

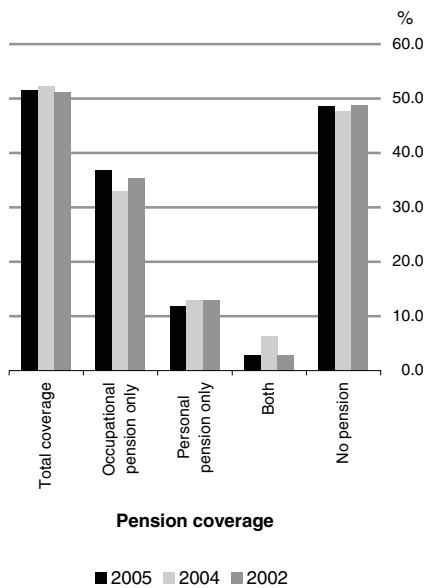


## Quarterly National Household Survey

### *Pensions update*

#### Quarter 1 2005

**Pension coverage for persons in employment aged 20 to 69 years**



### Pension coverage for just over half of workers

The pension coverage rate for all persons in employment aged between 20 and 69 in the first quarter of 2005 was 51.5% representing a slight decrease from the 52.4% reported in the first quarter of 2004.

These figures are based on a survey update module on pensions, which was included in the Quarterly National Household Survey in the first quarter of 2005. *Note: For the purposes of this module, entitlement to a contributory or non-contributory State pension does not, on its own, count as having pension cover.*

In 2005 pension cover for employees remained higher than for the self-employed with the overall coverage rates for both groups remaining more or less unchanged over the year. The coverage rate for employees in 2004 was 54.4% while the rate recorded in 2005 was 53.3%. The coverage rate for the self-employed and those assisting relatives in 2004 was 43.1% and 43.0% in 2005.

The proportion of employees covered only by an occupational pension increased from 40.4% in 2004 to 44.7% in 2005. In contrast the percentage of employees with only a personal pension fell from 6.3% to 5.1% over the same period. There was also a fall from 7.7% in 2004 to 3.5% in 2005 in the percentage of employees who reported both occupational and personal pension cover.

*NOTE: In the 2004 survey, the introduction of questions on PRSA (Personal Retirement Savings Account) pension cover may have influenced how respondents interpreted the questions on the type of pension cover they held. This issue was rectified in the 2005 survey. Thus some of the change noted in the last paragraph above may be due to a lack of strict comparability between the two surveys. The comparability of the overall pension coverage rates from the two surveys has not been affected by the introduction of these questions. See 'Methodology' in background notes.*

Pension coverage for females increased from 46.8% in 2004 to 47.5% in 2005. Even though the male coverage rate fell between 2004 and 2005 (56.3% to 54.2%) males continued to have a higher rate of coverage than females. Between 2004 and 2005 coverage rates fell among all age groups, with the exception of those aged between 45 and 54, whose cover increased from 59.8% to 60.0%. As in 2002 and 2004, workers aged between 35 and 44 have the highest rate of coverage (61.3%).

Regional coverage rates increased in Dublin and the Midlands, while it is estimated that coverage rates fell in the West, Mid-East, Mid-West, South-East and South-West. The highest rate of cover remains in the Mid-East (57.7%). The lowest rate of cover was in the West (43.3%).

Published by the Central Statistics Office, Ireland.

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Ref 18/2006

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**Table 1 Pension coverage in the State for persons in employment aged 20 to 69 years, December-February 2005**

	Occupational Pension only	Personal Pension only	Both	Total Coverage	No pension <sup>1</sup>	Total %
<b>State</b>	<b>36.7</b>	<b>11.8</b>	<b>2.9</b>	<b>51.5</b>	<b>48.6</b>	<b>100.0</b>
<b>Region</b>						
Border	33.7	12.6	1.6	47.9	52.1	100.0
Midland	34.0	11.9	1.9	47.7	52.3	100.0
West	31.2	9.9	2.2	43.3	56.7	100.0
Dublin	43.8	9.6	2.7	56.1	43.9	100.0
Mid-East	39.0	14.1	4.5	57.7	42.3	100.0
Mid-West	36.0	11.9	3.5	51.3	48.7	100.0
South-East	29.8	14.6	2.8	47.2	52.8	100.0
South-West	32.2	13.4	3.4	49.0	51.1	100.0
<b>Sex</b>						
Male	35.2	15.9	3.1	54.2	45.8	100.0
Female	38.9	6.1	2.5	47.5	52.5	100.0
<b>Age group</b>						
20-24	19.7	1.4	0.8	21.9	78.1	100.0
25-34	39.5	8.2	2.4	50.1	49.9	100.0
35-44	41.9	15.5	3.9	61.3	38.8	100.0
45-54	40.1	16.1	3.8	60.0	40.0	100.0
55-69	31.4	17.7	2.7	51.7	48.3	100.0
20-29 <sup>2</sup>	29.8	3.3	1.3	34.4	65.6	100.0
30-65 <sup>2</sup>	39.8	15.2	3.5	58.6	41.4	100.0
<b>Marital Status</b>						
Single	31.7	6.5	2.0	40.2	59.8	100.0
Married	41.6	16.2	3.6	61.4	38.6	100.0
Separated or divorced	31.6	11.1	3.2	46.0	54.0	100.0
Widowed	24.9	13.5	2.6	40.9	59.1	100.0
<b>ILO employment status</b>						
Self employed and Assisting relative	*	43.0	*	43.0	57.0	100.0
Employee	44.7	5.1	3.5	53.3	46.7	100.0

<sup>1</sup> Includes those answering 'No', 'Don't know' or 'Not applicable'.

<sup>2</sup> The National Pensions Policy Initiative set a target of 70% supplementary pension coverage for persons in employment aged 30 - 65 and a target of 35% for persons in employment aged under 30.

\* Not relevant in this category.

**Table 2 Pension coverage in the State for persons in employment aged 20 to 69 years, December-February 2004**

	Occupational pension only	Personal pension only	Both	Total coverage	No pension <sup>1</sup>	Total %
<b>State</b>	<b>33.1</b>	<b>13.0</b>	<b>6.3</b>	<b>52.4</b>	<b>47.6</b>	<b>100.0</b>
<b>Region</b>						
Border	31.0	12.4	4.5	47.9	52.1	100.0
Midland	29.9	11.0	3.8	44.7	55.3	100.0
West	26.4	13.1	6.1	45.6	54.4	100.0
Dublin	38.1	10.1	7.6	55.7	44.3	100.0
Mid-East	31.9	17.3	8.9	58.0	42.0	100.0
Mid-West	31.7	14.7	6.3	52.7	47.3	100.0
South-East	30.5	17.3	5.8	53.5	46.6	100.0
South-West	33.3	13.0	4.6	50.8	49.2	100.0
<b>Sex</b>						
Male	31.4	17.4	7.4	56.3	43.7	100.0
Female	35.4	6.7	4.8	46.8	53.2	100.0
<b>Age group</b>						
20-24	19.1	1.9	2.2	23.2	76.8	100.0
25-34	35.4	9.4	5.7	50.5	49.5	100.0
35-44	37.6	16.6	8.0	62.2	37.8	100.0
45-54	35.0	17.1	7.7	59.8	40.2	100.0
55-69	28.9	19.6	6.4	54.8	45.2	100.0
20-29 <sup>2</sup>	27.1	4.6	3.6	35.2	64.8	100.0
30-65 <sup>2</sup>	35.7	16.2	7.5	59.4	40.6	100.0
<b>Marital Status</b>						
Single	29.0	7.4	4.8	41.2	58.9	100.0
Married	36.7	17.1	7.7	61.5	38.5	100.0
Separated or divorced	30.0	12.8	4.6	47.4	52.6	100.0
Widowed	22.8	17.9	6.4	47.1	52.9	100.0
<b>ILO employment status</b>						
Self employed and Assisting relative	*	43.1	*	43.1	56.9	100.0
Employee	40.4	6.3	7.7	54.4	45.6	100.0

<sup>1</sup> Includes those answering 'No', 'Don't know' or 'Not applicable'.

<sup>2</sup> The National Pensions Policy Initiative set a target of 70% supplementary pension coverage for persons in employment aged 30 - 65 and a target of 35% for persons in employment aged under 30.

\* Not relevant in this category.

**Table 3 Pension coverage in the State for persons in employment aged 20 to 69 years, December-February 2002**

	%					
	Occupational pension only	Personal pension only	Both	Total coverage	No pension <sup>1</sup>	Total
<b>State</b>	<b>35.4</b>	<b>12.9</b>	<b>2.9</b>	<b>51.2</b>	<b>48.8</b>	<b>100.0</b>
<b>Region</b>						
Border	28.5	12.4	3.5	44.5	55.5	100.0
Midland	27.4	14.8	2.3	44.5	55.5	100.0
West	29.9	12.2	2.0	44.1	55.9	100.0
Dublin	42.2	10.3	3.1	55.6	44.4	100.0
Mid-East	37.7	15.5	2.8	55.9	44.1	100.0
Mid-West	36.9	12.2	3.8	52.8	47.2	100.0
South-East	28.1	17.5	2.8	48.5	51.6	100.0
South-West	34.6	13.5	2.6	50.6	49.4	100.0
<b>Sex</b>						
Male	34.8	17.7	3.5	55.9	44.1	100.0
Female	36.3	6.1	2.2	44.6	55.4	100.0
<b>Age group</b>						
20-24	23.0	1.3	0.9	25.2	74.8	100.0
25-34	37.9	9.3	2.6	49.8	50.2	100.0
35-44	41.2	15.7	3.5	60.4	39.6	100.0
45-54	37.3	18.1	4.3	59.7	40.3	100.0
55-69	26.6	19.9	2.6	49.0	51.0	100.0
20-29 <sup>2</sup>	29.7	4.1	1.7	35.5	64.5	100.0
30-65 <sup>2</sup>	38.0	16.3	3.4	57.8	42.2	100.0
<b>Marital Status</b>						
Single	31.0	7.1	2.0	40.1	59.9	100.0
Married	39.2	17.3	3.7	60.2	39.8	100.0
Separated or divorced	31.3	10.5	2.7	44.5	55.5	100.0
Widowed	28.4	14.1	1.5	44.1	55.9	100.0
<b>ILO employment status</b>						
Self employed and Assisting relative	*	44.1	*	44.1	55.9	100.0
Employee	43.7	5.5	3.6	52.8	47.2	100.0

<sup>1</sup> Includes those answering 'No', 'Don't know' or 'Not applicable'.

<sup>2</sup> The National Pensions Policy Initiative set a target of 70% supplementary pension coverage for persons in employment aged 30 - 65 and a target of 35% for persons in employment aged under 30.

\* Not relevant in this category.

## Background Notes

<b>Reference period</b>	The questions on pensions were included in the Quarterly National Household Survey (QNHS) in the three months from December to February 2005. This was an update of a module asked in the same period in 2004.
<b>Purpose of survey</b>	While the primary purpose of the QNHS is to collect information on employment and unemployment, it also includes modules on social topics of interest.
<b>Methodology</b>	<p>The pensions module was asked of all persons aged 20 to 69 years who were in employment and who participated directly in the survey. The results in this release are based on two questions ‘Are you a member of your employer’s pension scheme?’ and ‘Do you contribute to a personal pension plan?’</p> <p>Questions on Personal Retirement Savings Accounts (PRSAs) were introduced for the first time in the 2004 update module. However, analysis of the responses to these questions, in conjunction with information from other sources, indicated that respondents did not yet have sufficient knowledge of this new form of pension cover to provide reliable data for this publication. Therefore, the questionnaire was revised in 2005. As noted in the commentary, the revision of the questionnaire has affected strict comparability of the two surveys in relation to types of pension cover held. However, the comparability of the overall pension coverage rates from the two surveys has not been affected by the introduction of these questions.</p>
<b>Pension cover</b>	Through the State Social Welfare system people are entitled to a basic flat rate pension. However, in many cases there is a need for additional pension cover if the standard of living enjoyed while at work is to be maintained into retirement. This additional or supplementary cover is provided through occupational pension schemes and personal pension arrangements. It is this additional cover which is the focus of this survey. The results do not cover pensions paid through the State Social Welfare system.
<b>NUTS2 and NUTS3 regions</b>	The regional classifications in this release are based on the NUTS (Nomenclature of Territorial Units) classification used by Eurostat. The NUTS3 regions correspond to the eight Regional Authorities established under the Local Government Act, 1991 (Regional Authorities) (Establishment) Order, 1993, which came into operation on 1 January 1994. The NUTS2 regions, which were proposed by Government and agreed by Eurostat in 1999, are groupings of the NUTS3 regions. The composition of the regions is set out below.

### Border, Midlands and Western NUTS2 Region

<b>Border</b>	Cavan Donegal Leitrim Louth Monaghan Sligo
<b>Midland</b>	Laoighis Longford Offaly Westmeath
<b>West</b>	Galway City Galway County Mayo Roscommon

### Eastern and Southern NUTS2 Region

<b>Dublin</b>	Dublin Dun Laoghaire-Rathdown Fingal South Dublin
<b>Mid-East</b>	Kildare Meath Wicklow
<b>Mid-West</b>	Clare Limerick City Limerick County North Tipperary
<b>South-East</b>	Carlow Kilkenny South Tipperary Waterford City Waterford County Wexford
<b>South-West</b>	Cork City Cork County Kerry

## QNHS Social Modules

While the main purpose of the QNHS is the production of quarterly labour force estimates, there is also a provision for the collection of data on social topics through the inclusion of special survey modules. The selection of the major national modules undertaken to date has been largely based on the results of a canvas of users (over 100 organisations) that was conducted by the CSO in 1996 and most recently 2002. The results of the canvas are presented to the National Statistics Board and they are asked to indicate their priorities for the years ahead.

The schedule for social modules in any given year is based on the following structure:

**Quarter 1** Annual modules update (Disability, Pensions, Childcare, Accidents and Illness)

**Quarter 2** EU module (always covered under EU legislation)

**Quarter 3** National module  
Information, Communication and Technology (ICT) Survey

**Quarter 4** National module

The table below outlines the social modules published to date in the QNHS

<b>Reference Quarter</b>	<b>Social Module</b>
Q4 2004	Equality
Q3 2004	ICT household survey
Q2 2004	Union membership
Q4 2003	Crime and victimisation
Q3 2003	Housing
Q3 2003	ICT household survey
Q2 2003	Life long learning
Q4 2002	Childcare
Q3 2002	Teleworking
Q3 2002	Voter registration and participation
Q2 2002	Disability in the labour force (Annual update Q1 2004)
Q1 2002	Pension provision (Annual update Q1 2004 and Q1 2005)
Q3 2001	Health
Q2 2001	Length and pattern of working time
Q4 2000	Home computing
Q2 2000	Transition from school to working life
Q1 2000	Travel to work
Q1 1999	Recycling and energy conservation
Q4 1998	Crime and victimisation
Q3 1998	Home computing
Q3 1998	Housing and households

Social modules yet to be published:

<b>Reference Quarter</b>	<b>Social Module</b>
Q2 2004	Work organisation and working time
Q3 2004	Travel to work
Q1 2005	Annual modules update
Q2 2005	Reconciliation between work and family life
Q3 2005	ICT household survey
Q3 2005	Recycling and energy
Q4 2005	Pension provision
Q1 2006	Annual modules update
Q2 2006	Transition from work into retirement
Q3 2006	ICT household survey
Q3 2006	Social capital and sport
Q4 2006	Health