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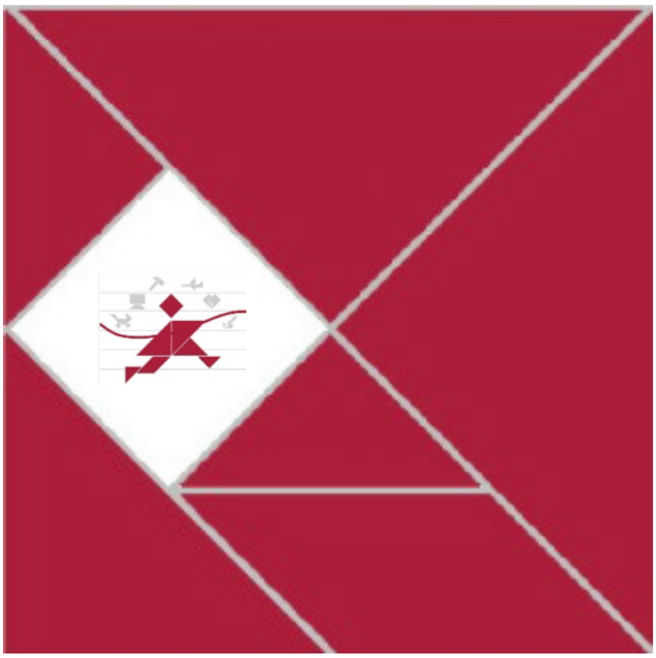

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Abstract

This paper presents a discussion of the gender and health impacts of extended working life policies in Ireland. It gives an overview of gendered working patterns in Ireland, focusing particularly on older workers and giving an outline of some of the historical policies that affected women earlier in their working lives, adopting a lifecourse approach in order to account for gender pension and unemployment inequalities. This is followed by an overview of the pension system in Ireland and of gendered patterns and level of coverage. This is followed by a discussion of the policies that have been introduced to extend working life and related pension reforms including health related employment measures and family friendly policies and the gendered division of care labour. There is a brief synopsis of the media debate in Ireland on extended working life policies and pension reforms particularly those related to gender. There is a discussion of the policy and academic literature in gender and extended working life including that on health and precarious employment.

Keywords

Employment policy | Extended working life | Gender | Health | Pensions | Precarity

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1. Introduction

In common with many other European countries, the government in Ireland has introduced a range of policy measures that are aimed at extending working life. Such policies have been strongly promoted by the OECD in the past two decades and to a lesser extent by the European Commission as part of its Active Ageing agenda (OECD, 2006, OECD, 2015a, European Commission, 2015). Although life expectancy has increased and is 81.8 for women and 79.9 for men in 2017, Ireland has a relatively young population compared to other European countries (OECD, 2016e). Despite this, pension age has been increased more quickly and steeply compared to other countries (OECD, 2015a).

This paper adopts a gendered political economy of ageing approach to the analysis of Extended Working Life (EWL) policies. Thus, it emphasizes the importance of socio-economic conditions and the prevailing gender pension regime in shaping policies. The OECD promotes Extended Working Life policies as being necessary and indeed inevitable to ensure that public pensions systems are sustainable in the context of ageing populations (OECD, 2006, 2015a, 2017). In Ireland an Active Ageing policy agenda was outlined in several policy documents, the most recent being the 2013 National Positive Ageing Strategy (Department of Health, 2013). Encouraging people to engage for longer in paid work was one of the NPAS recommendations. The most common EWL policies introduced in OECD countries are increasing state pension age, introducing or strengthening anti-age discrimination legislation and flexible working policies. Scholars commenting from a gender perspective have critiqued such policies on the basis that they ignore existing gender inequalities in labour force participation and pension coverage (Ginn and MacIntyre, 2013). Commentators are also critical of the fact that some of the policies are one-size-fits-all and assume that an ‘adult worker’ model of work force participation exists and that career trajectories are homogenous, when in fact they are still profoundly gendered with women typically having more interrupted careers than men (Lewis, 2006, Ginn and MacIntyre, 2013).

This working paper discusses the likely gender implications of Extended Working Life policies in Ireland. First there is an overview of gendered working patterns in Ireland, focusing particularly on older workers. This includes an outline of some of the historical policies that affected women earlier in their working lives, since it is important to adopt a lifecourse approach in order to fully understand gendered pension and employment inequalities (Dewilde, 2012). We discuss how this affects pensions. This is followed by an overview of the pension system and of pension coverage by gender. Then there is a discussion of the policies that have been introduced to extend working life and related pension reforms including health related employment measures and family friendly policies and the gendered division of care labour, since all of these elements help shape the existing gender pension gap in Ireland. There is a brief synopsis of the debate in Ireland in the media on extended working life policies and pension reforms, particularly in relation to gender. Finally, the rather small, but growing body of academic and policy literature on gender and extended working life, including that on health and precarious employment for older workers in Ireland is discussed.

2. Labour market participation patterns of older workers in Ireland

Historically Ireland had low levels of paid labour force participation for women workers especially older women workers and married women (Mahon, 1998). Ireland was slow to introduce gender equality legislation. For example, equal pay legislation was not introduced until 1977 and a marriage bar, which compelled women to leave paid employment in the public sector was not removed until 1973. Social welfare and tax legislation favoured a 'male breadwinner' model of employment (O'Connor, 1998). This led to very low employment rates for older women in Ireland. However, the economic boom which lasted from 1998-2008 and policy changes including the individualisation of taxes meant that employment rates of older women aged 55-64 increased from 34.6% in 2004 to 47% by 2013 (OECD, 2015c). The introduction of anti-age discrimination legislation in 1998 meant that age recruitment barriers to public service employment were removed and many older women joined or returned to the public service in the early 2000's.

This increase in older women's labour force participation has continued, despite the global financial crisis which affected Ireland profoundly from 2008-2018 causing a temporary decrease in the employment rates of older men. By 2017, the employment rate for all older workers aged 55-64 was 62.3% - 70.7% for men and 54% for women (OECD, 2018c). The labour force participation rate of women aged 60-64 more than doubled from 17% in 1998 to 37.4% in 2016 (Central Statistics Office, 2013b, 2016c).

There is evidence in Ireland of interruptions to women's labour market participation in order to provide unpaid care for family members. Men with children are far more likely than women with children to be employed – 89.6% of men compared to only 64.2% of women in a household with children aged 0-3 years were in the paid workforce in 2016 (Central Statistics Office, 2016c) and this was even more likely to be the case in previous decades. Part-time employment in Ireland is dominated by women whose share of part-time employment was 72.2% in 2017 (OECD, 2018c, p. 88).

Although women's labour force participation in Ireland increased steadily from the 1990s onwards, they face several structural constraints in the labour market. First, there is horizontal segregation of women into low-paid areas of the workforce (Ní Léime et al, 2015). Women composed almost 90% of those in Ireland's services sector in 2014 (Central Statistics Office, 2016c, Russell and McGinnitty, 2014). In 2014, the unadjusted gender pay gap in Ireland was 13.9% which is lower than the EU average of 16.2% (Eurostat, 2016). This lower gender wage gap is probably partly due to the prevalence of women in public sector jobs such as teaching which tend to be well-paid (Kelly et al., 2009; Arulampalam et al., 2007). Women in Ireland are located mainly in the lower or middle rungs of organisational hierarchies (Central Statistics Office, 2016). As well as directly affecting women's earnings, these patterns have indirect impacts on pensions. Evidence suggests that women with greater career interruptions may miss out on promotion prospects and may return to lower paid work after time away from paid work for caring purposes (Russell, 2002). These structural features of the labour market, together with gendered caring norms shape women's labour force participation and pension-building. In Ireland, the gender wage gap is higher for older than for younger women. National Employment Survey data in 2009 indicated that the gap in annual earnings for women and men aged 20-29 was about 10% whereas the gap for those in the age group 50-59 was 37% (Central Statistics Office, 2011).

2.1. Unemployment and precarious employment among older workers

If older workers become unemployed, it is often more difficult for them to find employment again due to age discrimination in the workplace. For Irish men aged 60-64, unemployment rates were 7% in 2016, while women in that age group have a lower unemployment rate of 5.2% (Central Statistics Office, 2016). These rates have decreased since 2013, reflecting the start of recovery from the recession.

In Ireland the global recession had serious implications for employment. The collapse of a property bubble led to high levels of public debt and high unemployment peaking at 15.3% in 2012; while unemployment rates were higher among younger workers, they also increased for older workers. By 2014 unemployment rates for men aged 55-64 were 11.6% for men and 6.7% for women (CSO, 2015). Following global trends, precarious work (including part-time, involuntary part-time and seasonal employment) is becoming more prevalent in the Irish labour market, particularly since the recession (Standing, 2014, Ní Léime et al, 2017). Men's part-time employment rose systematically across the recession – almost doubling from 2007 to 2012 while women's part-time employment, increased marginally across the period. Overall the recession has exacerbated the precarity of Ireland's labour market for all workers, though women continue to dominate both part-time and temporary employment (Ní Léime et al, 2017). Male workers turned to part-time employment in a scarce job environment. Precarious employment has become more prevalent in sectors and amongst socio-economic groups that in the past were insulated from this type of employment (Lewchuk et al, 2013).

The increase in the employment of older women occurred in the context of deteriorating working conditions overall. Overall weekly wages declined by about 2.65% between 2010 and 2014, with sharp declines in wages in education, health and arts and recreation. The gender gap in earnings increased for particular groups of women. For older workers, aged 55-64 years, the gender gap in earnings, having reduced in 2010, began to widen from 2011 with a sharp increase in older men's average income (Central Statistics Office, 2014a).

2.2. Employment to Retirement Transitions in Ireland

In Ireland the average effective age of retirement in 2016 was relatively high at 66.9 for men and 63.5 for women compared with EU averages of 63.4 and 62, respectively (OECD, 2018b). There are gender differences in unemployment rates for workers aged 65 and over with 7.3% of women aged 65 in that age group classified as unemployed in the 2016 census compared to only 4.4% of men. This was a slight increase in men's unemployment, attributed to the increase in state pension age to 66 (Central Statistics Office, 2016a).

In a special module on pensions published by the Central Statistics Office in 2016, based on 2015 data, Irish workers aged 20-69 years of age were asked when they expected to retire (Central Statistics Office, 2016b). Most workers (68%) expect to retire when they will be aged between 60 and 69 years, 13% of respondents did not know when they would retire, while 8% said that they had no intention of ever retiring. Economic factors were important; 79% of those with a pension compared to 58% of those without a pension expect to retire at age 60-69. When asked to give reasons for their expected retirement age of 60-69, of those aged 55-69, 21% said they would retire because that is the normal retirement age (indicating the existence of a normative retirement age); 17% said this was when they could afford to retire; 15% cited employers rules on retirement age; 13% said they would retire when they were eligible to receive the social welfare pension; 8% said for personal reasons; a very low percentage (1%) said they would retire when their spouse retires and a high percentage (21%) said they don't know when they will retire (Central Statistics Office, 2016b).

2.3. Working beyond Official Retirement Age in Ireland

There are currently very low rates of employment for women aged 65 and over at 5% although the figure for men (most of whom are engaged in agriculture) is considerably higher at 15.8% in 2017 (OECD, 2018c). A recent national survey gives an indication of the types of workers who plan to keep working past age 65. It found that many of the workers who don't intend ever to retire, are employed in the Agriculture, Fishery and Forestry Economic sector, 35% of whom reported having no intention of retiring (Central Statistics Office, 2016b). These are mainly farmers, reflecting the fact that the Irish economy had a strong agricultural basis until the 1970s, although this has been changing rapidly. A higher proportion of self-employed (25%) than employees (5%) don't intend ever to retire. Almost 20% of workers without a pension said they didn't know when they would retire and this rises to 24% of those in the Accommodation and Food sector (Central Statistics Office, 2016b).

3. Ireland: Pension System and gender pension inequalities.

The Irish pension system has a first tier of state pensions - designed to ensure pensioners have a minimum standard of living, a second tier of occupational pensions (public and private) and a third small tier of voluntary private personal pensions.

3.1. Pillar 1: State pensions

There are two main state pensions available to citizens aged 66 and over; one is a flat rate means-tested pension, aimed at protecting citizens from poverty called the state non-contributory pension (SPNC). This is funded from general taxation. This is a relatively low pension currently worth €232 per week in 2018 that provides a replacement of 34% of average industrial earnings (Citizens Information, 2018). A smaller proportion of recipients of the lower SPNC are men (39%) than women (61%) (DEASP, 2018b, p. 29). In 2018, 28% of the population are in receipt of the state non-contributory pension (SNP) and the majority of those receiving this pension are women (DEASP, 2018b).

There is also a somewhat higher state contributory pension (SCP). (The SNCP is set at 95% of the maximum of the SCP). The SCP is financed out of the current social insurance contributions on a pay-as-you-go basis made by employees, employers and the self-employed, with a subvention from the Exchequer to cover gaps between revenues and expenditures. The amount of this pension is based on the number of years an individual spends working and making pension contributions. The maximum rate of the contributory state pension (SCP) is €243.30 in 2018 (DEASP, 2018c). An average of 10 paid or credited contributions entitles a recipient to a minimum pension – this is considerably lower at €97.20, while an average of 48 contributions entitles them to a maximum pension. Women typically have a lower amount of the SCP because of disrupted participation in the labour market. Only 39% of those receiving the contributory state pension in 2017 are women (DEASP, 2018b, p. 29).

There is also an Increase for a Qualified Adult (IQA) where a spouse has a State pension. It is payable at up to 90% of a maximum pension rate (DEASP, 2018c). A Widows/Widowers/Surviving Civil Partners Contributory Pension is based on either the PRSI of the recipient or of their late partner and is not means tested.

In addition to the main pension payments there are other payments payable to all pensioners including the Household Benefits package with electricity/gas payments of €35 per month. A means-tested fuel allowance and a living alone allowance and an increase for those aged 80 or older. Pensioners also receive free travel and TV licences. Given current tax exemptions, this income is generally untaxed (DEASP, 2018c)

3.2. Pillar 2: Occupational pension schemes

The aim of second pillar occupational pensions is to provide income in retirement to replace a certain level of pre-retirement earnings - ideally 50-60% - sometimes added to the state pension. Occupational pension schemes are set up by employers who typically promise to pay employees a certain percentage of previous earnings when they retire (OECD, 2014). They can provide benefits including a tax-free lump sum and pension income in retirement. The benefits are usually based on either final earnings (final salary defined benefit) or average earnings throughout a person's career (career average defined benefit scheme) or the value of the pension fund at retirement (defined contribution schemes). Pension benefits are portable. In Ireland, occupational pension schemes can be either private sector or public sector.

In the past, many schemes were Defined Benefit (DB) schemes. In Defined Benefit schemes, the amount of contributions was determined by the pre-defined pension that would become payable on retirement and the level of returns (after administration costs) on invested contributions. Increasingly occupational pension schemes are Defined Contribution (DC) schemes where employees receive a benefit (not pre-defined) based on contributions made by themselves and/or their employer plus any interest or capital gains made from investing the contributions (OECD, 2014). In 2015, 46% of women as compared to 47% of men had either occupational or private pensions or both (Central Statistics Office, 2016b). However, the level of these pensions is lower for women given the nature of their engagement in paid employment (Central Statistics Office, 2016b). There are coverage differences related to work status and type of employment. Only 22% of part-time workers as compared to 55% of full-time workers have occupational pensions (Central Statistics Office, 2016b). According to the Irish Longitudinal Study of Ageing (TILDA) data, only 32% of unskilled workers compared to 78% of higher professionals had occupational pension coverage (OECD, 2018b).

3.3. Pillar 3: Private pensions

In recent decades, the government has encouraged citizens to invest in personal (private) pensions, by giving tax relief on pension contributions (Department of Social and Family Affairs, 2007; Hughes, 2014). Personal Retirement Savings Accounts (PRSAs) were introduced in 2002 with the intention of increasing private pension coverage. Any individual under the age of 75 can take out a PRSA, irrespective of whether s/he has taxable earnings (e.g. employees, self-employed, homemakers, carers, or unemployed). This includes employees who are excluded from joining a company pension plan. The PRSA contract may stipulate a minimum age. Benefits can usually be taken from age 60.

A Retirement Annuity Contract (RACs) is the formal name for what is more commonly called a personal pension. An RAC is a particular type of insurance contract approved by the Revenue Commissioners to allow tax relief on contributions made by an individual. An RAC provides a tax-free lump sum, within certain limits, and a pension or other benefits at retirement. The value of the ultimate benefits payable from the contract depends on the amount of contributions paid, the investment return achieved less any fees and charges, and the cost of buying the benefits. Anyone with earnings can contribute to a Retirement Annuity Contract (RAC) except those who are enrolled in a company pension plan. The minimum contribution level for the insured person is specified in the RAC policy. Employers may choose to contribute to the RAC. Benefits are payable at any time after age 60 but before age 75. Retirement is not a prerequisite. On maturity of the contract, 25% of the funds can be paid as a tax-free lump sum, with the remaining funds used to purchase an annuity, taken out as a taxable lump sum or transferred into an Approved Retirement Fund.

However, even though the government has been promoting personal pensions since the early 2000's, there is a low level of private pension coverage in Ireland. Men have over twice the coverage rate (25%) of personal (private) pensions compared to 11% for women (Central Statistics Office, 2016b).

Some features of the Irish pension system that are facilitative of women. For example, pension credits are provided to those who have spent time out of paid employment, caring for children up to the age of 12 or to an ill or disabled person over the age of 12. Parents can claim a maximum of 20 years pension credits and these are more often claimed by women. These credits (initially called 'disregards') were first introduced in 1994 as part of the 'Home-maker's scheme. However, women who were caring for children prior to 1994 were not included in this scheme and so could not avail of the pension credits. The existence of the safety net non-contributory system provides a level of financial security to women with no other means of financial support.

In summary, women in Ireland have lower coverage and levels of private and of occupational pensions and are more likely to be dependent on the lower state non-contributory pensions and less likely to have a full contributory pension than men (Central Statistics Office, 2016b). Older women who are divorced, widowed or single are less likely to be financially well off in retirement than are married women. According to EU SILC data, the gender gap in pensions in Ireland for those aged 65-79 in 2016 in 26%, down from 37% in 2009. This compares to 37% for the EU28 (Eurostat, 2016).

4. Pension and employment reforms

The Irish government has introduced both pensions and employment reforms recommended by the OECD. The pension reforms were introduced earlier for the most part (with the exception of Age Discrimination legislation and flexible working) with most of the employment reforms being introduced more recently, some necessitated to respond to anomalies caused by increasing state pension age.

4.1. Pension reforms

The National Pensions Framework set out several pension reforms (Department of Social and Family Affairs, 2010). Some were introduced in 2012 and 2014 with the objective of extending working life. The principal such reform was raising state pension age. Ireland’s population is relatively young, with only 12.72% aged 65 and over in 2014 (OECD, 2014a). Yet, state pension age was increased rather quickly to 66 in 2014 and it is set to increase to 67 in 2021 and 68 in 2028. This has disrupted the expectations of those who had anticipated retiring at age 65 giving them little time to adjust their plans. Since many contracts of employment in Ireland specify that workers must retire at age 65, some older workers may be unemployed in the year or two prior to the new higher state pension age and may find it difficult to secure alternative employment, since there is evidence of age discrimination in workplaces in Ireland (Russell et al., 2012).

In 2012, an increased number of contributions was required to qualify for the minimum state contributory pension. The number doubled from 260 to 520 (ten years) of contributions. This meant linking pension benefits more closely to participation in the paid labour market. There was an increase in the number of pension rate bands from September 2012 which effectively meant lower rates of pension benefits for those with lower contributions (mainly women) (Bassett, 2017).

It is planned to change in 2020 from the current yearly averaging system to a Total Contributions Approach (TCA). A public consultation was held by the government in 2018 and the full details of the scheme will be announced in the coming months (DEASP, 2018c). However, the proposed reforms would tie pension payments more closely to participation in the paid labour market. (For example the government is currently deciding whether to reduce the number of years for carers credit to 10 years). This would be disadvantageous to many women, particularly older women who have greater gaps in their work trajectories due to the marriage bar and who do not benefit from the homemaker's scheme (Ní Léime et al., 2015). In its review of the Irish pension system, the OECD report cites an actuarial projection that predicts that changing to a Total Contributions Approach will mean fewer people benefitting from 80-100% pensions by 2020. It acknowledges that these measures will have a larger impact on women's pensions in 2020 compared to men (OECD, 2014). It appears that an intensification of women's disadvantage under the TCA is anticipated both by the OECD and by the Irish government.

The Irish government is proposing an auto-enrolment retirement savings scheme as part of its policy thrust to shift responsibility for pensions away from government and on to individual workers. The Department of Employment Affairs and Social Protection held a public consultation on this in November 2018 and full details of the scheme are to be announced in 2019 (DEASP, 2018d). However, there is substantial evidence in the international literature that many women, especially low-paid workers are unable to afford to contribute to such pension schemes (Ginn, 2004; Ginn & MacIntyre, 2013).

4.2. Employment reforms for longer working lives

In addition to pension reforms, the OECD recommended a series of employment reforms to promote longer working lives and recently published a review of Ireland's progress in implementing these reforms (OECD, 2018b).

The Irish government introduced a number of measures aimed at achieving the EU's employment target of 50% for older workers by 2010 and 75% for all workers by 2020. It introduced a series of anti-age discrimination measures in 1998 and in subsequent legislation strengthened this to cover people aged 65 and over (Employment Equality Acts, (EEA) 1998, 2000, 2004, 2015). Ireland set an interim target of 69-71% for all-worker participation rates by 2014, but did not achieve this for older workers (Eurostat, 2015). Despite the introduction of anti-age discrimination legislation, research suggests that ageism acts as a barrier to recruitment and/or retention for older workers (Russell et al., 2008). The Irish Human Rights and Equality Commission was set up and workers can consult it and they may bring a case to the Equality Tribunal (now the Workplace Relations Commission) if they are discriminated against on the basis of age. However, the recent OECD review questions the effectiveness of these structures and measures commenting that only a small proportion of age discrimination cases were taken to the Tribunal (OECD, 2018b).

Since 2007, policies designed to promote continued earning with pension benefits means that recipients of the SPNC can earn up to €200 per week and still receive the SPNC. Those in receipt of the State Contributory Pension can continue to earn with no income limit. This benefits older workers who are healthy enough to work and those who can find employment, but not others.

In order to discourage early retirement, the government discontinued the pre-Retirement Allowance (PRETA) a means tested payment for people aged 55 and over who have left the labour force in 2007. In the absence of this allowance, there are no provisions for workers in physically demanding occupations in the private sector to retire early (OECD, 2018b). The recession led to contradictory reactive policies by the government who undermined their previous EWL policies by introducing incentives for certain public sector employees to leave the labour market early in order to reduce the public sector pay bill in the short term. Certain categories of public sector employees were encouraged to leave public sector jobs early before a specific date after which their pensions would be reduced.

The increase in the state pension age has not been accompanied by legislation compelling private sector employers to retain workers in line with the higher state pension age. Most Irish private sector employers have not increased the retirement age in line with the state pension (Interdepartmental Group on Fuller Working Lives, 2014). There is no statutory retirement age in the private sector in Ireland and retirement age is usually set out or implied in employment contracts or organisational policy documents or in the pension scheme. The employment age is typically set at 65 in contracts although state pension age is already 66 and will increase further. The Equality (Miscellaneous Provisions Act) 2015 which came into effect in January 2016 amended the protection offered to employees under previous legislation protecting against age discrimination. It is now the law that compulsory retirement ages set by employers will not be considered discriminatory if they are objectively and reasonably justified by a legitimate aim. The latter can include intergenerational fairness (allowing younger workers to progress), motivation and dynamism through the increased prospect of promotion, health and safety, creation of a balanced age structure in the workforce, personal and professional dignity and succession planning (Workplace Relations Commission, 2017). There is concern that this gives employers a good deal of power to compel employees to retire earlier than state pension age. The OECD country report stated that no action had been taken to discourage mandatory retirement by employers (OECD, 2018b). The public sector pension reform of 2013 set the maximum retirement age at 70 for all pre-2004 public servants excluding those in the police, prison officers, the military and fire officers (Workplace Relations Commission, 2017).

As part of the reform programme to extend working life, a code of practice (S.I.2017) was set out for the guidance of employers, employees and their representatives on best practice during the engagement between employees and employers when approaching retirement (Workplace Relations Commission, 2017). The code suggests that employers should provide clear information to employees at the time of recruitment and later, to enable them to plan. It states that employers have the right to discuss retirement with employees and gives guidance on the retirement process – employers should provide 6-12 months' notice and explore flexible employment options. It provides recommendations on procedures for how requests from employees to work longer should be dealt with. It recommends training of management on age diversity, encouraging knowledge and experience sharing, exploring flexible working measures, age proofing policies and procedures raising age discrimination awareness. While the code of practice exhorts employers, it does not compel them to follow best practice guidelines.

There have been training and lifelong learning programmes provided at national level including the Springboard plus scheme, primarily aimed at up-skilling and re-skilling long-term unemployed people (Springboard, 2016). This includes but does not specifically target older citizens. Other programmes currently focus on youth and the long term unemployed rather than older workers *per se*. Supporting longer working lives is an objective of the National Skills Strategy published in 2016. A low proportion of older workers participate in other state-funded programmes. There are no specific employment subsidies provided to employers for hiring older workers, although there are subsidies for employing people with disabilities, regardless of age. Community Employment schemes aim to enhance the employability of unemployed persons by providing them with work experience. Since 2015, those aged 62 and over may remain in Community Employment (CE) schemes until state pension age and those over 55 will be allowed to stay in CE for three years (OECD, 2018b). There are no Health and Safety policies aimed at older workers in particular in Ireland (Sexton, 2012). Nor have actions been taken to reduce the incidence of arduous work for older workers in the private sector Ireland (OECD, 2018b). Police, the military and those in similar occupations can retire five to ten years earlier than other public servants under collective occupational pension agreements (Hugues, 2016). Apart from activation policies targeting the long term unemployed, no specific policies have been introduced to address precarious employment for older workers.

5. Family friendly policies

Family friendly policies help alleviate some of the economic disadvantage women experience across the life course. After Ireland joined the European Community in 1973, the government was compelled to introduce gender equality legislation. Maternity leave of 14 paid weeks and 4 unpaid weeks was introduced in 1981. Today, Ireland has an increased level of paid and unpaid maternity leave of 42 weeks (26 weeks paid and 16 weeks unpaid). There is an entitlement to paid paternity leave in Ireland: two weeks of statutory paid paternity leave came into effect from September 2016. Unpaid parental leave was increased from 18 to 20 weeks in the 2018 budget. Parents are entitled to protection of their Social Insurance contributions for the period of parental leave. Both parents have an equal separate entitlement to parental leave (OECD, 2016c). Child care costs in Ireland are among the highest in the EU (at 45% of the average wage compared to 16% for the EU) and this is a barrier to women's employment (Daly, 2010). There is a free pre-school childcare year which helps with childcare costs, but they remain a considerable barrier.

In Ireland, there are also policies to assist with eldercare. A Carer's Benefit scheme introduced in 2000 enables workers to take time out from the labour market and be paid at a replacement rate of 34.5% for up to 104 weeks to care for dependent older people and to then return to work. There is also a Carer's Allowance, introduced in 1990, which means citizens can claim an allowance from the state for caring for a vulnerable family member. Most (77.5% in 2014) recipients are women (Department of Social Protection, 2014).

A Carers' Leave Act was introduced in 2001. It is now possible to take between 13 and 104 weeks unpaid leave to provide care and to have one's job kept open. This measure is likely to facilitate women more than men, since they do most of the care work. A carer may be eligible for Carer's Benefit if they have enough PRSI contributions. If not, they may qualify for Carer's Allowance – a means-tested payment.

5.1. Health policies for older workers

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

A significant gap in employment policies is the lack of coordination with employment benefit policies such as accident insurance, life insurance and income maintenance polices which are all often underwritten by insurance companies. At present if employees work beyond 65, they are not enrolled into group policies as insurance companies have automatic cut-off at 65. This is an area of policy that the state needs to specifically address as these benefits are a critical component of quality working conditions (Department of Social and Family Affairs, 2007).

In common with other countries, and as recommended by the OECD, access to illness benefits has been made more restrictive in Ireland. Reforms introduced in 2012 placed time limits (two years) on illness benefits which are intended to provide a short-term income replacement for insured persons during spells of incapacity or illness. This has led to a decline in the number of recipients (OECD, 2018b). Given that pension age is now being increased, the combination of restrictive illness benefits makes the situation potentially more difficult for individuals with who have work-induced health problems. The OECD notes this issue and recommends that Irish policy makers should address the situation of such workers (OECD, 2014).

6. Debate on Gender and Extended Working Life

When the 2012 reforms were introduced, there was relatively little media debate about the gender impacts of pension reforms or extended working life policies in Ireland. There were some alarmist headlines in the national newspapers warning of pension time-bombs. There were objections to pension reforms from the Pensions Policy Research Group and from non-governmental organisations such as Social Justice Ireland on the basis that the Government was increasingly encouraging private pensions at the possible cost of state pensions and this is a regressive form of taxation. Although there was a relative lack of media interest, non-governmental organisations (NGOs) including the National Women's Council of Ireland (NWCI) and Age Action made pre-budget submissions and contributed to the Green Paper consultation on pensions, highlighting to the authorities the potentially adverse effects of the pension reforms for women (Cousins and Associates, 2008). Public debate in Ireland in 2012 focused primarily on the impact of austerity policies which were affecting people's incomes severely. Because of this, the negative impact of reforms on future pension income for those in physically demanding work or for women was not a priority. However, trade unions did highlight the issue with the Irish Congress of Trade Unions holding a conference entitled 'Wake up to State Pension Reform' in 2012 (Ní Léime et al., 2017). A policy report based on an academic study of women and pensions in Ireland was published in 2012 and did get some limited media attention (Duvvury et al, 2012). However, there was no response from the government as there was little room for budget changes during the bail-out period from the Troika.

The level of public debate on the gender impacts of pension reform has increased since the economy began to recover post 2013 and this was further stimulated by the fact that by this time the implications of the pension reforms began to be experienced by citizens in their pension payments. In 2014, politicians raised the adverse impacts for women of pension reforms in the Irish parliament (Dáil Debates, 2014). In 2017, the Citizen's Assembly on Ageing[1] voted that the anomaly that resulted from the state pension age increase – whereby although most workers have a retirement age of 65 set by their employers, they will not receive the state pension until age 66 – must be addressed. Later, in 2017/2018, the negative impacts of one reform – the 'averaging' of pensions over the working life began to be palpable in people's pension payments; approximately 36,000 people found they were receiving a lower pension under the new system and 62% of these were women (Ní Chaithnía, 2017). There was extensive coverage of this issue in national print media and television and a public protest was held involving the women affected, as well as the National Women's Council of Ireland, Age Action and opposition politicians (Bassett, 2017). In response to this pressure, the government agreed to allow those disadvantaged due to pension averaging the option to be re-assessed under a Total Contributions Approach (TCA) and to be paid whichever is most beneficial for them (averaging or TCA approach) as an interim measure until 2019 (DEASP, 2018c). The National Women's Council made the following recommendations on pension reform in their Pre-Budget Submission in 2018 and they have made similar recommendations consistently since 2012. They call on the government to: reverse 2012 changes to contributions bands; ensure that the Homemaker's Scheme is applied retrospectively to all women; replace the Homemaker's Disregard with Credits and apply it retrospectively to 1973; introduce a universal pension and phase it in; reduce and ultimately remove marginal rate tax relief on private pensions; ensure that pension reform proposals are gender-proofed (Ní Chaithnía, 2017).

The Government's most recent policy document, *A Roadmap for Pensions Reform 2018-2023* sets out several proposed reforms (Government of Ireland, 2018a) including the introduction of an auto-enrolment scheme. The idea of this is that all workers will be automatically enrolled in a pension scheme when they start to work and they have to choose to opt out so this would increase supplementary pension cover. The OECD had recommended increased supplementary pension cover for Ireland (OECD, 2014). This received considerable media coverage in national newspapers in March, 2018. The scheme was generally welcomed by the national employers body IBEC. The government has recently (during 2018) held two public consultations – one on the planned Total Contributions Approach and the second on the proposed Automatic Enrolment system. In 2018 there has been some national media coverage of the issue of gender and extended working life due to the holding of two policy events on extended working life policy involving the major policy stakeholders (Higgins, 2018, Holland, 2018). The first was on the completion of an academic study on Extended Working life in Ireland in Dublin in January, 2018. The second was part of an international conference on gender, health and extended working life at the National University of Ireland, Galway in November, 2018 and involved all major national policy stakeholders.

In addition to the media debates, there is a small but growing number of policy reports and academic papers on the gender implications of pension reforms. The National Women's Council first commissioned a report on women and pensions in 2008 and have been involved in the debate since then – their latest recommendations are set out above (Murphy and McCashin, 2008, Ní Chaithnía, 2017). Age Action commissioned a report which gives a detailed analysis of the impacts for women of the 2012 changes to pension bands (Bassett, 2017). In 2012, a report (and a later paper) on women and pensions in Ireland and Northern Ireland analysed the impacts of the pension system and reforms for women in different occupations, concluding that women in low-paid and precarious occupations were particularly vulnerable to low incomes in retirement (Duvvury et al, 2012, Duvvury et al, 2017). More recently, cross-national policy analysis revealed that women are more likely than men to be dependent on the state non-contributory pension and to have lower levels of the state contributory pensions because of gendered work patterns across the lifecourse and societal norms and practices in relation to caring (Ní Léime and Street, 2016, Ní Léime and Loretto, 2017). Qualitative research using a lifecourse methodology in Ireland with older workers in different occupations has highlighted the adverse implications of raising state pension age in Ireland for workers (male and female) in physically demanding jobs and for those in precarious jobs (Ní Léime et al., 2017, Ní Léime and Street, 2018). It was found that workers in most occupations were not in favour of increasing state pension age. The authors recommended that one-size-fits-all policies such as raising state pension age be differentiated for workers in different types of occupations, with those in physically demanding work being able to access the state pension earlier. They also recommended that the state non-contributory pension should be set at an adequate rate to ensure that women who are the main dependents have adequate incomes in retirement (Ní Léime and Street, 2018).

7. Conclusion

From the overview above, it appears that extended working life policies were introduced in Ireland without adequately considering their gender and health implications. Employment and pension policy reforms as currently set out do not allow for variations in employment status and pension outcomes across diverse groups of workers and are based on the assumption that workers are homogenous and free to participate in the labour market as assumed by the adult worker model. Yet, it is clear that many workers (typically women) are not always free to participate in the labour market due to the prevailing social norm that they are primarily responsible for providing unpaid care for dependent family members (Lewis, 2007; Russell and Mc Ginnity, 2014). In fact, in Ireland a substantial proportion of women are not in the labour market and the breadwinner homemaker model is still common although there is an increasing number of dual earner households (Murphy, 2012, Central Statistics Office, 2013b). Given the strong influence of caring norms on labour market participation and pension building for women in particular, there is a need for a coordinated policy approach to extended working life, considering not only pension and work policies, but also family friendly, care, health, and training policies (Lewis, 2006; Chau et al., 2016).

Certain groups of workers are disadvantaged under the current pension system and this is likely to be exacerbated by the proposed pension and employment reforms and the growing informality of labour markets. This includes men and women in precarious and/or low-paid employment and those in occupations that demand heavy physical and/or emotional labour. It cannot be assumed that these workers can easily find or retain employment after state pension age. A universal citizen's income payment may be a suitable policy option for these groups.

Pension reforms need to be re-considered. Both privatising pensions and raising state pension age across the board are problematic, especially for women who tend to be more reliant on State non-contributory pensions. Presenting EWL as the inevitable solution to demographic ageing obscures the fact that this reflects a particular political choice. It would be possible, for example to support increased pension costs by increasing general taxation and removing or reducing tax breaks for private pensions and using the money saved to increase the level of the SNCP.

If the current pension system is to be maintained, measures to protect those adversely affected need to be introduced. For example, raising the State Pension Age should not be imposed in a uniform manner across all occupations. Linking pension building more closely to labour market participation means women (and men) in low-paid employment will find it more difficult to manage on the now lower SCP. A life-course perspective shows that certain cohorts of women such as those affected by the marriage bar have been doubly discriminated against by not being given pension credits/disregards for the time they spent caring. They should be included in the Home-maker's Scheme. Employment policies could help address the current imbalance whereby women undertake the majority of care-giving for young, old and vulnerable family members (Murphy, 2014). Longer paternity leave should be available to men to facilitate them to engage in care-giving on an equal basis by employers and by the government.

8. Notes

[1] The Citizen's Assembly on Ageing is a group set up by the government to discuss and make recommendations on ageing issues.

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