1. Executive Summary This report provides a comprehensive analysis of women's financial independence in Ireland, examining the specific financial supports available, the relevant legal framework, the educational tools and resources designed to enhance financial literacy, and the persistent challenges that impede women's economic autonomy. The financial independence of women is a cornerstone of gender equality and contributes significantly to overall societal well-being. This analysis identifies key opportunities for strengthening women's financial standing and highlights the ongoing challenges that necessitate further policy attention and action. The report concludes by offering evidence-based policy recommendations aimed at government bodies, financial institutions, educational organizations, and non-governmental organizations to foster greater financial independence for women in Ireland.
2. Detailed Analysis of Specific Financial Supports for Women:
    - Maternity Benefit: The Maternity Benefit in Ireland offers financial support to individuals taking maternity leave.1 Eligibility extends to all types of employees—full-time, part-time, and casual—irrespective of how long they have been working for their employer.1 However, claimants must meet specific social insurance (PRSI) contribution conditions. For employed individuals, these conditions include having at least 39 weeks of PRSI paid in the 12-month period before the start of maternity leave. Alternatively, one can qualify with at least 39 weeks of PRSI paid since first starting work, with at least 39 weeks paid or credited in the relevant tax year or the year following it. Another pathway involves having at least 26 weeks of PRSI paid in the relevant tax year and 26 weeks in the tax year before it.4 Self-employed individuals must have 52 weeks of PRSI contributions paid at Class S in the relevant tax year, or in the tax year before or after the relevant tax year.4 Furthermore, individuals must have been in employment that ended within 16 weeks of the end of the week in which their baby is due.5 Special provisions also exist for premature births, stillbirths, and miscarriages, ensuring that eligible individuals receive the full entitlement to maternity leave and benefit.1 Notably, transgender men who are pregnant or have given birth are also entitled to Maternity Benefit, aligning with a broader understanding of parental leave rights.1 The variety of eligibility pathways suggests a system intended to be inclusive of different employment circumstances and life events. However, the complexity arising from these varied conditions could pose a challenge for individuals trying to determine their eligibility without clear and accessible guidance. To apply for Maternity Benefit, individuals should do so at least 6 weeks before their intended maternity leave start date, or 12 weeks in advance if self-employed.3 The application process offers both online and postal options. Online applications can be made through MyWelfare.ie, requiring a Public Services Card and a verified MyGovID account.5 Postal applications involve completing a Maternity Benefit application form (MB1) along with supporting documentation, which includes either an MB2 form completed by the employer or an MB3 form completed by the doctor for those not working or self-employed.5 For employees, employer certification via the MB2 form is mandatory, while self-employed individuals need a medical certificate (MB3) from their doctor.4 The availability of both online and postal application methods enhances accessibility for a wider range of individuals. The online system offers potential benefits in terms of speed and the ability to track the claim's progress. However, the necessity of obtaining employer or doctor certification adds an administrative step that may introduce delays or require coordination with third parties. Employers in Ireland are generally not legally required to top up the state Maternity Benefit payments to match an employee's normal pay.1 However, an employee's contract of employment or company maternity policy may include provisions for such top-ups.1 When an employer does provide a top-up, it can be structured in different ways. For instance, an employee might receive the Maternity Benefit directly from the Department of Social Protection, and the employer pays a separate amount on top of this. Alternatively, an employer might continue to pay the employee their full wage, in which case the Maternity Benefit from the DSP is often paid directly to the employer.19 It is important to note that employer top-up payments are subject to the usual payroll taxes, including Universal Social Charge (USC), Pay Related Social Insurance (PRSI), and Pay As You Earn (PAYE) tax, but only on the amount exceeding the state benefit.19 The discretionary nature of employer top-ups means that the level of financial support women receive during maternity leave can vary significantly depending on their employer's policies and their specific employment contract. This reliance on employer discretion can create disparities in financial security for mothers during this crucial period. Upon completion of maternity leave, employees in Ireland have the right to return to their original job or an equivalent position under terms and conditions that are no less favorable than those that would have applied had they not been absent.1 Employees are required to give their employer at least 4 weeks' written notice of their intention to take maternity leave and must also provide a medical certificate confirming their pregnancy. Similarly, at least 4 weeks' written notice must be given to the employer regarding the intention to return to work.1 In addition to the basic 26 weeks of maternity leave, employees are also entitled to take up to 16 weeks of additional maternity leave, which is unpaid.1 There are provisions in place allowing for the postponement of maternity leave, or additional maternity leave, in the event of a serious health condition illness or if the baby is hospitalized. To request a postponement, an employee must have taken at least 14 weeks of maternity leave, including 4 weeks after the birth, and the postponement can be for up to 6 months, subject to the employer's agreement in some cases.1 Furthermore, employees are protected against unfair dismissal due to pregnancy or while taking or having taken maternity leave.3 Pregnant employees are also entitled to take paid time off work to attend one set of antenatal classes, apart from the last three classes, and fathers or non-birthing partners are entitled to paid time off for the last two antenatal classes.1 While the legal framework provides significant protections for women returning to work after maternity leave, the financial implications of taking unpaid additional leave and the ongoing challenges of balancing work and childcare responsibilities can still have a disproportionate impact on women's financial independence.
    - One-Parent Family Payment: The One-Parent Family Payment (OFP) is a means-tested payment available to individuals under 66 years of age who are raising children without the support of a partner.23 The means test for OFP assesses various sources of income. Cash income is considered, although some specific payments may be excluded. Capital assets, such as savings, investments, and property other than the applicant's own home, are also assessed, with the first €20,000 being disregarded.23 Income from employment is taken into account, but the first €165 of gross weekly earnings is disregarded. Half of the remaining gross earnings per week is then assessed as means. Social insurance contributions, superannuation, PRSA contributions, and trade union subscriptions are not considered when calculating gross earnings.23 Income received as maintenance payments for the applicant is also assessed, with only half of the income from maintenance being considered as means. Additionally, housing costs, including rent or mortgage repayments up to a maximum of €95.23 per week, can be offset against maintenance payments received.23 If an applicant's gross weekly earnings from employment or self-employment exceed an average of €425.00, they will not qualify for the OFP.24 To be eligible, the applicant must not be cohabiting with a spouse or partner.24 The structure of the means test aims to provide support to those with limited financial resources while also incorporating disregards to encourage workforce participation. However, the specific thresholds and the rate at which income above the disregard is assessed influence the level of financial support provided. The age limits for children under which a person can receive the OFP vary depending on the circumstances. Generally, the payment continues until the youngest child in the family reaches the age of 7.24 However, there are exceptions to this age limit. If the family is in receipt of Domiciliary Care Allowance (DCA) for a child, the OFP can continue until that child reaches the age of 16 or their entitlement to DCA ceases.25 Similarly, if the individual claiming the OFP is in receipt of Blind Pension and also qualifies for OFP, they are entitled to both payments until the youngest child reaches the age of 16.25 Furthermore, if an individual in receipt of OFP is providing full-time care to one of their children or an adult and is entitled to claim half-rate Carer's Allowance, they can receive both payments until their youngest child turns 16.25 In cases of recent bereavement, where an individual applies for OFP on the basis that they are parenting alone following the death of their spouse, partner, or civil partner, they will be entitled to OFP for 2 years following the date of death, regardless of the age of their youngest child, provided the youngest child is under the age of 18.25 For those whose youngest child is aged between 7 and 13, the Jobseeker's Transitional Payment (JST) may be available.27 The generally low age limit of 7 for the OFP may present challenges for single parents seeking to balance childcare responsibilities with the need to return to full-time employment. The exceptions to this limit acknowledge specific situations where extended support is necessary due to care needs or bereavement. Income from employment has a direct effect on the amount of One-Parent Family Payment an individual receives.23 The first €165 of gross weekly earnings is not taken into account in the means test.23 For any earnings above this threshold, half of the weekly amount is assessed as means, which can lead to a reduction in the rate of OFP paid.23 If an individual's gross weekly earnings exceed €425, they will no longer be eligible for any OFP payment.24 The Department of Social Protection provides a worksheet to help individuals calculate how taking up employment will affect their OFP.28 This system aims to encourage single parents to participate in the workforce by disregarding a portion of their earnings. However, the assessment of 50% of earnings above the disregard means that as income from employment increases, the OFP payment decreases, potentially creating a disincentive to taking on more hours or higher-paying jobs beyond a certain point.
    - Carer's Allowance and Benefit: Carer's Allowance and Carer's Benefit are two distinct forms of financial assistance available to individuals who provide care to others. Carer's Allowance is a means-tested payment designed for people on low incomes who are caring full-time for someone in need of support due to age, disability, or illness, including mental illness.29 In contrast, Carer's Benefit is not means-tested and is based on the carer's social insurance (PRSI) contributions. It is available to people who leave work or reduce their hours to care for someone who needs full-time care.29 Another key difference is the duration of the payment. Carer's Benefit can be received for a total of two years (104 weeks) for each person being cared for, although this period can be taken in a single block or in separate periods.29 Carer's Allowance, on the other hand, has no such time limit, provided the eligibility criteria continue to be met.29 Furthermore, recipients of Carer's Allowance may also qualify for additional entitlements such as the Carer's Support Grant, Household Benefits Package, and a Free Travel Pass.29 The availability of these two distinct payments allows for support to be provided to carers in different financial situations and with varying employment histories. The criteria for "full-time care" are specific for both Carer's Allowance and Carer's Benefit. A person is generally regarded as requiring full-time care and attention when they need constant supervision

throughout the day to avoid endangering themselves or when they need frequent assistance with normal bodily functions such as walking, eating, drinking, washing, and dressing.32 For Carer's Allowance, the person being cared for must be over the age of 16 and so incapacitated as to require full-time care and attention for at least 12 months, or they must be under the age of 16 and receiving a Domiciliary Care Allowance.32 The time spent providing care each week must typically not be less than 35 hours, spread over 5 to 7 days.33 The Department of Social Protection makes the final decision on whether a person meets the criteria for needing full-time care, often based on a medical report completed by the person's doctor.39 These stringent criteria aim to ensure that carer's payments are directed to those situations where a significant and ongoing level of care is genuinely required. For Carer's Allowance, there are limitations on the extent to which a carer can engage in external work or education. Carers can work outside the home or participate in training or education courses for up to 18.5 hours a week while still being eligible for the allowance.32 However, any income earned from this work is assessed as part of the means test for the Carer's Allowance. For a single person, €450 of their gross weekly income is disregarded, while for a couple, the first €900 of their combined gross weekly income is disregarded.29 In some cases, approval from the Department of Social Protection may be required for external work.31 These limitations acknowledge the significant time commitment involved in providing full-time care while also allowing for some level of participation in employment or education, with an income disregard to provide some financial flexibility. To qualify for Carer's Benefit, the applicant must meet certain PRSI requirements. They must be at least 16 years old and have paid at least 156 PRSI contributions at any time since they first started working.39 Additionally, they must have either 39 contributions paid in the relevant tax year, or 39 contributions paid in the 12-month period before the start of Carer's Benefit, or 26 contributions paid in the relevant tax year and 26 contributions paid in the year before that.39 Notably, from January 2025, PRSI contributions paid at Class S by self-employed individuals are also counted towards eligibility for Carer's Benefit.39 The requirement for a substantial number of PRSI contributions ensures that Carer's Benefit is primarily available to those who have a history of employment and contributions to the social insurance system.

- Disability Allowance: For eligibility for Disability Allowance (DA) in Ireland, a "long-term disability" is defined as an injury, disease, or physical or mental disability that has continued, or may be expected to continue, for at least one year.46 As a result of this condition, the individual must be substantially restricted in undertaking work that would otherwise be suitable for a person of their age, experience, and qualifications.46 To qualify, the person must be aged between 16 and 66 and must also satisfy a means test and the habitual residence condition.46 This definition emphasizes both the duration and the impact of the disability on an individual's capacity to engage in employment. The means test for Disability Allowance considers various sources of income and capital. The main items included are cash income, capital (including savings, investments, shares, or property other than the applicant's own home, with the first €50,000 disregarded), and maintenance payments.46 For income disregards related to rehabilitation, the first €165 of net weekly earnings from employment is disregarded. Additionally, 50% of weekly earnings between €165 and €375 are also disregarded.45 Any earnings above €375 per week are fully assessed for the purposes of the means test.48 If the applicant has a spouse, civil partner, or cohabitant who is working, a disregard of €20 per day (up to a maximum of €60 per week) is applied to their net weekly earnings from insurable employment, and 60% of the balance is assessed as weekly means.46 Furthermore, from January 2025, up to €337,500 of the money received from the sale of the applicant's home may not be taken into account in the means test under certain conditions, such as using the proceeds to purchase alternative accommodation.46 These provisions aim to support individuals with disabilities while also encouraging and facilitating their participation in rehabilitative employment. The process for medical assessment for Disability Allowance involves the applicant's own doctor completing a medical report as part of the application form.46 This report is then reviewed by one of the Department of Social Protection's medical assessors.46 The medical report allows the DSP to determine if the applicant has a qualifying disability and is substantially restricted from doing work suitable for a person of their age, experience, and qualifications.46 The application form also requires claimants to provide details about their level of education and work history, in addition to how their medical condition affects their life and ability to work.48 The departmental Medical Assessors may provide an opinion on the evidence submitted regarding the nature and extent of the disability and its effect on the person's capacity to work.48 Claimants may also be required to attend a medical examination or other examination at a time and place specified by an officer of the Minister, provided they are given not less than 7 days' notice in writing.48 This multi-stage assessment process ensures a thorough evaluation of the applicant's medical condition and its impact on their ability to work.
- Jobseeker's Benefit and Allowance: Jobseeker's Benefit (JB) in Ireland provides financial assistance to individuals who have become unemployed and have a sufficient record of Pay Related Social Insurance (PRSI) contributions.53 The duration for which JB is paid varies based on the number of Class A, H, or P PRSI paid contributions an individual has. Those with 260 or more contributions are entitled to receive JB for 9 months (234 days), while individuals with fewer than 260 contributions receive it for 6 months (156 days).53 The amount of Jobseeker's Benefit an individual receives is also variable and depends on their average weekly earnings in a specific tax year.53 To qualify for JB, individuals need at least 104 weeks of Class A, H, or P PRSI paid contributions or at least 156 Class S PRSI contributions since they first started work. They also need 39 weeks of paid or credited contributions in the relevant tax year (with a minimum of 13 weeks paid) or 26 weeks of paid contributions in the relevant tax year and 26 weeks in the year immediately preceding it.53 For those who become fully unemployed on or after 31 March 2025, Jobseeker's Pay-Related Benefit (JPRB) may be an option if they have sufficient Class A or H PRSI contributions. JPRB offers payments that are related to the individual's previous earnings and can be paid for up to a maximum of 26 or 39 weeks, depending on their PRSI contribution history.55 This system provides both short-term support based on contributions and a more substantial, earnings-related benefit for a limited period for those recently unemployed. Jobseeker's Allowance (JA) serves as a means-tested payment for individuals who are unemployed and do not qualify for Jobseeker's Benefit or whose JB entitlement has expired.54 The means test for JA assesses the applicant's household income, including cash income, property (excluding their own home), capital assets (with the first €20,000 disregarded), and the value of any benefit and privilege derived from living with parents if the applicant is under 25 years of age.57 If the applicant is married, in a civil partnership, or cohabiting, the income of their spouse, civil partner, or cohabitant is also taken into account in the means test.57 In certain situations, if the applicant's partner is also receiving a social welfare payment, the couple's joint means may be halved for the purpose of the JA means test.61 Income that the applicant earns from part-time work is also assessed, although there is a disregard in place.57 The maximum amount of JA payable is the maximum personal rate, including any increases for adult and child dependants, but this can be affected by the assessed means.57 JA provides a crucial safety net for those who lack sufficient PRSI contributions for JB, with the means test ensuring that support is directed to those with the greatest financial need. Individuals receiving Jobseeker's Benefit and Jobseeker's Allowance are subject to certain obligations. A key requirement is that they must be capable of work, available for full-time work, and genuinely seeking employment.53 They are also required to prove their unemployment in the manner prescribed by the Department of Social Protection.56 For those receiving Jobseeker's Pay-Related Benefit, active engagement with the Intreo Employment Services is mandatory, which includes connecting with employers, upskilling or retraining, and receiving support with CV preparation and interview training.55 Jobseekers may also be obligated to participate in training or development courses aimed at improving their employability.56 There are restrictions on engaging in voluntary work or subsidiary employment while claiming these benefits.56 Furthermore, individuals may be disqualified from receiving jobseeker's payments for reasons such as leaving work voluntarily without just cause, losing their job due to misconduct, or refusing an offer of suitable employment or training.53 These obligations are in place to ensure that individuals are actively taking steps to return to the workforce.

3. Comprehensive Examination of the Legal Framework Impacting Women's Financial Independence:
   - Employment Equality Acts 1998–2015: The Employment Equality Acts 1998–2015 in Ireland serve as the primary legal framework for preventing discrimination in employment and employment-related areas.63 These Acts outlaw discrimination based on nine protected grounds: gender (including men, women, and transgender persons), civil status, family status, sexual orientation, religion, age (for those over 16), disability, race, and membership of the Traveller community.63 Discrimination is defined as treating one person in a less favorable way than another person in a comparable situation based on any of these grounds.63 Direct discrimination occurs when someone is treated less well than another person on purpose because of who they are.65 For example, paying a female employee a lower wage than a male employee for performing the same work would constitute direct gender discrimination.70 Indirect discrimination, on the other hand, happens when practices or policies appear neutral but have a discriminatory impact on a particular group.63 An example of indirect discrimination could be a job advertisement requiring applicants to be above a certain minimum height, which might disproportionately disadvantage women.65 Harassment, including sexual harassment, that is based on any of the nine protected grounds is also a form of discrimination under these Acts.63 Harassment is defined as any form of unwanted conduct related to any of the discriminatory grounds that violates a person's dignity and creates an intimidating, hostile, degrading, humiliating, or offensive environment.72 Sexual harassment is any form of unwanted verbal, nonverbal, or physical conduct of a sexual nature that has the same purpose or effect.63 Examples of harassment include making offensive jokes, sending inappropriate emails, or unwanted physical contact.72 The Acts also cover discrimination by association (less favorable treatment because of someone's connection to a person with a protected characteristic), discrimination by imputation (less favorable treatment based on an incorrect assumption about someone's protected characteristic), and instructing discrimination (ordering someone to discriminate).65 This comprehensive legal framework is crucial for ensuring women have equal opportunities in the workplace. The Workplace Relations Commission (WRC), established in 2015, is the body responsible for enforcing employment equality legislation in Ireland.78 It was

formed by amalgamating the functions of several previous bodies, including the National Employment Rights Authority (NERA), the Equality Tribunal, the Labour Relations Commission (LRC), the Rights Commissioners Service (RCS), and the first-instance (Complaints and Referrals) functions of the Employment Appeals Tribunal (EAT).78 The WRC's main functions include promoting good workplace relations, encouraging compliance with relevant employment legislation, providing guidance on compliance with codes of practice, conducting reviews and monitoring developments in workplace relations, conducting or commissioning research, advising the Minister for Enterprise, Trade and Employment, and providing information to the public on employment law (excluding the Employment Equality Act, for which information is provided by the Irish Human Rights and Equality Commission).78 The WRC offers a range of services to help resolve workplace disputes, including mediation, conciliation, facilitation, advisory services, and adjudication.78 If a complaint of discrimination under the Employment Equality Acts is not resolved through mediation, it can be referred to the WRC's Adjudication Service. Adjudication Officers investigate disputes and can make legally binding decisions and award various remedies for breaches of the Acts.81 These remedies can include orders for equal treatment, compensation for the effects of discrimination, harassment, or victimisation (up to 2 years' pay or €40,000, whichever is greater, for employees; up to €13,000 for non-employees), and orders for reinstatement or re-engagement.84 Complaints of discrimination must generally be referred to the WRC within 6 months of the alleged incident, although this period may be extended to 12 months if there is reasonable cause for the delay.84 The powers and remedies available through the WRC are essential for providing effective recourse to women who experience discrimination in the workplace. The European Union (EU) Pay Transparency Directive, which came into force in June 2023, represents a significant step towards addressing the principle of equal pay for men and women.88 The Directive aims to ensure transparency in pay setting and progression, eliminate pay secrecy, and strengthen enforcement mechanisms to combat gender-based pay discrimination.88 Ireland is obligated to transpose the new rules of the Directive into its national law by 7th June 2026.88 In January 2025, the Irish Government published the General Scheme of the Equality (Miscellaneous Provisions) Bill 2024, which includes provisions aimed at enhancing pay transparency prior to employment.88 Once enacted, this legislation will require companies to disclose details of pay levels or ranges in job advertisements and will prohibit employers from asking job applicants about their pay history.88 Companies with more than 50 employees will also be required to inform workers about the criteria used to determine pay and pay progression, and employees will have the right to request information on average pay levels, broken down by sex, for categories of workers doing the same work or work of equal value.88 The Directive also goes further than existing gender pay gap legislation by requiring employers to report on the gender pay gap between categories of workers doing equal work or work of equal value, considering both basic and variable pay.89 It introduces an obligation to conduct a joint pay assessment where there is an unjustified gender pay gap of at least 5% that has not been remedied within six months of the gender pay gap report.89 Furthermore, employers will no longer be permitted to prohibit employees from disclosing their pay.89 The Directive also stipulates that compensation in equal pay claims should include full recovery of all back pay, including bonuses, payments in kind, compensation for lost opportunities, non-material damage, and interest on arrears, with no fixed upper limit on compensation.89 The implementation of the EU Pay Transparency Directive in Ireland is expected to bring about significant changes in how employers handle compensation information, fostering a more open and equitable pay culture.

- Succession Act 1965: The Succession Act 1965 governs the inheritance of a person's property upon their death in Ireland.95 A key provision for spouses is the "legal right share," which applies when the deceased person has made a will (died testate).95 If the testator leaves a spouse and no children, the spouse has a right to one-half of the net estate. If the testator leaves a spouse and children, the spouse's legal right share is one-third of the net estate.95 The net estate is calculated by taking into account all the deceased's property less any expenses, debts, and liabilities.102 If a will includes a bequest to the spouse, the surviving spouse has the option to choose between accepting the bequest or claiming their legal right share.96 The legal right share takes priority over any other bequests made in the will.106 This provision aims to protect the financial interests of the surviving spouse. Civil partners in Ireland have the same succession rights as spouses under the Succession Act 1965, including the entitlement to the legal right share.95 However, cohabiting couples do not have the same automatic rights to inheritance as married couples or civil partners.1 Nevertheless, a "qualified cohabitant" may be able to apply to the courts for provision to be made for them from the estate of their deceased partner if the relationship ended due to death or separation.113 To be considered a qualified cohabitant, the couple must have been living together in an intimate and committed relationship for at least 5 years, or 2 years if they have a dependent child together, and the applicant must have been financially dependent on the deceased cohabitant.113 An application for redress must be made within 6 months after representation is first granted in respect of the deceased's estate.132 The court will consider various factors when deciding whether to make an order, including the financial circumstances of the applicant and other beneficiaries of the estate, the duration and nature of the relationship, and the contributions made by each cohabitant.114 Cohabitants also have the option to enter into a "cohabitants' agreement" which can set out their financial responsibilities to one another and can even specify that either party cannot make an application under the redress scheme, although a court can override this in exceptional circumstances if it would be very unfair.113 When a person dies without leaving a valid will, it is referred to as intestacy, and the Succession Act 1965 outlines the rules for how the estate will be distributed.95 If the deceased is survived by a spouse or civil partner but no children (or grandchildren), the entire estate goes to the spouse or civil partner.95 If there are children, the spouse or civil partner receives two-thirds of the estate, and the remaining one-third is divided equally among the children.95 If there is no surviving spouse or civil partner but there are children, the estate is divided equally among the children (or their children if they are deceased).95 If there are no spouse, civil partner, or children, the estate is divided equally between the deceased's parents, or entirely to one parent if only one is living. If no parents survive, the estate then goes to the deceased's brothers and sisters, and so on, following a specific order of next-of-kin.95 In the absence of any surviving relatives, the deceased's estate ultimately passes to the State.95 If a will effectively disposes of only part of the estate, the remainder is distributed as if the testator had died intestate with no other estate, which is known as partial intestacy.101
- Family Law Acts & Family Home Protection Act 1976: Upon the granting of a decree of judicial separation, divorce, or dissolution of a civil partnership, Irish courts have the power to issue "property adjustment orders" if the separating parties cannot agree on how to divide their assets, including the family or shared home.137 These orders can take various forms, including directing the transfer of property from one spouse or civil partner to the other, to a dependent member of the family, or to a specified person for the benefit of such a member.137 Courts can also order the settlement of property for the benefit of the other spouse or civil partner and any dependent children, or vary or extinguish any pre-nuptial or post-nuptial settlements made on the spouses or civil partners.137 Additionally, a court may order the sale of the family or shared home and direct the division of the proceeds between the spouses or civil partners in whatever shares it considers fair.138 The court can also confer on one spouse or civil partner the right to occupy the family or shared home to the exclusion of the other for a specified period.137 In making these orders, the court is required to consider all of the family circumstances and will take into account the welfare of a dependent spouse or civil partner and any dependent children.138 However, a property adjustment order cannot be made in favor of a spouse or civil partner who has remarried.137 The Family Home Protection Act 1976 defines a "family home" primarily as a dwelling in which a married couple ordinarily resides.138 This definition also includes a dwelling in which a spouse whose protection is in issue ordinarily resides or, if that spouse has left the other spouse, ordinarily resided before so leaving.143 Furthermore, the definition encompasses any garden or portion of ground attached to and usually occupied with the dwelling or otherwise required for the amenity or convenience of the dwelling.143 The Act's main purpose is to protect the family home by preventing one spouse from selling, mortgaging, leasing, or transferring any interest in it without the prior written consent of the other spouse.146 Any purported conveyance of an interest in the family home to any person other than the other spouse, without this prior written consent, is deemed void, subject to certain exceptions.147 Civil partners are afforded similar protections to spouses under the Family Home Protection Act 1976 through the Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010, which refers to the "shared home" as the civil partnership equivalent of the family home.110 A civil partner who is not the legal owner of the shared home has the right to veto any sale of the property by the owning partner without their prior written consent.110 However, a court can dispense with the consent of a civil partner if it is deemed to be unreasonably withheld.110 Similar to the provisions for spouses, a civil partner can apply to the court for orders restraining their civil partner from engaging in conduct that could reduce their interest in the shared home or make it unsuitable for habitation.110 Dependent cohabitants, who meet the criteria of cohabitation duration and financial dependence, do not have the same automatic protections under the Family Home Protection Act. However, upon the breakdown of their relationship, they can apply to the court under the redress scheme for various orders, including property adjustment orders, which can provide some financial protection regarding the home they shared.114
- Social Welfare Acts: The Social Welfare Acts and their associated regulations provide the detailed legal framework for the various financial supports discussed in this report. For Maternity Benefit, the primary legislation is the Social Welfare Consolidation Act 2005, specifically Chapter 9 of Part 2, which outlines the entitlement, duration, conditions for receipt, rate of benefit, and potential disqualifications.160 Further details on eligibility, calculation of reckonable weekly earnings, medical examinations, and the process for postponing maternity benefit due to

a child's hospitalization are found in Chapter 2 of Part 2 of the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007.161 The One-Parent Family Payment is governed by Part 3, Chapter 7 of the Social Welfare Consolidation Act 2005, which sets out the criteria for entitlement.160 The specifics of the means test, including the definition of key terms like "qualified parent" and "qualified child," the assessment of earnings and maintenance, and conditions for continued entitlement, are detailed in Part 3, Chapter 3 of the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007.161 Carer's Allowance is outlined in Part 3, Chapter 8 of the Social Welfare Consolidation Act 2005, covering interpretation, entitlement, conditions, rates, and payment procedures.160 Carer's Benefit is addressed in Chapter 14 of Part 2 of the same Act, focusing on the PRSI contribution requirements and other conditions for eligibility.160 Disability Allowance is covered in Part 3, Chapter 10 of the Social Welfare Consolidation Act 2005, which defines entitlement, conditions, rates, and potential disqualifications.160 The specifics of the means test for Disability Allowance, including earnings disregards and the assessment of spouse's earnings and capital, are detailed in Part 3, Chapter 5 and Schedule 3 of the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007.161 Jobseeker's Benefit is outlined in Part 2, Chapter 12 of the Social Welfare Consolidation Act 2005, covering eligibility conditions related to unemployment and PRSI contributions.160 Finally, Jobseeker's Allowance is governed by Part 3, Chapter 2 of the Social Welfare Consolidation Act 2005, which details the entitlement conditions and the requirement to satisfy a means test.160 The specific rules for the means test for Jobseeker's Allowance, including the assessment of various income sources and capital, are found in Part 3, Chapter 1 and Schedule 3 of the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007.161 This intricate web of legislation and regulations provides the precise framework for the provision of these crucial financial supports.

- Constitution and EU Law: Article 41.2 of the Irish Constitution recognizes the significance of women's life within the home and acknowledges the State's endeavor to ensure that mothers are not compelled by economic necessity to engage in labor to the neglect of their duties in the home.162 However, this article has faced criticism for potentially reinforcing traditional gender roles and for not reflecting the diverse realities of modern family structures.162 Critics argue that it can be interpreted as limiting women's participation in the workforce and hindering their financial independence by suggesting that their primary role is domestic. This perspective views Article 41.2 as an outdated provision that does not align with contemporary principles of gender equality and may act as a barrier to women's full engagement in economic and public life. European Union (EU) Directives play a vital role in shaping Irish law related to equal treatment, maternity protection, and pay transparency. The principle of equal treatment, prohibiting discrimination based on sex or gender, is primarily transposed into Irish law through the Employment Equality Acts 1998–2015.63 These Acts aim to ensure that women have equal opportunities in employment, pay, and working conditions. The Maternity Protection Directive (Council Directive 92/85/EEC) is transposed through the Maternity Protection Acts 1994 and 2004.1 These Acts provide for a minimum period of maternity leave, protection of employment rights during leave, and entitlements related to health and safety during pregnancy and breastfeeding. More recently, the EU Pay Transparency Directive (Directive (EU) 2023/970) is in the process of being transposed into Irish law through the Equality (Miscellaneous Provisions) Bill 2024.88 This Directive aims to enhance pay transparency and strengthen the enforcement of the principle of equal pay for equal work or work of equal value between men and women. EU law sets minimum standards in these areas, which member states like Ireland must implement within their national legal frameworks, often going beyond these minimum standards to provide even greater protection and promote gender equality.

4. Evaluation of Educational Tools and Resources Aimed at Enhancing Women's Financial Literacy:

   - Government Initiatives: FinancialLiteracy.ie is the official website for Ireland's National Financial Literacy Strategy 2025-2029, operated by the Competition and Consumer Protection Commission (CCPC) with content provided by the Department of Finance.170 The website serves as a central resource for supporting people's awareness, knowledge, skills, attitudes, and behavior in relation to money.170 It outlines the National Strategy, a 5-year plan aimed at supporting consumers in their day-to-day financial transactions and enhancing overall financial well-being.170 The site also features Annual Action Plans that detail the key priorities and actions committed to by stakeholders in Ireland's financial literacy ecosystem for each year of the Strategy.176 Recognizing that certain groups report lower levels of financial literacy, the Strategy focuses on target groups including the unemployed, those not in the labor force, those on low incomes, those with lower levels of education, women, Travellers, and migrants.176 FinancialLiteracy.ie provides various resources and initiatives, including guidelines for the financial services industry and for primary and post-primary schools to form educational links.170 It also offers money tools such as financial comparison calculators for mortgages, savings, current accounts, and loans.170 Additionally, the website hosts research and publications related to financial literacy in Ireland, including the Mapping Report that provided the evidence base for the National Strategy and research on financial well-being in Ireland conducted by the CCPC.170 The website aims to provide strong government leadership for financial literacy and financial education in Ireland, improve coordination among stakeholders, and increase the visibility of financial education tools and initiatives.176 The Competition and Consumer Protection Commission (CCPC) actively runs various campaigns and programs aimed at enhancing financial literacy among the public, with a particular focus on budgeting, scams, and debt management.177 One such initiative is "Money Skills for Life," a free, bespoke one-hour personal finance talk designed to provide financial education to consumers on topics including budgeting and borrowing money.178 The CCPC also runs the "Our Money, Our Future" sponsorship program, which provides financial support to post-primary schools and Youthreach centers in Ireland to promote financial literacy among young people.179 The CCPC actively participates in and coordinates campaigns around Global Money Week, raising awareness of the importance of financial literacy and providing information on scams and fraud.180 The Commission provides a dedicated webpage with information and resources related to Global Money Week and coordinates with participating organizations to amplify key messages.182 Furthermore, the CCPC offers free, independent financial comparison tools and personal finance information through its website, empowering consumers to make informed financial decisions.177 The CCPC also collaborates with other organizations, such as the Money Advice and Budgeting Service (MABS) and Junior Achievement Ireland (JAI), to deliver financial education talks and programs.182 These initiatives demonstrate the CCPC's commitment to improving financial literacy levels across Ireland and protecting consumers from financial harm.
   - Banks & Financial Sector: Bank of Ireland offers a comprehensive suite of workshops and tools designed to improve financial literacy across different age groups.184 Their "Money Smarts Programme" for secondary schools includes content, workshops, and events aimed at providing students with both financial literacy and key life skills. This program features virtual presentations delivered by Youth Coordinators covering topics such as saving and spending, earning and income, credit and debt, investing and risk, financial decision-making, and fraud.184 Bank of Ireland has also partnered with RTE to create a "Money Smarts Content Series" featuring experts discussing financial literacy topics.184 The program also includes a "School Bank Team" initiative, providing students with practical experience in managing a school bank.184 Additionally, they offer practical workshops on CV and interview skills and business start-up.184 For primary school children, Bank of Ireland runs the "Talking Cents with Ollie" initiative, providing free resources for children, parents, and teachers to teach the basics of money management in a fun and engaging way.188 For adults, Bank of Ireland has Financial Wellbeing Coaches who deliver educational financial seminars, either in-person or online, on topics such as financial wellbeing overview, spending plans, saving success, borrowing better, cost of living, mortgages, pensions, and fraud awareness.185 They also have an online Financial Wellbeing Centre that provides educational content, including articles, tools, and calculators, and an in-app money management tool called Mi365.187 These various initiatives highlight Bank of Ireland's significant role in promoting financial literacy across the Irish population. The Gloss x Goodbody Investment Club is a collaborative initiative between THE GLOSS magazine and Goodbody, a financial services firm, specifically aimed at women at every stage of life to promote financial education and empower conversations about topics that matter to them.193 The Investment Club delivers its content through various methods, primarily online via THE GLOSS website.193 Members gain access to an "Introduction to Investing Masterclass," a seven-module series of short, jargon-free videos and practical case studies that can be completed at their own pace, covering topics ranging from starting an investment journey to market trends and financial planning, including pensions and inheritance planning.194 The club also features profiles of female leaders in various fields and a section on making the most of one's finances.193 Members have the opportunity to apply for a complimentary bespoke financial plan devised by the all-female advisory team at Goodbody and can also avail of a complimentary financial health check.194 In addition to online resources, the Investment Club hosts educational webinars and in-person events for its members across the country, providing opportunities for direct engagement and learning.195 The content and delivery methods of the Gloss x Goodbody Investment Club are tailored to address the specific financial challenges and learning preferences of women, aiming to increase their financial confidence and participation in investment.
   - NGOs: The National Adult Literacy Agency (NALA) plays a crucial role in providing free courses for adults in Ireland to improve their reading, writing, maths, and technology skills, which are foundational for financial literacy.197 NALA offers a range of courses accessible online, over the phone, and in local Education and Training Board (ETB) adult education centers, making learning available

anytime and anywhere.197 The curriculum includes various areas such as reading, writing, and spelling, maths, technology, communications, work skills, and personal development.197 Specifically relevant to financial literacy is their Level 3 course on Managing Personal Finances, which helps learners understand saving and spending plans, social welfare payments, different kinds of financial institutions, and tax.198 This course also offers an assessment leading to a Level 3 Minor Award Certificate in Managing Personal Finances from Quality and Qualifications Ireland (QQI).201 NALA also works directly with banks and financial institutions, providing training and advice to staff to help make their services more accessible to people with unmet literacy needs, including training on financial literacy awareness and plain English editing.198 By focusing on improving basic literacy and numeracy skills and by working with the financial sector, NALA addresses fundamental barriers to financial understanding and inclusion. One Family is a national organization in Ireland that specifically supports and empowers single-parent families.128 They offer a range of information and resources related to money that are most relevant for people who are parenting alone or sharing parenting.123 Their resources cover topics such as the One-Parent Family Payment, Jobseeker's Transitional Payment, Working Family Payment, secondary benefits like Fuel Allowance and Back to School Allowance, budgeting and tax, other social welfare payments and supports, emergency payments, and maintenance.24 One Family operates a helpline (askonefamily) via phone and email to answer questions and provide support to single parents on these financial matters.123 The organization also actively engages in policy campaigns and advocacy work to address the high levels of poverty experienced by lone parents and their children, calling on the government to prioritize one-parent families in budget allocations and to implement targeted financial supports.129 By providing specialized information and advocating for systemic change, One Family aims to improve the financial stability and independence of single-parent families in Ireland. The National Women's Council of Ireland (NWCI) is the national representative body for women's organizations and women in Ireland, and it actively campaigns for policy changes and engages in advocacy work across a wide range of issues affecting women's equality.163 A key focus of their work includes promoting women's financial independence as an essential component of gender equality.163 The NWCI undertakes policy analysis and advocates for improvements in social protection systems to ensure they adequately support women, particularly those in vulnerable situations such as lone parents and carers.163 They also campaign to address the gender pay gap through measures such as stronger enforcement of equal pay legislation and pay transparency initiatives.163 Furthermore, the NWCI works to challenge gender stereotypes and promote women's full participation in the economy and public life.162 Their advocacy efforts extend to calling for constitutional changes, such as addressing criticisms of Article 41.2, which they argue reinforces outdated gender roles.163 By engaging in research, policy development, and public campaigning, the NWCI aims to create a more equitable society where women have the economic resources and opportunities to achieve financial independence.

- Academic Research: Recent academic research in Ireland has consistently indicated the presence of gender differences in financial literacy and confidence, with studies suggesting that women may, on average, report lower levels compared to men.172 These studies often explore the various factors that may contribute to these disparities, including societal norms and expectations around financial management, differences in financial education and access to financial resources, and varying levels of confidence in dealing with financial matters.205 Understanding these underlying factors is crucial for developing targeted interventions and policies that can effectively address the specific needs and challenges faced by women in improving their financial literacy and overall financial well-being. Academic research has also extensively examined the significant impact of career breaks and the persistent gender pay gap on women's financial independence in Ireland.29 Career breaks, which are often taken by women to fulfill caring responsibilities, particularly for children, can lead to interruptions in their employment history, resulting in slower career progression, lower lifetime earnings, and reduced accumulation of pension benefits. This can have long-term consequences for women's financial security, especially in later life. Furthermore, the ongoing gender pay gap, which reflects the difference in average earnings between men and women, directly impacts women's current income and their ability to save and invest for the future.191 This income disparity directly hinders women's capacity to achieve financial independence and can contribute to greater financial vulnerability throughout their lives. Research in this area often highlights the need for policy interventions that address both the immediate income inequalities and the long-term financial consequences of career breaks to promote greater financial independence for women.

5. In-Depth Analysis of Ongoing Challenges to Women's Financial Independence:
    - Gender Pay Gap: Recent statistics on the gender pay gap in Ireland continue to highlight its persistence across various sectors. Data from 2022 to 2024 indicates a national average gender pay gap ranging from approximately 9% to 14%.212 However, significant variations exist between different sectors. For instance, the financial, insurance, and real estate sectors have reported considerably higher gender pay gaps, often in the range of 24% to 25%.209 In contrast, the education sector tends to exhibit a much lower gender pay gap, around 2% to 3%.214 Analysis of pay gaps across different pay quartiles within organizations also reveals an uneven distribution, indicating that pay disparities are not uniform across all levels of employment and that women may be disproportionately represented in lower-paying roles in some sectors.207 These statistics underscore that, despite existing legal frameworks and ongoing efforts, a significant gender pay gap remains a persistent challenge in the Irish labor market, directly impacting women's earnings and their ability to achieve financial independence. The Gender Pay Gap Information Act 2021 in Ireland establishes a legal requirement for certain employers to publish information relating to the gender pay gap within their organizations on an annual basis.169 The Act has been rolled out in a phased approach based on the number of employees. In 2022, organizations with over 250 employees were required to report. This threshold was lowered to employers with 150 or more employees in 2024, and from June 2025, it will apply to employers with 50 or more employees.169 The Act mandates that employers disclose several key metrics, including the percentage difference in the mean and median hourly remuneration of male and female employees, as well as for part-time employees and those on temporary contracts. They must also report the percentage difference between the mean and median bonus remuneration of male and female employees, the percentage difference between relevant male and female employees who were paid bonus remuneration, and the percentage difference between those who received benefits in kind. Additionally, employers are required to publish the percentages of all relevant employees within four hourly remuneration quartile pay bands.169 Alongside this quantitative data, the Act also requires employers to prepare a supplemental narrative explaining the reasons for any differences in pay and outlining any measures being taken or proposed to eliminate or reduce the gender pay gap.169 From 2025, the reporting deadline will shift to November, five months after the snapshot date in June.169 This legislation aims to foster greater transparency and accountability regarding gender pay disparities in Ireland.
    - Representation & Inclusion: Ireland's Women in Finance Charter, launched in 2022, is an industry-led initiative supported by the Government of Ireland that seeks to promote greater gender balance within the financial services sector.229 Signatories to the Charter commit to setting at least one positive target to improve gender balance at a particular occupational level within their organization and to publicly reporting their progress on these targets annually.230 By December 2024, the Charter had reached a significant milestone of 100 signatories, representing over half of the employees in the financial and insurance sector in Ireland, indicating a growing commitment to gender diversity within the industry.230 The second annual report of the Charter, published in early 2024, shows that among the original signatories, female representation on boards increased to 39% from 33% in 2022, and on executive committees, it rose to 37% from 33% in the same period. Furthermore, 25% of CEOs among these original firms are now female, an increase of four percentage points since 2022.231 Looking at all 91 signatory firms at the time of the report, female representation has grown at senior management level (37% to 41%), Executive Committee level (30% to 34%), CEO level (22% to 26%), and Board level (35% to 39%).231 Many signatory firms have implemented initiatives such as mentorship programs, leadership training, and flexible working practices to support their gender diversity goals.229 These advancements suggest that the Women in Finance Charter is contributing to increased female representation in leadership roles within the financial services sector in Ireland. Beyond the Women in Finance Charter, other initiatives are also aimed at increasing women's representation in leadership roles across various sectors in Ireland. The Irish chapter of the 30% Club actively works to support more women into senior and board positions.210 The Balance for Better Business initiative sets targets for improving gender balance in the boardrooms and senior management of publicly listed companies in Ireland.230 Many organizations are also increasingly focusing on adopting more inclusive policies regarding recruitment, retention, and career progression to support the advancement of women into leadership roles.229 These efforts include initiatives such as enhanced maternity and paternity leave policies, flexible working arrangements, and targeted development programs for women. The growing recognition of the benefits of gender diversity in leadership, coupled with these various initiatives, indicates a continued push

towards greater representation and inclusion of women in decision-making positions across the Irish economy.

- Financial Abuse: Financial abuse manifests in various forms, all aimed at controlling a person's financial resources and limiting their economic independence.235 This can include a partner or family member keeping someone financially dependent, denying access to funds for basic needs, preventing them from working or controlling their earnings, forcing them into debt, or making financial decisions without their consent.235 Financial abuse often occurs within close relationships, such as with partners, family members, or individuals on whom someone depends for support.236 It is frequently intertwined with coercive control and other forms of domestic abuse, creating a pattern of dominance and limiting the victim's freedom and choices.236 This form of abuse can happen to anyone, regardless of their age, wealth, or social status.236 For women, financial abuse can be a significant barrier to achieving and maintaining financial independence, often trapping them in abusive situations by limiting their access to money and resources. The Banking & Payments Federation Ireland (BPFI) and its member banks have increasingly focused on providing training and supports to address financial abuse. BPFI has developed Principles on Financial Abuse to guide banks in supporting customers who are subject to coercive control and to help them retain control of their money.236 Frontline staff in banks are receiving training to enhance their awareness of financial abuse, to equip them with the skills to identify customers who may be at risk, and to provide appropriate support and empathetic responses.236 This training includes recognizing signs of abuse, understanding escalation processes, and knowing how to offer support while minimizing inconvenience and distress for the customer.240 Banks are also implementing processes to accommodate customers who wish to appoint a trusted third-party representative and to help victims access their funds, accounts, and important financial information.236 Some banks have partnered with organizations like Women's Aid to raise awareness of financial abuse as a form of domestic abuse.237 The goal is to empower bank staff to recognize potential financial exploitation and to take appropriate actions to safeguard customers' money and provide them with pathways to support. Women's Aid Ireland is a key organization providing resources and assistance to women experiencing domestic abuse, including financial abuse.241 They operate a 24-hour national freephone helpline that offers confidential information, support, and understanding to women who are experiencing physical, emotional, financial, and sexual abuse from their partners or ex-partners.241 Women's Aid provides information on various forms of abuse, including economic or financial abuse, explaining how abusers can control finances to limit a partner's choices and maintain dependence.238 They also offer guidance on help with money, including information on basic bank accounts for victims of domestic abuse, child maintenance, social welfare payments, and how to access support from services like the Community Welfare Service and the Money Advice and Budgeting Service (MABS).244 Women's Aid also provides face-to-face support services and can offer referrals to local domestic violence refuges and support services, as well as legal aid and other helpful agencies.241 Their work is crucial in providing immediate support and connecting women experiencing financial abuse with the resources they need to achieve safety and financial independence.

6. Conclusion and Policy Recommendations: The analysis presented in this report underscores the multifaceted nature of women's financial independence in Ireland. While significant progress has been made through various financial supports, legal frameworks, and educational initiatives, persistent challenges remain. The detailed examination of Maternity Benefit, the One-Parent Family Payment, Carer's Allowance and Benefit, Disability Allowance, and Jobseeker's Benefit and Allowance reveals a complex system aimed at providing a safety net, but one that could benefit from simplification and greater accessibility. The legal framework, particularly the Employment Equality Acts, the Succession Act, and the Family Law Acts, provides crucial protections and rights that support women's economic standing, but ongoing issues such as the gender pay gap and the vulnerability of cohabitants highlight areas needing further attention. Educational tools and resources offered by government bodies, the financial sector, NGOs, and academia play a vital role in enhancing women's financial literacy and confidence, yet disparities persist. Finally, ongoing challenges like the gender pay gap, underrepresentation in leadership, and financial abuse continue to impede women's full financial independence. To further advance women's financial independence in Ireland, the following policy recommendations are proposed: For Government Bodies (e.g., Departments of Social Protection, Finance, Children, Equality, Disability, Integration and Youth):
    - Conduct a comprehensive review and simplification of the eligibility criteria for all financial supports to ensure they are easily understood and accessible to all eligible women.
    - Consider increasing the income disregard and adjusting the income assessment rate for the One-Parent Family Payment to better support single parents transitioning into employment without a significant loss of benefits.
    - Explore policy options to encourage or incentivize employers to provide more consistent and comprehensive top-ups to state Maternity Benefit payments.
    - Strengthen the enforcement mechanisms of equal pay legislation and the Pay Gap Reporting Act to ensure greater compliance and accelerate the reduction of the gender pay gap.
    - Initiate a national conversation and explore potential amendments to Article 41.2 of the Constitution to better reflect modern gender equality principles.
    - Increase and strategically allocate funding for financial literacy initiatives, with a specific focus on programs designed to address the identified gender differences in financial literacy and confidence.
    - Review the legal framework concerning cohabitants, particularly in the context of succession rights and relationship breakdown, to address potential vulnerabilities and ensure fairer outcomes. For Financial Institutions (banks, credit unions):
    - Expand and enhance mandatory training for all staff on recognizing, responding to, and providing support for customers experiencing financial abuse, aligning with BPFI principles and international best practices.
    - Develop and promote accessible and user-friendly financial literacy tools and resources specifically tailored to address the needs and confidence levels of women, potentially in partnership with NGOs and academic institutions.
    - Actively participate in initiatives like the Women in Finance Charter, setting ambitious and measurable targets for increasing female representation at all levels, and transparently reporting on progress. For Educational Organizations (primary, secondary, tertiary, adult education):
    - Integrate comprehensive, age-appropriate financial literacy education into the curricula at all levels of the education system, from primary school through to tertiary education, ensuring that it is engaging and relevant to the lives of young women.
    - Develop and implement targeted programs and workshops within educational settings to specifically address gender differences in financial literacy and confidence, potentially incorporating mentorship and peer support elements. For Non-Governmental Organizations:
    - Continue to provide specialized support, information, and advocacy for women facing financial insecurity, economic abuse, and other barriers to financial independence, ensuring their services are widely accessible and well-promoted.
    - Actively collaborate with government bodies and financial institutions to develop and deliver effective financial literacy initiatives, leveraging their expertise and reach within specific communities. Advancing women's financial independence in Ireland requires a concerted and coordinated effort from all stakeholders. By implementing these recommendations, Ireland can move towards a more equitable society where women have the economic autonomy to thrive. Support Type Eligibility Criteria Means Test PRSI Requirements Duration External Work Limitations Carer's Allowance Full-time care for over 16 (incapacitated for 12+ months) or under 16 (DCA recipient); Over 18; Habitual resident; Not in institution Yes (Income of carer and spouse/partner assessed, with disregards) No No limit (if conditions met) Max 18.5 hours/week (income assessed) Carer's Benefit Full-time care; Over 16; Employed 8 weeks in previous 26 (min 16 hrs/week or 32 hrs/fortnight); Not in institution No Yes (156 contributions paid; recent contributions required) Max 104 weeks per care recipient Max €450/week after tax (increasing to €625 in July 2025), max 18.5 hours/week

EU Pay Transparency Directive Provision Proposed Irish Implementation (if any) Timeline Salary ranges in job advertisements Yes (proposed in Equality Bill 2024) By June 2026 Prohibition on asking about pay history Yes (proposed in Equality Bill 2024) By June 2026 Right to pay information Yes (for companies > 50 employees) By June 2026 Gender pay gap reporting (broader than current) Yes (for companies > 100 employees) June 2027/June 2031 Joint pay assessments Yes (if gap > 5% and unjustified) By June 2026 Prohibition on pay secrecy Yes By June 2026 Compensation (no upper limit) Yes By June 2026

Program/Campaign Name Target Audience Key Focus Areas Delivery Methods Money Skills for Life General public Budgeting, Borrowing Free talks Our Money, Our Future Post-primary schools & Youthreach General financial literacy Sponsorship program, resources Global Money Week Young people General financial awareness, Scams Events, online campaign Financial Comparison Tools Consumers Comparing financial products Online tools

Sector Mean Gender Pay Gap (%) (2024 Data Where Available) Median Gender Pay Gap (%) (2024 Data Where Available) National Average (2022) 9.6 (CSO) - Financial, Insurance, Real Estate (2022) 24.7 (CSO) - Education (2022) 2.7 (CSO) - Bank of America Ireland 20.4 18.7 Workhuman Ireland 21 25 SIG Ireland 13 1 Block Ireland 4.41 24.88 Barclays Ireland 32.2 29.0 Gheel Ireland 12 18.35 NCAD - - Veolia Ireland 17.78 29.13 Dún Laoghaire-Rathdown County Council - - PwC Ireland 1 - MQI 6.24 5.34 1.