

## **What's happening with your pension?**

This UNISON Wales annual newsletter is designed to keep our members informed about their Local Government Pension Scheme (LGPS) pension, which UNISON has fought hard to defend and to ensure that it is in a fit state to deliver the benefits in retirement that you have worked hard to earn. It contains useful information about the LGPS and our training; ongoing governance and investment campaigns and LGPS Fund investment strategies.

I hope that you will find this informative and it will encourage you to take an active interest in your pension and consider getting active in UNISON.

## **Women and Pensions**

**UNISON is committed to trying to improve the pension rights of women who, for a number of reasons, typically save less for retirement than men.**

As around 75% of our members are women, and because the gender pay gap becomes a pensions gap in retirement, this is clearly a big issue for us.

But there are other factors too. It is still true that women are putting everyone else's needs before their own, especially when it comes to the cost of caring. Often, looking after their own retirement is at the bottom of a long list of priorities.

Research shows that:

- **only 52% of women are adequately saving for retirement in comparison to 60% of men**
- **female pensioners have a net weekly income that is approximately 85% of their male counterparts**
- **women account for approximately 61% of pensioners above state pension age**
- **over two-thirds of pensioners living in poverty are women.**

Changes to the state pension age have hit women particularly hard and cuts to public services have been shown to impact women much more than men.

### **UNISON Statement on Women and Pensions**

UNISON is proud to support the Women Against State Pension Inequality (WASPI) campaign for fair transitional arrangements for women born in the 1950s. Many UNISON women are adversely affected by this change to their state pension arrangements. The increase in the state pension age has left them bereft of income they expected in retirement at age 60. The lack of adequate notice of this detrimental change have left many working longer and living in poverty.

UNISON continues to work on WASPI related issues – campaigning for fair transitional arrangements remain a key priority. Members are actively involved and continue to engage with their local WASPI groups assisting members with their complaints and raising public and political awareness of the negative impact of this policy.

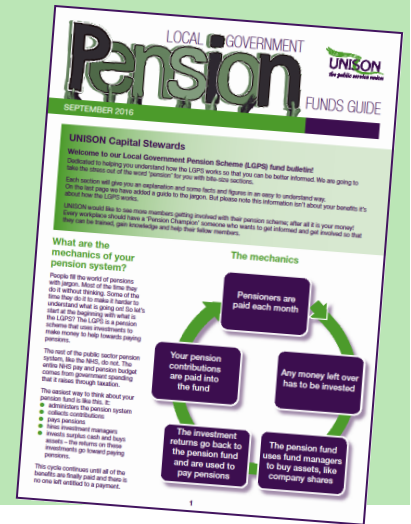
Our union is also working on the wider issue of state pension ages for all age groups. The current attack on good pension provision is particularly affecting the low paid, a high proportion of them are women.

**Pensions Training** UNISON is refreshing our campaign to protect good pension provision through engaging, organising and providing pension training for our members. Integral to this campaign is our regional training programme on both state and workplace pensions.

# UNISON has produced a new guide to the LGPS in England and Wales

You can download this useful UNISON guide as a PDF from [www.unison.org.uk/catalogue/23973](http://www.unison.org.uk/catalogue/23973).

Or, alternatively you can ask your branch to order print versions via the UNISON online catalogue – stock number 3660. In whichever format you choose, this is essential reading to know more about how your pension works.



## Not ready to fully retire yet, but would like to access your pension benefits? Consider a 'flexible retirement'

An option that might appeal as you get towards retirement is to take 'flexible retirement'. You have to get your employer's permission but you could reduce your hours or take a lower paid job to ease you into retirement. Then, if agreed, you can if you want to, take your pension early. This may make up for the lower salary you will receive. Do bear in mind if you are seeking to take your pension before your State Retirement date you will suffer a reduction in the amount you receive. (Full details are contained in UNISON's excellent LGPS guide).

You do not have to cash your pension in when you take 'flexible retirement'. You could just go on paying in. As our pensions are no longer fixed to our final salary but are accumulated based on annual contributions you will not lose out. Remember, you cannot take part of your pension. Alternatively, if you need access to the money, you can take your pension and

start a new one. You have to pay in for two years to get another pension but if you change your mind within that period, you can get the money you paid in, back.

Don't forget, if you want to work after the State Retirement date, you have a right to do so. Your employer cannot get rid of you except for the normal reasons like redundancy, disciplinary or competency, not on the grounds of your age. You may enjoy the social interaction work gives you or you may still have financial responsibilities to meet – it is your right to choose.

Visit the UNISON website at <https://benefits.unison.org.uk/unison-living/money/lighthouse-financial-advice/> to self-refer to UNISON's partner Lighthouse. All UNISON members are eligible for a complimentary financial review, which can take place at home, over the phone or at work.



UNISON members are entitled to a range of exclusive deals and discounts that we have negotiated with a number of suppliers.

To find out more please go to:

[www.unison.org.uk/member-benefits/exclusive-deals-offers/](http://www.unison.org.uk/member-benefits/exclusive-deals-offers/)



# PROFILE: Peter King

Each edition of this newsletter will have a UNISON activist profile from a different LGPS Fund. This issue we have a profile from the Cardiff & Vale LGPS Pension Board

My name is Peter King and, as the photo suggests, sometimes I'm a motorcyclist ~ generally for pleasure! However, I am writing this article as an employee representing member of the Cardiff & Vale Pension Board. I have taken an interest in pensions for many years and, as my own retirement draws nearer, I am delighted and honoured to contribute to the scrutiny of the management of this fund and its investment strategy. I share this responsibility with two other member representatives, three smaller employers representatives and an independent Chair.

We are not directing any investments but we do monitor the Investment Board and watch to see they act in the fiduciary interests of the members of this Fund.

As I started, I am now getting nearer to retiring myself and I urge those reading this short piece to take up motorcycling ~ no, I don't! What I do invite is anyone in the Local Government Pension Scheme (probably one of the best funded pension schemes open to those of us who enjoy, perhaps modest, careers) to consider taking a more active



interest in how investments are made and how valuations influence the costs going forwards. How to help preserve the general sustainability of a pension scheme and fund, that may allow us to have a better lifestyle in retirement.

If you might be interested, let me know. Alternatively, you could approach your union branch and ask them how you might become involved. I greatly benefitted from superb training by UNISON and the TUC but, since becoming a Member of the Board, I have also been given training through them.

LGPS Fund	Pension Board UNISON Rep(s)	Pension Ctte UNISON Rep
CARDIFF (Cardiff & Vale of Glamorgan)	Peter King Hilary Williams	
TORFAEN (Greater Gwent)	Bob Campbell; Jan Davies Ian Reese; Anthea Wellington John Wright	
SWANSEA (Swansea & Neath Port Talbot)	Ian Guy Vacancy	
CARMARTHENSHIRE (Dyfed)	Tommy Bowler (UNITE member hold this sole trade union seat)	
FLINTSHIRE (Clwyd)	Phil Pumford	Steve Hibbert
GWYNEDD (Gwynedd, Ynys Môn & Conwy)	Osian Richards Huw Trainor	
POWYS	John Byrne	
RHONDDA CYNON TAF (Mid Glamorgan)	Angela Pring	



## III Health Retirement: A Brief Guide

**You can retire on ill health from any age up to Normal Retirement Age.**

**There are 3 levels (called tiers) of ill health retirement. Tier 1 is the most generous:**

**Tier 1:** Benefits earned up to date of leaving but service enhanced to Normal Retirement Age (for ill health retirement NRA is age 65 or a State Pension Age if higher)

**Tier 2:** Based on service enhanced by 25% to NRA

**Tier 3:** Based on benefits earned to date of leaving without early retirement reduction – but no enhancement of service. Stops after a maximum of three years. Stops earlier if member recovers enough to do gainful employment as defined.

### **To qualify for an ill health retirement:**

A member can be retired by their LGPS employer if a medical advisor (with a qualification in Occupational Health), appointed by the employer to consider ill health referrals (but with no other connection with the employer) agrees the member meets the criteria for ill health retirement set out in the Regulations.

### **The criteria**

The member has at least 2 years pensionable service. The member on the balance of probability is permanently incapable, for medical reasons of doing the duties of their employment until their Normal Pension Age. They cannot do gainful employment as defined when they leave. Gainful employment is any employment but for a minimum of 30 hours a week for at least 12 months.

### **So which tier?**

If the medical advisor believes, on medical grounds,

the member is not likely to recover sufficiently to do gainful employment before their normal retirement age it is Tier 1. If it is likely to be more than three years after leaving but before NRA then it is Tier 2. If it is likely to be less than 3 years it is Tier 3

### **Appeal the decision?**

There are full rights of appeal on all decisions. A member can go through the Internal Disputes Resolution Procedure (IDRP) if they want to dispute either the employers decision not to grant them ill health retirement or the tier /level of ill health retirement. Members should appeal within 6 months of the employer's decision with any medical evidence that supports them to stage 1 of IDRP. This is to a person appointed by the employer. Then, if not resolved, appeal to stage 2 of IDRP within 6 months of the stage 1 determination. This is to a person appointed by the LGPS Administering Authority. If not resolved at IDRP stage 2 the member can go to the Pensions Ombudsman within 3 years of the start of the dispute. The PO usually limits their enquiry to looking at whether the procedure was correctly followed by the employer. The PO will very rarely overturn the decision but simply ask the procedure to be re run if the PO agrees it was not done correctly. Those on Tier 3 can ask the decision to be reviewed at any time within the three years the pension is payable to get it upgraded to Tier 2 if the medical evidence supports this. If the member believes they should have a Tier 1 then they have to dispute the original decision and show at the date of leaving their medical condition was serious enough to qualify for Tier 1.

***UNISON is pushing for Tier 3 to be removed and replaced by a life time pension.***

## **Don't miss out on UNISON Pensions Training!**

**Don't delay! Book yourself on some valuable UNISON Wales training today!**

### ● **An Introduction to the LGPS course**

Wednesday 27 March 2019 (Morning), Park Inn Hotel, Cardiff

### ● **Women and Pensions course**

Wednesday 27 March 2019 (Afternoon), Park Inn Hotel, Cardiff

### ● **The LGPS: Preparing For the 2019 Valuation course**

Thursday 28 March 2019 (Morning), UNISON House, Cardiff

If you are interested in attending any of these courses, please email [r.pickavance@unison.co.uk](mailto:r.pickavance@unison.co.uk) or contact your local branch.



# Ymddool ar Sail Afiechyd: Canllaw Byr

Gallwch ymddool ar sail afiechyd o unrhyw oedran hyd at yr Oedran Ymddool Arferol.

Mae 3 lefel (a elwir yn haenau) o ymddool ar sail afiechyd. Haen 1 yw'r fwyaf hael:

**Haen 1:** Y buddion a enillwyd hyd at y dyddiad ymadael ond â'r gwasanaeth wedi'i gynyddu hyd at yr Oedran Ymddool Arferol (ar gyfer ymddool ar sail afiechyd, yr OYA yw 65 oed neu Oedran Pensiwn y Wladwriaeth os yw'n uwch).

**Haen 2:** Yn seiliedig ar y gwasanaeth, wedi'i gynyddu 25% hyd at yr OYA.

**Haen 3:** Yn seiliedig ar fuddion a enillwyd hyd at y dyddiad ymadael heb ei leihau ar sail ymddooliad cynnar - ond dim cynnydd yn y gwasanaeth. Daw i ben ar ôl uchafswm o dair blynedd. Daw i ben yn gynharach os bydd iechyd yr aelod yn adfer digon i'w alluogi i wneud gwaith am dâl fel y'i diffinnir.

## I fod yn gymwys i ymddool ar sail afiechyd:

Mae modd i gyflogwr CPLL roi ymddooliad i aelod os bydd cynghorodd meddygol (gyda chymhwyster mewn iechyd Galwedigaethol), a benodwyd gan y cyflogwr i ystyried atgyfeiriadau afiechyd (ond heb unrhyw gysylltiad arall â'r cyflogwr) yn cytuno bod yr aelod yn bodloni'r meini prawf ar gyfer ymddool ar sail afiechyd a nodir yn y Rheoliadau.

## Y meini prawf

Mae gan yr aelod o leiaf 2 flynedd o wasanaeth pensiwnadwy. Mae'r aelod, yn ôl pob tebyg, yn analluog yn barhaol, am resymau meddygol i gyflawni dyletswyddau ei gyflogaeth hyd at ei Oedran Pensiwn Arferol. Ni all wneud gwaith am dâl fel y'i diffinnir pan fydd yn gadael. Gwaith am dâl yw unrhyw gyflogaeth, ond am o leiaf 30 awr yr wythnos am o leiaf 12 mis.

## Felly pa haen?

Os yw'r ymgynghorodd meddygol o'r farn, ar sail

## Peidiwch â chollir cyfle i gael Hyfforddiant Pensiwnau UNSAIN!

Peidiwch ag oeddi! Archebwch le ar hyfforddiant gwerth chweil UNSAIN Cymru heddiw!

### ● Cwrs Cyflwyniad i'r CPLL

Dydd Mercher 27 Mawrth 2019 (Bore), Park Inn Hotel, Caerdydd

### ● Cwrs Menywod a Phensiynau

Dydd Mercher 27 Mawrth 2019 (Prynhawn), Park Inn Hotel, Caerdydd

### ● Cwrs Y CPLL: Paratoi ar gyfer Priso 2019

Dydd Iau, 28 Mawrth 2019 (Bore), Tŷ UNSAIN, Caerdydd

Os oes gennych ddiddordeb mewn mynychu unrhyw un o'r cyrsiau hyn, anfonwch e-bost at [r.pickavance@unison.co.uk](mailto:r.pickavance@unison.co.uk) neu cysylltwch â'ch cangen leol.

# PORTREAD: Peter King

Ym mhob rhifyn o'r cylchlythyr hwn, bydd portread o rywun sy'n weithgar gydag UNSAIN o wahanol Gronfeydd CPLL. Yn y rhifyn hwn mae gennym bortread o rywun o Fwrdd Pensiwn CPLL Caerdydd a'r Fro

Fy enw i yw Peter King ac, fel y mae'r llun yn awgrymu, rwy'n feiciwr modur weithiau ~ er mwynhad, fel arfer! Fodd bynnag, rwy'n ysgrifennu'r erthygl hon fel aelod sy'n cynrychioli'r gweithwyr ar Fwrdd Pensiwn Caerdydd a'r Fro. Rwyf wedi ymddiddori mewn pensiynau ers blynddoedd lawer, ac wrth i fy ymdeoliad fy hun agosáu, rwyf wrth fy modd ac yn ei hystyried yn fraint cael cyfrannu at graffu ar reolaeth y gronfa hon a'i strategaeth fuddsoddi. Rwy'n rhannu'r cyfrifodeb hwn gyda dau arall sy'n cynrychioli'r aelodau, tri chynrychiolydd i'r cyflogwyr llai a Chadeirydd annibynnol.

Nid ydym yn cyfarwyddo unrhyw fuddsoddiadau ond rydyn ni'n monitro'r Bwrdd Buddsoddi ac yn cadw golwg eu bod yn gweithredu er budd ymddiriedol aelodau'r Gronfa hon.

Ers i mi ddechrau, rwyf yn dod yn nes at ymdeol fy hun ac rwy'n annog y rhai sy'n darllen y darn byr hwn i ddechrau reidio beic modur ~ nac ydwi, ddim o ddirifi! Yr hyn rwyf yn gwahoddo unrhyw un sydd yn y Cynllun Pensiwn Llywodraeth Leol (un o'r cynlluniau pensiwn a ariennir orau sydd ar gael i'r rhai ohonom sy'n mwynhau gyrraedd, cymedrol,



etfali!) i'w ystyried yw cymryd diddordeb o ddirifi yn y modd y caiff buddsoddiadau eu gwneud a sut mae prisio yn dylanwadu ar y costau yn y dyfodol. Sut i helpu i ddogelu cynaliadwyedd cyffredinol cynllun a chronfa pensiwn, a all ein galluogi i gael gwell ffordd o fyw wedi i ni ymdeol.

Oes gennych diddordeb, rhowch wybod i mi. Fel arall, gallech fynd at eich cangen o'r undeb a gofyn iddynt sut y gallech gymryd rhan. Fe ges i fudd mawr o'r hyfforddiant gwych gan UNSAIN a'r TUC ond, ers dod yn Aelod o'r Bwrdd, rwyf hefyd wedi derbyn hyfforddiant drwyddyn nhw.

Gronfa CPLL		Cynrychiolwyr UNSAIN ar y Bwrdd Pensiwn		Cynrychiolwyr UNSAIN ar y Pwyllgor Pensiwn	
CAERDYDD (Caerdydd & Bro Morgannwg)		Peter King Hilary Williams			
TORFAEN (Gwent Fwyaf)		Bob Campbell; Jan Davies Ian Reese; Anthea Wellington John Wright			
ABERTAWE (Abertawe & Castell-nedd Port Talbot)		Ian Guy Lle gwag			
SIR GAERFYRDIN (Dyfed)		Tommy Bowler (aelod UNITE sydd â'r unig sedd undebau llafur )			
SIR Y FFLINT (Clwyd)		Phil Pumford		Steve Hibbert	
GWYNEDD (Gwynedd, Ynys Môn & Conwy)		Osian Richards Huw Trainor			
POWYS		John Byrne			
RHONDDA CYNON TAF (Morgannwg Ganol)		Angela Pring			



# Mae UNSAIN wedi llunio canllaw newydd i'r CPLL yng Nghymru a Lloegr

Gallwch lawrlwytho'r canllaw defnyddiol hwn gan UNSAIN fel PDF o [www.unison.org.uk/catalogue/23973](http://www.unison.org.uk/catalogue/23973).  
Neu gallwch ofyn i'ch cangen archebu fersiynau print trwy gatalog ar-lein UNSAIN - rhif stoc 3660. Pa brynnaeg fformat ddewiswch chi, mae rhaid i chi ddarllen y canllaw hwn er mwyn cael gwybod mwy am sut mae'ch pensiwn yn gweithio.



## Ddim yn barod i ymddol yn llwyr eto, ond am gael gafael ar fuddion eich pensiwn?

### Ystyriwch 'ymddeoliad hyblyg'

un newydd. Rhaid i chi dalu i mewn am ddwy flynedd i gael pensiwn arall ond os byddwch chi'n newid eich meddwl o fewn y cyfnod hwnnw, gallwch gael yr arian a dalwyd gennych, yn ôl.

Peidiwch ag anghofio, os ydych chi eisiau gweithio ar ôl oedran ymddol y wladwriaeth, mae gennych hawl i wneud hynny. Ni all eich cyflogwr gael gwared â chi heb law am y rhesymau arferol fel diswyddo, disgyblu neu gymhwysedd, nid ar sail eich oedran. Efallai eich bod yn mwynhau'r cysylltiadau cymdeithasol sydd gennych chi drwy'r gwaith neu efallai bod gennych gyfrifoldebau ariannol o hyd - mae gennych hawl i ddewis.

Ewch i wefan UNISON <https://benefits.unison.org.uk/unison-living/money/lighthouse-financial-advice/> i gyfeirio eich hunan at bartner UNSAIN, Lighthouse. Mae holl aelodau UNSAIN yn gymwys i gael adolygiad ariannol am ddim, a gallwch gynnal yr adolygiad gartref, dros y ffôn neu yn y gwaith.

Mae gan aelodau UNSAIN hawl i ystod o gynigion a gostyngiadau unigryw yr ydym wedi'u cytuno gyda nifer o gyflwynwyr. I gael gwy bod mwy, ewch i:



[www.unison.org.uk/member-benefits/exclusive-deals-offers/](http://www.unison.org.uk/member-benefits/exclusive-deals-offers/)



Un opsiwn a allai apelio wrth i chi ddod yn nes at ymddol yw cymryd 'ymddeoliad hyblyg'. Mae'n rhaid i chi gael caniatâd eich cyflogwr ond gallwch leihau eich oriau neu gymryd swydd â chyflog is er mwyn ymddol yn raddol. Yna, os cytunir i hyn, gallwch chi gymryd eich pensiwn yn gynnar os ydych chi'n dymuno gwneud hynny. Gallai hynny eich digolledu am y gostyngiad yn eich cyflog. Cofiwch os ydych chi'n awyddus i gymryd eich pensiwn cyn dyddiad eich ymddoliad ar gyfer Pensiwn y Wladwriaeth, byddwch yn cael swm llai. (Ceir manylion llawn yng nghaniellau CPLL rhagorol UNSAIN).

Does dim rhaid i chi dynnu'ch pensiwn pan fyddwch chi'n cymryd 'ymddeoliad hyblyg'. Gallwch chi barhau i dalu i mewn. Gan nad yw ein pensiynau bellach ynghlwm â'n cyflog terfynol ond eu bod yn hytrach wedi'u cronni yn seiliedig ar gyfraniadau blynyddol ni fyddwch yn colli allan. Cofiwch na allwch gymryd rhan o'ch pensiwn. Fel dewis arall, os oes angen i chi gael gafael ar yr arian, gallwch chi dynnu'ch pensiwn a dechrau

# GP LIL

**Cylichlythyr  
Cynllun Pensiwn  
Llywodraeth Leol  
UNSAIN Cymru**

## Beth sy'n digwydd gyda'ch pensiwn?

Bwriad cylichlythyr blynnyddol UNSAIN Cymru yw rhoi gwybod i'n haelodau am eu pensiwn Cynllun Pensiwn Llywodraeth Leol (CPLL), y mae UNSAIN wedi brwydro'n galed i'w amddiffyn ac i sicrhau ei fod yn gallu cyflawni'r buddion wrth ymdeol rydych chi wedi gweithio'n galed amdanynt. Mae'n cynnwys gwybodaeth ddefnyddiol am y CPLL a'n hyfforddiant; ymgyrchoedd llywodraethu a buddsoddi sydd ar y gwell a strategaethau buddsoddi Cronfeydd CPLL.

Rwy'n gobeithio y bydd o ddiddordeb i chi ac y bydd yn eich annog i gymryd diddordeb gweithredol yn eich pensiwn ac ystyried bod yn weithgar gydag UNSAIN.

## Menywod a Phensiynau

### Datganiad UNSAIN ar Fenywod a Phensiynau

Mae UNSAIN yn falch o gefnogi ymgyrch Menywod yn Ebyrn Anghyfarfataedd Pensiwn y Wladwriaeth (WASP) dros drefniadau trostannol teg ar gyfer menywod a anwyd yn y 1950au. Mae'r newid hwn yn eu trefniadau ar gyfer pensiwn y wladwriaeth yn niweidiol i lawer o fenywod UNSAIN. Mae'r cynnydd yn oedran pensiwn y wladwriaeth yn eu hamddiffadu o incwm yr oeddent yn ei ddisgwyf wedi ymdeol yn 60 oed. Mae diffyg rhybudd digonol o'r newid niweidiol hwn yn golygu bod llawer yn gweithio'n hirach ac yn byw mewn tloidi.

Mae UNSAIN yn parhau i weithio ar faterion WASP - mae ymgyrchu dros drefniadau trostannol teg yn parhau i fod yn flaenoriat allweddol. Mae Aelodau'n cymryd rhan weithgar ac yn parhau â'u cyswllt â'u grwpiau WASP lleol gan gynorthwyo aelodau gyda'u cwynion a chodi ymwybyddiaeth o effaith negyddol y polisi hwn ymhlith y cyhoedd a gwleidyddion.

Mae ein hundeb yn gweithio hefyd ar fater ehangach oedran pensiwn y wladwriaeth ar gyfer pob grŵp oedran. Mae'r ymosodiad presennol ar ddarpariaeth pensiwn dda yn effeithio'n arbennig ar rai sydd ar gyflogau isel, ac mae cyfran uchel o'r rheiny yn fenywod.

**Hyfforddiant Pensiynau** Mae UNSAIN yn hybu ein hymgyrch i ddiogelu darpariaeth pensiwn dda trwy ymgysylltu, trefnu a darparu hyfforddiant pensiwn i'n haelodau. Mae ein rhaglen hyfforddi ranbarhol ar bensiynau'r wladwriaeth a phensiynau'r gweithle yn rhan ganolog o'r ymgyrch hon.

Mae UNSAIN wedi ymrwmo i geisio gwella hawliau pensiwn menywod sydd, am nifer o resymau, yn dueddol o gynilo llai ar gyfer eu hymddeoliad na dynion.

Gan fod tua 75% o'n haelodau yn fenywod, ac oherwydd bod y bwlch cyflog rhwng y ddau ryw yn dod yn fwlch pensiwn wrth ymdeol, mae hyn yn sicrhau fater sydd o bwys mawr i ni.

Ond mae ffactorau eraill hefyd. Mae'n dal yn wir bod menywod yn rhoi anghenion pawb arall cyn eu hanghenion eu hunain, yn enwedig o ran cost gofalu. Yn aml, bydd gofalu am eu hymddeoliad eu hunain ar waelod rhestr hir o flaenoriatiau.

Mae ymchwil yn dangos:

- mai dim ond 52% o fenywod sy'n cynilo'n ddigonol ar gyfer ymdeol o'i gymharu â 60% o ddynion

- bod incwm wythnosol net menywod sy'n bensiynwyr oddeutu 85% o'r hyn gaiff gwmr sy'n bensiynwyr.

- mai menywod yw oddeutu 61% o'r pensiynwyr sydd dros oedran pensiwn y wladwriaeth

- mai menywod yw dros ddwy ran o dair o'r pensiynwyr sy'n byw mewn tloidi.

Mae newidiadau i oedran pensiwn y wladwriaeth wedi taro merched yn arbennig o galed a dangoswyd bod torladau i wasanaethau cyhoeddus yn effeithio ar fenywod yn llawer mwy na dynion.