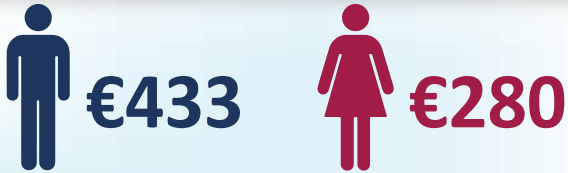


# PENSION INCOME IN IRELAND

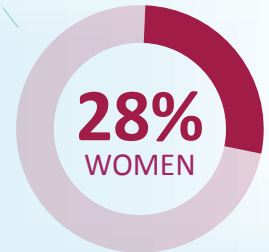
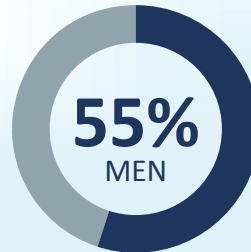
## AVERAGE PENSION INCOME PER WEEK



**GENDER PENSION GAP 35%**

However, there are no gender differences in average state pensions.

The gender gap was driven primarily by the difference in % who received a private/occupational pension



BASED ON DATA FROM 2010

## WHY DO WOMEN HAVE LESS PENSION INCOME?



Less likely to have been employed



Earn less



Work fewer hours

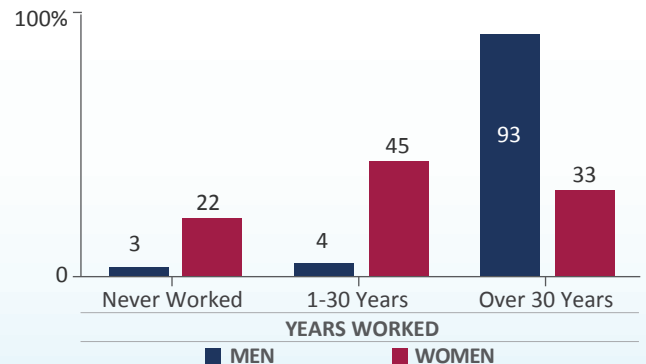


Shorter careers



More likely to have career interruptions related to caring responsibilities at home

A principal factor contributing to the gap is the lower relative years of work experience among women



However, higher levels of education for women reduce the gender pension gap.

## INCOME POVERTY IN OLD AGE

BASED ON DATA FROM 2015 AND 2016

**0%** GENDER POVERTY GAP AMONG OLDER PEOPLE

Old-age benefits provide a safety net for both women and men.

**9%** OF OLDER PEOPLE ARE INCOME-POOR

The income poverty rate is higher among children (18%) and working-age people (16%).

**80%** OF INCOME-POOR OLDER PEOPLE LIVE IN SINGLE OR OLDER COUPLE HOUSEHOLDS

Income poverty among older people is not due to others who live in the household.

**80%** OF INCOME COMES FROM CONTRIBUTORY & OCCUPATIONAL PENSIONS

Older people are very reliant on old-age benefits.

## POLICY IMPLICATIONS

Increase women's employment and continuity of employment



Promote equal labour market access, including distribution of caring responsibilities, equal pay legislation and career break entitlements



Promote supplementary pension savings for women

