of contribution: 52 times the minimum weekly earnings for each year. Rate of pension: A single person can get up to £102.15 per week Basic State pension (other top-ups possible*)</p> <p><b>SERPS</b> Additional payment linked to earnings between upper and lower earnings limit, opt-out option for private occupational or personal pension plan, income tax relief (discontinued in 2002).</p> <p><b>Category B</b> Right of spouse/civil partner to claim separate pension based on partner's contributions. Rate: 60% of Category A pension.</p> <p>Widow/widower in addition receives 50% of any top-ups on Category A pensions due to partner. If widow/widower receiving widowed parent's allowance then pension benefit is full Category A.</p>

Table 1.1 continued

	Republic of Ireland	Northern Ireland
State Pension: Non-Contributory (means tested in ROI)	<p><b>Social Assistance Pension</b> If individual does not meet minimum contributions requirement and minimum income level, a rate of €203/week provided (other top-ups possible*).</p> <p><b>Widow/Widower/Survivor Pension</b> For those not eligible for contributory survivor pension. Maximum rate €188/per week. Deduction on rate after first €7.60/week by €2.50 per week for every €2.50 above minimum income.</p>	<p><b>State Second Pension (S2P) (replaced SERPS in 2002)</b> Earners with incomes above low earning threshold of £14,400 - graduated rate of payment depending on the excess of income over £14,400, minimum payment is 40% of threshold Eligibility – all with earning below threshold but above lower earnings limit (£5,304), those with home caring responsibilities and/or receiving carer's allowance or long-term incapacity allowance.</p> <p><b>Guarantee credit</b> An additional payment to pensioners with a low income to ensure a minimum total income of £137.35 per week for a single pensioner or £209.70 for a couple</p>
Occupational Pensions	<p><b>Contributory – employee and employer contribution.</b></p> <p><b>Non-contributory – only employer contribution.</b></p> <p><b>Personal Retirement Savings Account (PRSA)</b> – all employees must have access to PRSA if no occupational pension scheme. If occupational pension scheme, PRSA is then Additional Voluntary contribution to top up occupational pension. Tax relief increases with age of employee.</p> <p><b>Public Sector Pension.</b> Age to increase from 65 to 68 by 2028. Shift from final salary basis to average career earnings.</p>	<p><b>Employer and/or employee contribution.</b> Final salary related.</p> <p><b>Defined Benefits (DB) or Defined Contributions (DC)</b> – DC unable to contract out of S2P from 2012. Transferability when moving jobs.</p> <p><b>Stakeholder pensions:</b> must be offered by employers of five or more who do not provide a qualifying occupational pension. Employer not obliged to contribute. No minimum frequency of contribution required. Transferability. Tax relief on contributions. Auto-enrolment and National Earnings Savings Trust from 2012.</p>
Personal Pensions	<p><b>Personal Pension Scheme/Retirement Annuity Contract (RAC)</b> Age: maximum age by which to take pension is 75. Tax relief. Transferable. Proposed pension levy on private pension funds.</p>	<p><b>Personal Pensions</b> Age: 65 Individual purchase. Minimum conditions specified. Tax relief on contributions; national insurance rebate until 2012.</p>

\* Top-ups in ROI and NI include Qualified Adult/Dependent, Qualified Child, Disability, Living Alone, above 80 years, deferring claim, etc.

Ostensibly, recent pension reforms have sought to remove differences in how men and women are treated in the state and occupational systems (see Appendix A for a summary of changes in pension policy across the ROI and NI/UK). Provisions designed to ensure a pension income for wives can now be taken advantage of by husbands, wives and civil partners alike; retirement ages for men and women are being equalised; and equal pay law is used to ensure equal access to occupational pensions. Ginn (2006) states that many married women workers are now in a better position than in the past. Hollis (2006: 113) sees this view as wildly optimistic – in fact, “barely 20% of women [in the UK system] enter retirement with a full national insurance pension in their own right.”

## 1.2.2 Key Pension Policy Changes

### *Retirement Age*

In the Republic of Ireland, The National Pensions Framework (Department of Social and Family Affairs, 2010) detailed plans for the staggered extension of retirement age from 65 to 68 beginning in 2014. With the removal of the State Transition Pension in 2014, the retirement age will increase to 66 followed by subsequent increases to 67 by 2021 and 68 by 2028.

Pensionable age in the United Kingdom is currently 62 for women and 65 for men. Under an accelerated timetable proposed by the current Secretary of State (HM Government, Secretary of State for Work and Pensions, 2010: 5), women born after 5<sup>th</sup> December 1953 will reach pensionable age at 65. Pensionable age for all would then rise to 66 from March 2020 and to 68 from April 2046.

### *Private pension levy in ROI*

The ROI government introduced a pension levy in 2011 of 0.6% on private sector pension funds, which will be paid each year for four years from 2011 to 2014 (Department of Finance, 2011). The pension levy affects occupational pension schemes, Retirement Annuity Contracts and Personal Retirement Savings Account. The pension levy does not apply to public sector pensions, ARFs or to pension funds in respect of the provision of retirement benefits to non-resident members.

Over its lifetime the levy will amount to a charge of 2.4% of the value of pension funds. The levy will be paid in two tranches each year by fund trustees or managers.

### *Reduction in Tax Relief*

According to the National Pensions Framework of the ROI, “Tax relief for contributions to existing occupational and personal pension arrangements currently based on a contributor’s marginal rate of tax will be replaced with a State contribution equal to 33% tax relief. This will promote simplicity and equity and ensure that similar options are available to all groups of employees” (Department of Social and Family Affairs, 2010: 17). In the UK, from April 2011 the annual allowance (AA) for tax-privileged pension saving was cut from £225,000 to £50,000. In addition, from April 2012 the lifetime allowance will drop from £1.8 million to £1.5 million (HM Government, Treasury, 2011).

### *Auto-enrolment*

In both the UK and the ROI, there is a move towards auto-enrolment in occupational pension schemes. In the UK, auto-enrolment is set to begin in 2012, while in the ROI the change is under discussion (Secretary of State for Work and Pensions, 2011, p.8).

### *Level of Basic pension*

The current UK coalition government’s programme for government (HM Government, 2010: 26) includes a commitment to introduce a “triple guarantee” that the basic state pension will increase in line with earnings, in line with prices, or by 2.5% per year, whichever is greater. This will take effect from April 2012.<sup>3</sup> Within the ROI, there is some discussion of reducing the level of the state pension as part of the government’s move to rein in the budget deficit as part of the new EU/IMF loan conditions (Boyle and Larragy, 2010).

### *Additional State Pension*

In the UK from April 2012, it will no longer be possible to contract out of the state second pension, which replaced the SERPS in 2002, in favour of a defined contribution occupational

3 See page 4 of [http://statistics.dwp.gov.uk/asd/asd1/adhoc\\_analysis/2011/gains\\_from\\_triple\\_lock\\_and\\_breakeven\\_point.pdf](http://statistics.dwp.gov.uk/asd/asd1/adhoc_analysis/2011/gains_from_triple_lock_and_breakeven_point.pdf)

pension.<sup>4</sup>When the state second pension enters its second phase, anyone who has been credited with sufficient national insurance contributions will receive a flat-rate top-up to their pension (Pensions Act 2007, Schedule 2).

### 1.3 Gender and Pension Coverage

Across NI and the ROI, there are significant gender differences in reliance on the state, occupational and personal pensions, highlighting the economic dependence of older women on the state. In the ROI, in 2009 women accounted for only one-third of those receiving the state contributory pension and two-thirds of those receiving the state non-contributory pension (Department of Social and Family Affairs, 2010). According to the Central Statistics Office (CSO, 2011a), in 2008 44% of men and 50% of women aged 20-69 in employment had no pension provision other than the state pension. Single female pensioners have slightly higher social welfare income than single male pensioners, but have substantially lower income from employment (work or self-employed) and from occupational and private pensions (Department of Social and Family Affairs, 2007).

In Northern Ireland, women pensioners are likely to be more dependent on the state pension than men, are likely to receive a lower state pension and are less likely to be able to claim a state pension based on their own contributions (Evason et al, 2004). Department for Social Development figures (Department for Social Development, 2010) show that in March 2010, 126,947 women in Northern Ireland were in receipt of a Category A state pension. A further 55,221 (or about one-third of all women receiving a state pension) were in receipt of a pension based wholly or partly on a spouse's contributions. In contrast, almost all male pensioners were receiving an income based on their own contributions record. In terms of income, single women pensioners were more reliant on

benefit income<sup>5</sup> than men – 61% compared to 54% in 2008/09 (Office for National Statistics, 2011). With respect to income from occupational pensions, comparable figures were 20% and 27% for single women and men pensioners respectively. Earlier data cited by Ginn (2006) highlighted that in 2001, 71% of male pensioners in the UK received income from an occupational or personal pension scheme, compared to 43% of women. Ginn also notes that those women who do have a private pension receive a little over half as much income, on average, as men. Falkingham and Rake, 2001, (citing research by Disney et al) state that over 30% of women who join an occupational pension scheme will never receive an income from it, compared to 14% of men.

Within the ROI, CSO Quarterly National Household Survey (QNHS) figures indicate that occupational and personal pension coverage has remained fairly static over the last five years<sup>6</sup>, and below coverage targets of 70% (CSO, 2011b). In 2009, 53% of men reported occupational and/or personal pension coverage compared to 49% of women<sup>7</sup>. These findings were echoed by recent figures from The Irish Longitudinal Study on Ageing (TILDA, 2011) suggesting female employees aged 50-64 are less likely to be covered by occupational and private pension schemes than their male counterparts. Amongst women at work aged 50-64, 41% are not covered by an occupational, PRSA or private pension compared to 20% of men. Women are also less likely than men to be covered by an occupational pension (52% compared to 68%). Additionally, even in terms of the contributory state pension, they are less likely to receive the maximum state pension. (Women

4 Stakeholder feedback from the Department of Social Development (NI) clarified that contracting out will still be possible for defined benefit schemes.

5 Benefit income includes the basic and additional state pensions, widow's pension and widowed parent's allowance; income related benefits (pension credit, housing benefit, council tax benefit and social fund grants) and tax credits; disability benefits; winter fuel payments; and carer's allowance.

6 Men's pension coverage has fluctuated between 59% (2005) and 53% (2009) whereas women's pension coverage has remained between 51% (2005) and 49% (2009).

7 This includes persons in employment aged 20 to 69 years with either an occupational pension, private pension or both (CSO, 2011: Source QNHS, Q4 2009).

in the ROI in August 2011 account for only 27% of those receiving the maximum contributory state pension<sup>8</sup>). Given women's lower levels of pension provision, it is not surprising that in 2009 in the ROI, 19% of women aged 65 and over (compared to 15% of men in that age group) were at risk of poverty (CSO, 2011a).

## 1.4 Why a Gender Gap in Pension Coverage?

Within the literature on gender and pensions<sup>9</sup>, several factors have been identified as critical in shaping women's access to pensions. Gendered division of labour in the home, one of six "pillars of patriarchy" identified by Wallis (1990, cited by McDowell, 1999: 16), is considered to be the key factor affecting the pension prospects of most women. Gender norms in relation to caring (particularly child care) shape women's labour force participation, with most women having interrupted work histories (Frericks, Maier and de Graaf, 2007; Ginn, Street and Arber, 2001; Meyer and Pfau-Effinger, 2006; Steinhil, 2006). A typical pattern of labour force participation for a woman is high participation (almost equivalent to that of men) if unmarried and without children, a sharp dip with first and subsequent children, and a rise in participation rates when children are older than 15. Mothers' "quality of ... participation" (McWilliams, 1991: 32) in jobs is often affected by childcare responsibilities, reducing prospects of promotion and affecting ability to contribute to a pension scheme (Strauss, 2006). Elder care or caring for chronically ill or dependent adults also tends to be undertaken by women, influencing the continuity of their labour force participation (Street and Connidis, 2001). Another critical factor is that women in employment are more likely to take up part-time employment to manage their caring responsibilities (Ginn, Street and Arber, 2001;

8 Source: Personal communication from the Department of Social Protection. This source also stated that of those receiving the maximum rate of the means-tested non-contributory state pension, 66% are women.

9 This literature is based on research on pensions systems across the EU, North America and Australia and New Zealand.

Collins and Wickham, 2004; Murphy and McCashin, 2008). Evason and Spence (2002: 3) state that "part-time, poor quality employment is not normally pensionable employment." Additionally, gender discrimination is a common feature of labour markets leading to the concentration of women in feminised occupations at lower levels with low pay and poor conditions (temporary, seasonal, with low promotion possibilities) (McLaughlin and Ingram, 1991, Murphy and McCashin, 2008; Steinhil, 2006). Occupational segregation by gender is identified by Falkingham and Rake (2001) as a key cause of low occupational pension coverage among women. Sectors with a high percentage of female workers have a low percentage of employees enrolled in occupational pension schemes (Forth and Stokes, 2010). The gender pay gap is another constraint limiting access to pensions. International Labour Office (ILO) reports have established that the gender pay gap is partly a result of gender discrimination in pay, reflecting a lower valuation of women's work and an assumption that women's earnings are supplementary (ILO, 2004). The impact of low pay is that women are less likely to have sufficient surplus to participate in occupational or personal pension schemes. Hollis (2006) suggests that lower paid women are likely to feel their money is better used for day-to-day expenses, while their employers are reluctant to encourage occupational pension membership in case they are subsequently accused of misrepresentation, should this prove to have provided no additional benefit.

## 1.5 Older Women on the Island of Ireland

### 1.5.1 Employment, Employment Status and the Gender Pay Gap

In the ROI, the primary role of women as mothers was enshrined in the constitution (Mahon, 1987, 1998). A "marriage bar" was in force for public sector workers until 1970 in NI and 1973 in the ROI, which meant that women were forced to leave their jobs when they married. Equal pay legislation first took effect in the UK in 1975 and

was not introduced in the Republic of Ireland until 1977, which meant women earned less for work of equal value. The taxation system also favoured a male breadwinner household; women were regarded as secondary earners and subject to higher taxation rates (Ni Leime, 2010). This situation lasted until 2000 when individualisation of taxes was introduced. The married couple's tax allowance – which is applied by default to husbands' incomes – is still available to married couples and civil partnerships in the UK if one member was born before April 1935.

Typically, labour supply across older adults is concentrated among those who are healthy, wealthy, well educated and most satisfied with life (TILDA, 2011). The percentage of older women (aged 55-64 years) in the labour force in the ROI is above the EU-27 average: 41.4% compared to 37.8% (CSO, 2011a). The UK figure is higher again at 49.2% (CSO, 2011a). The gap between men and women is widest at 35-44 years and 60-64 years, with a much higher percentage of men in the labour force relative to women.<sup>10</sup> In terms of working hours, 82% of all part-time employees in Northern Ireland are women (Department of Enterprise, Trade and Investment, 2010). In the ROI, 80% of those working less than 30 hours per week are women, while less than 25% of those working over 40 hours per week are women (National Women's Council of Ireland (NWC), 2009). This is usually attributed to women trying to fit employment around caring for children and other dependants in a situation of limited high-quality childcare provision.

In the workplace, the Northern Ireland Statistics and Research Agency (NISRA, 2010), McCay et al. (1999), Clark (2006) and others document the persistence of horizontal and vertical segregation by gender in both NI and the ROI. Vertical segregation means women are typically concentrated at the lower end of promotional hierarchies and thus tend to be paid less than men. For example, in the ROI health service in

2010 women accounted for 91.8% of nurses but only 33.9% of medical/dental consultants, and constituted 82.8% of primary teachers but only 53.7% of managers at primary level (CSO, 2011a). An examination of NACE<sup>11</sup> economic sector analysis also highlights differences in pay by gender. In 2007, full-time women's mean hourly income in the Finance sector was approximately 74% (ROI)/62% (UK) that of full-time men, compared to a corresponding figure of 94% (ROI)/83% (UK)<sup>12</sup> in the Public Administration sector (one of the most gender balanced sectors<sup>13</sup>). Within the civil service, women generally make up a large component of the lower paid grades; among clerical officers in the civil service in ROI in 2009, 77.3% were women as opposed to only 17.6% at the (highest) level of Secretary General (CSO, 2011a).

Using average industrial earnings for women as a percentage of the average industrial earnings for men, the gender pay gap in the ROI is 17.1%<sup>14</sup> of male earnings compared to an EU average of 17.4%. Italy has the lowest gender pay gap at 4.4% and Ireland's pay gap is lower than the UK gender pay gap, which is over 22%. The position of women in NI differs from that of women the UK as a whole, at least where hourly wages are concerned – women's average hourly pay in 2010 was 96.5% of men's, compared to 87.8% UK-wide. NISRA statistics (2010) indicate additionally a full-time/part-time pay gap, with females in full-time employment in 2009 earning a median wage of £10.63 per hour, while their part-time employed counterparts earned £8.06. Hollis (2006: 113) finds a greater gender pay gap in part-time than in full-time employment, with the UK median hourly wage 13% lower for women in full-time work and 41% lower for women in part-time work. Of significance to

10 Recent TILDA (2011) findings of labour market status of those aged 50 years plus indicate 62% of men and 46% of women are in employment. A further 27% of women aged 50-64 describe their labour market status as 'Looking after family/home' compared to only 1% of men aged 50-64.

11 Nonmenclature générale des Activités Économiques dans les Communautés Européennes.

12 Drawn from the National Employment Survey (CSO, 2007) and Annual Survey of Hours and Earnings 2010 (ONS, 2011)

13 According to the CSO "Women and Men in Ireland 2010" report (2011a).

14 McGuinness et al (2009) note a gender pay gap of 22% using the National Employment Survey 2003, of which two thirds can be attributed to variations in observable characteristics (education, family responsibilities etc). The 'adjusted wage gap' was just under 8%.

this study, the gender pay gap widens in older age groups. Mean basic annual earnings from the 2009 National Employment Survey in the ROI suggest that the mean basic annual earnings for male and female earnings in the age group 25-29 years were €34,264 and €30,955 respectively.<sup>15</sup> Similar figures for men and women aged 50-59 years were €53,091 and €33,330 respectively, reflecting the widening gap in average earnings for older age cohorts (CSO, 2009). Similarly, ONS (2011) shows that median income for female employees in the UK typically declines with age as a proportion of the figure for males. Median income for women aged 22 to 29 is 86.5% of that for men; those aged 60 and older earn only 50.5% of the male median.

The gap in earnings has strong implications for the ability to provide for pensions and reinforces men's greater access to pensions. Price (2006) explored UK data from 2001 on household income that delineated the contributions of men and women to joint earnings. She highlighted that men who contributed more than 60% were more likely to be enrolled in private pension schemes. Women who made equally high contributions to joint household income were less likely to take up private pension schemes. Price concludes:

*"These results suggest that breadwinning is normatively associated with pension accumulation for both men and women, but subject to different financial constraints, which are gendered. The additional income into the household from a relatively low earning second earner acts as a financially enabling mechanism for breadwinning men to contribute to private pensions. For women, the financial constraints associated with being a breadwinner due to low earnings, and partners having low earnings, are so severe that few 'breadwinning' women can overcome them." (Price, 2006: 60).*

15 The NWCI (2009) report on caring confirms that for the age cohort 15-24 years, women's income is 82% of men's, while for the 55-64 age group, women's average income is 55% of men's.

## 1.5.2 Impact of Caring

The opportunity to earn income across the life cycle significantly affects the build-up of pension entitlements (NCWI, 2009). Those who are excluded or limited in their labour market participation due to their caring responsibilities are hindered in making their social insurance contributions, resulting in lower entitlement to a social insurance pension. According to the NWCI (2009), having children has almost no impact on employment for men whereas the employment impact for women is significant. Depending on the number of children, 56-60% of women with children are employed compared to 86% of women with no children (CSO, 2011a). The contributions problem is exacerbated for those women who have more than one part-time job – working hours and income from the jobs cannot be added together. For example, Hollis (2006: 114) notes that in NI/UK, a worker with three part-time jobs, each of 15 hours per week, may make no national insurance contributions and therefore accrue no entitlement to basic state pension while a full-time worker, with a shorter total working week, would make contributions and an unemployed person receiving jobseeker's allowance would receive national insurance credits. NISRA statistics (2010) reveal that women workers in NI are more likely to have more than one job than men – between January and March 2010, 54,000 fewer females than males were in employment, but 1,000 more females had two or more jobs.

## 1.5.3 Women Returners

The phenomenon of women currently aged 50 or over having left the ROI labour market on marriage or on becoming mothers is so pronounced that it has been the subject of research (see for example Russell et al., 2002). These women faced a number of obstacles in returning to work – including lack of child care, lack of skills and training, and age discrimination (Ni Leime, 2010). Unless they had a professional qualification, they typically returned to the labour market at lower levels and sometimes part time. They found that there was a high earnings penalty for time spent out of the labour market with obvious implications for their ability to provide for pensions (Russell et al., 2002).

### 1.5.4 Farm Women

Farm women in both the ROI and NI face particular difficulties in terms of pension entitlement as many have not been awarded pensions in their own right and are only entitled to be regarded as a qualified adult in the pension payment to their husband (Category B pension in NI). Many farm women do not have independent ownership rights in the farm and their contribution to running/maintaining the farm is not recognised.<sup>16</sup> Following pressure from the National Women's Council of Ireland, the Irish Farmer's Association and farm women themselves, the ROI government has moved towards granting partnership status to women who have worked on farms alongside their husbands in the agricultural sector. Women who have contributed to their family businesses such as shops have also faced difficulty in having their work recognised to gain a pension in their own right (Clare Women's Action Group & The National Women's Council of Ireland, 2007).

### 1.5.5 Atypical Work

Both anecdotal evidence and previous research suggest that a substantial proportion of women tend to be employed in atypical work in NI and the ROI – for example, short contract work, seasonal work, piecework or work that fits in around child care (Abraham, 2004; Russell et al., 2002). Frequently this work tends not to be pensionable – for example, women may teach language or music lessons from home or may engage in unregistered child minding or cleaning that takes place in the informal economy – i.e. is not recorded in any official statistics. Women may keep students as lodgers on summer exchanges, work in Bed and Breakfasts, or be employed as census enumerators. Such work often does not pay enough or regularly enough to allow women to build up pension

<sup>16</sup> Data on women's farm ownership are rare. A 1999/2000 EU Farm Structure Survey reported that women owned 11% of farms in the ROI. A 2005 research report by Wicklow Rural Partnership reported that in Wicklow 11% of women indicated independent ownership of farms and another 27% reported joint ownership. The CSO reported that only 3% of farms are registered as joint ownership (see Wicklow Rural Partnership, 2005: 20).

*“The IFA like saw that farmer's wives worked so hard at home. They were a free employee, do you know? They were a mother. They were a wife; they were a farm-worker. They were everything. Unacknowledged; unrecognised actually – that is the word”.*

contributions as it may be short term. Since the introduction of PRSAs, women may now pay into private pensions. However, the level of pay for much of this atypical work tends to be low and/or payments may be interrupted, and this pay therefore may not lend itself to pension provision.

## 1.6 Sectors of Vulnerable Older Women Workers

Based on the latest CSO data made available to the authors at the time of this study (from Quarter 1 of the 2008 QNHS. See Table 1, Appendix B), the Hotels and Restaurants sector has the highest percentage of women with no occupational or personal pension coverage in the ROI. Of those in Hotels and Restaurants, 83% of women aged 45-54 have no occupational pension coverage, followed by Wholesale and Retail (62%) and Finance (39%). A similar distribution prevails for those aged 55-69 years. Sectors with noticeable disparity between men and women include Wholesale and Retail, and Finance. Hotel and restaurant workers tend to be relatively low paid, often work part time, and to move between jobs. Employment for older women in the Retail and Finance sectors often shares these features, with a considerable proportion of part-time bank workers being women returners. In recruiting participants for this study it was considered important to include both full-time and part-time workers and unionised workers to uncover the possible variety of experiences. If pension coverage by occupational category is

considered, women in lower-skilled occupations are less likely to have occupational or personal pension coverage (see Table 2, Appendix B). While 29% of men aged 45-54 years in Managers and Administration occupations have no pension coverage, this compares to 50% of women in the same occupational category. A differential exists between men and women in Personal and Protection, Clerical and Secretarial, and Sales occupations, as women outnumber men in these sectors. For example the Sales occupational category had a higher concentration of older women workers relative to men. The 'Other' occupational sector includes work ranging from laundering and ironing to hairdressing services. Generally, these workers (along with operatives) would not have the same level of skills, qualifications and pay as other workers higher up the occupational classification.

In Northern Ireland, data were not easily available for specific analysis of pension coverage by age, sex, sector and occupations. Distributional data suggest that the sectors of Health and Social Work, Education, Wholesale and Retail, and Public Administration have the highest concentrations of women workers – together they account for 67.7% of female employment (NISRA, 2010). A critical dimension of women's employment, which greatly influences women's pension vulnerability, is part-time employment. Sectors with an overall concentration of female workers above 3% and with a strong difference between full-time and part-time employees between men and women include: Accommodation and Food Service; Financial and Insurance; Professional, Scientific and Technical; and Administrative and Support Services (see Table 3, Appendix B). It was not possible to get access to specific data on pension coverage of workers aged 45 and over, as was done in the ROI. Table 4 in Appendix B gives the percentage of employee membership of an employer-sponsored pension scheme by gender in the UK for 2009. Sectors with low coverage overall for women (and men) include: Accommodation and Food, Retail, Administration, and Agriculture. Surprisingly, in Health and Social Work women have significantly lower pension coverage than men, which may be due to the higher proportion of women part-time workers and returnees in the sector.

The details of the sector distribution along with pension coverage information allow identification of key vulnerable areas for older women workers. In particular, it is important to investigate the Wholesale and Retail, Hotels and Restaurants, and Finance sectors to help disentangle the complex issues behind pension gender inequality. In addition, while public sector occupational pensions are available in the Health and Education sectors, it appears that nearly a third of older women involved in these sectors have no occupational or personal pension. This may be reflective of women returning to work with gaps in their employment history (see Russell et al., 2002). Finally, those involved in the 'Other' sector, such as cleaners and child minders, also have low pension coverage, which may be reflective of the part-time nature of their work and their low pay. Given such contrasts with their male counterparts, qualitative investigation into the experiences, attitudes and strategies adopted by older women workers in these sectors will help shed light on the prevailing inequality in pension coverage. Farm women have also been identified as a specific group to be included as their experience also reflects the lack of recognition for other women who work in family businesses.





This research employed a feminist political economy of ageing approach to pensions. This approach recognises that the way in which the “gender contract” interacts with the pension system in any given country has often tended to disadvantage women (Ginn, Daly and Street, 2001). The gender contract includes the gender division of paid and unpaid work, gendered social norms relevant to caring, and relationships of power in society (Ginn, Daly and Street, 2001). This form of analysis recognises that pension, social welfare, employment and social legislation as well as gender norms and conditions in the economy shape the environment against which individual decisions in relation to pension provision are made.

Accordingly, an analysis of pension policy and relevant employment and social legislation in the ROI and NI focusing on gender was conducted. A literature review was also conducted to identify issues relevant to women’s pension coverage from previous research. Quantitative analysis of key official data sources including the Central Statistics Office (CSO), the Northern Ireland Statistics and Research Agency (NISRA) and the Office of National Statistics (ONS) identified sectors where older<sup>17</sup> women workers were concentrated, as well as their distribution in paid and unpaid employment and their level of occupational pension coverage. This provided the context against which individual women make (or do not make) decisions in relation to pensions.

When analysing women’s individual decision making and behaviour this study employs a lifecourse approach, which explores how their work-life experiences and trajectories have helped shape their current position in relation to pension provision. Strength of the lifecourse approach

is that it enables us to explore how individual women negotiate their work-life biography and highlights the interconnections between the household and the public sphere. It is considered important to explore women’s experiences from their own perspective, in order to uncover how they negotiate the various barriers and incentives to pension provision.

## 2.1 Focus Groups

In order to explore both general issues and individual experiences, both focus groups and interviews were conducted with women aged 45 and over. Purposive sampling was used. The main criterion for selection was membership of key occupational sectors identified from the quantitative analysis. However, the literature review highlighted the necessity to include women engaged in home duties, informal care, part-time work and women of varying ages and marital status, as well as rural and urban women (O’Hara, 1998; Russell et al., 2002). Participants were recruited through gatekeepers and key informants including trades unions, employers, non-governmental organisations (NGOs), Teagasc, and by direct recruitment. In Northern Ireland, voluntary sector organisations, employers and personal contacts served as gatekeepers.

Information sheets were distributed to potential participants and consent forms were signed. The

*“A lifecourse approach explores how women’s work-life experiences and trajectories have helped shape their current pension provision”.*

17 See Section 1.6 in previous chapter.

focus group discussions and the semi-structured interviews were recorded. Participants were offered the opportunity to read their interview transcripts and check them for accuracy.

In the Republic of Ireland, six focus groups ranging in size from four to seven women were conducted with a total of 33 older women workers from selected key sectors. Two of the focus groups took place in rural locations (one in the Teagasc Research Centre, Athenry, Co. Galway (n = 5) and the other in a small town in Co. Galway (n = 7)) and participants in these were mainly from rural areas. The remaining four took place in urban (city) settings: one in Dublin with five participants and three in Galway with six, six and four participants respectively. In-depth narrative interviews were conducted with 30 women (20 of whom had previously taken part in the focus groups) to gather their accounts of their work-life history and their pension expectations and plans. A total of 43 women participated in the ROI portion of the study.

Similar criteria for selection were used for the Northern Ireland sample – that is, a primary focus on occupation, followed by age, employment status, marital status and location. Three focus groups were carried out with a total of 13 older women: one in a rural location in Co. Tyrone (n = 8) and two focus groups in an urban location (n = 3 and n = 2). It should be noted that two participants in the 'urban' focus groups lived in nearby villages (although one of the villages lies within the boundaries of a city), while two participants in the 'rural' focus group lived in nearby towns. Further blurring the urban/rural divide in NI, a number of participants now living in rural areas had spent most of their lives in cities or large towns and/or commuted to urban areas to work. In-depth qualitative interviews were conducted with 11 women, eight of whom had previously participated in focus groups. In all, 16 women participated in the NI side of the research.

The focus groups investigated the following main topics:

- awareness of pensions and sources of information
- own experiences of pension building
- pension provision, adequacy, plans for future pension provision
- pension provision in particular sectors including farm women
- views on pension policy, responsibility, information provision, policy changes.

While the focus groups were extremely useful for generating discussion on pensions generally and identifying issues of concern for women in particular sectors, this method did not allow sufficient time, space or privacy to investigate the pension-building trajectories of individual women throughout their lives.

## 2.2 Individual Interviews and Participant Profile

The in-depth interviews were designed to allow for a deeper exploration of these issues in the context of the work-life biographies of each individual woman. This enabled us to look at pension building using a lifecourse perspective. It is increasingly recognised in policy and research communities that old-age income (as well as other outcomes) tends to be influenced by previous lifecourse experiences as well as the policy environment, social norms and conditions in the economy (Dewilde, 2011; Frericks, Maier and de Graaf, 2007; Mayer, 2009).

In addition to the issues investigated above in the focus groups, the semi-structured interview schedule explored the following areas:

- current circumstances (location, occupation, family status, health, income)
- current pension provision and awareness
- work-life biography, employment history

- changing awareness of pensions over the lifecycle
- impact of recession and views on policy.

The demographic profile of the participants is outlined in Tables 2.1 and 2.22 below. This was obtained by asking participants to fill out a brief questionnaire covering age, marital status, education, occupation, income, pension status, and partner's occupation. The research focused on older women workers aged 50 and over. The original design was to include women aged 50-64 only. As the research progressed, while the main focus remained on the 50-64 age cohort, we expanded the age range to include four women aged 45-49 and five aged 65 and over. It was

recognised that many women over 65 are still in paid employment, and it was considered important to get a prospective view from women in younger middle age. As is expected for this age cohort, most respondents in the ROI (n = 39 out of 43) are now (n = 32) or have been married; four are separated or divorced, three are widowed and four are single. All participants in NI are either married (n = 15) or widowed (n = 1). Most ROI and 10 out of 11 NI interviewees have children. Half of the ROI participants and over half of the NI women have at least one child living at home. Eleven participants in the ROI live in a town, 14 live in a city, 7 live in a village and 11 live in the countryside; while in NI, five live in a city or a town and 11 live in a village or in the countryside.

**Table 2.1:** Age and marital status of ROI and NI participants

Marital Status	Married		Seperated/ Divorced		Single		Widowed		Total	
	ROI	NI	ROI	NI	ROI	NI	ROI	NI	ROI	NI
Age cohort										
45-49	2	1	0	0	0	0	1	0	3	1
50-54	10	4	0	0	3	0	2	0	15	4
55-59	8	2	4	1	0	0	0	0	12	3
60-64	7	5	0	1	1	0	0	0	8	6
65-69	2	1	0	0	0	0	0	1	2	2
70+	1	0	0	0	0	0	0	0	1	0
Age not given	2	0	0	0	0	0	0	0	2	0
<b>Total</b>	<b>32</b>	<b>13</b>	<b>4</b>	<b>2</b>	<b>4</b>	<b>0</b>	<b>3</b>	<b>1</b>	<b>43</b>	<b>16</b>

Table 2.2 below sets out the breakdown of participants' occupations by sector. The aim was to recruit women across a range of occupational sectors, with a higher number from sectors where women are heavily represented.

**Table 2.2:** Primary occupation of ROI and NI participants by NACE sector

Primary Occupation	ROI	NI
NACE	No.	No.
Accommodation and Food Service	3	1
Activities of Households	4	2
Administration and Support Services	3	1
Agriculture, Forestry and Fishing	3	1
Construction	1	0
Arts, Entertainment and Recreation	0	1
Education	4	1
Financial and Insurance	3	1
Human Health and Social Work*	11	4
Informal Care**	1	0
Manufacturing	1	0
Professional, Scientific and Technical	2	0
Public Administration and Defence	2	3
Unemployed**	1	0
Wholesale and Retail	4	1
<b>Total</b>	<b>43</b>	<b>16</b>

\*Includes nurses, care assistants and childcare workers.

\*\*Not a unique NACE category.

Thirteen of the women in the ROI were engaged in at least one other occupation, apart from their primary job.

## 2.3 Consultation with Older People and Other Stakeholders

At the planning stage of the project, the named stakeholders (Mandate Trade Union and the Irish Senior Citizens' Parliament in the ROI, and Unison Trade Union and the Northern Ireland Women's European Platform in Northern Ireland) were consulted and a meeting was held to request their advice on the design of the project and assistance with recruitment. In order to include the perspectives of older people, The Irish Centre for Social Gerontology's consultative committee of older people (composed of eight older men and women from urban and rural areas) was invited to a meeting in April 2011 at which the preliminary focus group findings were presented. The committee members were invited to give their feedback, before the project team proceeded to the interview stage of the research. Finally, a summary of the project aims and findings was sent to a wider group of stakeholders, policy makers and academics in the ROI with an interest in women and pensions (see Appendix C) on 23<sup>rd</sup> August 2011. They were invited to a meeting on 29<sup>th</sup> August 2011 to give their feedback, and they were asked to send their comments by e-mail if they were unable to attend. A summary of the NI aspect of the research was sent to a group of stakeholders in NI (see Appendix D) on 26<sup>th</sup> August. A meeting was held with these stakeholders on 1<sup>st</sup> September and anyone who could not attend the meeting was asked to send their comments by e-mail. Useful comments were received from a variety of commentators across the spectrum – NGOs representing women and older people, the state sector, and academics.





## 3.1 Introduction

In this chapter, the research findings from the focus groups and interviews conducted in the ROI are presented. The level of the women's pension coverage is outlined; then the findings are presented thematically under the headings vulnerabilities, perspectives, and strategies.

First, we discuss the vulnerabilities of women in both formal and informal work, examining the persistence of traditional societal gendered norms throughout women's working lives and its impacts on pension accumulation. The next section focuses on women's perspectives on pensions, exploring the centrality of pensions in women's lives and their evolving pension awareness. Next, we present strategies identified by women for their future pension provision and relate strategies to various vulnerabilities facing women and their pensions. This is followed by the findings from Northern Ireland (NI), presented in a similar format. At the end of each section, policy recommendations made by the participants from the ROI and NI are presented.

We then present examples of individual women's experiences of building pensions using four summary case histories (from NI and the ROI) featuring typical trajectories of women's lives. We use a lifecourse analysis to illustrate how education, social norms, lack of employment opportunities and previous legislation may combine to produce particular pension outcomes for women.

### 3.1.1 Pension Status

In the ROI, 17 of the 43 participants had some occupational pension provision and four others had private pensions. One respondent had

both a private and an occupational pension and close to half of the respondents (n = 20) had no occupational or private pension coverage at all. One of these was in receipt of the state Widow's Pension. It is important to note that many of the occupational pensions were small, partial pensions due to gaps in employment and low pay (Murphy and McCashin, 2008). In terms of partner's pension provision, 20 of the respondents (out of 32 who are married) expected to be provided for by their partner's pension.<sup>18</sup>

*"I think I'm just one big gap actually..."*

## 3.2 Vulnerabilities

### 3.2.1 Introduction

Earlier research in both the UK and the ROI has identified a number of issues that contribute to the current situation where women are extremely likely to have either low or no occupational pensions (Evason and Spence, 2002; Murphy and McCashin, 2008). One such issue is the prevalence of the traditional gendered division of labour whereby women are most likely to be assigned the primary responsibility for the care of children and dependent family members (Frericks, Maier and De Graaf, 2007). Evidence from the interviews suggests that many of the women in this study regarded themselves as the primary carer and that this impacted on their pensions. It limited their involvement in paid employment in various

<sup>18</sup> Some partners are already receiving a pension

ways; several women left the labour market for more or less extended periods of time and often returned to take up work with low pay and/or poor conditions. Many interviewees depended on their partners for income and pensions, which rendered them vulnerable in the event of widowhood, illness or redundancy of partners, or the breakdown of relationships. Other sources of vulnerability in the public sphere are the fact that much of "women's work" is typically poorly paid and offers poor conditions of employment – for example, it may be seasonal, non-pensioned, insecure, offering short-term contracts or piecework. Women are less likely to be in senior management positions. This section presents findings in relation to these issues in the ROI as well as exploring the impact of family friendly policies and child care, and of mobility and migration, on pension building.

### 3.2.2 Persistence of Traditional Gender Norms: Private Sphere

#### *Caring Obligations: Child Care*

The fact that women were regarded as primary carers had a strong impact on their participation in the labour market. Only six respondents described their employment history as complete and uninterrupted with nine women having only one break from paid employment. The most common reason given for leaving paid employment was having children. All but four of the women interviewed had children. Almost two-thirds had three or more children, with 13 having three children and six having larger families (of four, five or six children), reflecting the typical demographic pattern in the ROI during the period when the interviewees were bearing and rearing children.

The vast majority of respondents have had breaks in formal paid employment; the amount and pattern of disruption varied, from 15 respondents with two or three breaks to 10 respondents with more than three breaks. In fact, some women regarded themselves as having almost no, or only a very intermittent, paid work history with consequent large gaps in their pension building as illustrated in the quotes below:

*"I'm all a gap." (Source: Farm woman in focus group)*

*"I think I'm just one big gap actually. I may have actually paid, you know like, you know the odd time you'd have different jobs and things and I may have paid into bits but they'd only be pathetic bits. You know what I mean, if you had a contract for a while?" (Source: Tutor in focus group)*

Another effect of this norm was that several women reduced their hours of work to part-time to care for children. This obviously reduced their level of pension contributions and along with perceived ageist attitudes may have affected promotional opportunities, again reducing the amount of pension. One woman said:

*"I don't think there's any value at work for women of my age. I think in general most of us didn't get any promotions or anything because we had children and we weren't really pushing to get ahead and now we're kind of no place work-wise..... You're not going any place because you've never gone any place. You're too old to be promoted." (Source: Interview with woman in Financial Services, job sharing)*

There was evidence that not everyone shared this traditional gendered norm. Some women (many of whom had continuous work histories or had only one break) did not appear to regard themselves as primarily responsible for caring and their husband/partner shared childcare duties with them. For example, one woman who had attained a senior management role in the public sector had a husband who shared childcare and eldercare duties with her outside of working hours. This woman also had a good income and could afford to pay for child and elder care.

Other women who had a continuous employment record tended to have professional qualifications and/or had hours that could accommodate child care and partners who were willing to play their part in child care. Alternatively, some mothers needed to work as they were the main or sole

breadwinners following separation or widowhood. Some women described their decision to leave work as a choice:

*"It was a conscious decision. My husband was making enough for us to live on until his job did go in W and then he had to go to another nearby country." (Source: Interview with worker in Education sector)*

Others specified that they left because it was the normal thing to do, or cited the lack of supportive policies as pushing them into leaving paid employment (see below).

### *Caring for Dependent Relatives*

Ten of the women were either currently caring for older relatives or had done so in the past. For some women, taking on this task was seen as a natural part of their role if they were already caring for their own children in the home – this was the case for two women who lived on farms. They were seen as available to provide care. The following quote illustrates that this was expected when a woman "married into" a farm:

INT: *"So you were providing care for your mother-in-law?"*

RESP: *"She was there in the house when I got married, so that was an understood thing, you know. So, with the three kids, how could you work? No way. I suppose ... I was there like to do the washing and the meals." (Source: Interview with farm woman in home duties – currently has part-time job)*

Another farm woman had six children of her own and three older relatives to care for over a number of years. There was no opportunity for her to engage in off-farm work as this excerpt shows:

INT: *"And did you ever think of going out to work?"*

RESP: *"Now, in '72 I had three children and I had granddaddy in bed. The other man to be fed. [inaudible] in the house. Where would you be going?" (Source: Interview with farm woman)*

*"Now in 1972 I had three children and I had granddaddy in bed - the other man to be fed ...in the house. Where would you be going?"*

A number of women did provide care for older relatives, but continued to engage in paid employment at the same time. Some could afford to pay for private care and/or had partners who participated in providing care. Another ran a B&B and could combine caring and paid work. One woman was a carer for her husband who was ill and she continued to work part time cleaning. This was facilitated by her employers keeping her job open for her. In this group of interviewees, only four had taken unpaid leave from work to provide care for dependent relatives for a short period of time (two to care for their husbands and two to care for other relatives who were ill), but there seemed to be an expectation that women would provide care if they were not working outside the home. It appears that this gendered caring norm is still prevalent, although it is no longer universally held among the interviewees. Some women had not been able to take up employment opportunities and some had taken time out of paid employment, which had reduced their pension contributions and/or their occupational pension.

### *Dependence on Partners/Husbands*

Depending on partners/husbands for pension provision has been identified as a major source of vulnerability and deemed a "risky" strategy due to the risk of the breakdown of relationships (Ginn, Daly and Street, 2001). Of those women who were married in this sample, 10 had no pension but<sup>19</sup> their partner did; five had their own pension but their partner had none; seven had neither their own pension nor did their partner and 10 stated that both their partner and themselves had their own pensions.

It was the norm at the time when many of these women were joining the workforce for women to

<sup>19</sup> Occupational or private pension

be financially dependent on their husbands. As set out in Chapter 1, employment legislation, social norms, the tax system, the lack of childcare support or family friendly policies, and the existence of discriminatory legislation such as the marriage bar and the marriage gratuity in the public service at this time all discouraged mothers from remaining in formal paid employment.

Given this context it is not surprising that 20 of the respondents (out of 32 who are currently married) expected to be provided for by their partner's pension. In three of the focus groups, several participants either explicitly said or implied that they were relying solely on their husband's pension. A typical statement was:

*"My husband pays into a private pension. So really I don't know much about it, because he looks after that side of things."* (Source: Care assistant in focus group)

*"It was all kind of left to the man to look after the family and the pension"* (Source: Interview with catering worker)

This demonstrates the complete lack of awareness around pensions for some of the women. Some participants still held the same opinion at the time of interview while others now regretted the fact that they were solely or mainly reliant on their husband's pension. Some who regretted it did so because they had experienced various life events such as relationship break-ups (n = 4), illness (n = 1), death (n = 1) or redundancy (n = 2) of their partner. Others had observed the financial problems of other women in similar situations.

Interestingly, in two of the focus groups a discussion arose where some women pointed out that if a marriage broke down or the husband/partner was not willing to share his pension, the woman would be financially vulnerable. It was clear that some women did not know what their pension entitlements would be in the event of this happening:

*"If our husbands pay into a pension, will we get half?"* (Source: Childcare worker in focus group)

However, not all were completely reliant on their husband's income; some women viewed their husband's pension as simply one source among others of shared household post-retirement income.

*"You know, it depends on your circumstances really because the fact that I've gone back to work, you see, I would say that I feel financially more secure myself, but if I hadn't gone back to work I'd be pretty dependent on...[name of husband]."*  
(Source: Interview with public sector worker)

Finally, some women did not share the traditional view, and have either become aware of the importance of having their own pension or had always taken responsibility for their own pension, as exemplified in this quote:

*"I would have considered it equally important that I [as well as my husband] should have a pension<sup>20</sup>"* (Source: Interview with nurse)

This woman had always been encouraged by her parents to ensure that she made her own pension provision.

In summary, over half of the women were heavily dependent on their husbands for a pension. This renders them vulnerable in the face of unexpected life events. However, approximately one-third of the women did not appear to subscribe to the normative belief that they should depend on their husbands for a pension. The remainder were partially dependent on their own and partly on their husband's pension and other assets.

### 3.2.3 Changes in Circumstances: Private Sphere

#### *Breakdown of Relationships*

It has been identified in previous studies that the breakdown of relationships may place women in a vulnerable financial position, particularly in

20 Words not in italics inserted by authors

situations where women had taken the primary role in caring, were dependent on their husband's or partner's income, and expected to share his pension and other assets (Price and Ginn, 2003). In this study, four of the ROI participants were separated or divorced and three were widowed.

Two of the women interviewed had given up work in order to care for their children, one at the request of her partner. When their relationships ended, both women had a gap in their labour market participation and pension building. One woman had returned to work just before separating and had been promoted a number of times since. However, she had received only minimal child support and had to take out a mortgage at a relatively late age; she is currently struggling to pay this. She found that (with the pay reductions due to the recession) she could no longer afford to pay for pension contributions to make up for the years she was out of work. The other woman also did not receive financial support and could not enforce this since her husband lived abroad. At the time of interview she had neither financial security nor property nor pension provision, despite having worked almost continuously at a series of relatively low-paid jobs. The other two women had relatively well-paid jobs; one continued to work and the other engaged in further training and work. However, one woman moved house and this incurred unexpected costs. Most of these women said that they became more aware of the necessity to have proper pension provision after separation.

The focus group discussions highlighted the fact that many women simply hadn't considered what might happen to their income or their pensions as a result of separation or divorce. This is shown in this excerpt from a focus group when participants were asked if they had thought of what their income situation would be in the event of a divorce:

FG5 Resp1: *"I'd find out fairly quickly. [laughs] I don't, to be honest. If I was to be thinking about that, I wouldn't be thinking about divorce we'll say. I'd say only if it came up in front of me then I'd get into it."*

FG5 Resp 2: *"Address that problem when it happens".*

(Source: Rural focus group)

Both of these women were heavily dependent on their husbands for their current income and future pensions. Similar views were expressed in two other focus groups and they demonstrate the extent to which many women are unprepared for the possible effects of loss of income, increased costs and potential loss of share in pension after divorce.

### *Ill health*

Very few (only five) of the interviewees said that they currently suffered from ill health. Two of these worked in a job requiring heavy physical effort and one was already finding it difficult to carry out her work and had to take time off, while the other anticipated having to employ somebody to do the strenuous work for her in the coming years. Another feared she would need to stop doing B & B work as it was too demanding. Four women reported that the ill health of various family members meant they had to leave the workplace to provide care for periods of time, reducing their earnings and pension contributions.

Among many women there was a general lack of awareness of the possible costs that may be associated with ill health and whether their pensions would be adequate to cover them. However, many of those who had been carers did have an awareness of what the financial costs of ill health might be.

### **3.2.4 Lack of Awareness of Own Future Income Demands**

Another source of vulnerability for participants was not having a realistic idea of what their own future income and expenditure might be; while some did have a realistic awareness of what their costs might be after reaching retirement age, some had not. There were several women (n = 10) who emphasised that they expected their cost of living to be reduced at pension age. A typical statement was:

*"That [state] pension would do me you know. What does people need when they're old? Do you know that kind of way?" (Source: Interview with retail worker)*

However, when asked if they had worked out what income they would need, eight of these women said they didn't know either how much they would receive or what their income demands might be. It appeared that several of them were basing their assessment on perceptions rather than on having worked out their likely incomings and outgoings:

*"I don't see increases as such, as in expenses? No, not really. I'd be hoping if anything they would decrease. You know the kids getting older and kind of moving out." (Source: Interview with childcare worker)*

*"Do you know, I'm awfully ignorant about it. I haven't thought about it. I don't know, do I know anybody who is on a state pension? ... I don't think I do." (Source: Interview with FÁS worker)*

And another woman said:

*"My biggest worry always would have been our mortgage and once that was paid for I was happy enough ..."*

INT: *"Okay, so that's it. Yeah, and would you be familiar with any older people who are living on a pension at the moment?"*

RESP: *"No, I don't really. I don't even know how much the pension is."*

(Source: Interview with carer)

However, some women had made a more realistic assessment of their likely situation:

*"And like it's hard to live on €210, especially there in the winter, all the briquettes and oil. Some of the people, a lady told me in the shop she had the oil on for seven days in a row. It cost her a fortune, you know what I mean." (Source: Interview with retail worker)*

Some women were more pessimistic about the prospect of surviving on the state pension. One woman who had recently been made redundant said:

*"I'm getting a taste of what that could be like, so, but I'm also in very good health. I don't feel the cold. You know all those kind of things. So, there's not that draw on the income in a sense. So, I would be concerned about the additionality, you know in terms of what other kind of, you know payments there are. What other kind of supports there are as you grow older because the pension on its own isn't going to be enough." (Source: Interview with woman from Community and Voluntary sector, now unemployed)*

This woman could give a realistic assessment of what it was like to survive on income equivalent to the state pension, concluding that it would be inadequate. Overall, though, several women were over-optimistic or unaware of their likely future income demands.

### 3.2.5 Mobility/Spatial Containment

The issue of mobility is related to traditional gender norms, which are or were prevalent among some women, at least early in their marriage. Over a quarter (eight) of the interviewed women explicitly said that they had moved location either abroad or within Ireland because their husband wanted to move, either to further his career or simply because he wanted to live in a particular area. Two of these women said that they themselves had not wanted to move, and four of them had had to give up their jobs in order to do so.

Not everyone moved simply to fit in with their husband's career moves. Four married women moved either through their own choice or as part of a joint household decision with their husbands/partners. One moved to avail of further education and to live with her partner.

Fourteen women said that they would not be prepared to move from their current location; this was particularly true for farm women, of whom five said they would not move because this was

their husband's home place and/or that they were attached to the community, or they were running a business on their farm. The rest were living in towns (three) or cities (six) and were involved in their communities and/or close to their neighbours. For those in rural areas, being unable to move may potentially have restricted their opportunities for employment.

Sixteen women said they would be prepared to move if they needed to or wanted to. Some of these had already moved for work, education or to improve their quality of life. One woman who was offered promotion said that she didn't accept it because she didn't want to move when her children were at a particular stage in their education.

*"Maybe if they have been all smaller I might have considered it, but I just felt some of them were in national school, some of them were in secondary school and it would be a major upheaval."*

(Source: Interview with manager, public sector)

However, she did accept promotion, which involved commuting.

### 3.2.6 Persistence of Gender Norms: Public Sphere

Just as women's work is undervalued in the private sphere, it is also clear from looking at patterns of occupational segregation that women tend to be concentrated in occupations similar to those they perform in the private sphere, such as cleaning, caring, education, health and administration.

#### *Horizontal Segregation*

It is well-documented that women are typically clustered in "female" employment types that tend to be poorly paid and have poor conditions of employment, including lack of pension provision (Murphy and McCashin, 2008). This is often the situation for women who have relatively low qualifications or who have been out of paid employment (engaged in unpaid child care or elder care) for long periods of time, and who then return and try to fit employment around caring for families and children. The impact of this on

the possibility of paying into a pension is clearly illustrated in the following quotes from a woman (who was a stay-at-home mother working part time as a cleaner and part time in a restaurant) on her future pension prospects:

RESP: *"I just think when I'm finished work now I don't think I'll get anything."*

INT: *"Because possibly you may not have enough years or enough hours?"*

RESP: *"And as well as that because I'm only working part time, my stamp is very low as well, so even though I have two part-time jobs, I don't think it will be worth anything to me. My catering job actually, I'm 25 years in it and I'm still on the minimum wage. Just a little above the minimum wage. The cleaning job is a better paying job. Of course it's a lot harder work."*

(Source: Interview with part-time cleaner and part-time hotel employee)

The issues of low pay and poor conditions, which means occupational or private pension is virtually unattainable even for women who have worked continuously for many years, is commonly encountered across several female-dominated occupations such as child care, elder care, cleaning, restaurants, retail, the arts and seasonal work. These issues are discussed later. In this section, we outline issues that women identified as specific to particular occupations.

- The Community and Voluntary sector is subject to continuous funding cuts. The lack of long-term contracts, and consequently the lack of job security, results in significant transition within the sector. Movement from job to job means employees face varying terms and conditions as a result. In the past there were usually no pensions in this sector. With cutbacks, it seems likely that this situation may occur again.
- While occupational pension coverage is generally better in the Finance, Health and Education sectors for those with permanent jobs, some women felt limited in their career progression due

to part-time status and/or career breaks. Those with piecework or contracts often encountered low pay and poor conditions.

- Farm women, women working in the home and informal carers wanted recognition for their economic contribution in their pension provision. Self-employed women across various sectors, including Agriculture and Hotel and Restaurants, stated that they saw the lack of pension information on entitlements and contributions as a barrier, along with low earnings in agriculture and restaurants.
- The prevalence of part-time employment status and low wages were described as the biggest barriers for those involved in the Retail sector. Some workers in retail had better conditions, including pension, and attributed this to union membership. Lack of employment opportunities in the Health and Education sectors means many employees face temporary contracts. Of those women employed in these sectors in this study, many will only receive small partial occupational pensions due to employment breaks. Many also expressed concern at the lack of pension information within these sectors.

### *Issues for Farm Women*

Prior to 2009, there was little or no formal recognition of the contribution of women to the family farm. Farm women were not awarded pensions in their own right and may have received a state pension as a qualified adult in the pension payment to their husband. If they reached the age of 65 before their husband, they would not receive a pension until he reached pension age. Together with the fact that relatively few women are registered as joint owners, this means that a significant portion of farm women were economically vulnerable in older age (O'Hara, 1998). Since 2009 and following much lobbying by the Irish Farmers' Association (IFA), NWCI and farm women themselves, proof of farm partnership and subsequent opportunities to claim spousal partnership status were retrospectively approved.

*"The IFA like saw that farmers' wives worked so hard at home. They were a free employee, do you know? They were mother. They were a wife. They were a farm-worker. They were everything. Unacknowledged. Unrecognised actually is the word."* (Source: Interview with farm woman)

For some of the farm women who participated in this study, attaining recognition of farm partnership by the Department of Social Protection was a long, painstaking process but some have subsequently received farm partnership status. For others, their husbands recognised their role and registered them as partners in the farm business. Some of the women in this study remained unrecognised as a farm partner.

### *Vertical Segregation*

Although the interviewees were chosen in order to cover a range of sectors, rather than seeking to replicate vertical segregation, in fact a relatively small number of the research participants were in management positions or at the top of promotional hierarchies. This reflects the situation for women in the Irish labour market generally (Valiulis et al., 2008). There were two senior managers, one in the public sector and one in banking (one with a professional qualification) while there were a number of professionals including teachers (two of whom were in management positions), nurses, a mediator and a middle manager in the public sector. Echoing trends in the labour market there were six working in child care and elder care and six working in services (retail, cleaning, catering). Women in these sectors are often poorly paid with relatively few opportunities for advancement. Not surprisingly, the highest proportion (n = 11) of the 27 women who stated their income were clustered in the lowest income bracket (< €20,000), while eight were in the €20,000-€40,000 band, five earned between €40,000 and €60,000, and only three women earned more than that.

### *Low Pay*

As documented earlier, there is a substantial gender pay gap in the ROI. In some sectors, such as the Services sector, pay per hour is set at a very low rate that is not reflective of the skills or responsibility involved.

This is often compounded by the fact that many women work part time in order to fit work around caring for families. The fact that women are typically in receipt of low pay means that it is very difficult for them to pay for either a private or occupational pension, given that women often see themselves as responsible for paying for child care. This means that realistically many may be totally reliant on the state pension:

*"Somebody may be paying for a house; paying for child care. Where will they get room for a pension like?" (Source: Interview with retail worker)*

*"But between that and the new universal levy. There's usually not €2 spare to go to a pension. Can't even save." (Source: Interview with childcare worker)*

Previous research has shown that where women take time out of the formal labour market they often go back into the workforce at lower pay levels (Russell et al., 2002). Several women engaged in child care and elder care mentioned that "women's work" tends to be paid at a lower rate even though it can be highly responsible and demanding:

*"And yet you have - you know that they pay lip service to how important children are. Well, now you show me how important children are when all the women here are being paid the minimum wage, you know just to rattle on about being paid basic wages for very committed high quality work." (Source: Childcare worker in focus group)*

As well as low pay, such employment typically offers poor conditions.

### *Poor Conditions*

While some part-time workers do have pensionable jobs, many of the interviewees were engaged in part-time work or seasonal work such as running a Bed and Breakfast business. Others had short-term contracts or were engaged in piecework – for the latter there was no guarantee if or when they would get the next piece of employment, and therefore they could not

*"But between that and the new universal levy. There's not usually €2 to spare to go on a pension".*

commit to contributing to a pension. This was the case for some workers in the Community and Voluntary sector and for some of those involved in research work.

*"I do know there are certain things to which I have never contributed and most people haven't because you just never have enough money to do that, or if you do this month, you know, because it's all contract work you don't know that you're going to have it next month, so you can never really commit to anything like that." (Source: Tutor and artist in focus group)*

Similarly, workers involved in elder care were unable to contribute to a pension because of low pay and irregular, unpredictable hours. As already mentioned, many employers in the past typically did not offer pension schemes to workers in retail, hotel, catering, caring and the arts.

### *Lack of Child care and Family Friendly Policies*

Some research participants linked the fact that they had not been able to either take up employment or continue to work due to the absence of family friendly policies and publicly funded care services. One woman who had cared for three dependent older people in the 1970s said:

*"I had no help or anything, you know. All the home help there is now, oh my God." (Source: Interview with farm woman)*

This contrasts with another woman who cared for her mother-in-law in recent years; the fact that there was home help and that her husband participated in the care meant that she could continue to in her paid employment. One woman highlighted the fact that the lack of family friendly

policies meant that she could not continue to work when she had young children:

*“Why did I decide to leave? Because I had a young family and because at that time there was no job sharing or no part-time work or no family friendly initiatives.” (Source: Interview with public sector employee)*

She implies that she may have continued to work had such policies been available. In fact she did return to work later, but at first had to return to poorly paid non-pensionable employment - one likely consequence of breaks from employment, which ultimately reduces pension size for women.

### 3.2.7 Migration

A considerable number of women (eight) had either moved abroad from Ireland and returned later or had moved to Ireland from another country. Three women migrated abroad from Ireland to accompany their husband/partner who wanted to work there in order to further his career. Other women had emigrated to the UK for a number of years, typically after leaving school, either to find employment or to train as teachers or nurses and later returned to Ireland. This was typically at the end of the 1950s and during the 1980s when there was very little employment in the ROI. Two women went abroad to volunteer as teachers or nurses for periods of time. Finally, two women who were born in the UK moved from there to Ireland.

The impacts of migration on pension entitlement vary depending on the reasons for moving, the woman's occupation, conditions in the country, partner's income and occupation, and whether the marriage ended in separation. Two of the women who accompanied their husbands moved to two African countries where there was no state pension and little paid employment available to them. In one case, the relationship subsequently broke down and this woman had no pension for the years spent abroad. The other is still married but her husband has no pension as he worked in the private sector and she worked mostly in the home

in the country where they spent 27 years. She is financially vulnerable in that she and her husband will now be entirely dependent on the state pension in Ireland. Those who had professional qualifications such as teaching or nursing and who continued to work in the UK or elsewhere did build up pensions that they can draw upon along with their Irish pension. But other emigrant nurses, who worked for several years at nursing but also travelled intermittently, did not build up pensions as they withdrew their pensions and used this money to fund their travel. However, others who had worked in non-pensionable employment abroad and moved back to Ireland with their family, had no pension provision.

### 3.2.8 Impact of Economic Crisis

The recession affected the women's pension provision in a number of ways, both directly and indirectly. The economic crisis reduced employment opportunities; it saw the introduction of the universal social charge, which affected all tax-payers and of a public sector pension levy; many private pension funds lost a large proportion of the value of their investments. Many employers had to make their workers redundant or reduced their hours of employment or their wages. In some cases, this directly affected participants' ability to contribute to their pensions. Two women said that they had been paying Additional Voluntary Contributions (AVCs) but had had to discontinue these payments since their wages were reduced due to the introduction of the levies and charges. These were introduced in the previous year and had the effect of reducing everybody's income.

*“I have been paying AVCs but with the universal social charge etc., and all the rest of it, I simply can't afford to continue with it, so I had to, I put it on hold hoping to take it up again, you know.” (Source: Interview with Financial sector employee)*

The quote above shows the direct impact of these charges on pension provision.

In some sectors, women had either lost their jobs or had their hours reduced as a direct result of the recession. One woman in the Community and Voluntary sector had recently been made redundant. Another in the same sector had also been made redundant, but had since found some part-time employment at a much reduced income. Both had ceased to make pension contributions.

The recession had dramatically reduced the value of private pensions and some women had lost most of the money they had invested in such pensions. The quote below illustrates what happened to one woman who had no occupational pension due to an interrupted work history:

*"I did take out a private pension quite a few years ago but unfortunately at the moment it's... I stopped paying into it a few years ago. About two years ago when the value of it was declining. I think it's declined 65, 70%. ...It was the SSIA I think you call it. I saved that and then put it in and then I'd pay so much a month to try to bring it up to a standard." (Source: Interview with care assistant)*

The value of her savings, which were accumulated by saving for years from low wages, was dramatically reduced. There was also a more general impact in that approximately half of the women said that they were now extremely sceptical about the wisdom of investing in private pensions.

Some employers, particularly in the Services sector, reduced their employees' wages. For example, one childcare employer reduced their employees' wages by 10%. These workers who were already on very low wages said that they would definitely now not be able to afford to pay into a pension. Some interviewees reported that family members had lost their jobs and therefore overall household income was reduced, again leaving very little discretionary income for private pensions.

Those whose pensions were most protected in the recession were those with defined benefit occupational pension schemes in the private and the public sector. However, two women in the public sector were going to retire early. If they

did not do so, their pension would be based on a reduced amount, due to planned changes to be introduced by the government in February 2012. One of these women had her annual salary reduced by €9,000 as a result of the levies and charges imposed on workers in the ROI from 2009 onwards. This meant she had to use her savings to finance education costs for her children.

Several women who did not have occupational pensions or had very small pensions and had hoped that property would provide some income for them either through selling or renting it were now worried as the value of property had fallen dramatically in the recession.

*"I have become a bit concerned since the recession because what I thought I had put in place... I suppose I would have been conscious of the pension eight years ago when I bought this house and converted part of it with the income from that. So, since the recession I'm kind of a bit concerned that that might not be there." (Source: Interview with public sector worker with small occupational pension)*

It is clear that the economic crisis increased the economic vulnerability of all the women, but particularly those on low incomes. It decreased the ability of all of the women to pay into either private or occupational pensions.

### 3.3 Perspectives

In order to deepen our understanding of women's pension behaviour, it is important to explore their perspectives on pensions. This section illustrates that such perspectives are dynamic and tend to change according to the normative, structural and material influences that impact pension accumulation for women across the lifecourse. Awareness of pensions appears to have evolved over women's working lives with critical influences prompting concern about pensions. Their perspectives on the adequacy of and satisfaction with pensions help explain the centrality or otherwise of pensions in women's lives.

### 3.3.1 Centrality of Pensions in Womens' Lives

Across both focus groups and interviews, there were mixed attitudes to the overall concept of pensions. A small minority of participants expressed an outright disinterest or even hostility to the whole idea of pensions, suggesting that people should live for the moment. In contrast, others were solely reliant on the state pension and were acutely aware of their vulnerable situation. These participants acknowledged the need for a pension but were unable to contribute to a secondary pension given their economic circumstances. As discussed previously, some of those who were married revealed an attitude of reliance on their husbands for future pension provision (n = 11):

*"If he has a good pension, we'll be grand. You know that kind of way."* (Source: Interview with farm woman)

For the remainder of those expecting to share in their partner's pension coverage, their attitudes to pensions were very much driven by a household perspective and took into account partnership in pension provision. The impact of the recession on attitudes to pensions was strongly evident creating uncertainty and fear in relation to pensions. Many referred to the significant loss in pension income as a direct result of the financial crisis, whether from their own experiences or an awareness of that of others. As discussed in the remainder of this section, we trace how attitudes to pensions evolve and are shaped by various factors, experiences and events across the lifecourse. We begin by looking at the level of awareness at the start of a persons' working lives.

#### *Awareness over the Lifecourse*

Most participants acknowledged that they didn't even consider a pension at the start of their working lives. The two respondents who were aware at the start of their working lives stated that this was the direct result of family influences.

*"From the very beginning because we saw our mother with nothing. I saw my grandmother, the*

*two grandmothers with nothing."* (Source: Interview with community and voluntary worker)

*"They [parents] emphasised the importance of having a good education and saving toward a pension."* (Source: Interview with public sector manager)

The most commonly cited reasons for not considering pensions at the start of their working lives were an unwillingness to imagine themselves as ageing, coupled with a greater concern for immediate financial needs rather than contributing to a pension for the future. The following is a typical view:

*"And nobody wants to think of 'old'. I know we all are going to get old and all that, but really do you want to be thinking about it when you're in your 20s and 30s? You think it will never happen."* (Source: Care assistant in focus group)

However, throughout the focus group and interview process, nine participants expressed regret at not considering pensions earlier in their lives.

*"Well, I think if I was to live my life over again I would learn all about pensions when I would start working."* (Source: Interview with restaurant worker)

This lack of awareness at the start of women's working lives, in conjunction with evidence of regret on hindsight, called for an exploration into factors that influence awareness across the lifecourse. While it is acknowledged that some women may never consider pensions to be important, it is interesting to explore whether there is evidence of identifiable factors that prompt women to become concerned about pensions across their working lives.

#### *Factors Influencing Awareness*

Several common factors, across varying points in the lifecourse, prompted participants to become aware of pensions. Changes in employment status (moving from full-time to part-time job status) and having children were the two most often cited

reasons for becoming aware of the need for one's own pension provision.

*"I had no real awareness, but I did know that when I left to go on part time that everything would be affected. Not just my income, but my income in the future, so that's the awareness I had when I got older, but again it was, it's one thing to know it. It's another thing to be able to do something about it."* (Source: Financial services worker in focus group)

*"I felt it was very important, particularly when my first child was born I felt that I should have something just in case."* (Source: Interview with financial services worker)

For those in employment, the introduction of employer pension schemes, and more importantly the influence of work colleagues, were critical in sparking pension awareness. The latter highlights the importance of key colleagues in providing pension information and encouragement and the impact of social networks in the workplace. Various other factors prompting awareness included the changes in employment and pension status of a partner or the break-up of a relationship. These reinforced the vulnerable position of those in relationships with a significant financial dependence on a partner.

*"Yeah, I suppose really after I separated I was quite worried for a while because you always think of the future. You wonder will you have enough to keep you going when you need it in your old age or whatever."* (Source: Interview with financial services worker)

Similarly, retirement and pension gap experiences of colleagues and friends also prompted awareness. Consequently, and as can be expected, ageing and/or the impact on employability in general was of significance in prompting awareness about pensions.

*"I think it was just the age I got to and I realised that in a sense I had to be responsible for myself and I couldn't be putting that into somebody else's*

*"Well, I think if I was to live my life over again I would learn all about pensions when I would start working"*

*hands because you were never guaranteed so I just took responsibility for it."* (Source: Interview with care assistant)

Some additional factors worth noting include the current economic crisis and the influence of advertising. In addition, most women stated that trade unions had little or no influence on their pension awareness. However, some women mentioned that the IFA had been instrumental in seeking the recognition of partnership status for farm women and some women noted that historically unions had argued for better conditions, including pensions. In summary, these findings suggest that there may be ways of prompting women to consider pensions earlier in their lives rather than waiting for "too little too late" realisations.

### *Valuation/Perception of Women's Employment*

Several research participants noted that the work typically done by women, such as caring for children in the home, was not valued as highly in society as that done by men. They mentioned the issue of life insurance in support of this assertion. One woman said in relation to her husband:

*"I'm not insured at all because he reckons he can cope without me."* (Source: Childcare worker in focus group)

Another pointed out that insurance companies also value her work in the home less than her husband's paid employment:

*"If anything happens to me, my husband gets less for me than if anything happened to him, I would get more. That's on the life policy."* (Source: Interviewee engaged in home duties)

One participant also referred to her own work as “pocket money” for herself and took up part-time employment to reduce her dependency on her husband. Many women expressed the view that working in the home was difficult but necessary and useful and should be valued by the government.

### *Perspective on Adequacy of and Satisfaction with Pension*

As noted in earlier sections, there was mixed pension coverage across participants, reflected in the following perspectives of pension adequacy. Nevertheless, all focus group and interview participants were asked about their satisfaction with their own pension provision. Most assessed their satisfaction with their pension in the light of other conditions, including a reliance on the state pension as a supplement to their own pension; merging their pension with their husband's pension; and the expectation of lower future income demands such as no mortgage and cutting back on bills, holidays and transport. In comparing pension income to current income, most anticipated that their pension would be less than half of their current income, with some women very unsure of how much they would have. Focusing on the question of whether they expect their pension to meet their needs, again the results were mixed. Those with life-long or almost full occupational pensions were generally satisfied with their pension provision. However, those with small partial occupational pensions due to returning to work in later life expressed severe doubt that their pension would meet their needs.

*“I suppose I'll have to make my needs adequate for my pension.”* (Source: Interview with health service worker)

As discussed in more detail in the Strategies section, there was very much a feeling that there was a need to continue to work to provide an adequate pension. The remainder of those with occupational and/or private pensions expressed uncertainty around the adequacy of their pension but expected their pension to meet their needs. However, again this was heavily dependent

on receipt of some form of state pension in combination with their own pension; stability of financial markets; no increase in the cost of living; cutting back on future needs; and a reliance on partner's pension.

*“It wouldn't be adequate if I was on my own.”*  
(Source: Interview with public sector worker)

Others believed that they could make their pensions adequate by reducing their future needs and anticipating significant cutbacks on future income demands such as mortgage payments:

*“I think so because I think as you get older your needs diminish quite substantially anyway. You need less of a lot of things.”* (Source: Interview with farm woman)

*“I don't suppose a pension is ever adequate, but one would have to make it adequate, you know.”*  
(Source: Interview with care assistant)

In addition, it is of concern that a substantial number of participants viewed their pension as not being adequate, particularly as the majority of these respondents had no occupational or private pension and as such are solely reliant on the state pension. For some, there was an acute awareness of their vulnerable situation but with little prospect of addressing this due to their limited income.

*“No, with my wages I come home with about €340 a week .... what I worry about now is if I don't work here, how do you live on €196 or whatever a week? It's not possible at the moment anyway. It's hardly possible to live on what I have.”* (Source: Interview with childcare worker)

Similarly, there is strong evidence that the vast majority of women in this study are in some way reliant on the state pension, be it completely or partially, in their future pension income. Even those with occupational pensions are factoring state pension income into their future income provision.

### 3.3.2 Awareness and Understanding of Pensions

This section moves away from womens' personal perspectives on their own pensions, to focus on their awareness of types of pensions, and of sources of pension information.

#### *Awareness of Types of Pensions*

When asked about different types of pensions most participants expressed a general awareness of the types of pensions, particularly the two primary state pensions: contributory and non-contributory. Confusion was evident, however, over entitlements to either state pension. Most respondents were aware that the maximum state contributory pension was €230 per week but, worryingly, many did not know the amount of credits and years of service required to become eligible for the full state contributory pension or the exact entitlement process. Similarly, most were aware the state non-contributory pension was means tested but again were unsure of the entitlement process and only one knew the maximum weekly amount. While there was confusion over entitlements to pensions, a small number of respondents were very knowledgeable about the pension system. Generally, most were aware of other types of pensions such as occupational pensions, particularly in terms of public sector pensions. Respondents were less aware of private pensions and two respondents had little or no knowledge of pensions.

#### *Information and Policy Awareness*

Various sources of pension information were noted by participants. For most, the workplace was the critical source of information about pensions. For ten participants, employers provided pension information either through annual updates or evening information sessions. This appears to have been a result of recent legislation as many had never received any pension information from employers at earlier stages in their working lives. However, despite the legislation, seven participants never received information about pensions from employers. Three participants approached employers themselves directly to seek information on their pensions. For others, key work colleagues were an essential source of pension information.

*"Every time she met you on the corridor she would actually say, 'did you join the pension yet, A?' And we'd say 'no' and then maybe at the end of the month she'd have a meeting where she'd get everybody together and she would actually say, you know this person is retiring ... well she's worked here for ten years and you need to have so many years. So, she'd make you aware that way..."*  
(Source: Nurse in focus group)

Three farm women credited the IFA for raising awareness of pension entitlements in the ROI, and one woman recognised the role of trade unions in providing people with information on pension contributions. Four participants recognised government departments as a direct source of their pension information but only following their own requests for information. Subsequent difficulties in obtaining information from state departments about self-employed pension entitlements were noted. Two participants acknowledged the role of the media and advertising for raising their awareness of pensions and of pension policy changes such as the introduction of the pension levy. Perspectives on the quality of pension information were mixed. Four participants felt employer information was clear and easy to understand and three left pension information to their husbands. One participant in the public sector stated that pension deductions had been made from her paycheck without her being informed. The remainder found pension information confusing and even misleading.

*"There's small print and you know, you pay so much in and you expect to get so much but it never really turns out that way."* (Source: Carer in focus group)

Many women expressed a need for more and clearer information. For example, some accepted their pension gaps and recognised the potential impact on the contributory state pension. However, many women appeared to be unaware of policy measures such as the Homemakers' Scheme or of pension credits for caring. Only some were aware of how exactly to accumulate enough "stamps" or contributions across their working-lives.

### *Impact of Employers, the Government and Tax Relief on Pension Awareness*

The provision of information can prove critical in experiences of building pensions. For many (11 participants), employers and work colleagues were the primary source of information. Changes in legislation required employers to provide their employees with pension information and facilitate access to a PRSA pension plan, if they did not provide their own occupational pension scheme. The effectiveness of this was evident among those in formal employment.

*"But if they hadn't taken that initiative, I probably wouldn't have, you know." (Source: Factory worker in focus group)*

*"I think when the employer makes an effort, you do kind of respond." (Source: Community and voluntary worker in focus group)*

Two respondents in low-paid jobs did not take up their employer pension scheme and some respondents were never made aware of pension opportunities by their employers, even though employers have an obligation to provide information on pensions.

The role of the state in impacting on pension provision was less pronounced. Few acknowledged government departments in the provision of information and some women experienced difficulty in obtaining pension information.

Most of those interviewed (n = 16) stated that tax breaks or tax relief on pensions had no influence on their pension decisions and only five respondents stated that tax breaks (which favour higher earners) had affected their pension savings. This is likely to be related to the low incomes of most of the participants. For many, the lack of ability to contribute to a pension at all is the main issue. Across participants in both focus groups and interviews there was awareness of some proposed pension policy reforms, namely changes in tax relief on pensions and the pension levy. The extension of the retirement age was also mentioned although details of such policy changes were largely

unknown. One-third of the interviewees expressed no knowledge of any proposed pension reforms. This lack of awareness of proposed changes may help explain why a large proportion of respondents advocated information provision as a primary policy recommendation.

### *Responsibility for Building a Pension*

In terms of responsibility for pension provision, a vast majority of research participants expressed strong preferences for a greater involvement of the state in regulating the pension market and providing guarantees in relation to pensions. Almost all of the women (both in formal employment and home-makers) want the government to ensure a higher basic state-guaranteed pension and most expressed a willingness to pay for this by means of tax or PRSI contributions. Some suggested that employers should have some responsibility for pensions, particularly calling for better pension information as described earlier. Some of those in formal employment called for some form of automatic deductions for pensions, although there were conflicting opinions on responsibility for deductions. Some felt that it would be difficult for employers to maintain and contribute to an automatic occupational pension. However, many felt that some automatic deduction from the start of working life would be easier for themselves, although there was a recognition that some women could not afford to contribute to an occupational pension. This is discussed further in policy recommendations. Finally, as indicated in Section 3.2.2 above, some women in this study are clearly dependent on their partner's/ husband's pension. However, some women felt that women should take some responsibility for their own pension provision and wanted information to encourage autonomy in pension provision.

*"They don't know and there isn't enough of information out there. They should be just telling all women really to provide for a pension for themselves." (Source: Interview with self-employed person)*

Finally, some women suggest that responsibility should be shared - that the state, employers and women themselves all have a role to play in ensuring a good level of pension provision.

## 3.4 Strategies

Within the constraints of the prevailing social, economic and policy environment, women planned to adopt various strategies to provide an income for themselves in older age. With national policy moving towards extending working life, it is important to explore whether women want to continue in paid work and/or need to continue to be in paid employment. Given the low level of state pension, some women needed to continue to work in paid employment to supplement their pension. Other participants wanted to continue working, whether in formal employment or in an informal capacity. Some participants both needed to and wanted to continue working. Various other strategies for pension provision were noted, most prominently cutting back future income demands. Others have strategised differently, accumulating properties and assets as part of their pension plan. Each of these strategies is discussed in more detail below.

### 3.4.1 Continuing Paid Employment Past Retirement Age

While many of the women were unsure whether or not they would have adequate incomes after retirement age, or had not considered the issue of how to manage financially in the future, some had considered whether their pension income would be adequate.

The interview data indicate that a substantial number (n = 12) believe they will need to continue to work past retirement age for financial reasons. Two of these said that they would not be allowed to work at their current occupation as there is a mandatory retirement age. Four did not want to continue to work, but believed they would need to in order to make ends meet. Some of these women have had unexpected financial setbacks – for example, their husbands may have died or become incapacitated and unable to work, or separation may have made them financially vulnerable.

Eleven women wanted to continue working both because they enjoyed working and/or because they thought it would be good for their physical and

*“Oh, I’m certain I’ll work past retirement age. It will be a combination of needing and wanting to”*

mental health. Of these, six indicated that they would like to work only part time and/or at an occupation that interests them. Two of these feared that they may not be able to work as their health may not be good enough. Six women said that they both needed to and wanted to continue working:

*“Oh, I’m certain I’ll work past retirement age. It will be a combination of needing and wanting to, yeah. I mean ideally I suppose I’d like to be working maybe two or three days a week.” (Source: Interview with self-employed worker)*

Eleven said they didn’t expect to need to work for financial reasons after retirement age. These were either women who have worked continuously and have a full occupational pension in occupations such as banking, nursing or teaching, or those who have either no pension or a small pension but whose husbands either have a good pension or assets such as land. Six women said they expected they could just about manage with difficulty, but would like to work for extra money. Apart from continuing to work, some women planned to draw upon other assets in retirement.

### 3.4.2 Savings, Property and Other Assets

Eight interviewees and two focus group members said that one of their strategies to ensure an adequate income after retirement was to buy a house or convert part of their house into an apartment in order to supplement their pension income. Three women said that they hoped the sale value of their house would be a potential means of providing for their nursing home care.

Two focus group members also saw property as a means of providing for their pension:

*"So, I was always interested in property. I often use property as kind of a ... I always have to have another property or something because the kind of the security. That was kind of for a pension scheme, I think back then." (Source: Self-employed worker in focus group)*

However, six women said that they were now uncertain whether this strategy (selling or renting property) would work because of the collapse in house prices due to the recession. Those who had planned to gain a rental income felt that it would still provide an income, although a lesser one. Some farm women said they could sell land if necessary to supplement pension income and provide for nursing home care. However, some of these women did not have joint ownership of their farms.

Three women said that they had savings they could draw upon if their pension income was inadequate. Two women indicated that they would prefer to put money into savings rather than a private pension. One woman said:

*"It's got such bad press that all pensions lose money and I think you'd be more wary. I'd be the type of person I'd probably save more. That's the route I probably would go down, that I would put so much money away." (Source: Interview with farm woman and childcare worker)*

Others said they had savings but that they had been forced to use them, either due to the drop in income that came with the recession, expenses on the unexpected death of a husband, or after separation/redundancy.

*"You know, I've never not worked, so I know no matter what happens, I'll make bread and jam and sell that."*

### 3.4.3 Cutting Back Expenditure

Several of the women said they would reduce expenditure and "cut their cloth", or adjust their expenditure downwards to match their pension. While, as documented earlier, some women had not actually worked out how much income they would need to live, others recognised that they would have very little income on the state pension and anticipated cutting back on non-necessities such as holidays. They also anticipated having to cut back on basics such as food and heat. Others were quite apprehensive, having observed their parents struggling on the state pension. Others hoped to supplement their pension by working in the grey economy – that is, by working for cash-in-hand, outside of the formal economy.

### 3.4.4 The Informal Economy

Few of the interviewees stated openly that they themselves were working in the informal or "grey" economy. This is understandable as they probably did not want to expose the fact that they were not paying tax. However, two women did say that they had taken in lodgers in order to make ends meet; others said that they carried out child care or had a cash-in-hand cleaning job. Some said that they would do cash-in-hand work if necessary:

*"You know, I've never not worked, so I know no matter what happens, I'll make bread and jam and sell that." (Source: Interview with childcare worker)*

Interviewees did indicate that it was common practice for women to engage in informal work:

*"I know a few people who've actually to supplement their pension have gone into child-minding and stuff like that. Especially people, I'm here near a school and they do two or three hours or they do pick-ups and they bring children home and you can see they're struggling. ....a lot of women, their marriages broke up and that puts them in a position*

*where they might have left work.” (Source: Interview with woman in financial sector)*

Two interviewees said that they were engaged in work in the informal economy, but did not want to discuss it during the interview.

### 3.5 ROI: Policy Recommendations by Participants

Participants were asked if they had any recommendations with respect to pension policy in the ROI. Naturally, given the detailed analysis required to understand the long-term impacts of policy recommendations and changes, these recommendations should be interpreted in the context of these women's perspectives on pensions. The author's recommendations are discussed in detail in Chapter 7. In light of that, the most often repeated recommendation was a call for the government to ensure a higher state-guaranteed pension for all and most expressed a willingness to pay in terms of tax or PRSI contributions to guarantee a better basic state pension.

*“That's one of the things I think, if you were to pay, I would have no problem paying a little more for a pension that was guaranteed at the end of the day.” (Source: Catering worker in focus group)*

In addition, a vast majority of participants called for a greater involvement of the state in regulating the pension market and providing certainty and guarantees in relation to pensions.

*“They have the rules. They have Europe. They should follow good practice.” (Source: Community and voluntary worker in focus group)*

Furthermore, a large number of participants highlighted a need for greater recognition of the work that women perform in the household within the pension system. This was echoed by farm

women in relation to the unrecognised contribution of women to the farm.

*“We're both mothers, nurses, workers, wives and vets. You were everything and secretaries... without any recognition at all.” (Source: Farm woman in focus group)*

A large number of respondents, particularly focus group participants, stated that there should be more information provided by employers and the government in relation to pensions, both state and personal pensions. Many women lacked knowledge of pension entitlements, which may help explain their strong focus on information provision.

*“I think it should be explained better to people. Like, how would you go about it, is it through the media or... definitely there's a fear of it, but there's a fear because people don't know, don't understand what it's about or again like what entitlements.” (Source: Interview with woman in financial services)*

There were a number of suggestions as to how information should be provided. Many felt that employers should provide more information. Some called for public forums.

*“Maybe there should be more kind of public forums or things, you know, or something like that. Like you hear about seminars about arthritis which is great, but you never hear one about that.” [pensions] (Source: Interview with health professional)*

Others suggested advertising campaigns to make people aware of how much they will need to save now to have a pension in the future, and some had already responded to the government's campaign encouraging women to pay into private pensions. Most identified Civic, Social and Political Education or transition year at secondary education level as the ideal platform for encouraging secondary level students to consider pensions at an earlier stage in their lives.

*"Make the young aware of it to make life easier for you when you're old, you know."* (Source: Interview with care assistant)

A few participants recommended that tax relief on pensions be maintained as a means of incentivising people to take up a secondary pension. However, four participants felt that tax relief was a distorted incentive allowing people on high incomes to monopolise the system and use pensions as a means of avoiding tax. Two participants recommended a strengthening of relationships with trade unions and felt that trade unions should protect female employees, negotiate adequate pensions and encourage women to join pension schemes.

Many participants wanted some form of "automatic deduction" from their wages towards a pension. However, it was unclear what type of deduction the respondents were referring to. For example, it was unclear whether the respondent's preferences were for an autoenrolment type of deduction or an increase in their PRSI deduction. What was apparent was the desire for some form of pension deduction that would assist with future pension saving. There were also some additional points noted by participants in relation to an automatic pension deduction. For example, there was a recognition that an automatic deduction would put a strain on those on low wages. There was also a fear of weakening those already economically vulnerable without the guarantee of a pension.

Finally, while some women in this study are dependent on their partners for their pension provision, a number of participants felt that women should take some responsibility for their own pension provision and requested that information be provided as a means of achieving this. The policy recommendations from the authors are discussed in Chapter 7.

### 3.6 Summary of ROI Findings

Some of the main sources of women's pension vulnerability in the ROI were low pay, poor conditions, adherence to traditional gender norms in relation to caring, and lack of awareness of demands on income. The economic crisis has caused the value of private pensions to be reduced and property values to plummet, negatively affecting the efforts of many women to provide for their income in retirement. Reliance on partners for pension income has proved to be precarious for those whose husbands lose their jobs or where women are widowed or their relationships break down. Those who are most vulnerable are in the sectors with low pay and poor conditions, while those in professions or those with permanent public sector jobs tend to be relatively protected.

Women planned to engage in many strategies to address their relatively low potential pension income, including working beyond pension age, relying on husbands for income, savings, property, and continuing to pay into occupational pensions. However, for many women on low incomes, some of these strategies are simply not possible.

Some of the policy recommendations made by participants were as follows: a higher "decent" guaranteed universal state pension; provision of pension advocates within the work place; information provision; education on the importance of pensions; addressing low pay for women's work; recognising and rewarding the work of women in the home and on farms and family businesses; and encouraging unions to play a part in pension advocacy and negotiation.





## 4.1 Introduction

This chapter presents the findings of the qualitative research in Northern Ireland. Sixteen women took part in focus groups, discussing their views on and experiences of pensions. Eleven completed an in-depth interview and work-life biography. As for the ROI, an outline of participants' pension provisions is followed by a discussion of vulnerabilities. The chapter then examines participants' perspectives on pensions and strategies for building future pension entitlement or coping with low provision, before concluding with their policy recommendations.

### 4.1.1 Pension Provision

Four participants had occupational pensions and three had personal pensions, according to questionnaire responses; discussion in focus groups and interviews suggested that the actual figure may be higher, as some women who had ticked 'no' stated that they had contributed to an occupational or personal pension in the past. In most cases, even participants with occupational or personal pensions will have fairly limited provision. Three women stated that their partner had an occupational pension and one that he had a personal pension; again, others indicated in focus groups or interviews that their partners had previously contributed to schemes. Four expected to receive an income from their partner's pension scheme.

## 4.2 Vulnerabilities

### 4.2.1 Introduction

Gendered roles, in both the public and private sphere, have shaped the lives of most women involved in the study, underpinning vulnerabilities in terms of pension entitlement. For almost all participants, caring responsibilities fell primarily on the female partner, reducing their level of paid employment and ability to build pension entitlement, and leaving the woman primarily dependent on the state or her partner for pension provision. Those who do depend on partners are vulnerable in the event of the breakdown of the relationship.

In the workplace, NISRA (2010), Clark (2006) and others document the persistence of horizontal and vertical segregation by gender in NI. Participants worked in job types or sectors that typically have a high proportion of female employees and where many women have low pension provision.

*"When your kids are young... it's just about getting by and you can't put money away because ..... you don't have that option."*

### 4.2.2 Persistence of Traditional Gender Norms: Private Sphere

Gendered division of labour in the home, with women taking primary responsibility for child care and care for other dependants, is a key factor adversely affecting the pension prospects of most women in the study.

### *Caring Obligations:*

#### *Child Care and Elder Care*

Among the 11 in-depth interviewees, 10 had children; nine had acted or were still acting as the primary caregiver. Two had parental responsibility for a grandchild and one had been a foster carer. Eleven of the 16 participants stated that there were gaps in their pension contributions, with childbearing being the main explanation. Among the in-depth interviewees, the pension prospects of only two – one of whom had no children – were unaffected by childbearing. Three were out of paid employment for 13-21 years following the birth of their first child; four switched to part-time, casual or informal employment, two of these had never been employed full time again and one worked nights so that one parent would always be at home, a practice identified as commonplace by Little (2002: 115). One participant left a job, only to return almost immediately in the same role – but on a temporary contract, with no occupational pension rights.

*"I didn't work when my children were small and I was out of work for 21 years."* (Source: Interview, nurse, private sector)

*"Prior to [my current job] I was just more like, you know, night work, cleaning jobs for when the kids were wee... they were like part time and then when you had another child you just left and then if something else came up..."* (Source: Interview with retail assistant)

Few, if any, participants had considered the impact on their future pension prospects of leaving paid employment to care for their children. Several questioned how they could have been expected to fully consider the impact of leaving work on their pension when they could not predict when they would return or other events in their lives.

*"I was just doing what was right for the family at that time and never entered my head that it might have an impact on my pension."* (Source: Interview with social worker)

*"You would need a crystal ball to see the future, the way that it changes."* (Source: Interview with voluntary sector worker)

As previous research suggests, there was evidence that women who had remained in employment following the birth of their children had been affected in relation to participation and promotion prospects (McWilliams, 1991: 32). One participant, whose child had a serious disability, stated that she would probably have sought additional training and work with greater responsibility had it not been for her caring responsibilities.

Eight interviewees and a number of other participants had cared for individuals other than their own children during their working lives, for periods from one to twelve years (and continuing). Care receivers included foster children, elderly relatives, a grandchild and a sister. Seven in-depth interviewees continued with the same sort of employment (if any) they had been in prior to the responsibility commencing, although it is possible that their engagement may have been affected. The eighth cut her working hours as the intensity of caring responsibilities increased, but as this coincided with her reaching state pensionable age it is uncertain whether she would have continued to work her previous number of hours in any case.

Few participants appeared to question the assumption that caring work is women's work.

*"My husband, he worked away quite a lot and I needed to be there at home all the time for [the children]."* (Source: Interview with voluntary sector worker)

The husband of one appeared to take on at least as great a share of childcare responsibilities, although even this interviewee felt that she would have taken the main caring role had her husband been in a steady job. Another said her husband had been the primary caregiver for an elderly relative.

#### *Dependence on Partner/Husband*

Four of the 16 participants indicated that they expected to receive an income from their partner's pension scheme; at least one was already doing so. One did not know whether she would receive

money from her husband's scheme or not. The vulnerability of women who depend on their partner for a pension was illustrated by the two divorced women in the study, both of whom had lost any entitlement on the breakdown of the marriage.<sup>21</sup> The true level of dependence on partners may be higher as some women's main source of retirement income may be a state pension based on their husband's national insurance. At least one participant, in receipt of a small state pension due to low contributions, is likely to see her income rise when her husband reaches pensionable age.

### 4.2.3 Changes in Circumstances: Private Sphere

#### *Breakdown of Relationships*

Two participants were divorced, while a third had been separated from her husband for 20 years. While the latter participant gave no indication that she believed her pension prospects had been affected, the two divorcees stated that the breakdown of their marriages had had a profound effect. One, who had subsequently remarried, felt aggrieved at the loss of her entitlement to a share in her ex-husband's personal pension, considering that she had a reasonable expectation of support in return for unpaid domestic responsibilities during the marriage. A second had been depending on the sale value of her house for support in her retirement, but had been obliged to remortgage after her former husband sought a new financial settlement more than a decade after the divorce. Both divorced women perceived that they had been let down by their legal representatives and felt solicitors should be obliged to advise clients on the likely impact of divorce on their pension rights. Both women were divorced prior to the enactment of the Welfare Reform and Pensions Act 1999, and therefore did not have the option of seeking a pension sharing order.

21 Both had been divorced prior to the introduction in 1999 of pension sharing orders.

### *Ill Health*

All 11 in-depth interviewees stated that they were in good health, although different individuals may interpret "good health" differently – one of those who responded affirmatively had given up her career in child care on medical advice. A number had entered semi-retirement on health grounds.

Several participants had left jobs because of health problems, usually entering semi-retirement. At least three had left jobs, felt unable to seek employment, or believed their careers had been adversely affected by a relative's health problems. In most cases, this will have resulted in a loss of income or potential income and limited ability to make pension contributions; in one case, occupational pension contributions were lost because the requisite period of service was not completed. Health was often mentioned in conjunction with the increase in state pensionable age; participants repeatedly claimed women in physically demanding jobs could not work until the age of 65 or older.

### 4.2.4 Mobility/Spatial Containment

Ten of the 11 in-depth interviewees lived close to their childhood home, although several had moved away at earlier stages of their lives. Only one had ever commuted a significant distance to work and any who had moved to work or study had done so before marriage; a few had moved because of their husbands' jobs. Three participants lived on farms, one of whom said relocation was never an option after her marriage as a result.

*"It's different from being in a town, you can up and move, you know, if that's your notion, but on a farm... you're there to stay."* (Source: Interview with nurse, private sector)

Urban working-class women were in some cases even more restricted in their mobility – two participants had never had a job more than a few streets away from their home, and lived in or near the estate where they had grown up.

The Troubles had varying impacts on mobility, contributing in some cases to a desire to leave Northern Ireland, and in others to an inability to

move any significant distance (see Shuttleworth and Green, 2009). One participant stated that she had been reluctant to leave her parents' home in the early 1970s because she did not want to leave her mother living alone since she was worried about her mother's safety which meant staying in an area with few employment opportunities. Previous research suggests however, that in the case of farm women, the necessity to stay on the farm in the place it has existed in patrilineal generations usually supersedes sectarian issues (Price and Conn, forthcoming)

*"It's different from being in a town, you can up and move, you know, if that's your notion, but on a farm... you're there to stay."*

#### 4.2.5 Valuation/Perception of Women's Employment

The ability of participants to build pension entitlement was also affected by the role of the woman's income within the household economy. There was little evidence that participants viewed their income as mere "pin money", although one described jobs prior to her current post as "wee pocket money jobs" (Source: Child development worker in focus group). On the contrary, many indicated that they did not see their income as being for their own use at all, largely being used to meet the needs of children.

*"When your kids are young... it's just about getting by and you can't put money away because it just, you don't have that option."* (Source: Catering assistant in focus group)

Consequently, many participants had not contributed to an occupational or personal pension, or had only done so from late in their working lives, while some had made contributions but subsequently reclaimed them, usually to cover child- or other household-related expenses.

*"I wasn't going to work again, I was going to stay at home and look after the children and I cashed in my superann."* (Source: Literacy tutor in focus group)

Both paid and unpaid work by women were widely considered to be undervalued by society; although some stated that they had not been involved in "work" while caring for their children, this seemed to reflect the use of the word "work" as shorthand for "paid employment", rather than indicating that participants did not think they were doing work.

*"Women themselves say, 'Oh, I'm only a housewife, I only stayed at home,' I hate that 'only,' it's hard work staying at home. It's easier to go out."* (Source: Interview with literacy tutor)

*"At the minute it isn't classed as work. Not even by your husband."* (Source: Voluntary sector worker in focus group)

#### 4.2.6 Persistence of Gender Norms: Public Sphere

##### *Occupational Segregation: Women's Work, Services, etc.*

Occupational segregation by gender is identified by Falkingham and Rake (2001: 70) as a key cause of low occupational pension coverage among women. Research participants from Northern Ireland were employed in sectors and types of work in which women form a large part of the workforce as outlined in Section 1.6. <sup>22</sup> McDowell (1999: 126) argues that women tend to be employed in sectors where the work conforms with "social expectations that they are nurturing, caring and supportive of others", which is reflected in a number of participants' jobs.

22 These include retail (wholesale, retail and car repair 54% female (NISRA, 2010)), financial services (63%), health and social care (83%), administrative support (44%), education (77%), public administration (public administration and defence 48%), catering (accommodation and food service 56%), childcare (100% (McCay et al., 1999)) and voluntary sector (more than two-thirds of paid posts (Clark, 2006: 5)).

Few participants' jobs will have placed them at the top of their organisation's hierarchy. All those with management positions worked in the voluntary sector. Other participants were in mid-ranking professions (e.g. social worker, bank official, nurse, literacy tutor, local government officer), lower grade professions (child development worker) and low-skill roles (retail assistant, catering assistant).

Occupational segregation can affect pensions. Evason and Spence (2002: 3) state that "part-time, poor quality employment is not normally pensionable employment"; while the circumstances of individual women in the present study varied, many worked, or had worked, in jobs without access to occupational pensions, or where their pay was too low to contribute to a pension scheme.

The sector in which participants were employed – or had been employed at earlier stages of their careers – influenced whether they had contributed to an occupational pension. Some voluntary sector employees stated that occupational pensions were rare in that sector. Public sector employees generally had a favourable view of the occupational pensions available. However, three participants, two of whom worked for higher education institutions, stated that their terms of employment – part-time or temporary contracts – had placed them at a disadvantage compared to other staff. Participants who had worked in a range of sectors said small businesses and low status employment tended not to have any occupational pension provision attached, while low pay meant that contributing to a personal pension was not a realistic option.

*"I worked for a lot of wee places... and they were just like sort of wee pocket money jobs... there was nothing. I don't even think you would pay stamp in half of them they were that low paid." (Source: Child development worker in focus group)*

Some participants in the present study will receive no benefit for periods of contribution. A number had reclaimed contributions on leaving, while one had left her job before completing the required number of years' service.

*"I worked for a lot of wee places... and they were just like sort of wee pocket money jobs... there was nothing. I don't even think you would pay stamp in half of them they were that low paid."*

### *Low Pay*

Women's median weekly pay in Northern Ireland is only 88% that of men (Department of Enterprise, Trade and Investment, 2010). Seven of the 16 participants indicated that they were the main earner in the household, but this included four participants who were widowed, divorced or separated and some whose husbands had retired. Few women who had a partner in employment were the main earner. While few made a clear connection between lower earnings and gender, some working-class participants were acutely aware that work typically undertaken by women, such as catering and retail, tends to be poorly paid.

*"Women have always been discriminated against where wages are concerned... you know like you work in catering, you work in a kitchen or something... It's the hardest work of all, but it's not well paid." (Source: Catering assistant in focus group)*

Women whose earnings were similar to or more than partners who had not yet retired tended to be in professional occupations such as teaching, social work, public administration or management positions.

### *Poor Conditions*

Many women had poor conditions of employment. Participants who had worked in retail, especially for small businesses, generally did not have access to an occupational pension scheme. A catering assistant did have access to an occupational pension but lacked job security, being employed on successive fixed-term contracts. Pension options

for some types of employment varied depending on sector; an occupational pension was available to one participant who had worked as a cleaner in the public sector, but not to one who had been employed in the private sector.

Even women in professional occupations did not always enjoy significant benefits. Those employed in the voluntary sector tended to report poor, if any, pension provision as well as job insecurity, while a bank official had no occupational pension entitlement for a long period during which she was employed on a temporary contract. A nurse employed in the public sector had contributed to an occupational pension, while a nurse working in the private sector had no access to an occupational scheme. One participant had been self-employed for a decade, making no occupational pension contributions and, due to the irregular nature of the work, frequently failing to make sufficient national insurance contributions in a year to qualify for state pension entitlement.

#### 4.2.7 Lack of State Child Care

Ginn, Street and Arber (2001) accuse the United Kingdom of pursuing a “contradictory” policy whereby the state purports to encourage women’s employment while failing to make adequate childcare provision to help mothers return to the workplace. The interview schedule for the study did not include any questions about participants’ experiences of the availability of childcare and no participant in NI explicitly identified lack of childcare provision as an obstacle to employment.

#### 4.2.8 Migration

The impact of migration on pension entitlement in NI was minimal. Most participants for whom a work-life biography was completed had never lived outside NI and only one participant in the study indicated that she had lived outside the UK for longer than a few months. The one participant who had lived and worked outside the UK for any significant period had been in an African country for three years, having moved because of her husband’s job. No UK pension rights were accrued and the participant did not know whether she would have

had any pension entitlement in Africa or whether it would be possible to claim this. A second participant, who had left the UK for summer work, stated that her main motivation had been to get away from her family and from the Troubles, which were in their early stages. Of those who had moved to other locations within the UK, one had only intended to move temporarily; another had planned to stay in the UK, but returned after her husband took a job in NI. No participant had migrated after marriage for the sake of her own career.

#### 4.2.9 Transitions in Employment

The impact of changes in employment on pension prospects varied. Some participants moved from one poorly paid job with no occupational scheme to another; some were able to remain in the same pension scheme in their new post or consolidate contributions from past and present employment. One participant had held six different posts in the voluntary sector, but only had access to an occupational pension scheme in her most recent position. Another voluntary sector employee had remained in the same job but with a new, smaller employer offering less generous pension provision. Similarly, a catering assistant only had an occupational pension linked to one previous job, an arrangement that came to an end when her then employer decided to contract out catering – the job now had no pension attached. Participants who moved into or out of public sector employment tended to notice a particularly significant impact; one regretted leaving the public sector

*“because by now I’d be retired with a nice pension.”*  
(Source: Voluntary sector worker in focus group)

Changes in employment affect participants’ ability to accrue state or personal pension entitlement. Several participants had held jobs in which they had not paid national insurance, or were not sure whether they had, because income was too low, or because work was carried out on a cash-in-hand basis. While informal employment was particularly common in the form of summer work while in full-time education, one participant worked cash-in-hand for 11 years while caring for her children.

### 4.2.10 Economic Crisis

In-depth interviewees were asked about the impact of the 2008-2009 recession and continuing economic problems on their lives and pension prospects. Around half seemed to feel that the recession itself had had an effect on likely pension income and those relying on other investments were very conscious that they would be affected. Two noted that falling house prices would hit their hopes of liquidating capital invested in property, and one had seen the value of her investment in shares almost entirely wiped out. A public sector employee noted that the value of her final salary pension scheme was limited by a four-year pay freeze at the end of her career. A voluntary sector employee was concerned that sufficient money for staff pensions might not be provided in the next funding round, while a financial services employee stated that her employer had offered staff £1,000 to join a new pension scheme with less favourable terms – she had declined.

When questioned, some participants said that falling share prices could affect the value of their pensions, but it was clear that confidence in private pensions would have been low regardless of the current economic climate, a common view across the UK according to Rowlingson (2002).

*"We have some invested in some Japanese thing, we have so much invested in something else, and something else. But... to be honest it's not real money... it will never be seen again."* (Source: Voluntary sector worker in focus group)

Widespread concern was expressed about rising commodity prices. Lack of understanding, or denial, of the impact of the economic crisis may have underpinned some responses to questions on the subject: one participant, whose husband had seen his working hours reduced and was subsequently made redundant, claimed to have been largely unaffected.

## 4.3 Perspectives

### 4.3.1 Centrality of Pensions in Women's Lives

Very few participants stated that they had given much thought to pensions throughout their working lives; even apparently relatively well prepared participants largely stated that they had given little thought to the matter; many knew little about schemes in which they had invested and some claimed to have contributed to an occupational pension because they believed they had no choice.

Age was the most commonly cited reason for giving more thought to pensions.

*"You put it off until it gets near the time and then you would start thinking about it when you suddenly realise that I'm not going to be getting that wage at the end of the month."* (Source: Child development worker in focus group)

Employers were found to be capable of influencing whether participants thought about pensions. One felt that employers had contributed to poor prospects among women of her generation by too readily agreeing to married women paying reduced national insurance contributions.

*"The HR department... just sort of assumed that you would be paying the married woman's small stamp because it was there... weren't you lucky that the boys had to pay it but you didn't."* (Source: Local government officer in focus group)

Another said she was grateful to a past employer for persuading her to contribute to a pension.

*"I remember the personnel officer asking me did I want to pay into a pension scheme... I thought, 'If it's taking money out of my salary I'm not too sure about that'... and he persuaded me to do it and I'm so glad that he did."* (Source: Voluntary sector worker in focus group)

Smaller numbers of participants referred to other reasons why their awareness of issues relating to pensions had increased. One stated during a focus group that exposure to the women's movement had prompted her to start paying full national insurance contributions. Another, who had only recently had the option of joining an occupational pension scheme, said she decided to do so for the sake of younger colleagues – if one employee had turned down the opportunity, none would have been able to take it up. A few participants indicated that witnessing their parents' struggle following their retirement had prompted them to investigate their own prospects, while one said her husband had encouraged her to join an occupational pension scheme.

The most common reasons for *not* considering pensions were the perception earlier in participants' working lives that retirement was a long time in the future:

*"It's not very real to you when you're at the stage of starting out with work... at that age you just sort of don't ever think you're going to be there."*  
(Source: Interview with social worker)

and insufficient income to invest in pension schemes and still have enough money for everyday needs:

*"You're just living that day and what's important on the day and how to get through the day and how to feed your kids."* (Source: Catering assistant in focus group)

Smaller numbers said that women in their generation thought their husbands or the welfare state would provide them with an adequate pension. It was suggested in one group that rural women may be more reluctant to claim state benefits in general, but a participant in another stated that her (urban) parents' attitude was similar.

*"I don't think I would depend on a private pension, they let you down."*

### 4.3.2 Perspectives on Adequacy of Pensions

Hollis (2006: 113) found that most women have an over-optimistic view of their likely pension prospects; this was not the case in the current study. Of the 11 in-depth interviewees, six believed that they would struggle or be unable to meet their basic needs with their pension alone. A further two interviewees and some focus group members felt their basic needs would only be met thanks to their husbands' pensions.

### 4.3.3 Awareness of Types of Pension

Participants were aware of the three types of pension – state, occupational and personal – but depth of knowledge varied greatly. With regard to the state pension, most participants had some awareness of the difference between category A and category B pensions, particularly that category B is lower and mainly received by women; one did not understand that a category B pension, although based on her husband's contributions, would be paid to her in her own name.

*"What would happen if you had a partner who wouldn't give you that money?"* (Source: Participant engaged in home duties in focus group)

While there was awareness that the state pension is linked to national insurance contributions, few participants knew the number of years needed for a full pension. Estimates of the basic pension ranged from £60 to £140, with one participant responding "no idea" and fewer than half within five pounds of the actual figure, £97.65. Some awareness existed of assistance for pensioners who had missed years of contributions – while only one participant referred to home responsibilities protection, a greater number were aware of guarantee credit, which was repeatedly criticised as evidence of a system that allegedly favours individuals who spend a lifetime on benefits over those who are in paid employment.

*"For a working woman, you're more disadvantaged than for the women who've stayed on benefits their*

*whole lives, actually, it doesn't matter, they've no assets." (Source: Voluntary sector worker in focus group)*

Awareness of the additional state pensions was poor, with most participants who expressed a view believing they would be worse off as a result of contracting out in favour of an occupational or personal scheme.

*"I had forgotten about the opting out until I got my letters about my pension... I think my state pension is less because of that." (Source: Nurse in focus group)*

Awareness of – and opposition to – the increase in pensionable age for women was almost universal. Knowledge of occupational pensions was limited, with a number of participants admitting that they did not even know much about schemes in which they were themselves enrolled. The most commonly expressed views were that some employers offer better pension schemes than others, with the public sector seen as the most generous and large organisations more likely than smaller ones to have a scheme. Occupational pensions in general were felt to be becoming less generous.

Likewise, there was little evidence of detailed knowledge of personal pensions, with comments mainly based on personal experience of a disappointing return or the perception that such schemes are not a safe investment.

*"I don't think I would depend on a private pension, they let you down." (Source: Landowner in focus group)*

### *Information*

The main sources of information discussed were the state, employers, financial advisors and advice organisations. It was generally felt that information from the state was only forthcoming on request or on reaching pensionable age. Mixed views were expressed about the quality of information, with some stating that they found literature fairly clear, while others either found it impossible to

understand or did not even read it because they believed they would not understand.

*"I'm not into that kind of language and paperwork... They'll tell you if there's no action to take, you know, I find that's useful information... you can put it away and forget about it." (Source: Interview with nurse)*

Some participants felt that their employer had not provided good quality information on their occupational pension scheme, although others – particularly those who had worked in the public sector – had found information easier to come by and had greater faith in it, while one voluntary sector employee said her organisation provided staff with access to independent financial advice.

The latter participant aside, trust in financial advisors was almost non-existent, with many participants claiming that advisors are more concerned with making a sale than with providing sound advice. A number expressed greater confidence in voluntary sector advice providers. Participants in the rural focus group expressed the view that advice services will only be availed of if people believe their privacy is guaranteed.

*"It's hard to believe [financial advisors] are independent, isn't it?" (Source: Local government officer in focus group)*

Online resources were referred to by a small number of participants and were regarded as more likely to benefit younger generations. While few said they had received any guidance on pensions from their parents beyond a general exhortation to save for the future, some indicated that they felt a responsibility to ensure their children are better informed about pensions than they were.

### *Responsibility for Building Pensions*

Participants expressed a universal desire for the state to take primary responsibility for pensions. Almost all argued that the basic state pension should be at an adequate level to meet basic needs without any additional income, probably at a flat

rate for all. In this respect, findings in this study differ from Evason's (1992), in which participants were strongly supportive of the contributory principle.

*"They should have... a good actual state pension that people can have... even if they're reared a family, but if somebody has went out and done extra, that's their business, they shouldn't be disallowed or disadvantaged."* (Source: Voluntary sector worker in focus group)

Some participants felt that a flat-rate pension would provide recognition that women who had spent much of their working lives caring for their families were providing a social good, while others argued that if it fails to guarantee a reasonable standard of living in retirement, the state will face equal or greater costs through the provision of housing, income support and healthcare.

*"If the government doesn't pay, the alternative is that the government has to pick up the tab in terms of caring for people who cannot live otherwise... it's cheaper for them to give good pensions."* (Source: Local government officer in focus group)

It was also claimed that such a reform would address the perception held by a number of participants – linked by Salter et al. (2009) with the introduction of the minimum income guarantee – that the current system discriminates against individuals who have been in paid employment for most of their lives in favour of those who have remained on benefits, as income from the state would not be reduced for those with additional pensions or savings. The introduction of savings credit does not appear to have removed the perception that modest savings or private pension incomes are of no benefit because of the impact on means tested benefits. Perhaps surprisingly, one of the strongest defences of the contributory principle came from a participant in receipt of a very low state pension.

*"You can't condemn, people who've worked all their life are entitled to a good, I mean they've*

*paid, they've contributed... I didn't."* (Source: Interview with woman engaged in home duties)

Less of a consensus existed on the proper role of employers in pension provision. While some participants felt employers should be required to provide pensions, others felt employers, or their employer in particular, could not be expected to do so. Reasons varied from the ideological – pensions should be the responsibility of the state or the individual – to the pragmatic – small businesses in particular are struggling enough at present without adding an additional expense.

*"I was working for a small company, family run business... it was reasonable for them to expect their employees to pay to get a wee private pension."* (Source: Interview with nurse)

Among those participants who felt the employer does have a significant role to play, some felt state intervention is necessary to improve coverage and outcomes, such as making membership of an occupational pension scheme compulsory or topping up the contributions of low-paid employees.

Mixed views were expressed as to whether a woman should depend on her partner for pension provision. While some participants appeared to feel that women today ought to aspire to financial independence, another suggested that a share in a partner's – or former partner's – pension is a reasonable expectation for a woman who has sacrificed her own earning potential in favour of childcare and home responsibilities:

*"When you think about the time that you've given, you've given a lifetime and all of a sudden they're remarried and the person's only there for a couple of years gets everything."* (Source: Voluntary sector worker in focus group)

## 4.4 Strategies

### 4.4.1 Continue to Work Past Retirement Age

#### *Introduction*

Although a number of participants in the study described themselves as 'retired', all were still involved in either paid or voluntary work. Of the in-depth interviewees yet to reach pensionable age, only one anticipated giving up paid work altogether upon becoming entitled to a pension. Some of those planning to remain in employment indicated that the mental stimulation provided was the main motive; more said that continued paid work would allow them a more comfortable standard of living than their pension alone or that it would be necessary for survival.

Most participants believed that any action that would make a significant difference would require the contribution of such a large proportion of income to a pension scheme that it would be impossible to meet current expenses:

*"There was a boy came and sat in our house one evening and told us what we should pay out left right and centre and... you wouldn't eat at all by the time he would've finished with you."* (Source: Unidentified participant in rural focus group)

Only one, a bank official hoping to take early retirement, seemed to feel that topping up her pension contributions was a realistic prospect.

*"We're not financially in a position at the minute to do that, but certainly if our circumstances changed I would definitely consider maybe paying something more into some sort of policy."* (Source: Interview with professional, voluntary sector)

#### *Need to Continue Working*

Five of the 11 in-depth interviewees – in the retail, health and voluntary sectors – either anticipated having no choice but to remain in paid employment after pensionable age or were already working after

reaching pensionable age. A sixth had recently been working informally and may still have been doing so having reached pensionable age, while a seventh had an income from letting a farm. One participant noted that it was common for women to work to supplement their pension:

*"Going by people around me, I've noticed that the majority of, especially women, that be on a pension tend to have to have a wee job for to subsidise it. So obviously it couldn't be very much to live on."* (Source: Interview with child development worker)

Some questioned whether this option would be open to them because of the prevalence of short-term contracts in their sector, the physically demanding nature of their work, health problems or possible reluctance to employ older people. A few participants said they were made to feel guilty about blocking the career paths of younger colleagues:

*"There's a young girl coming behind me and she obviously actually sees my position as her next career move and you feel guilty because we talked... about the pension age going up to 66 and you've seen the look... 'you're blocking my ambition here.'" (Source: Voluntary sector worker in focus group)*

This suggests that those who need to work to supplement their pension may face ageist attitudes from colleagues.

#### *Desire to Continue Working*

Three participants – in the public sector, health and education – who did not see working past pensionable age as essential nonetheless stated that they would wish to do so, either to enjoy a

*I've noticed that the majority of, especially women, that be on a pension tend to have to have a wee job for to subsidise it. So obviously it couldn't be very much to live on."*

more comfortable standard of living or to avoid boredom. Members of one focus group felt that pensioners have the potential to contribute to society through voluntary work if they receive sufficient income to ensure their needs are met.

*"In reality if they were to pay us reasonable pensions we would look forward to retiring and then take the experience and skills that we have and we invest them back into society through other voluntary work."* (Source: Voluntary sector worker in focus group)

#### 4.4.2 Savings, Property and Assets

Several participants indicated that they had sought other means to make provision for their retirement. Two had hoped investments in property would provide them with a source of funds in their retirement. Neither now felt able to count on a return for their investment: one had been affected by the downturn in the property market, while the other had been offered a poor valuation. Another had installed solar water heating with a view to reducing heating fuel costs. A further participant owned a farm, which she was letting to tenants. One had invested in insurance policies, which she felt would still offer a reasonable return despite recent difficulties in the financial markets, and in her employer's share purchase scheme, which had seen its value collapse.

#### 4.4.3 Cutting Back

With only two in-depth interviewees confident that their own pension would by itself be adequate to meet their basic needs, many participants envisaged taking steps to reduce their outgoings in their retirement. The cost of heating fuel and the future of the winter fuel allowance were of particular concern, with one participant stockpiling turf. Some participants also referred to the price of food and petrol, with some of those in rural areas concerned that they would not be able to get around if reliant on public transport alone:

*"We would come from a rural area and, ehm, there is no public transport that's accessible or relevant and I actually think and worry about the*

*future... I'll obviously not be able to run a car."*  
(Source: Voluntary sector worker in focus group)

Others simply stated that they did not expect to be able to afford any "luxuries" in retirement:

*"You wouldn't live a luxurious lifestyle on the pension."* (Source: Interview with nurse, private sector)

#### 4.4.4 The Informal Economy

No participant unambiguously stated that they were engaged in informal paid work to improve their ability to contribute to a pension or to top up their pension income. One had provided an informal, home-based laundry service since terminating her previous work as a self-employed childminder on medical advice, but the extent to which this work was ongoing was unclear. Several other participants had worked cash-in-hand earlier in their working lives – in one case for about 11 years – but all those who had done so stated that they had not contributed to any pension at the time.

### 4.5 NI: Policy Recommendations by Participants:

Participants felt the state should play the leading role in pension provision, preferably through a (higher) universal, flat-rate basic pension capable of meeting basic needs. Any other pension provision should be in addition to this basic state pension and should not reduce its level. No consensus emerged on the role of employers. Some participants believed employees should be required to enrol in, and possibly to contribute to, an occupational pension scheme, which would imply an obligation on employers to provide access to pensions; a few felt the state should top up the pensions of low-paid employees. Others felt that an obligation to provide pensions would impose unreasonable extra costs on businesses, particularly small and medium enterprises (SMEs).

With little trust in personal pension schemes, opposition to any system that placed primary responsibility for pension provision on the individual was strong. Participants felt that such investments should represent an optional add-on to the state pension, at the investor's own risk.

A number of solutions were suggested to the widespread dissatisfaction with current information provision, including increased funding to advice providers with no financial interest in the decision of the advice recipient, a duty on employers to provide information to staff, and a duty on solicitors to advise clients in divorce proceedings of the likely impact on their pensions. The most common suggestion was improved education about pensions through schools, colleges and universities.

Although some participants were very aware of the tendency for "women's work" to be lower paid, with a corresponding impact on ability to contribute to a pension, few suggested any policy changes that might address this. One appeared to feel that the retention of rights to a former spouse's pension scheme following divorce might compensate for a woman's lower earning power during the marriage, although the introduction of pension sharing orders may already have addressed this. The authors' policy recommendations are discussed in the final chapter.

## 4.6 Summary of NI Findings

Most of the participants in Northern Ireland were very concerned about their likely retirement income. Few expected their pension to meet their needs, with a widespread expectation that employment after pensionable age, major lifestyle adjustments, or both will be required.

Participants' pension prospects had been overwhelmingly shaped by traditional gender roles. Most had acted as the primary caregiver for their children, and in most cases this had a profound impact on engagement with paid employment, and therefore on ability to build pension entitlement. While women in the study also bore the bulk of

other caring responsibilities, caring for elderly relatives and grandchildren appeared less likely to result in breaks from employment or the reduction of working hours. These responsibilities sometimes affected participants' quality of engagement with their job, in some cases making them less likely to apply for promotion.

The type of employment undertaken by participants tended to be fairly typical "women's work" in terms of sector of employment; many were in low-paid work, had no occupational pension scheme, or otherwise worked under poor conditions. Other factors that adversely affected pension prospects were divorce or separation, ill health and economic problems, the latter widely mentioned as having an indirect effect due to the increased cost of living.

Few participants claimed to have given much thought to their future pension throughout most of their working lives; most only began to do so when retirement was drawing near. Some suggested that women of this generation were encouraged to believe that they did not need to worry about pension provision. Most had only patchy knowledge of occupational or personal pensions and had little confidence in information providers; they were sceptical about private pensions.

Women suggested various policy reforms. The sole policy suggestion to command universal support – and that which many participants appeared to feel would have the greatest positive impact on women pensioners – was for universal pension provision at a level capable of meeting basic needs, with most appearing to support the abandonment of the contributory system for the basic pension in favour of a flat-rate benefit. Some women recommended making pension sharing in the event of divorce retrospective.



It is increasingly recognised at EU level that the opportunity to earn income across the lifecourse significantly affects the build-up of pension entitlements (Frericks, Maier and de Graaf, 2007; NWCI, 2009). Lifecourse analysis as articulated by Giele and Elder attempts to link individuals - their sense of self and their goals - with the social and institutional structures in which they operate, and with past experiences and future prospects (Giele and Elder, 1998). It can accommodate a complex range of factors and allows for the possibility that pension awareness may change over time. Lifecourse theory is useful for illustrating the cumulative effects of earlier experiences on women's current situation and prospects. There are certain discernible patterns and common factors such as women's socio-economic class, parental influence at the outset of working life, their own level of education, internalised gendered caring norms, legislation, and economic conditions that influence pension-building behaviour. While these factors are discussed at a general level both here and in the vulnerabilities section, their impact on individual women can best be seen by looking at case studies that represent women's typical life trajectories. These demonstrate how disadvantage or advantage at the start of working life can persist (or sometimes be modified) throughout the lifecourse and can influence the final level of pension provision. Case studies from both the ROI and NI are included in this section.

## 5.1 Parental Influence, Education, Employment and the Lifecourse

Research has shown that there is a positive association between education and employment (Kakwij and Vermeulen in TILDA, 2011), and subsequently between employment and pension status (TILDA, 2011). While we cannot claim that there are causal links, there are some interesting connections between education, employment and ultimately pension status in this study. In general, among ROI participants, those with lower education levels tended to be in part-time or low-paid employment and to have poor pension provision. Of the 15 participants who attained secondary level education only, 10 were in part-time employment at the time of the study, three were involved in home duties and only two were in full-time employment. Of those who attained an education above secondary level ( $n = 28$ ), 13 were in part-time employment, one was unemployed and one was retired, while 12 were in full-time employment<sup>23</sup>. Since most of those with secondary education only were in part-time employment at the time of the study, the majority were earning less than €20,000 per year. In terms of pension status, of the 15 with secondary level education only, nine had neither an occupational pension nor a private pension and the remaining six had small partial occupational pensions. Meanwhile, 16 of the 27 women with above secondary level education had occupational or private pensions.

Similar links are apparent between educational attainment and pension coverage in NI. Neither

23 One person did not state their employment status

of the two participants who stated that their highest level of qualification was the Certificate of Secondary Education (CSE), O-Levels or equivalent expected to have any pension entitlement other than from the state. Meanwhile, all five participants with a primary or higher degree expected to have an income from an occupational or personal pension, or both.

For many participants in the ROI, their parents' wishes or socio-economic situation directly influenced their initial steps into employment or education. Two women from large families who were not well off indicated that it was expected they would go straight into paid employment of some kind after leaving school:

*"Once you reached a certain age, you had to go out there - you had to work. A lot of people I grew up with, they went probably into sewing or factory work but my father wanted, no you must go into a shop or an office." (Source: Interview with retail worker)*

It is interesting to note that while most (all except three) participants said that their parents did not directly emphasise the importance of pension provision, some parents did encourage their daughters to take up "secure employment". Others, as mentioned above, encouraged them just to start earning as soon as possible. Two of the three interviewees whose parents did encourage pension saving did actually enter employment with a good occupational pension and two paid AVCs.

Many respondents returned to education later in their lives by enrolling in night-time or part-time courses to achieve higher education status, with some motivated by the potential for further education to improve their employment opportunities.

*"So, I did a BA degree at night and that BA degree got me back working in places, because every time I went for a job, and because I had experience, clerical and admin experience but because I had a BA it made a huge difference going for jobs." (Source: Interview with public sector worker)*

However, for some women going back to education meant trying to achieve basic literacy or completing secondary education, and in some cases this took place too late to improve their employment prospects.

As we shall see, the combined impact of the factors outlined above, their own sense of agency, and the timing of personal events and policy changes across their lifecourse shaped the ultimate pension outcome for individual women.

In the following case studies, names and minor details have been changed to protect the identity of the participants.

### 5.1.1 Lifecourse Narrative 1: Maureen's Story

Maureen currently has two part-time jobs; she works as a cleaner for a public sector organisation for nine hours per week and in a hotel kitchen for 12 hours per week. She is over 60 years old and has no private pension. Her public sector employer started pension contributions for her only five years ago (although she started to work there 17 years ago) so she will have a very small occupational pension worth approximately €10 per week when she retires.

Maureen grew up in Dublin in the 1950s. Her father was a labourer and her mother worked in the home caring for their seven children. Her parents did not emphasise the importance of pension provision to their children.

Maureen left school at the age of 13 without any secondary school qualifications. She said: *"A lot of people had to leave school that time to go out and earn money"*. She also found school work (particularly reading and writing) difficult. Her first job was in the services sector working in a private house as a cleaner. There was no pension attached to this post where she remained for three years. Then she moved to a job in a factory (again non-pensionable) where she remained from 1966 to 1970.

She married in 1970 and left work in order to care for her four children. She was working in "home duties" for 15 years up to 1985 and not contributing to a pension. She returned to paid work as a part-time cleaner, which suited her because she could bring her school-going children to work with her. Her job opportunities were restricted due to her lack of educational qualifications.

*"That was why I did the cleaning job mostly because you never needed anything"* (i.e. qualifications). (Source: Interview).

She subsequently took a part-time job in the kitchen of a hotel and is still working there 25 years later. This job is non-pensionable and pays very little more than the minimum wage. She has also

been working in a part-time cleaning job in the public sector since 1994. Neither of her employers informed her about a pension until five years ago when her public sector employer started to make pension provision due to the introduction of legislation compelling them to inform employees about pension entitlements. She now regrets not having contributed to a pension earlier.

When asked whether her pension will be adequate she said, *"No... My husband doesn't have a big pension or anything you know, so. I don't know how we're going to manage really."* Her husband has retired and they just about manage financially. She earns less than €20,000 per annum. Her strategies for the future are to keep working as long as possible and to cut back on basic spending – on food and heat.

**Key factors:** Cumulative disadvantage: Lack of educational qualifications; no encouragement from parents to contribute to a pension; early entry into low-paid work with poor conditions; traditional gender division of labour, caring for children; gap; return to employment with low pay and no pension; no information from employers re pension.

### 5.1.2 Lifecourse Narrative 2: Grace's Story

Grace is aged 55-59. She currently has a full-time managerial job in the public service. She will have a full occupational pension when she retires. She will receive a lump sum of two-and-a-half-years' salary and a pension of half her current salary. Her husband also worked in the public service and will have a good occupational pension.

Her father worked as a civil servant; her mother worked in the home and she was one of a large family. Her father emphasised to all of his children the importance of having a good education and of ensuring that they made provision for their pension. He paid into a private pension (as well as his occupational pension) and moved location to ensure that his children would have a good education.

Grace completed secondary school education, then trained as a social worker and continued to gain a number of further qualifications, including a primary degree and a Masters degree in Management.

She was aware of the necessity to have a pension "right from the start". She always saved extra money as well in National Instalment Savings. Grace had five children. Her husband took a very active role in caring for children along with her, and she never had to stop working apart from the statutory maternity leave. She and her husband could afford to pay for childcare.

She did not subscribe to the normative traditional gender division of labour:

*"I had mine when there was no crèches or anything like that. I know it does put a strain on you to ensure you have someone that will mind your kids and maybe I was fortunate with my husband's, the way his hours worked were a help and he was great for minding them. Maybe there are some [men] that don't always play an active part. So, it was never my job. It was both of our jobs."* (Source: Interview)

She continued to acquire further qualifications and to apply for promotion, and was promoted to a

managerial position. She currently earns €60,000-€80,000 and has worked out that her pension will be adequate and that she will not need to work out of financial necessity.

**Key factors:** Cumulative advantage; early awareness of pensions; parent's encouragement; emphasis on education; career path; children, but care shared by partner, non-traditional gender division of labour; strong sense of agency and responsibility; clear information on pensions.

### 5.1.3 Lifecourse Narrative 3: Edel's Story

Edel expects to have only a small occupational pension, despite having worked for many years and despite the fact that she now has a management job in the voluntary sector.

Edel is divorced, aged 50-54 and has three grown-up children. Her current job is the sixth she has held in the (voluntary) sector, but the first to have any occupational pension attached.

Edel left school at the age of 16 and her parents did not stress that pension provision was important. Before her marriage, she had a number of retail and factory jobs, none of which offered any pension provision. At the time, living in an area with limited employment prospects, Edel felt unable to relocate in search of work; this was during the early years of the Troubles and she was concerned that her mother would be left alone if anything happened to her father, who was a police officer.

Edel felt unable to take up paid employment throughout most of her marriage because her husband's job took him away from home for long periods and she needed to be there for her children. Divorce ended any prospect of a share in his pension provision because the divorce took place before pension-sharing legislation was in place. Hopes of selling her house to provide money for her retirement suffered a setback 10 years after the divorce, when she was forced to remortgage after her former husband sought a new financial settlement. Currently, she is unable to set any money aside for her retirement because of the need to support her children and grandchildren.

She completed a degree by returning to education in her thirties and now has a relatively well-paid job. However, her many years of non-pensionable employment, the gaps, and the fact that the voluntary sector was non-pensionable and is now vulnerable to cutbacks means her pension prospects are poor.

Edel anticipates that she will have to remain in paid employment beyond pensionable age to fund a reasonable standard of living and to be in a position to continue to support her grandchild for whom she has responsibility. Even though she now has a relatively well-paid management job, because of her history of working in non-pensionable employment, she will not have an adequate occupational pension.

**Key factors:** Limited mobility due to Troubles; a series of non-pensionable jobs before and after marriage – large gaps; traditional gender division of labour; divorce with no share in husband's pension; work in voluntary sector – vulnerable to cuts in recession; demands on income for future – needs to continue work as long as possible.

#### 5.1.4 Lifecourse Narrative 4: Fiona's Story

Fiona emigrated to the UK after completing her Leaving Certificate. There was no encouragement in her family of origin to contribute to a pension. She travelled to other European countries working at a series of low-paid jobs. After a number of years she trained as a nurse.

After completing this training, she married and moved abroad to an African country to accompany her husband who was employed there. However, there were limited employment prospects for her. She became pregnant and within a few years her marriage ended. She studied for a degree back in the UK. She received no maintenance from her former husband.

Finally, she returned to the ROI to care for her elderly mother (while also caring for her son who was aged four at the time). She had a strong work ethic and imperative to provide for herself and her son. She kept students and obtained part-time work that fitted in with minding her son. Fiona tried to get accepted into nursing in Ireland, but was unable to get a place on the newly required higher level training. This meant that she was confined to low-paid, typically non-pensionable work. She then got part-time work in administration and hotel waitressing. She tried to start her own hair-dressing business, but this did not succeed.

She saved money from her income in a Special Savings Incentive Account and responded to the government's media campaign encouraging women to provide for their own pensions by investing her savings into a private pension. However, within a few years her pension had lost over two-thirds of its value and she no longer contributes to it, fearing that she may lose any further contributions.

Currently, she combines working in low-paid non-pensionable elder care work with intermittent research work which is either non-pensionable or too infrequent to allow her to commit to regular pension payments.

**Key factors:** Migration because of husband's work; traditional gender division of labour; break-up of relationship; multiple non-pensionable jobs; loss of pension savings – nearly two-thirds in value; continues to work multiple jobs. Strong sense of agency and responsibility.

## 5.2 Summary

Lifecourse analysis shows the impact that the institutional, normative, policy and legislative environment can have in shaping (often limiting) possibilities for pension provision for individual women as they negotiate their work-life trajectory. In particular, it highlights the knock-on effects that socio-economic deprivation in the family of origin and low levels of educational attainment may have on the likelihood of securing employment, and subsequently adequate pension provision, in both NI and the ROI. It allows us to uncover the process of cumulative disadvantage, whereby typically a woman who left school and started work early out of economic necessity and who then became the main carer in her household is extremely likely to end up with very low pension provision. This is despite the fact that some of these women demonstrated a strong sense of agency and personal responsibility: engaging in paid employment for many years, upgrading their level of education and displaying concern about pension provision. Adopting a lifecourse perspective also demonstrates that there can be cycles of cumulative advantage where the end result is an adequate pension. It highlights the way in which events such as divorce may render women financially vulnerable. Finally, it shows that even where women take responsibility for their own pension provision, events in the economy such as the recession can virtually wipe out their savings, leaving them in a very precarious position. This analysis highlights the need for policy coherence: as well as suggesting the need for the provision publicly funded child care, family friendly policies and addressing the gender pay gap, it demonstrates the need for governments to invest resources in life-long learning for women who missed out on secondary education the first time around and to regulate private pensions.

The case studies of typical trajectories among the interviewees demonstrate how difficult it is for women to build up pension entitlements over the lifecourse. For example, Maureen's story is one of clear cumulative disadvantage. Her earlier lack of education restricted her employment opportunities throughout her life; even though she did engage

in literacy courses and studied a secondary school subject in her fifties, this was too late to be useful in improving her employment prospects. Ultimately, many years of paid employment results in a very low pension for Maureen. On the other hand, Grace's story reflects illustrates cumulative advantage is a possibility for a section of women who come from a family background that is relatively better off and where education and pension-building has been encouraged.

Together the four stories suggest that one of the main problems is the prevalence of non-pensionable, low-paid employment for women. Even women with a strong sense of agency and personal responsibility like Fiona find it extremely difficult to make up for gaps (for caring) in employment, particularly if in low-paid work. The prevalence of the traditional gendered division of labour, conditions in the economy, the unreliability of private pensions and the breakdown of relationships exacerbate these difficulties. Grace's story (which is an example of a "virtuous circle" in pension building) suggests that in order to achieve a good pension outcome, several elements need to be present: early emphasis on the importance of pensions, education, shared caring labour in the household, and working in a post with a good occupational pension scheme. The fact that most women do not have access to such schemes has obvious policy implications, which will be discussed more fully in Chapter 6.



Despite the fact that there are institutional and contextual differences affecting the pension position of women in NI and in the ROI, it is clear that there are many shared challenges for women in both settings. The findings of the report (both quantitative and qualitative) reinforce previous international research highlighting the fact that even though the pension systems in both the ROI and NI have been modified somewhat from the strong male breadwinner model that prevailed up to the 1990s, a large proportion of the women who participated in the research were still vulnerable to poor pension coverage. This study is a small-scale qualitative piece of work. Limitations, therefore, as to the scope and size of the research mean that it does not claim to be representative of the broader population of older women in Ireland; nevertheless, every effort was made to include women from a diversity of identified occupational sectors, women with and without occupational pensions, women of varied age cohorts and marital status, and those in full- and part-time work. The report aimed to enhance our understanding of how the institutional, policy and socio-economic conditions (using the dual lens of a feminist political economy analysis) combine with the gendered work-life biographies of women (using a lifecourse analysis) to result in the current (generally poor) level of pension coverage for women. Despite the limitations of scope, the study offers significant insights into an area that is under-researched particularly in the context of cross-border research between the ROI and NI.

## 6.1 Vulnerabilities

Our work suggests that even though national statistics in the ROI suggest that 49% of women have pension<sup>24</sup> provision, this is likely to paint an overly optimistic picture since the same statistical dataset does not quantify the level of this pension provision. Other sources, however, suggest that in 2009, almost 22% of the gross income of older men came from occupational pensions while almost 21% came from earnings. In comparison, 11.4% and 16.0% came from occupational pensions and earnings respectively for older females who were more reliant on social transfers than their male counterparts (CSO, 2011). Therefore, while some of these women undoubtedly do have full or adequate pension provision, it appears likely that many do not, due to gaps in employment for caring purposes and the prevalence of low pay and non-pensionable employment. As pointed out earlier with respect to the contributory state pension, only a small proportion of those receiving the maximum state pension rate were women. The situation in NI is similar with many of those who do have occupational pensions having only partial pensions; this supports previous UK research (Hollis, 2006).

This study reinforces previous international (including European) research, which concludes that one of the main sources of women's economic vulnerability at pension age is their interrupted work trajectories due to the traditional gendered caring norm. Most mothers in both jurisdictions in the study assumed primary responsibility for child care. Pension reforms in both NI and the ROI have addressed the issue of child care to a limited extent, with the introduction of homemakers' credits in the UK in the 1970s and in 1994 in the ROI

24 Occupational or private pension provision or both.

of the Homemakers' Scheme (see Appendix A).<sup>25</sup> However, since this scheme is not retrospective, many of the ROI research participants who cared for children prior to that time did not benefit from the scheme and are subject to a pension penalty for the years spent in child care (see Clare Women's Action Group & NWCI, 2007). Some women in the ROI appeared to be unaware that there was a Homemakers' Scheme. There is some evidence that gendered caring norms are changing in the ROI as some women said they do regard their partners as equally responsible for child care.

*“Why did I decide to leave? Because I had a young family and because at that time, there was no job sharing or no part-time work or no family friendly initiatives”.*

However, even where women did not share these norms, the lack of publicly funded child care and of gender-neutral tax and employment policies in the ROI tended to reinforce the existing traditional gender division of labour and pushed some women into leaving work, even when they would have preferred to stay on. The larger family size and the persistence of discriminatory employment policies such as the marriage bar in the ROI suggest that the caring penalty is likely to be larger for ROI women in the older cohorts. As has been pointed out in previous research, gaps for child care have knock-on effects in that women typically return to low-paid, insecure work and/or miss out on promotional opportunities and skills development (Frericks, Maier and de Graaf, 2007; Russell et al., 2002). This reduces their capacity to pay into private pensions or to top up occupational pensions with AVCs, as indeed was the case for several of the mothers who returned to work in this research.

<sup>25</sup> It is proposed to replace the system of disregards with homemakers' credits in the National Pensions Framework (see Department of Social and Family Affairs, 2010).

The gender division of labour is influenced by employment and taxation policy as well as pensions policy. Individualisation of taxes was not introduced in the ROI until 2000, so prior to that there was an encouragement for the secondary earner to leave the workforce, especially when combined with the other policies mentioned above. It appears that the traditional gender division of labour itself needs to be addressed so that the unpaid labour of caring does not disproportionately disadvantage women. The encouragement of men to take up parental leave, and the introduction of paternity leave would help ensure that men have the option of taking a more prominent part in child care.

Women in both areas took primary responsibility for caring for older people and other dependents. Additionally, these women were likely to continue to work while doing so; supportive employers and the existence of home helps enabled this. For women working unpaid in the home, it was seen as a natural part of their role and sometimes extended their periods of caring and pension gaps. This expectation was particularly strong for farm women in the ROI who “married into” farms and were expected to care for their in-laws. As already mentioned, the ROI government did not introduce “disregards” for caring until 1994 while provision for caring was introduced earlier in the UK (see Appendix A).

One of the issues highlighted repeatedly by a proportion of the participants in both the ROI and NI was the extreme difficulty of contributing towards pensions due to low pay. This echoes previous international research, which highlights the fact that what is regarded as “women’s work” is often paid at a lower rate than those sectors where men predominate (Hollis, 2006; ILO, 2004). This is one of the contributors to the persistent gender pay gap (Frericks, Meier and de Graaf, 2007). In the current study, many of the women working in child care, cleaning, elder care, some hotels and restaurants, and non-unionised retail sectors simply do not have the capacity to contribute to a private or to top up an occupational pension. This issue of the under-valuation of “women’s work” has been highlighted in the past by feminist economists and needs to be addressed at a societal level. The impact of this is compounded by the fact that many women work part time.

The heavy involvement of women in part-time work in both NI and the ROI was reflected in the accounts of participants; part-time work was often adopted to facilitate women's caring role (Department of Enterprise, Trade and Investment, 2010; NWCI, 2009). This again reflects international patterns (Frericks, Meier and de Graaf, 2007) and the higher gender pay gap for part-time workers (Hollis, 2006) has the impact of reducing state pension contributions and the likelihood of being able to afford to pay into a private or top up an occupational pension. There is evidence too that part-time workers, particularly older women in financial services organisations, believe they are not perceived as committed workers and thus not promotable; although legislation has been introduced to prevent such discrimination, this perception remains among workers in financial services.

Another source of vulnerability, both north and south, is that women are likely to be involved in non-pensionable employment. Many women in the sample were involved in seasonal work, piecework and short-term contracts and this (especially when combined with low pay) made it extremely difficult for them to commit to contributing regularly to pensions. Workers in the public sector are more likely to have occupational pensions while those in the private sector, in services and in the voluntary sector often had no pensions. Legislation introduced in the ROI in 2003 compelling employers to either provide a pension scheme or at least inform employees about pensions is likely to have improved women's awareness of pensions although not necessarily their capacity to contribute to one. This was reflected in their accounts, although some employers did not comply with the legislation. All of these sources of vulnerability suggest the need for a comprehensive package of policies across the board, including employment and taxation policy along with pensions policies.

Given the strong male breadwinner model of family policy that prevailed in the ROI and the UK at the time these women left school, became employed and got married, it is not surprising that a majority of them expected to rely on their husbands for pension provision (Daly, 2001). It is notable that many of

*“Yeah, I suppose really after I separated, I was quite worried for a while because you always think of the future. You wonder whether you will have enough to keep you going when you need it in your old age”*

them appeared to regret this belatedly - to realise that it was a risky strategy. Women who separated or divorced, whose partners died unexpectedly early or who had poor pension provision found themselves in a precarious financial situation in this study. Protective legislation providing first for pension sharing in the event of divorce has been earlier in the UK than in the ROI;<sup>26</sup> however, this came about too late for some women in both jurisdictions in the study. Their precarious financial situation reinforces previous research, which found that women who are divorced are most likely to be under financial strain (Dewilde, 2011; Peggs and Davies, 2001). In addition, recent reviews of poverty statistics suggest that while the deprivation rate in married older people decreased from 6.1 in 2004 to 5.9 in 2009, the deprivation rate in widowed/separated/divorced older people rose from 12.3 in 2004 to 12.5 in 2009 in the ROI (CSO, 2011c).

In this research, farm women in the ROI faced particular difficulties in becoming recognised as a people entitled to a pension in their own right and also in being awarded partnership status on the family farm (see O'Hara, 1998; Wicklow Rural Partnership, 2005). Some of the farm women interviewed<sup>27</sup> were acutely aware of the fact that their work was not recognised, even though it was often very demanding and required a number of different skills. Their relatively high awareness

26 Legislation for pension sharing orders was passed in UK in 1973 and provision for pension earmarking specifically in 1995. In ROI, legislation was introduced in the mid 1990's for pension adjustment orders (National Pensions Board, 2006). This legislation was extended to cover partners and those in same-sex relationships as late as 2010 in the ROI.

27 Only one farm woman was interviewed in NI, so this section focuses on the ROI.

appeared to result from a combination of factors including political lobbying and protests by the IFA and the NWCI with and on behalf of farm women. The government's pension awareness campaign that began in 2003, and which linked with women's groups and organisations such as the IFA (among many others), probably also had a role in heightening pension awareness for women generally. Another issue that was prominent for farm women in the ROI was the expectation that they would care for dependent family members; this tended to extend gaps in employment and pension building. Finally, many of the farm women said they would feel unable to move from the family farm and thus their employment possibilities were limited to their local area. Some noted that the provision of the home help service enabled them to continue paid employment while giving care to older relatives.

While there are many commonalities in the experience of women from the ROI and NI as outlined above, the impact of the economic recession appeared to be much more profound in the ROI. The general impact (because of reduced income due to the income levy and the universal social charge) was to make it even more difficult for women, particularly those on middle or lower incomes, to contribute to private or occupational pensions. Some women saw their own or others' private pensions drop dramatically in value due to turbulence in the financial markets and this meant that they were extremely mistrustful of the wisdom of investing in private pensions. This mistrust had emerged earlier in NI following the collapse of UK pension schemes in the 1990s. The ROI government's pension awareness campaign<sup>28</sup> introduced in 2003 appeared to have had some success with a small number of women taking out private pensions in mid 2000s, but these women had stopped contributing when the value of their pensions fell and their income fell due to the recession. The recession makes it less likely that women have the capacity to contribute to private pensions.

28 Since 2003, The Pensions Board has been implementing the National Pensions Awareness Campaign to increase public awareness of pensions to improve pension uptake and retirement planning.

Job losses for family members had reduced household income in both the ROI and NI, although this tended to be more prominent in the accounts of the ROI participants. This had the effect of reducing discretionary household income for pensions.

Other impacts of the recession that affected women in both settings were cutbacks in funding to the community and voluntary sector, which resulted in job losses for some women in the ROI and the fear that pensions would no longer be provided in the future in this sector.

The sudden fall in property prices exacerbated the impact of the ROI economic crisis and this is reflected in the accounts of the women there, but was not raised to the same extent by the NI women. Some of those who had low pension provision had hoped to supplement their retirement income by buying a property for sale or rental, and they were now concerned that their property had lost much of its value and would not provide them with enough income.

Many of the women in NI who were totally dependent on the state pension or who had low occupational pensions expected that it would be very difficult to manage. This was also true for some of the women in the ROI; however, some women lacked awareness both of the level of the pension and of their probable income demands. Those who were unemployed or in receipt of state benefits were more realistic and pessimistic in their expectations.

There was a difference in levels of mobility between NI and the ROI, with most women in the NI sample expressing their intention to stay in the same place, but over half of those in the ROI expressing a willingness to move (the exceptions were mainly farm women and those involved in their community). Some of this disparity appears to be attributable to the Troubles in the north, the custom in NI of living close to family, and the fact that there is a history of economic migration and emigration in the ROI. It is not possible to be definitive about these differences given the small sample size in NI.

Migration was more prominent in the accounts of the women in ROI. Its impact varied; where women accompanied their partner to further the partner's career, they typically took on a caring role and did not build pensions, and now found themselves dependent on the state pension or on sharing their husband's income. The exceptions to this were professional women who emigrated to countries such as the UK and who built up adequate pensions there, which they may draw down in retirement.

## 6.2 Perspectives

While most participants in the ROI were aware of the types of pensions that exist, the majority of focus group participants and interviewees expressed little or no awareness of pensions at the beginning of their working lives, with similar findings echoed across NI participants. Some NI participants felt that even if they had considered the matter, they could not have predicted the effect of subsequent changes in their lives (see Hollis, 2006). Across both groups, in most cases participants' parents had not explicitly discussed pensions with them, although some had advised their children to enter "pensionable employment" and/or given encouragement in general terms to earn and save for the future. In order to inform policy, it is worth noting the factors that prompted women to consider pensions relatively early in their lifecourse. For instance, in many cases participants reported that a key work colleague provided them with pension information and succeeded in encouraging them to take up a pension. Consequently, having pension information officers and advocates within the work place may help boost uptake of second-tier pensions. Findings from both the ROI and NI suggest that those who had considered pensions at a relatively early stage tended to have had encouragement from a partner, trade unions, or in one case in NI, the women's movement. Finally, ageing and employability, child rearing, separation and the prospect of someone retiring within the household were all mentioned as precipitating factors which led some women to become concerned about their pensions both in the ROI and NI.

With the exception of a few participants who found pension information understandable, most called

for the provision of clear pension information and pension education both from the state and employers. NI participants in particular felt that pension information was poor, although some participants praised the quality of information from certain previous employers or the Citizens' Advice service. The call for better information was echoed throughout the interviews and focus groups. Many in the ROI were not aware of the Homemakers' Scheme that would provide pension contributions for years spent child rearing. There was a clear lack of awareness of the increases in retirement ages and the associated changes in pension contribution entitlements across women in the ROI, something not reflected in NI due to the already introduced changes in retirement age. Expressions of dissatisfaction with "changing the goal posts" were clear across NI participants. The extension of the retirement age raises the idea of "flexible retirement". Many women in this study stated that they needed to continue in paid work in order to survive to supplement the state pension. In fact, many factored receipt of the maximum state contributory pension into their future retirement income, including those with a secondary pension. For those whose pension income will consist primarily of state transfers, their demonstrated reliance on the state pension highlights their vulnerability and potential for poverty in older age, particularly in a time of severe fiscal constraints. The concept of an adequate pension is subjective in the sense that different people have different needs. However, many women in this study perceived that their pension would be less than adequate and planned to reduce future needs to meet income demands.

In terms of responsibility for pension provision, it was clear that this was not considered a mutually exclusive option between the state, employers,

*"Maybe there should be more kind of public forums....like you hear seminars about arthritis but you never hear one about that [pensions]"*

partners and women themselves. There were some who demonstrated a reliance on their partners for their pension provision and this was more apparent in the ROI than in NI. However, the majority of participants across both the ROI and NI felt that the state should take clear responsibility for providing a guaranteed universal adequate state pension (see Ginn, 2006) and that women themselves (and some said employers) should take responsibility for additional top-ups if required. Participants in both the ROI and NI advocated that the government should take a stronger role in regulating and monitoring private pension investments. Distrust was at least as common among participants who had invested in a personal pension as among those who had not. Some of those who had done so perceived that their investment had in any case been futile because they expected any gains to be offset by the resulting loss of means-tested state benefits (see Hollis, 2006). Finally, the role of employers was mainly defined in terms of assisting accessibility to a pension and the provision of clear pension information, although some women felt that employers should contribute. Across both the ROI and NI findings, some participants felt that it would be beneficial for women to have pension contributions for occupational pensions deducted from their wages from the start of their working lives without their having to sign up for this themselves. However, some felt that there should be an opt-out clause for those who simply couldn't afford to make any contributions.

### 6.3 Strategies

Having discussed the sources of vulnerability and the perspectives of the women in relation to pensions, we now consider the strategies that women plan to employ to provide for or supplement their pension income. One strategy planned by women in both jurisdictions was to continue working past retirement age. A minority of women with full occupational pensions (typically professionals, financial services employees or mid- to high-ranking public sector workers) and those who expected to share in their husbands' pensions or other assets believed they would be financially comfortable in retirement. However, a good proportion of interviewees both north and

south believed that they would need to continue in paid employment in order to survive financially, even if they didn't want to do so. A number of these who were engaged in physically demanding work were afraid that they may not be able to continue working. Some women wanted to continue to work, and some both needed to and wanted to for the social benefits of work. Many commentators emphasise that having a choice about when to retire is one of the main determinants of well-being in retirement (Künemund and Kolland, 2007; Loretto, Vickerstaff and White, 2007; Phillipson, 2004).

Another planned strategy was simply to cut back and manage on a lower income - the state non-contributory pension or a partial contributory pension. While those women with access to other assets calculated that they could manage reasonably well, many had not factored in the increasing costs that may be associated with ill health or increasing frailty. However, where women had calculated in a realistic way (those already in receipt of state transfers were more acutely aware of what their income would be) whether they could manage on the state non-contributory pension, some realised that they would have to cut back on basics such as food and heat. Given the relatively high dependence of women in both jurisdictions on the state pension and the unlikelihood that this will change quickly, this provides a rationale for increasing the level of the basic state pension well above the poverty rate.

Some women in both jurisdictions planned to work in the informal economy to some extent. This form of work is cash-in-hand and does not offer women any pension provision or other protective conditions of employment. A higher level of state pension would obviate the need for this form of employment in retirement. Much of this work is in the area of child care and elder care and indicates the need for policies that would reward workers for participating in the formal economy, including adequate rates of remuneration for the responsibility and skills demanded by this work. State investment in publicly provided child care may be an option here.

## 6.4 Summary

The research indicates that among the participants in both NI and the ROI, many of them are in a precarious situation in relation to pension provision. Sources of vulnerability include the over-representation of women in low-paid, part-time, atypical, non-pensionable work, their primary responsibility for child-care and elder-care, the traditional reliance of many on partners for income and the legacy of previous discriminatory legislation in relation to employment and taxation, cumulative disadvantage related to education and socio-economic conditions and limitations on mobility. The economic crisis exacerbated existing vulnerability, particularly in the ROI. There was a generally low level of awareness of women in relation to pension accumulation and entitlements, although this tended to change over the lifecycle. Many women did display a strong sense of agency and responsibility and adopted a number of strategies to provide for themselves, including working past retirement age, drawing on assets and cutting back on spending. However the ways in which policy and gendered social norms in the private and public sphere impacted on their lives made it difficult for many of them to contribute to pensions. The next section outlines the conclusions and policy recommendations arising from these findings.



In conclusion, the research indicates that the vulnerabilities older women workers continue to face limit their access to decent pension provision. Despite the numerous changes to pension policy in the ROI and NI/UK, the pension frameworks of both countries do not adequately address the specific constraints and barriers facing older women workers. In part this is due to the fact that the rules governing the eligibility for first-tier pensions, i.e. the basic state pension, are still based on the premise of an uninterrupted contribution record over an individual's working lifetime. Equally, the full rate of the basic state pension is available to only those who contributed into the pension system for the required maximum years and at the required rate. Older women workers, as documented by this research, rarely have unbroken employment histories and earn significantly less than men across occupations and sectors; they are therefore more likely to make contributions at levels below the required frequency during any working year. Changes that take into account women's care work have benefitted them in terms of providing "disregards" in the ROI for years outside of the labour force. However, the lack of retrospective effect has meant that a proportion of today's older women workers have not necessarily benefitted. The new recognition of women's contribution to household enterprises, including farming, is welcome but farm women interviewed in this research voiced difficulties in meeting the information requirements for establishing business partnership. In the UK pension system, the caring responsibilities of women have been partly addressed through the pension credit (means tested based on the woman pensioner's income) and through lowering the earnings threshold for the SP2. In the ROI, the means-tested component continues to affect women adversely as it is based on household income rather than individual income. The inherent gender bias of the state

pension system is reinforced by the latest figures on the proportion of women who actually receive the maximum rate of the state pension in the ROI: women account for 27% of those receiving the maximum contributory pension and 66% of those receiving the maximum rate of non-contributory pension; in effect a continuation of parallel pension systems for men and women (Department of Social Protection, 2011)<sup>29</sup>.

With respect to second-tier (occupational and personal) pensions, available statistical data suggest that a larger proportion of women than men are not covered by either occupational or personal schemes, and that coverage rates for both men and women remain below the target rate of 70% in the ROI. Older women workers interviewed in this research reported that only a small proportion had enrolled in either occupational or personal schemes or both. With the shift to defined contribution schemes, there is a strong possibility that even if women enrolled into these schemes, their potential benefit could be minimal, as their low earnings would limit their rates of contribution. Additionally their suspicion of these schemes, given past experience in the UK and current experience in the ROI as a result of the economic crisis, affirms the call of stakeholders such as NWCI and TASC (Think Tank for Action on Social Change) for stronger governance of these schemes. One key finding of the research is that marginal tax relief for contributions has not incentivised many of the interviewees to take up occupational or personal schemes, though media and government campaigns did seem to have some direct impact. The broader debate on responsibility, with its emphasis on personal responsibility, was echoed to some extent by the interviewees. Women, however,

29 Statistics for August, 2011; source: personal communication from Department of Social Protection.

did call for a decent basic state pension for all as a basic entitlement, which could be supplemented through personal saving depending on individual capacity. The basic state pension should, from the perspective of the women interviewed, recognise and value clearly the care work and the unpaid work that women both in the ROI and NI continue to do. Overall, the findings of the research suggest that women, particularly in the ROI, are still dependent on derived rights of pension entitlement, and that a clearly gender-equitable pension policy is a work in progress.

## 7.1 Lessons Learned

The research process, while engaging, involved several challenges. The foremost was the lack of statistical data to have a more in-depth understanding of gender differences in pension provision and to establish some of the gendered impacts of pension policy changes. The data available on older women workers were particularly limited and existing studies in the ROI, such as the pension update by the CSO, have small samples restricting detailed statistical analysis by gender, age, and occupation or sector. The hypothesis in the literature that vulnerability to pension provision is particularly shaped by sector and/or occupation could not be robustly tested. The narratives of the women do suggest that this was in fact a reality in their lives.

The limitations of data in Northern Ireland were surprising, given that the UK Office of National Statistics produces comprehensive data on various aspects of work, including pensions. Disaggregated regional data were more difficult to find from national UK datasets. A key learning in the project was that cross-border research should develop strategies to address the weaker information base specifically in relation to gender and pensions in NI. As a cross-border piece of research, this study affirmed the influence of place on defining both the space of opportunity and the ability of individuals to make decisions to maximise opportunities. There were important contextual differences between the ROI and NI that need to be integrated into research design, particularly being cognisant of the impact of conflict in NI. There are also significant rural/

urban differences in terms of attachment to place, particularly in the south, that call for a nuanced interpretation of findings.

An important lesson of this study is the added value of the lifecourse approach to research focused on understanding individuals' vulnerabilities, perspectives and strategies regarding important choices they face. An interview focused on the present would gloss over the process of cumulative disadvantage or advantage that shapes current choices. Examining the dynamic process of women's lives not only gives a more comprehensive understanding of the structures and institutions that circumscribe or enable choice, but can also help specify the particular junctures where intervention is most likely to instigate a "virtuous cycle" of positive outcomes.

## 7.2 Recommendations

Following the research process and numerous stakeholder meetings with pension experts, this section details the authors' policy recommendations. As the contexts and pension systems are different across NI and the ROI, policy recommendations are given separately. These are followed by common recommendations for future research. While it is recognised that the current financial crisis may make it difficult to act on all of these immediately, nevertheless, they should be followed as soon as possible.

### 7.2.1 Policy Recommendations (ROI)

- For all low-paid, non-pensionable employees and others who will not realistically be able to contribute to a pension, it is imperative to have a **universal decent non-contributory pension based on residency, similar to New Zealand's pension structure with a universal flat-rate state pension. The pension should replace at least 40% of the average industrial wage as recommended by TASC and NWCI.** For example, according to TASC (2008), increasing the State Pension to 40 per cent of average earnings would cost just half the current expenditure on tax reliefs

- The governance of occupational/personal schemes is urgent given the recent experiences of significant loss of value for individuals' pension portfolios. **Governance rules need to obligate pension funds to provide a minimum guaranteed return as well as regular reporting of individual portfolio performance in an easily understandable format.**
- **There should be an option of phased or early retirement as is the case in many other countries.** The policy of raising the retirement age to 68, as envisioned in current government policy, needs to take into consideration the specific situation of women and men in physically demanding work and those who have health issues.
- Tax relief as a policy to incentivise occupational and personal pension schemes is regressive and of little relevance to most women concentrated in low paying occupations and sectors. Given the cost of tax relief, **it is appropriate to put the money into raising the level of the universal state pension.**
- Recommending auto-enrolment may only serve to exaggerate gender differences in pension provision due to gaps in employment and the low pay/part-time status of women. **If the policy of auto-enrolment as proposed by National Pensions Framework is to be implemented, it must be accompanied by a comprehensive gendered approach across all social welfare policies, such as child care, maternity benefits, paternity leave, etc., as well as the introduction of family friendly employment policies to address the key vulnerabilities that limit women's access to pensions.**
- Beyond the issue of auto-enrolment, a key vulnerability of women is the continuation of gender norms that place the burden of child care on them. There needs to be a serious commitment by government to review policies to enable a shift in this traditional division of labour between men and women. **Prioritise measures to encourage and support men to contribute to the care economy, for example to promote and extend the duration of parental leave.**
- A greater burden on households to provide care for adult dependents will only accentuate the inability of women, and poor households more generally, to save towards future pension provision and undermine the government's drive to encourage personal responsibility in pension provision. **There is an urgent need to reverse cutbacks in home help services, which facilitate women to negotiate the twin demands of care of adult dependents and participation in the labour market.**
- The Homemakers' Scheme introduced in 1994 marked a significant step forward in recognising the care work of women in the overall pension system. However, as the scheme is non-retrospective, it excludes a cohort of older women today who bore the brunt of traditional gender norms, as well as discriminatory policies such as the marriage bar. **It is imperative that the Homemakers' Scheme should be made retrospective.**
- Employers and government need to ensure that information on pensions is provided to all employees. The government should ensure that education on pensions is provided to the general public – a useful intervention may be to provide this to young people in transition year. The pension awareness campaign should be continued. **The provision of pension information should be a clear responsibility of the Human Resources Office within every public, private and state organisation and the delivery of information should be an indicator of performance for those charged with the task.**
- Women in the study indicated that trade unions also play a role in the provision of information and guidance on pensions. **Trade unions should become more involved in informing women regarding pensions, and in negotiating for better pensions, pay and working conditions.**
- Gender disaggregated data collection on pensions needs to be strengthened in terms

of regularity, size of sample and depth of information. Questions should include not only those on enrolment and duration of contributions but also level of contributions. Sufficient sample size is required to enable gender disaggregated analysis of pension provision across sectors and occupations

## 7.2.2 Policy Recommendations (Northern Ireland)

- **A universal, flat-rate state pension at a level capable of meeting all basic needs.**<sup>30</sup> The pension should not be dependent on years of paid employment or reduced if the pensioner has other sources of income. This would ensure that women with significant gaps in their employment history would enjoy a reasonable standard of living in retirement, while those who have been in continuous employment and have contributed to personal or occupational pensions will not feel disadvantaged as a result.
- **The additional cost of such a universal pension could be at least partially funded by ending tax relief on personal and occupational pension contributions.**<sup>31</sup> Given the difference between men and women in coverage and average income from such schemes, tax relief arguably represents a state subsidy for gender inequality. Other options for funding a higher pension include raising or abolishing the upper earnings limit on national insurance contributions or using the national insurance fund surplus.
- While the equalisation of state pensionable age should continue on gender equality grounds, **continued paid employment to the age of 68 should initially be incentivised rather than made (effectively) mandatory by the withdrawal of state benefits.**
- Some acknowledgement should be given to women who have believed for most of their lives that they could retire at 60 and now feel their trust has been breached. **For example, increments for deferral of state pension could continue to be paid at a reduced rate to women aged between 60 and the new retirement age for a transitional period.**
- Auto-enrolment will not necessarily lead to investment in schemes if people do not believe their money will be safe. **Regulation of occupational and personal pensions by the state or a state-appointed body may rebuild trust and increase uptake.**
- Employers are well placed to ensure staff are well informed; however, it is necessary to ensure information reaches those who are self-employed or not in paid employment. **Improve financial education at every stage of life, ensuring information is available at locations convenient to, and delivered in a manner acceptable to, rural women.**
- It is important to recognise that women engaged in unpaid work on farms are not “economically inactive”, but make a significant contribution to the local economy. **Reforms, similar to those in the ROI, should be considered to encourage the inclusion of women in farm business partnerships and commercial enterprises in the pension system, thereby improving their pension coverage.**

30 See Bradshaw, J., Middleton, S., Davis, A., Oldfield, N., Smith, N., Cusworth, L. and Williams, J. (2008). *A minimum income standard for Britain: what people think*. York: Joseph Rowntree Foundation.

31 See Ginn (2006: 106).

### 7.2.3 Recommendations for Future Research

- Research should focus on the pension awareness and strategies of women in younger age cohorts so that appropriate policies targeting this age group can be developed.
- Research is needed on current experiences of women living on pensions to understand their specific vulnerabilities and strategies to inform social policy.
- Policy research is needed to establish the degree of coherence across pension, work, employment, social welfare and taxation policies.
- Emerging panel data, such as the ongoing TILDA and SHARE studies, should be used to deepen understanding of options and patterns of pension accumulation in light of current pension reforms.
- Actuarial and data modelling of the sustainability of pension systems should incorporate a gendered approach.
- Best practice for a gender sensitive pension system should be established through comparative analysis across industrialised and semi-industrialised countries.
- There is a need to study the adequacy of pension provision and social care for vulnerable groups including people with disabilities and health problems, immigrant women and women from Travelling communities.

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Social Security Pensions Act 1975 c60

State Pension Credit Act 2002 c16

Welfare Reform and Pensions Act 1999 c30

# Appendix A: Summary of Pension Policies, ROI and NI

## Summary of ROI Pension Policy

Pre 1960	<ul style="list-style-type: none"> <li>• Pensions first introduced in Ireland<sup>1</sup> in 1908 in the form of a means-tested, social assistance pension.</li> <li>• The marriage bar for teachers was lifted in 1957</li> </ul>
1960-1979	<ul style="list-style-type: none"> <li>• Social insurance based flat rate pension was introduced in the 1960s for those aged over 70 and in 1970 a flat rate social insurance pension was introduced payable at 66.</li> <li>• The marriage bar was abolished in the public sector in 1973 and discrimination on grounds of gender was made illegal in 1977</li> <li>• Green paper on pensions was published establishing the rationale for a second-tier pension system in 1978.</li> <li>• EU's Equal Treatment Directive of 1979 influenced changes to remove gender discrimination from occupational pensions, redefines the nature of dependency in the pension system and increases recognition of the role of caring within the social insurance contribution system.</li> </ul>
1980 - 1989	<ul style="list-style-type: none"> <li>• In 1986, Report of the Commission on Social Welfare recommended a system of social insurance based on flat-rate benefits. The implications of this included: inclusion of self-employed, part-time workers and public sector workers in the social insurance contribution system.</li> <li>• First report of the National Pensions Board was published in 1987 and the Tax Treatment of Occupational Pensions was published in 1989.</li> </ul>
1990 - 1999	<ul style="list-style-type: none"> <li>• The National Pensions Board (NPB) was established on a statutory basis in the 1990 Pensions Act; it formulated a regulatory framework for company pension provision, governing the roles of trustees, funding standards, auditing and rights (Murphy &amp; McCashin, 2008).</li> <li>• The National Pensions Board in their 1993 report considers what the overall structure of the Irish pension system should reflect. A modest first tier pension combined with a voluntary tax-supported second-tier pension has been implemented.</li> <li>• 1993 Report of Second Commission on Status of Women saw the introduction of social insurance credits for home based care. The Homemakers Scheme came into effect on 6 April 1994.</li> <li>• The National Pensions Policy Initiative launched in 1996, was the first major review of the pension system. In 1998, the National Pensions Board published Securing Retirement Income recommending a target of 34% of average industrial earnings for the State social insurance pension.</li> <li>• The Finance Act in 1999 saw changes to tax measures applying to pension contributions of self-employed people and to the options available at the time of retirement including the introduction of ARFs.</li> </ul>

## Summary of ROI Pension Policy: continued

2000 - 2009	<ul style="list-style-type: none"> <li>• The National Pensions Reserve Fund (NPRF) was introduced in 2001 to pre-fund social welfare pensions and public service pensions payable from 2025.</li> <li>• In 2002, €635 million was transferred from the Social Insurance Fund to the Department of Finance.</li> <li>• Personal Retirement Savings Accounts were introduced in 2003.</li> <li>• In 2007 the Irish government published the Green Paper on Pensions (2007). In addition, from 2007, adult dependents receive State pensions in their own name.</li> <li>• In 2008, the state contributory pension is made available to spouses in commercial partnerships including farm women provided they demonstrated partnership and made retrospectively PRSI contributions equivalent to one year before the age of 66.</li> <li>• Financial Emergency Measure in the Public Interest Act, 2009 introduced a pension-related deduction for public servants.</li> <li>• In 2009, the NPRF funded bank recapitalisation, which accounted for 38.9 per cent of the NPRF's total assets (€9.5 billion).</li> </ul>
2010 - Present	<ul style="list-style-type: none"> <li>• The National Pensions Framework was published on March 3<sup>rd</sup> 2010 recommending a State pension replacement rate of 35% of average industrial wage along with a number of other recommendations including auto-enrolment, increases in retirement age and changes in tax relief.</li> <li>• Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010 introduced civil partnership with necessary changes to the social welfare entitlements (including pensions) included in the Social Welfare and Pensions Act 2010.</li> <li>• The Public Service Pension Reduction (PSPR) came into effect on January 1<sup>st</sup> 2011 and reduced certain public service pensions.</li> <li>• The National Pensions Reserve Fund will provide an additional €10 billion to the EU-IMF programme as part of the National Recovery Plan in 2011.</li> <li>• In the Budget 2011, the health levy was merged with the income levy to form the Universal Social Charge (USC) (pension contributions do not attract relief from the USC). PRSI relief on pension contributions was abolished. Employer PRSI exemption on pension contributions was reduced by 50%.</li> <li>• In June 2011 legislation was passed and signed into law to give effect to a 0.6% per annum levy for four years on Pension Funds. It is not applicable to ARFs or non-resident members.</li> <li>• Under the Social Welfare and Pensions Act 2011, the transition pension will be removed as of January 1<sup>st</sup> 2014. Consequently, the retirement age will increase to 66 and subsequently to 67 by 2021 and 68 by 2028.</li> </ul>

## Summary of NI Pension Policy

1942 - 1974	<ul style="list-style-type: none"> <li>• The National Insurance Act 1946 saw the introduction of basic state pension with effect from 1948. It was set at a flat-rate below that proposed by the Beveridge Report (1942).</li> <li>• Under The National Insurance Act 1946 married women were treated as dependents. This impacted them from accruing independent rights.</li> <li>• The National Insurance Act 1959 introduced graduated retirement benefit. Employees were permitted to contract out of the State scheme if the employer provided benefits equal to the maximum State scheme and preserved these if the employee changed jobs.</li> <li>• The State Graduated Pension Scheme operated from 1961-62 until 1974-75.</li> </ul>
1975 - 1979	<ul style="list-style-type: none"> <li>• The Social Security Pensions Act 1975 improved the public pensions of blue collar workers and married women. In addition, care times were recognised as equivalent to employment although with specific conditions (Home Responsibilities Protection).</li> <li>• From 1977, also under the Social Security Pensions Act, married women and widows could no longer elect to pay reduced rate national insurance contributions.</li> <li>• State Earnings Related Pension Scheme (SERPS), introduced by the 1975 act, replaced graduated pensions from 1978. Contracting out was extended to defined contribution occupational pensions and national insurance rebates were made available to individuals with personal pensions. SERPS also granted a widow's pension.</li> <li>• 1978: Equal access to occupational schemes for men and women under the Occupational Pension Schemes (Equal Access to Membership) Regulations 1976.</li> </ul>
1980 - 2000	<ul style="list-style-type: none"> <li>• The practice of increasing the level of the basic state pension in line with earnings – applied by convention since 1948 and by law since 1975 – was abolished by the Social Security Act 1980.</li> <li>• Under the Social Security Act 1989, state pension became payable alongside continuing paid employment.</li> <li>• 1994: Paid maternity leave to count as pensionable service.(Pensions Advisory Service, 2009)</li> <li>• 1995: Matrimonial Causes Act 1973 amended to introduce possibility of pension earmarking as part of a divorce settlement.</li> <li>• 1997 Age related rebates introduced</li> <li>• 1999 saw the introduction of the Minimum Income Guarantee (Wikeley and Ogus, 2002 p596) means-tested Pension Credit (1999), meaning a more generous second public tier for low income groups and carers (2000). Minimum Income Guarantee (MIG) introduced.</li> </ul>

## Summary of NI Pension Policy: continued

2000 - 2009	<ul style="list-style-type: none"> <li>• From 2000, a member of a divorcing couple may seek a pension sharing order. Since 2001, any employer of five or more people who does not provide an occupational pension scheme must provide access to a stakeholder pension (Welfare Reform and Pensions Act 1999).</li> <li>• In 2002: Guarantee credit introduced replacing the short-lived Minimum Income Guarantee (MIG). Additional payment made to pensioner households with little or no income other than the basic pension. Savings credit, also introduced in 2002, tops up the income of pensioners with small occupational/personal pensions or savings (State Pension Credit Act 2002). SERPS replaced by the State Second Pension (S2P) (Child Support, Pensions and Social Security Act 2000)</li> <li>• In December 2005, under the Civil Partnership Act 2004, civil partnerships for same-sex couples are introduced in the UK.</li> <li>• From 2007, eligibility for the full basic state pension is contingent on the payment of sufficient national insurance contributions for 30 years (Pensions Act 2007); previously, a woman who lived to state pensionable age in practice required 39 years of qualifying contributions.</li> </ul>
2010 - Present	<ul style="list-style-type: none"> <li>• State pensionable age for women – set at 60 in 1940 – begins incremental increase in 2010 (Pensions Act 1995; Pensions Bill 2011). New rules to help individuals with caring responsibilities build basic pension entitlement apply from 2010 (Pensions Act 2007). Credits are also made retrospectively for each year between 1978 and 2010 in which an individual was entitled to Home Responsibilities Protection (HRP).</li> <li>• In 2011, HM Treasury begins payments under the Equitable Life (Payments) Act 2010 to investors who lost money following the near-collapse in 2000 of the pension provider Equitable Life. £1.5 billion has been earmarked for compensation.</li> <li>• From 2012, the level of the basic state pension will increase each year in line with earnings, with inflation or by 2.5%, whichever is greater, in accordance with the current coalition government's Programme for Government (2010 p26).</li> <li>• Changes to pensions linked to employment will be phased in between 2012 and 2016 with the introduction of auto-enrolment and the National Employment Savings Trust (NEST) (Pensions Bill 2011). It will no longer be possible to contract out of the additional state pension in favour of a defined contribution occupational pension scheme (Pensions Act 2007).</li> </ul>

Sources: the above data was compiled from a number of sources including: Department for Work and Pensions; The Pension Advisory Service; The National Archives.

## Appendix B

**Table 1:**  
Pension Coverage by sector in the ROI for Persons in Employment (ILO) Aged 45-69 Years, Q1 2008

	Pension1		No pension2		Total % of those aged 45-54 involved in sector	45-54 years (No. of persons in employment)	Total % of those aged 55-69 involved in sector	55-69 years (No. of persons in employment)
	% of those aged 45-54 years with a pension	% of those aged 55-69 years with a pension	% of those aged 45-54 years with no pension	% of those aged 55-69 years with no pension				
	%	%	%	%				
Males	70	58	30	42	100	668	100	559
Agriculture, forestry and fishing	53	36	47	64	16	109	23	130
Other production industries	82	77	18	23	16	110	12	68
Construction	59	60	41	40	13	88	11	64
Wholesale and retail trade	66	62	34	38	10	68	11	62
Hotels and restaurants	*	*	*	*	2	13	3	18
Transport, storage and communication	61	(61)	39	(39)	11	71	9	49
Financial and other business services	76	(57)	24	(43)	10	64	7	41
Public administration and defence	98	*	2	*	8	56	4	22
Education	(81)	(76)	(19)	(24)	6	38	7	40
Health	*	(65)	*	(35)	4	24	6	32
Other services	*	(43)	*	(57)	4	27	6	33

**Table 1 continued:**

Pension Coverage by sector in the ROI for Persons in Employment (ILO) Aged 45-69 Years, Q1 2008

	Pension1		No pension2		Total % of those aged 45-54 involved in sector	45-54 years (No. of persons in employment)	Total % of those aged 55-69 involved in sector	55-69 years (No. of persons in employment)
	% of those aged 45-54 years with a pension	% of those aged 55-69 years with a pension	% of those aged 45-54 years with no pension	% of those aged 55-69 years with no pension				
	%	%	%	%				
Females	59	50	41	50	100	826	100	461
Agriculture, forestry and fishing	*	*	*	*	3	22	4	17
Other production industries	(53)	*	(47)	*	6	50	6	28
Construction	*	*	*	*	0	4	2	11
Wholesale and retail trade	38	26	62	74	11	94	12	56
Hotels and restaurants	17	(22)	83	(78)	7	55	7	32
Transport, storage and communication	*	*	*	*	3	28	3	15
Financial and other business services	61	(41)	39	(59)	15	120	9	42
Public administration and defence	91	*	9	*	9	75	6	26
Education	75	(72)	25	(28)	16	135	11	50
Health	68	54	32	46	24	199	32	147
Other services	(27)	(28)	(73)	(72)	5	44	8	37

<sup>1</sup> Includes those with occupational pension, personal pension or both types of pension.

<sup>2</sup> Includes those answering "No", "Don't know", or "Not applicable".

\* Sample occurrence too small for estimation.

Figures in parentheses ( ) indicate percentages based on small numbers and are, therefore, subject to a wide margin of error.

Data may be subject to sampling or other survey errors, which are greater in respect of smaller values or estimates of change.

Source: Quarterly National Household Survey Pensions Module Q1 2008.

**Table 2:**  
Pension Coverage in the ROI by occupation for Persons in Employment (ILO) Aged 45-69 Years, Q1 2008

	Pension <sup>1</sup>		No pension <sup>2</sup>		Total % of those aged 45-54 involved in group	45-54 years (No. of persons in employment Unweighted Sample	Total % of those aged 55-69 involved in group	55-69 years (No. of persons in employment) Unweighted Sample
	% of those aged 45-54 years with a pension	% of those aged 55-69 years with a pension	% of those aged 45-54 years with no pension	% of those aged 55-69 years with no pension				
	%	%	%	%				
Males	70	58	30	42	100	668	100	559
Broad occupational group								
1. Managers and administrators	71	49	29	51	26	175	33	183
2. Professional	83	81	17	19	9	59	9	53
3. Associate professional and technical	80	(58)	20	(42)	8	51	6	35
4. Clerical and secretarial	(93)	*	(7)	*	5	31	4	24
5. Craft and related	65	54	35	46	17	112	13	71
6. Personal and protective service	(68)	(54)	(32)	(46)	7	45	7	40
7. Sales	*	(71)	*	(29)	4	29	6	33
8. Plant and machine operatives	63	58	37	42	15	99	14	76
9. Other	59	(63)	41	(37)	10	67	8	44

**Table 2 continued:**

Pension Coverage in the ROI by occupation for Persons in Employment (ILO) Aged 45-69 Years, Q1 2008

	Pension <sup>1</sup>		No pension <sup>2</sup>		Total % of those aged 45-54 involved in group	45-54 years (No. of persons in employment Unweighted Sample	Total % of those aged 55-69 involved in group	55-69 years (No. of persons in employment) Unweighted Sample
	% of those aged 45-54 years with a	% of those aged 55-69 years with a	% of those aged 45-54 years with no	% of those aged 55-69 years with no pension				
	%	%	%	%				
Females	59	50	41	50	100	826	100	461
Broad occupational group								
1. Managers and administrators	50	52	50	48	12	96	13	59
2. Professional	84	(86)	16	(14)	14	114	9	42
3. Associate professional and technical	77	69	23	31	13	105	15	70
4. Clerical and secretarial	73	51	27	49	22	180	19	86
5. Craft and related	*	*	*	*	1	7	1	4
6. Personal and protective service	44	38	56	62	15	125	18	84
7. Sales	33	(22)	67	(78)	8	70	8	39
8. Plant and machine operatives	(45)	*	(55)	*	4	31	2	10
9. Other	33	26	67	74	12	98	15	67

<sup>1</sup> Includes those with occupational pension, personal pension or both types of pension.

<sup>2</sup> Includes those answering "No", "Don't know", or "Not applicable".

\* Sample occurrence too small for estimation.

Figures in parentheses ( ) indicate percentages based on small numbers and are, therefore, subject to a wide margin of error.

Data may be subject to sampling or other survey errors, which are greater in respect of smaller values or estimates of change.

Source: Quarterly National Household Survey Pensions Module Q1 2008.

**Table 3:**

Comparison of male and female employment in Northern Ireland by type (%), June 2010<sup>1</sup>

Sector	% Men F/T	% Men P/T	% of All Men	% Female F/T	% Female P/T	% of All Women
Agriculture, forestry, fishing	29.5	70.4	3.2	34.0	66.0	0.5
Mining, quarrying	98.0	2.0	0.5	76.2	23.8	0.1
Manufacturing	97.2	2.8	17.6	80.8	19.2	4.4
Electricity, gas, steam, air conditioning supply	98.9	1.1	0.3	92.5	7.5	0.1
Water supply, sewerage, waste management and remediation	97.0	3.0	1.2	76.1	23.9	0.1
Construction	96.3	3.7	9.1	64.9	35.1	1.1
Wholesale, retail, repair of motor vehicles	69.4	30.6	17.0	36.3	63.7	18.1
Transportation, storage	86.2	13.8	6.0	58.2	41.8	1.4
Accommodation, food service	47.5	52.5	5.6	33.4	66.6	6.5
Information, communication	93.2	6.8	3.0	72.1	27.9	1.3
Financial, insurance	93.8	6.2	2.1	68.1	31.9	3.3
Real estate	88.6	11.4	0.9	68.5	31.5	1.0
Professional, scientific, technical	91.7	8.3	3.1	70.8	29.2	3.5
Administration, support service	75.7	24.3	6.8	47.0	53.0	4.8
Public administration, defence, compulsory social security	91.7	8.3	9.3	74.2	25.8	7.7
Education	74.2	25.8	5.1	43.1	56.9	15.5
Health and social work	71.2	28.8	5.8	48.8	51.2	26.4
Arts, entertainment, recreation	57.6	42.4	2.2	40.6	59.4	1.9
Other services	64.3	35.7	1.3	44.7	55.3	2.3
All	80.4	19.6	100.0	49.9	50.1	100.0

<sup>1</sup>Sectors that account for more than 3.0% of total employment are in bold.

Source: Northern Ireland Abstract of Submissions Online, NISRA (2010)

**Table 4:**

Employee membership of an employer-sponsored pension scheme UK: by gender and industries (%), 2009

	Men	Women
Public admin, defence, social security	92	90
Electricity etc.	79	58
Education	78	75
Financial and insurance activities	76	74
Mining and quarrying	68	X
Health and social work	65	57
Information and communication	61	52
Manufacturing	55	46
Transportation and storage	54	55
Real estate activities	52	37
Water supply etc.	51	55
Professional, scientific and technical activities	51	40
Other service activities	42	26
Construction	32	28
Wholesale and retail trade, and other	29	24
Arts, entertainment and recreation	25	22
Agriculture etc.	21	15
Administration and support services	16	13
Accommodation and food service industries	6	6
1. Pension is arranged through an employer, main pension only.		
2. The chart shows the industries in terms of employer-sponsored pension scheme membership; industries are grouped according to the Standard Industrial Classification (SIC) 2007.		

Source: Annual Survey of Hours and Earnings, Office for National Statistics

## Appendix C

### List of ROI Stakeholders Consulted

#### *Invitees to the Stakeholder Consultation on 29<sup>th</sup> August 2011*

Maura Canning	Irish Farmers' Association
Patricia Conboy	Older and Bolder
Bryan Forbes	Mandate Trade Union
Frank Goodwin	Carers' Association
Mairead Hayes	Irish Senior Citizens' Parliament
Maura Howe	Irish Pensions Board
Gerry Hughes	Trinity College Dublin
Maureen Kavanagh	Active Retirement Ireland
Ciaran McKinney	Age and Opportunity
Mary Murphy	NUI Maynooth
Patricia Murphy	Pensions/Carers Policy Unit, Department of Social Protection
Orla O'Connor	National Women's Council of Ireland
Christine O'Kelly	Older Women's Network
Orlaigh Quinn	Principal Officer in the Pensions Policy Unit of the Department of Social Protection
Lorna Roe	Age Action
Sheila Simmons	Irish Association of Older People

#### *Stakeholders who participated in consultation/provided feedback*

Maura Canning	Irish Farmers' Association
Patricia Conboy	Older and Bolder
Mairead Hayes	Irish Senior Citizens' Parliament
Maura Howe	Irish Pensions Board
Gerry Hughes	Trinity College Dublin
Ciaran McKinney	Age and Opportunity
Mary Murphy	NUI Maynooth
Orla O'Connor	National Women's Council of Ireland
Christine O'Kelly	Older Women's Network
Orlaigh Quinn	Assistant Secretary, Department of Social Protection
Lorna Roe	Age Action

## Appendix D

### List of NI Stakeholders Consulted

#### *Invitees to Stakeholder Consultation on 1<sup>st</sup> September 2011*

Age Northern Ireland  
Carers Northern Ireland  
Centre for Policy on Ageing  
Department for Social Development  
Department for Work and Pensions  
Department of Enterprise, Trade and Investment  
Equality Commission for Northern Ireland  
Gender and Sexual Orientation Equality Unit, Office of the First Minister and Deputy First Minister  
GROW South Antrim  
National Association of Schoolmasters/Union of Women Teachers  
Northern Ireland Assembly Enterprise, Trade and Investment Committee  
Northern Ireland Assembly Social Development Committee  
Northern Ireland Local Government Officers' Superannuation Committee  
Older People's Advocate Northern Ireland  
Rural Community Network  
Ulster Farmers' Union  
Union of Shop, Distributive and Allied Workers  
Unite the Union

#### *Stakeholders who participated in consultation/provided feedback*

Department for Social Development  
Equality Commission for Northern Ireland  
Older People's Advocate Northern Ireland  
Rural Community Network  
Ulster Farmers' Union

# Older Women Workers' Access to Pensions:

Vulnerabilities, Perspectives and Strategies

Report by

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