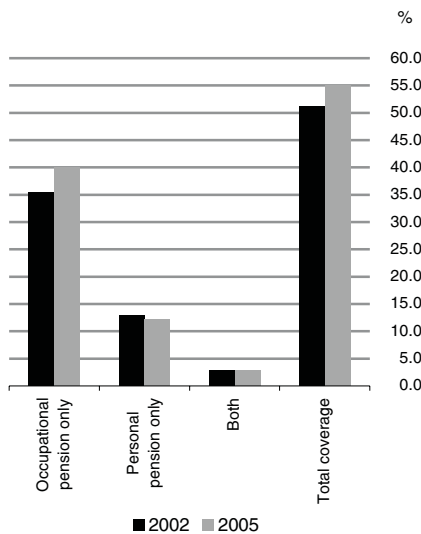




Quarterly National Household Survey *Pension Provision* Quarter 4 2005

Persons in employment (ILO) aged 20 to 69 years classified by pension coverage, Q1 2002 and Q4 2005



Pension Coverage Rate

	Q1 2002	Q4 2005
Total Coverage rate	51.2%	55.0%
Occupational pension only	35.4%	40.1%
Personal pension only	12.9%	12.1%
Both	2.9%	2.8%

Pension coverage increases to 55%

The pension coverage rate for all persons in employment aged between 20 and 69 in the fourth quarter of 2005 was 55.0% representing an increase of 3.8 percentage points on the 51.2% recorded in the first quarter of 2002. This increase can be attributed primarily to an increase in occupational pension coverage, which has risen from 35.4% to 40.2% over the same period. The percentage of workers with personal pensions only or with both occupational and personal pensions has remained largely unchanged over the four year period.

See table 1 and graph opposite.

These results are based on dedicated survey modules on pension cover which were included in the Quarterly National Household Survey (QNHS) in the first quarter of 2002 and the fourth quarter of 2005. Note: For the purposes of the modules, entitlement to a contributory or non-contributory State pension does not, on its own, count as having pension cover.

In the first quarters of 2004 and 2005 a limited set of questions on pensions was included in the *Annual Update Module* attached to the QNHS. In overall terms, the results from these surveys (see summary in the Annex) are broadly comparable to those obtained from the dedicated modules. However, the short term trends that may be derived from the four quarters surveyed are somewhat inconsistent (perhaps due to sampling and other survey related factors) and thus the focus of this report is confined to the two dedicated modules.

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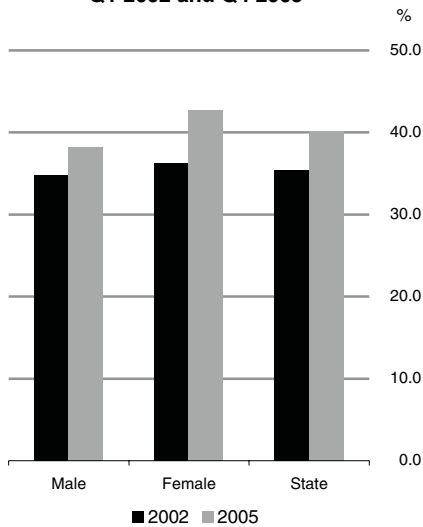
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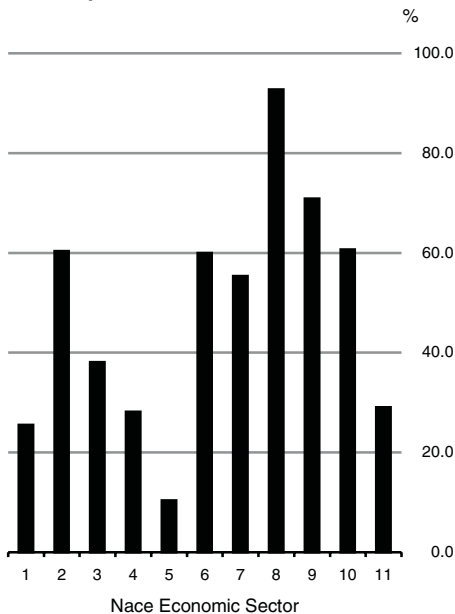
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Persons in employment (ILO) aged 20 to 69 years with an occupational pension only classified by sex, Q1 2002 and Q4 2005



Employees aged 20 to 69 years with an occupational pension classified by Nace Economic Sector, September-November 2005



NACE Economic Sector key

- 1 A-B Agriculture, forestry and fishing
- 2 C-E Other production industries
- 3 F Construction
- 4 G Wholesale and retail trade
- 5 H Hotels and restaurants
- 6 I Transport, storage and communication
- 7 J-K Financial and other business services
- 8 L Public administration and defence
- 9 M Education
- 10 N Health
- 11 O-Q Other services

In the fourth quarter of 2005 male workers (58.3%) continued to have a higher coverage rate than their female counterparts (50.6%). However the gap between males and females reduced from 11.3 percentage points in the first quarter of 2002 to 7.7 percentage points in the fourth quarter of 2005. Increased coverage rates were evident across all age categories over the same four year period. Workers in the 35 to 44 age group continued to have the highest pension coverage at just over 65%, followed closely by those aged 45 to 54 at 64.0%. The pension coverage rate for those in employment aged 30 to 65, which increased from 57.8% to 61.8%, is still somewhat below the 70% target set in the National Pensions Policy Initiative. See table 1 and graph opposite.

Employee coverage rate exceeds that of the self employed

The pension coverage rate for employees (57.2%) remained higher than that of the self employed (44.0%) in the fourth quarter of 2005. While the coverage rate for employees showed an increase in the period since the first quarter of 2002 (+4.4 percentage points) the coverage rate for the self employed was relatively unchanged over the same period. See table 1.

The proportion of employees covered by an occupational pension only increased from 43.7% in the first quarter of 2002 to 48.2% in the fourth quarter of 2005. In contrast the percentage of employees with a personal pension only remained more or less unchanged (5.7%). The proportion of employees with both an occupational and personal pension fell slightly from 3.6% in the first quarter of 2002 to 3.3% in the fourth quarter of 2005. See table 1.

Coverage rates increase in all but one region

Regional coverage rates increased in seven of the eight planning regions between quarter one of 2002 and quarter four of 2005 with the largest increase recorded in the Midlands (+ 8.6 percentage points). The highest rate of cover was in Dublin (60.4%) while the lowest rate was in the Border region (47.7%). The coverage rate in the Mid-East remained unchanged at 55.9% between 2002 and 2005. See table 1.

Employee occupational coverage rate lowest in Hotels and restaurants sector

Employees aged 20 to 69 working in the *Hotels and restaurants* sector had the lowest occupational pension coverage rate of all economic sectors, declining from 12.8% in the first quarter of 2002 to 10.4% in the fourth quarter of 2005. Other sectors with lower than average (51.5%) occupational coverage rates included: *Agricultural, forestry and fishing* (25.6%), *Wholesale and retail trade* (28.1%), *Other services* (29.1%) and *Construction* (38.1%). However, unlike the *Hotels and restaurants* sector, all of these sectors showed increased coverage rates between 2002 and 2005. The *Public administration and defence* sector had the highest occupational coverage rate at almost 93%. See table 2a and graph opposite.

In the fourth quarter of 2005 employees aged 20 to 69 working between 30 and 34 hours a week had the highest occupational pension coverage rate (60.9%) while the lowest rate (8.4%) was recorded for those working on average between 1 and 9 hours per week. See table 3a.

Employees working in larger organisations had higher coverage rates than those working in smaller organisations. Over 74% of employees working in organisations with 500 or more persons employed had an occupational pension compared with just 13% of those working in organisations with 1 to 4 persons employed. See table 5.

Self employed personal pension coverage rate increases with hours worked

Personal pension coverage rates for the self employed, aged 20 to 69, steadily increased with hours worked to a high of 53.0% for those working 45 hours and over per week. *See table 3b.*

The personal pension coverage rate for the self employed was 44.0% in the fourth quarter of 2005, relatively unchanged on the quarter one 2002 figure. The sector with the highest personal pension rate was *Hotels and restaurants* where 56.5% of the self employed had a personal pension. The lowest rate was recorded in the *Agriculture, forestry and fishing sector* (35.5%). *See table 2b.*

Professional employees have highest occupational coverage rate

Over 74% of employees aged 20 to 69 classified as *Professional*, on the basis of the broad occupational categories, had an occupational pension in the fourth quarter of 2005, an increase of 6.5 percentage points on the 2002 figure. *Associate professional and technical* (69.0%), *Managers and administrators* (60.7%) and *Clerical and secretarial* (56.4%) workers also had higher than average (51.5%) occupational pension rates. *See table 4.*

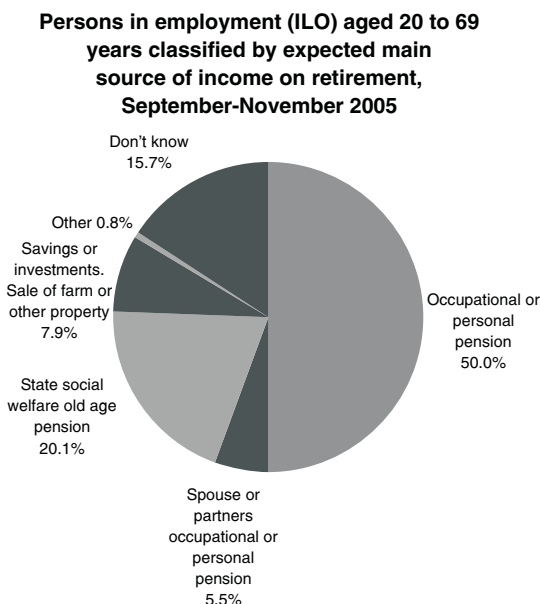
There were two occupational groups in quarter 4 2005 where female employees had a higher occupational pension coverage rate than their male counterparts. *Associate professional and technical* (70.2% vis-à-vis 67.3%) and *Plant and machine operatives* (51.9% vis-à-vis 46.3%). *See table 4.*

Over 20% expect that State old age pension will be main source of income in retirement

In the fourth quarter of 2005 50% of all persons aged 20 to 69 currently in employment expect that their 'Occupational or personal pension' will be their main source of income on retirement (regardless of whether or not they currently have such a pension). Just over 20% expect the 'State social welfare old age pension' will be their main source of income. Not surprisingly, the expected dependence on the State scheme as the main source is most pronounced (39.2%) among those workers who currently do not have a pension (as defined for the purposes of the survey). *See tables 6, 8 and graph opposite.*

Almost 44% of those aged 20 to 24 stated that they 'Don't know' what their expected main source of income will be on retirement compared to just under 5% of those aged 55 to 69. Over 11% of females expected their 'Spouse or partner's employers occupational or personal pension' to be their main source of income compared to just over 1% of men. *See table 6.*

At a sectoral level over 86% of those aged 20 to 69 working in the *Public administration and defence* sector expect their 'Occupational or personal pension' will be their main source of income on retirement. On the other hand, over 37% of those in the *Agriculture, forestry and fishing* sector expect that the 'State social welfare old age pension' will be their main source of income, while over 33% of workers in the *Hotels and restaurants* sector stated that they 'Don't know' what it will be. *See table 6.*



Never got around to organising a pension

Over 32% of persons aged 20 to 69 in employment without a pension stated that the main reason for not having a pension was that they 'Never got around to organising a pension'. Almost 27% indicated that they 'Can't afford a pension'. *See table 9.*

Over 12% of those without a pension in the fourth quarter of 2005 expect to take out a pension at some point in the future, which they expect will become their main source of income on retirement. Almost 40% of those without a pension expect the 'State social welfare old age pension' to be their expected source of income with a further 29% indicating that they 'Don't know' what their expected source will be on retirement. *See table 8.*

Over 23% of persons with no pension have an SSIA

Over 23% of persons aged 20 to 69 in employment without a pension in the fourth quarter of 2005 indicated that they had a Special Savings Incentive Account (SSIA). Amongst those without a pension, females (26.7%), the self employed (32.7%), those who are married (33.3%) and those aged 35 to 44 (30.7%) were the groups most likely to have taken out SSIA's. *See table 10 and background notes.*

Table 1 Pension coverage in the State for persons in employment (ILO) aged 20 to 69 years

%

	Occupational pension only		Personal pension only		Both		Total coverage	
	Q1 2002	Q4 2005	Q1 2002	Q4 2005	Q1 2002	Q4 2005	Q1 2002	Q4 2005
State	35.4	40.1	12.9	12.1	2.9	2.8	51.2	55.0
Region								
Border	28.5	34.0	12.4	11.9	3.5	1.9	44.5	47.7
Midland	27.3	38.0	14.8	13.5	2.3	1.7	44.5	53.1
West	29.9	34.3	12.2	11.6	2.0	2.8	44.1	48.7
Dublin	42.2	47.0	10.3	10.3	3.1	3.1	55.6	60.4
Mid-East	37.7	40.6	15.4	11.7	2.8	3.5	55.9	55.9
Mid-West	36.9	40.4	12.2	12.2	3.8	2.7	52.8	55.3
South-East	28.1	36.0	17.5	14.5	2.8	2.4	48.5	52.9
South-West	34.6	37.6	13.5	14.1	2.6	2.9	50.6	54.5
Sex								
Male	34.8	38.2	17.7	16.7	3.4	3.4	55.9	58.3
Female	36.3	42.8	6.1	5.8	2.2	2.0	44.6	50.6
Age group								
20-24	23.0	24.5	1.3	2.1	0.9	1.0	25.2	27.5
25-34	37.9	42.8	9.3	8.0	2.5	2.2	49.8	53.0
35-44	41.2	45.4	15.7	16.0	3.5	3.7	60.4	65.1
45-54	37.3	45.0	18.1	15.6	4.2	3.4	59.7	64.0
55-69	26.6	31.2	19.8	18.9	2.6	3.2	49.0	53.3
20-29 ¹	29.7	33.5	4.1	4.1	1.7	1.4	35.5	38.9
30-65 ¹	38.0	43.2	16.3	15.3	3.4	3.4	57.8	61.8
Marital status								
Single	31.0	36.1	7.1	7.3	2.0	1.9	40.1	45.3
Married	39.2	44.0	17.3	15.8	3.6	3.4	60.2	63.3
Separated or divorced	31.3	35.1	10.5	12.8	2.7	2.5	44.5	50.3
Widowed	28.4	33.4	14.1	12.9	1.5	3.7	44.1	50.1
Employment status (ILO)								
Self employed ²	n/a ³	n/a	44.1	44.0	n/a	n/a	44.1	44.0
Employee	43.7	48.2	5.5	5.7	3.6	3.3	52.8	57.2

¹ 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.

² Includes 'Assisting relative'.

³ n/a refers to 'not applicable'.

Table 2a Employees aged 20 to 69 years, classified by occupational pension coverage, sex and NACE Economic Sector

Economic sector (NACE Rev. 1)								%
		With an		With no		Other ¹		Total
		occupational pension		occupational pension				
		Q1 2002	Q4 2005	Q1 2002	Q4 2005	Q1 2002	Q4 2005	
Males								
A-B	Agriculture, forestry and fishing	16.9	23.4	73.4	57.3	9.7	19.3	100.0
C-E	Other production industries	58.9	62.6	38.5	34.1	2.6	3.3	100.0
F	Construction	35.2	38.8	61.2	57.2	3.7	4.0	100.0
G	Wholesale and retail trade	34.4	36.0	62.6	60.2	3.0	3.8	100.0
H	Hotels and restaurants	17.8	13.3	78.4	83.1	3.8	3.7	100.0
I	Transport, storage and communication	62.5	62.2	34.3	34.1	3.2	3.6	100.0
J-K	Financial and other business services	58.6	58.9	39.4	38.4	2.1	2.7	100.0
L	Public administration and defence	92.4	95.2	7.3	4.8	*	*	100.0
M	Education	76.0	79.7	23.0	18.6	1.0	1.7	100.0
N	Health	63.0	73.2	34.5	23.9	2.5	2.8	100.0
O-Q	Other services	31.9	36.2	63.8	60.7	4.3	3.1	100.0
Total males		52.2	54.6	44.9	42.0	2.8	3.4	100.0
Females								
A-B	Agriculture, forestry and fishing	*	*	85.6	62.6	*	*	100.0
C-E	Other production industries	46.4	55.3	51.7	42.7	1.9	2.0	100.0
F	Construction	33.5	28.2	62.9	68.4	*	*	100.0
G	Wholesale and retail trade	19.3	21.5	79.2	75.5	1.5	3.0	100.0
H	Hotels and restaurants	9.4	8.7	88.2	89.3	2.3	1.9	100.0
I	Transport, storage and communication	54.6	53.4	42.5	44.1	*	*	100.0
J-K	Financial and other business services	46.3	52.3	51.8	45.9	1.9	1.8	100.0
L	Public administration and defence	82.5	89.8	15.8	9.8	*	*	100.0
M	Education	58.8	66.7	39.6	32.1	1.6	1.2	100.0
N	Health	48.2	57.9	48.7	39.4	3.2	2.7	100.0
O-Q	Other services	16.5	21.6	81.5	75.4	*	3.0	100.0
Total females		41.9	48.1	56.0	49.8	2.1	2.2	100.0
All persons								
A-B	Agriculture, forestry and fishing	16.0	25.6	75.3	58.1	8.6	16.3	100.0
C-E	Other production industries	54.9	60.4	42.7	36.7	2.4	2.9	100.0
F	Construction	35.1	38.1	61.3	58.0	3.6	3.9	100.0
G	Wholesale and retail trade	26.3	28.1	71.5	68.5	2.2	3.4	100.0
H	Hotels and restaurants	12.8	10.4	84.3	87.1	2.9	2.6	100.0
I	Transport, storage and communication	60.3	60.0	36.7	36.7	3.1	3.3	100.0
J-K	Financial and other business services	51.9	55.4	46.1	42.4	2.0	2.2	100.0
L	Public administration and defence	88.0	92.7	11.1	7.1	*	*	100.0
M	Education	64.4	70.9	34.2	27.7	1.4	1.4	100.0
N	Health	50.9	60.7	46.0	36.6	3.1	2.7	100.0
O-Q	Other services	23.1	29.1	73.9	67.9	3.0	3.1	100.0
Total persons		47.3	51.5	50.1	45.7	2.5	2.8	100.0

¹ Includes those answering 'Don't know' and 'Not applicable'.

* Sample occurrence too small for estimation.

Table 2b Self employed¹ aged 20 to 69 years, classified by personal pension coverage, sex and NACE Economic Sector

Economic sector (NACE Rev. 1)							%	
	With a personal pension		With no personal pension		Other ²		Total	
	Q1 2002	Q4 2005	Q1 2002	Q4 2005	Q1 2002	Q4 2005		
Males								
A-B	Agriculture, forestry and fishing	37.8	36.5	61.9	63.5	*	*	100.0
C-E	Other production industries	57.1	48.3	41.8	51.7	*	*	100.0
F	Construction	46.6	45.5	51.7	54.1	1.8	*	100.0
G	Wholesale and retail trade	57.7	63.4	41.6	35.5	*	*	100.0
H	Hotels and restaurants	59.6	63.2	38.2	36.8	*	*	100.0
J-K	Financial and other business services	58.9	59.9	39.4	39.2	1.6	*	100.0
I, L-Q	Other sectors ³	43.2	44.4	55.9	55.6	0.9	*	100.0
	Total males	47.0	46.8	52.1	52.8	0.9	*	100.0
Females								
A-B	Agriculture, forestry and fishing	22.5	23.1	76.9	75.8	*	*	100.0
C-E	Other production industries	26.5	*	73.5	65.8	*	*	100.0
F	Construction	50.1	*	49.9	83.8	*	*	100.0
G	Wholesale and retail trade	36.4	32.3	62.6	66.0	*	*	100.0
H	Hotels and restaurants	31.3	44.1	67.5	55.9	*	*	100.0
J-K	Financial and other business services	42.2	35.5	57.8	64.5	*	*	100.0
I, L-Q	Other sectors ³	27.5	28.2	71.9	71.0	*	*	100.0
	Total females	31.0	31.0	68.5	68.3	0.6	*	100.0
All persons								
A-B	Agriculture, forestry and fishing	36.3	35.4	63.4	64.5	0.3	*	100.0
C-E	Other production industries	52.6	46.9	46.5	53.1	*	*	100.0
F	Construction	46.7	44.7	51.6	54.9	*	*	100.0
G	Wholesale and retail trade	52.7	56.3	46.6	42.4	0.8	1.3	100.0
H	Hotels and restaurants	46.8	56.5	51.5	43.5	1.8	*	100.0
J-K	Financial and other business services	55.4	53.7	43.4	45.7	1.3	*	100.0
I, L-Q	Other sectors ³	38.1	38.9	61.1	60.8	*	*	100.0
	Total persons	44.1	44.0	55.0	55.6	0.9	0.4	100.0

¹ Includes 'Assisting relative'.

² Includes those answering 'Don't know' and 'Not applicable'.

³ Includes 'Transport, storage and communication', 'Public administration and defence', 'Education', 'Health' and 'Other services'.

* Sample occurrence too small for estimation.

Table 3a Employees aged 20 to 69 years, classified by occupational pension coverage and by usual hours of work

Usual hours of work per week							%
	With an		With no		Other ¹		Total
	occupational pension		occupational pension				
	Q1 2002	Q4 2005	Q1 2002	Q4 2005	Q1 2002	Q4 2005	
1-9 hours	4.9	8.4	90.8	90.3	4.3	*	100.0
10-19	15.3	25.0	82.9	72.0	1.8	3.0	100.0
20-29	32.3	43.9	66.2	53.8	1.5	2.3	100.0
30-34	51.6	60.9	45.9	37.9	2.5	1.2	100.0
35-39	55.1	59.0	42.7	38.6	2.2	2.4	100.0
40-44	48.9	49.8	48.2	48.4	2.9	1.8	100.0
45 & over	52.7	54.7	44.3	40.5	2.9	4.8	100.0
Variable hours ²	44.0	40.2	51.0	50.8	5.0	9.0	100.0
Total	47.3	51.5	50.2	45.7	2.5	2.8	100.0

¹ Includes those answering 'Don't know' and 'Not applicable'.

² Includes 'Not stated'.

* Sample occurrence too small for estimation.

Table 3b Self employed¹ aged 20 to 69 years, classified by personal pension coverage and by usual hours of work

Usual hours of work per week							%
	With a		With no		Other ²		Total
	personal pension		personal pension				
	Q1 2002	Q4 2005	Q1 2002	Q4 2005	Q1 2002	Q4 2005	
1-9 hours	*	*	86.3	82.1	*	*	100.0
10-19	22.8	23.2	76.5	76.8	*	*	100.0
20-29	25.7	33.7	74.3	66.3	*	*	100.0
30-34	36.7	33.1	61.7	63.6	*	*	100.0
35-39	44.3	38.1	55.7	61.3	*	*	100.0
40-44	41.0	42.8	57.6	56.6	*	*	100.0
45 & over	50.2	53.0	49.1	46.7	*	*	100.0
Variable hours ³	43.6	41.4	55.4	58.4	1.0	*	100.0
Total	44.1	44.0	55.0	55.6	0.9	0.4	100.0

¹ Includes 'Assisting relative'.

² Includes those answering 'Don't know' and 'Not applicable'.

³ Includes 'Not stated'.

* Sample occurrence too small for estimation.

Table 4 Employees aged 20 to 69 years, classified by occupational pension coverage, sex and occupation

Broad occupational group							%
	With an occupational pension		With no occupational pension		Other ¹		Total
	Q1 2002	Q4 2005	Q1 2002	Q4 2005	Q1 2002	Q4 2005	
Males							
1. Managers and administrators	63.3	65.5	33.5	30.8	3.2	3.7	100.0
2. Professional	69.1	74.9	29.2	21.9	1.7	3.2	100.0
3. Associate professional and technical	64.2	67.3	33.7	30.0	2.1	2.7	100.0
4. Clerical and secretarial	60.3	65.9	37.4	32.7	2.2	*	100.0
5. Craft and related	40.4	43.5	55.7	52.0	3.9	4.5	100.0
6. Personal and protective service	50.8	53.3	46.9	45.3	2.3	1.5	100.0
7. Sales	37.8	38.5	59.6	58.9	2.6	2.6	100.0
8. Plant and machine operatives	48.3	46.3	48.6	49.6	3.1	4.1	100.0
9. Other	40.8	41.8	56.2	54.6	2.9	3.6	100.0
Total males	52.2	54.6	44.9	42.0	2.8	3.3	100.0
Females							
1. Managers and administrators	51.1	54.4	47.4	44.3	1.5	*	100.0
2. Professional	66.3	73.5	31.8	24.8	1.9	1.6	100.0
3. Associate professional and technical	59.6	70.2	38.0	28.2	2.4	1.6	100.0
4. Clerical and secretarial	47.7	53.2	50.8	45.4	1.5	1.4	100.0
5. Craft and related	31.7	40.9	65.4	55.6	2.9	*	100.0
6. Personal and protective service	19.9	29.1	77.0	67.9	3.1	3.0	100.0
7. Sales	18.1	21.0	80.0	76.2	1.8	2.7	100.0
8. Plant and machine operatives	43.2	51.9	54.3	45.5	2.5	*	100.0
9. Other	14.8	25.2	81.9	70.6	3.3	4.2	100.0
Total females	41.9	48.1	56.0	49.8	2.1	2.2	100.0
All persons							
1. Managers and administrators	58.2	60.7	39.3	36.6	2.5	2.7	100.0
2. Professional	67.8	74.3	30.4	23.3	1.8	2.4	100.0
3. Associate professional and technical	61.5	69.0	36.3	29.0	2.3	2.1	100.0
4. Clerical and secretarial	50.6	56.4	47.8	42.2	1.6	1.4	100.0
5. Craft and related	39.8	43.4	56.4	52.1	3.9	4.5	100.0
6. Personal and protective service	33.6	37.8	63.6	59.8	2.8	2.5	100.0
7. Sales	25.0	27.5	72.9	69.8	2.1	2.7	100.0
8. Plant and machine operatives	46.9	47.3	50.2	48.8	2.9	3.8	100.0
9. Other	29.8	35.3	67.1	60.9	3.1	3.8	100.0
Total persons	47.3	51.5	50.1	45.7	2.5	2.8	100.0

¹ Includes 'Don't know' and 'Not applicable'.

* Sample occurrence too small for estimation.

Table 5 Employees aged 20 to 69 years, classified by occupational pension coverage, sex and size of local unit

Size of local unit							%
	With an occupational pension		With no occupational pension		Other ¹		Total
	Q1 2002	Q4 2005	Q1 2002	Q4 2005	Q1 2002	Q4 2005	
Males							
1-4	13.3	17.4	79.6	74.0	7.0	8.6	100.0
5-49	28.3	36.7	69.3	60.2	2.4	3.1	100.0
50-99	46.6	54.4	51.0	44.0	2.4	1.5	100.0
100- 499	64.3	63.1	32.7	34.0	3.0	2.9	100.0
500+	75.2	75.7	23.4	22.6	1.5	1.7	100.0
Don't know ²	33.1	19.8	56.2	60.7	10.7	19.4	100.0
Total males	52.2	54.6	44.9	42.0	2.8	3.3	100.0
Females							
1-4	7.1	9.4	89.8	87.6	3.1	3.1	100.0
5-49	21.0	27.4	77.1	70.9	1.9	1.6	100.0
50-99	35.7	40.6	61.8	57.7	2.6	1.7	100.0
100- 499	52.1	56.9	45.5	40.9	2.3	2.2	100.0
500+	65.5	72.7	32.7	25.6	1.8	1.7	100.0
Don't know ²	21.5	19.4	75.1	70.7	3.5	9.9	100.0
Total females	41.9	48.1	56.0	49.8	2.1	2.2	100.0
All persons							
1-4	10.0	13.0	85.0	81.4	4.9	5.6	100.0
5-49	24.7	32.3	73.2	65.3	2.2	2.4	100.0
50-99	41.9	48.7	55.6	49.7	2.5	1.6	100.0
100- 499	58.8	60.5	38.5	37.0	2.7	2.6	100.0
500+	70.6	74.2	27.8	24.1	1.6	1.7	100.0
Don't know ²	27.8	19.6	64.8	65.4	7.4	15.0	100.0
Total persons	47.3	51.5	50.1	45.7	2.5	2.8	100.0

¹ Includes 'Don't know' and 'Not applicable'.

² Includes 'Don't know', 'Not applicable' and 'Not stated'.

Table 6 Persons in employment (ILO) aged 20 to 69 years classified by expected main source of income on retirement, September-November 2005

%

Demographic profile	Expected main source of income on retirement						Total
	Occupational or personal pension	Spouse or partner's occupational or personal pension	State social welfare old age pension	Savings or investments. Sale of business, farm or other property	Other	Don't know ¹	
State	50.0	5.5	20.1	7.9	0.8	15.7	100.0
Nace economic sector							
A-B Agriculture, forestry and fishing	25.1	3.3	37.3	20.9	1.2	12.2	100.0
C-E Other production industries	57.6	4.2	17.6	5.0	0.6	15.0	100.0
F Construction	43.0	2.0	23.8	9.0	0.9	21.3	100.0
G Wholesale and retail trade	35.7	6.9	24.6	8.4	0.6	23.8	100.0
H Hotels and restaurants	23.7	4.9	28.3	9.0	*	33.2	100.0
I Transport, storage and communication	56.3	3.6	18.7	9.3	*	11.3	100.0
J-K Financial and other business services	58.8	6.8	10.6	10.3	0.8	12.6	100.0
L Public administration and defence	86.1	3.6	4.7	2.0	*	3.6	100.0
M Education	65.9	7.3	13.6	4.4	*	8.4	100.0
N Health	53.9	9.5	21.8	4.0	0.9	9.9	100.0
O-Q Other services	32.6	6.7	30.7	8.1	1.3	20.4	100.0
Sex							
Male	54.3	1.2	19.0	9.6	0.9	15.0	100.0
Female	44.2	11.4	21.7	5.5	0.6	16.6	100.0
Age Group							
20-24	33.5	1.2	15.5	5.4	0.7	43.6	100.0
25-34	51.6	4.3	15.5	8.5	0.6	19.5	100.0
35-44	56.7	7.5	17.1	8.6	0.7	9.5	100.0
45-54	53.0	7.6	24.4	7.5	0.9	6.7	100.0
55-69	44.8	6.0	35.5	7.9	1.1	4.8	100.0
20-29 ²	42.1	2.1	16.2	6.8	0.7	32.1	100.0
30-65 ²	53.5	6.9	21.3	8.3	0.8	9.2	100.0
Region							
Border	40.5	5.3	29.1	8.4	0.6	16.1	100.0
Midland	46.9	6.7	24.8	8.0	1.7	11.9	100.0
West	44.3	3.7	24.3	7.7	0.8	19.2	100.0
Dublin	56.5	5.7	13.2	8.3	0.6	15.7	100.0
Mid-East	51.7	6.0	18.6	7.0	0.6	16.1	100.0
Mid-West	48.9	7.0	18.8	9.8	*	15.1	100.0
South-East	43.9	5.4	25.7	7.6	0.9	16.5	100.0
South-West	52.2	5.1	21.5	6.2	1.1	14.0	100.0
Marital Status							
Single	45.6	1.1	19.4	7.6	0.7	25.6	100.0
Married	54.6	9.6	18.7	8.1	0.7	8.4	100.0
Separated or divorced	42.8	*	35.1	7.6	1.2	12.3	100.0
Widowed	37.5	4.1	42.6	6.4	*	5.9	100.0
Employment status (ILO)							
Self employed ³	39.3	4.7	22.7	19.9	1.2	12.2	100.0
Employee	52.2	5.7	19.6	5.4	0.7	16.4	100.0

¹ Includes 'Not stated'.

² 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.

³ Includes 'Assisting relative'.

* Sample occurrence too small for estimation.

Table 7 Persons in employment (ILO) aged 20 to 69 years classified by expected sources of income on retirement, September-November 2005¹

Demographic profile	Expected sources of income on retirement						%
	Occupational or personal pension	Spouse or partner's occupational or personal pension	State social welfare old age pension	Savings or Investments. Sale of business, farm or other property	Other	Don't know ²	
State	59.9	15.4	52.8	29.0	2.1	13.3	
Nace economic sector							
A-B Agriculture, forestry and fishing	36.5	9.2	63.0	44.5	3.4	8.9	
C-E Other production industries	67.8	14.0	55.6	26.0	2.1	11.8	
F Construction	50.9	6.8	53.7	28.5	1.8	19.4	
G Wholesale and retail trade	45.9	15.8	51.9	24.9	1.7	22.1	
H Hotels and restaurants	29.6	10.2	49.4	22.1	2.0	30.2	
I Transport, storage and communication	66.7	13.9	57.3	29.2	2.1	9.2	
J-K Financial and other business services	70.1	18.5	52.0	37.9	2.7	10.5	
L Public administration and defence	94.0	19.5	41.4	29.3	1.5	2.5	
M Education	75.5	22.0	45.4	27.7	1.7	5.8	
N Health	64.6	22.1	52.3	25.9	1.9	8.0	
O-Q Other services	42.7	14.0	59.4	23.2	2.7	16.4	
Sex							
Male	63.6	9.4	52.1	31.4	2.3	12.8	
Female	54.8	23.4	53.9	25.6	1.9	14.0	
Age Group							
20-24	38.5	3.2	36.9	17.9	1.6	41.4	
25-34	60.0	14.1	49.9	29.2	2.2	17.5	
35-44	67.9	21.2	54.2	32.9	2.0	6.7	
45-54	64.9	19.3	59.1	30.6	2.4	4.2	
55-69	57.0	12.9	63.5	29.0	2.2	2.3	
20-29 ³	48.4	7.3	43.8	22.7	1.8	30.1	
30-65 ³	64.8	18.7	56.3	31.5	2.2	6.6	
Region							
Border	52.5	14.4	57.6	31.2	2.2	12.4	
Midland	55.7	15.4	51.1	33.9	3.5	12.2	
West	52.7	14.8	46.6	28.0	1.6	15.6	
Dublin	66.9	16.9	49.5	32.9	2.2	14.1	
Mid-East	60.2	15.3	49.3	21.8	1.5	14.2	
Mid-West	59.7	16.5	50.7	33.1	1.5	12.5	
South-East	55.7	14.5	68.3	22.1	2.5	11.0	
South-West	59.6	13.3	54.2	25.9	2.3	12.6	
Marital Status							
Single	52.7	4.9	48.6	26.1	1.9	23.2	
Married	66.5	24.9	54.6	31.6	2.3	6.2	
Separated or divorced	52.5	4.1	64.9	25.2	1.9	8.7	
Widowed	50.4	10.8	71.1	28.3	4.5	3.1	
Employment status (ILO)							
Self employed ⁴	52.0	12.8	51.7	43.2	2.8	9.3	
Employee	61.4	15.9	53.1	26.1	2.0	14.1	

¹ Note multiple answers allowed so the cumulation of choices do not add to 100%.

² Includes 'Not stated'.

³ 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.

⁴ Includes 'Assisting relative'.

Table 8 Persons in employment (ILO) aged 20 to 69 years without a pension classified by expected main source of income on retirement, September-November 2005

Demographic profile	Expected main source of income on retirement						Total
	Occupational or personal pension	Spouse or partner's occupational or personal pension	State social welfare old age pension	Savings or investments. Sale of business, farm or other property	Other	Don't know ¹	
State	12.3	7.8	39.2	10.9	1.3	28.6	100.0
Nace economic sector							
A-B Agriculture, forestry and fishing	3.9	3.8	51.8	23.3	1.6	15.6	100.0
C-E Other production industries	12.9	6.9	39.1	7.7	1.5	31.9	100.0
F Construction	10.0	2.0	39.6	12.0	1.4	35.0	100.0
G Wholesale and retail trade	11.2	8.7	35.9	9.4	0.8	33.9	100.0
H Hotels and restaurants	9.3	5.3	35.9	7.8	*	40.6	100.0
I Transport, storage and communication	13.4	5.1	42.4	16.3	*	22.0	100.0
J-K Financial and other business services	25.2	9.8	24.4	12.9	1.6	26.1	100.0
L Public administration and defence	24.5	*	33.9	*	*	17.9	100.0
M Education	15.5	15.9	39.8	8.7	*	19.0	100.0
N Health	10.8	15.5	51.1	4.3	1.8	16.5	100.0
O-Q Other services	8.7	8.3	43.4	9.6	*	28.6	100.0
Total persons							
Sex							
Male	13.5	1.4	39.5	14.0	1.6	30.0	100.0
Female	10.9	15.0	38.9	7.4	0.9	27.0	100.0
Age group							
20-24	15.6	1.3	20.8	6.0	0.7	55.6	100.0
25-34	16.7	6.1	30.1	11.4	1.1	34.5	100.0
35-44	8.9	13.0	43.0	14.4	1.5	19.2	100.0
45-54	5.3	12.9	56.9	11.7	1.6	11.6	100.0
55-69	9.7	8.4	63.8	11.0	1.8	5.2	100.0
20-29 ²	16.9	2.8	24.8	7.7	0.9	46.9	100.0
30-65 ²	9.3	11.1	48.0	13.0	1.5	17.1	100.0
Region							
Border	10.7	6.8	47.4	10.8	*	23.6	100.0
Midland	7.8	11.7	47.1	9.4	2.9	21.0	100.0
West	8.3	5.5	42.6	11.3	1.2	31.2	100.0
Dublin	17.8	7.6	28.7	11.9	1.3	32.8	100.0
Mid-East	11.1	9.2	36.3	10.9	*	31.7	100.0
Mid-West	12.4	9.9	36.3	13.8	*	26.9	100.0
South-East	8.9	6.0	48.5	9.4	1.5	25.6	100.0
South-West	12.1	8.2	42.4	8.8	1.7	26.9	100.0
Marital status							
Single	15.2	1.3	32.7	9.3	0.9	40.7	100.0
Married	9.9	16.6	43.0	13.1	1.4	16.1	100.0
Separated or divorced	6.8	*	62.4	9.7	2.4	17.8	100.0
Widowed	*	*	70.4	*	*	8.7	100.0
Employment status (ILO)							
Self employed ³	8.1	6.1	39.1	25.3	1.8	19.5	100.0
Employee	13.3	8.2	39.2	7.3	1.2	30.8	100.0

¹ Includes 'Not stated'.

² 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.

³ Includes 'Assisting relative'.

* Sample occurrence too small for estimation.

Table 9 Persons in employment (ILO) aged 20 to 69 years without a pension classified by main reason for not having a pension, September-November 2005

%

Demographic profile	Reason for not having a pension									Total know ¹
	Never got around to organising a pension	Don't understand pension	Can't afford pension	Unable to access prior to retirement	No scheme available through work	Other sources adequate	Spouse or partner good pension	Other	Don't know ¹	
State	32.5	3.4	26.9	0.9	8.4	5.0	2.6	12.6	7.7	100.0
Nace economic sector										
A-B Agriculture, forestry and fishing	30.8	2.8	32.2	*	2.6	11.1	2.7	8.3	8.0	100.0
C-E Other production industries	29.9	3.8	23.9	1.9	12.2	4.2	1.6	15.9	6.7	100.0
F Construction	42.1	5.4	20.4	1.1	6.7	3.9	*	11.7	8.3	100.0
G Wholesale and retail trade	33.5	4.3	26.1	*	8.3	4.6	2.4	11.4	8.9	100.0
H Hotels and restaurants	28.2	3.8	32.6	*	9.2	4.1	2.5	10.4	8.4	100.0
I Transport, storage and communication	33.2	2.4	25.0	*	9.4	4.1	*	12.9	8.8	100.0
J-K Financial and other business services	36.0	*	22.2	*	9.1	5.3	3.3	16.8	5.7	100.0
L Public administration and defence	20.8	*	25.5	*	*	*	*	31.3	*	100.0
M Education	26.1	*	31.2	*	7.2	2.9	5.6	17.7	7.8	100.0
N Health	27.2	3.4	35.3	*	7.9	3.8	5.2	9.7	7.2	100.0
O-Q Other services	30.0	4.3	27.6	*	10.6	6.1	2.5	11.5	7.1	100.0
Sex										
Male	34.1	3.5	24.6	1.2	7.3	5.7	0.7	14.6	8.4	100.0
Female	30.7	3.3	29.5	0.6	9.6	4.3	4.6	10.5	6.9	100.0
Age group										
20-24	33.4	4.3	23.1	*	8.8	2.4	*	15.2	12.3	100.0
25-34	40.5	3.9	22.7	1.1	7.7	3.6	1.7	11.7	7.1	100.0
35-44	30.3	3.0	30.6	1.5	8.5	5.4	3.8	11.1	5.9	100.0
45-54	27.0	2.2	32.4	0.9	8.9	6.5	4.5	11.0	6.8	100.0
55-69	21.2	3.0	31.0	*	8.7	10.6	4.2	15.2	5.4	100.0
20-29 ²	37.4	4.1	22.1	0.5	8.2	2.7	0.7	14.3	10.1	100.0
30-65 ²	29.5	2.9	30.0	1.2	8.5	6.4	3.9	11.5	6.1	100.0
Region										
Border	32.9	3.9	34.0	*	4.9	6.7	2.8	8.0	6.0	100.0
Midland	29.8	4.9	26.1	*	12.9	3.2	2.2	11.9	8.4	100.0
West	24.1	3.5	34.3	2.1	6.5	4.3	2.1	14.3	8.8	100.0
Dublin	36.9	2.6	22.3	*	8.3	4.7	2.1	14.8	8.0	100.0
Mid-East	34.2	4.4	20.6	*	9.9	6.0	3.1	12.3	8.7	100.0
Mid-West	34.5	5.3	25.7	*	8.4	4.5	3.6	8.8	8.6	100.0
South-East	30.0	4.1	30.0	*	7.3	5.3	2.7	13.8	6.1	100.0
South-West	31.4	1.6	27.1	1.4	10.6	5.1	2.7	13.0	7.0	100.0
Marital status										
Single	35.7	4.0	25.1	0.7	7.6	4.1	0.4	12.9	9.5	100.0
Married	29.9	2.9	26.8	1.1	9.4	6.1	5.6	12.4	5.8	100.0
Separated or divorced	26.9	2.6	40.7	*	7.4	4.3	*	11.5	4.9	100.0
Widowed	17.6	*	39.0	*	10.4	9.2	*	9.8	8.3	100.0
Employment status (ILO)										
Self employed ³	35.8	2.2	26.2	1.2	2.4	9.8	3.1	12.9	6.3	100.0
Employee	31.7	3.7	27.1	0.8	9.9	3.9	2.4	12.6	8.0	100.0

¹ Includes 'Not stated'.

² 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.

³ Includes 'Assisting relative'.

* Sample occurrence too small for estimation.

Table 10 Persons in employment (ILO) aged 20 to 69 years classified by whether or not they have a pension and SSIA, September-November 2005

Demographic profile	%							
	With a pension			Total	Without a pension			Total
	With SSIA	No SSIA	Other ¹		With SSIA	No SSIA	Other ¹	
State	45.6	38.9	15.5	100.0	23.3	71.6	5.1	100.0
Nace economic sector								
A-B Agriculture, forestry and fishing	47.0	37.2	15.8	100.0	23.0	73.8	3.2	100.0
C-E Other production industries	41.0	42.5	16.4	100.0	23.8	70.7	5.5	100.0
F Construction	34.1	47.7	18.3	100.0	16.5	78.7	4.8	100.0
G Wholesale and retail trade	42.4	43.3	14.3	100.0	20.3	72.5	7.2	100.0
H Hotels and restaurants	40.6	43.8	15.6	100.0	15.8	78.5	5.6	100.0
I Transport, storage and communication	36.1	46.3	17.6	100.0	23.9	72.3	3.9	100.0
J-K Financial and other business services	54.4	30.4	15.2	100.0	35.9	59.3	4.8	100.0
L Public administration and defence	50.6	35.1	14.3	100.0	37.7	61.3	0.0	100.0
M Education	56.2	26.8	17.0	100.0	33.4	63.5	3.1	100.0
N Health	45.8	41.5	12.6	100.0	24.9	69.8	5.2	100.0
O-Q Other services	41.8	45.6	12.7	100.0	20.6	74.7	4.8	100.0
Sex								
Male	43.9	40.3	15.8	100.0	20.5	74.5	5.0	100.0
Female	48.3	36.8	15.0	100.0	26.4	68.3	5.2	100.0
Age group								
20-24 ²	24.7	53.2	22.0	100.0	9.7	75.2	15.0	100.0
25-34	41.2	43.6	15.3	100.0	21.4	76.7	1.9	100.0
35-44	49.4	35.6	14.9	100.0	30.5	66.5	3.1	100.0
45-54	50.7	34.7	14.7	100.0	30.2	66.9	3.0	100.0
55-69	48.2	36.3	15.5	100.0	30.1	66.9	3.0	100.0
20-29 ³	32.1	50.4	15.0	100.0	14.0	77.1	9.0	100.0
30-65 ³	49.1	36.0	17.5	100.0	29.4	67.8	2.7	100.0
Region								
Border	36.3	44.3	19.4	100.0	17.1	75.1	7.8	100.0
Midland	45.9	36.8	17.4	100.0	21.5	72.5	5.9	100.0
West	52.0	33.7	14.3	100.0	25.5	69.1	5.4	100.0
Dublin	45.4	39.6	15.0	100.0	24.8	70.1	5.1	100.0
Mid-East	46.0	38.8	15.1	100.0	24.2	68.8	7.0	100.0
Mid-West	42.2	40.8	16.9	100.0	23.0	74.4	2.6	100.0
South-East	44.2	40.0	15.8	100.0	23.0	72.5	4.5	100.0
South-West	50.3	36.2	13.5	100.0	24.1	72.8	3.0	100.0
Marital status								
Single	37.9	45.0	17.0	100.0	15.1	77.1	7.7	100.0
Married	50.6	34.7	14.7	100.0	33.0	64.4	2.5	100.0
Separated or divorced	38.6	46.7	14.6	100.0	20.1	78.3	1.6	100.0
Widowed	40.1	44.5	15.4	100.0	30.6	65.6	3.8	100.0
Employment status (ILO)								
Self employed ⁴	48.5	35.7	15.7	100.0	33.3	63.4	3.3	100.0
Employee	45.1	39.4	15.4	100.0	20.7	73.7	5.6	100.0

¹ Includes 'Don't know' and 'Not stated'.

² In Q4 2005 it was only possible for persons aged 21 years and over to be SSIA account holders.

³ 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.

⁴ Includes 'Assisting relative'.

Annex

Pension coverage in the State for persons in employment aged 20 to 69 years based on Annual update module Q1 2004 and Q1 2005

	Occupational pension only		Personal pension only		Both		Total coverage	
	Q1 2004	Q1 2005	Q1 2004	Q1 2005	Q1 2004	Q1 2005	Q1 2004	Q1 2005
State	33.1	36.7	13.0	11.8	6.3	2.9	52.4	51.5
Region								
Border	31.0	33.7	12.4	12.6	4.5	1.6	47.9	47.9
Midland	29.9	34.0	11.0	11.9	3.8	1.9	44.7	47.8
West	26.4	31.2	13.1	9.9	6.1	2.2	45.6	43.3
Dublin	38.1	43.8	10.1	9.6	7.6	2.7	55.7	56.1
Mid-East	31.8	39.0	17.3	14.1	8.9	4.5	58.0	57.7
Mid-West	31.7	36.0	14.7	11.9	6.3	3.5	52.7	51.3
South-East	30.5	29.8	17.2	14.6	5.8	2.8	53.5	47.2
South-West	33.3	32.2	13.0	13.4	4.6	3.4	50.8	49.0
Sex								
Male	31.4	35.2	17.4	15.9	7.4	3.1	56.3	54.2
Female	35.4	38.9	6.7	6.1	4.8	2.5	46.8	47.5
Age group								
20-24	19.1	19.7	1.9	1.4	2.2	0.7	23.2	21.9
25-34	35.4	39.5	9.4	8.2	5.7	2.4	50.5	50.1
35-44	37.6	41.9	16.6	15.5	8.0	3.9	62.2	61.3
45-54	35.0	40.1	17.1	16.1	7.7	3.8	59.8	60.0
55-69	28.9	31.4	19.6	17.7	6.4	2.7	54.8	51.7
20-29 ¹	27.1	29.8	4.5	3.3	3.6	1.3	35.2	34.4
30-65 ¹	35.7	39.8	16.2	15.2	7.5	3.5	59.4	58.6
Marital status								
Single	29.0	31.7	7.4	6.5	4.7	2.0	41.1	40.2
Married	36.7	41.6	17.1	16.2	7.7	3.6	61.5	61.4
Separated or divorced	30.0	31.6	12.8	11.1	4.6	3.2	47.4	46.0
Widowed	22.8	24.9	17.9	13.5	6.4	2.6	47.1	40.9
ILO employment status								
Self employed ²	n/a ³	n/a	43.1	43.0	n/a	n/a	43.1	43.0
Employee	40.4	44.7	6.3	5.1	7.7	3.5	54.4	53.3

¹ 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.

² Includes 'Assisting relative'.

³ n/a refers to 'not applicable'.

Background Notes

Reference period	The questions on pensions were included in the Quarterly National Household Survey (QNHS) in the three months from September to November 2005. This was an update of a module asked in 2001 during the months of December to February.
Purpose of survey	While the primary purpose of the QNHS is to collect information on employment and unemployment and the production of quarterly labour force estimates, it also includes modules on social topics of interest. The survey meets the requirements of Council Regulation (EC) No. 577/98, adopted in March 1998, which requires the introduction of quarterly labour force surveys in EU Member States.
Methodology	The pensions module was asked of all persons aged 20 to 69 years who were in employment as defined by the International Labour Office (ILO) and who participated directly in the survey. Persons in employment are defined, by the ILO, as persons who worked in the week before the survey for one hour or more for payment or profit, including work on the family farm or business and all persons who had a job but were not at work because of illness, holidays etc. in the week. The results in this release are based on the pensions questionnaire a copy of which is available on the CSO website www.cso.ie
NACE Industrial Classification	The sectoral employment figures in this release are based on the EU NACE classification as defined in Council Regulation (EEC) No. 3037/90. Eleven NACE sub-categories are distinguished.
Occupations	The occupation figures in this release are based on the (1990) UK Standard Occupation Classification (SOC) with some modifications to reflect the Irish labour market.
Pension cover	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.
What is an SSIA	<p>Special Saving Incentive Accounts (SSIAs) are a five-year savings scheme in which the Exchequer tops up, by way of a tax credit, subscriptions made by an individual to his or her SSIA. For example, if you lodge €100 each month to your SSIA with your financial institution, you are entitled to receive €25 each month by way of a tax credit from the Exchequer.</p> <p>SSIAs were opened in the period 1 May 2001 to 30 April 2002 and will mature during the period 31 May 2006 to 30 April 2007. For example SSIAs that were started in May 2001 will mature on the 31 May 2006.</p> <p><i>Note: The target group for the SSIA module was all persons aged 21 years and over. This target group reflects the age restriction that applied to SSIA account holders. In Q4 2005 it was only possible for persons aged 21 years and over to be SSIA account holders.</i></p>

NUTS2 and NUTS3 regions

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, Midland and Western NUTS2 Region

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

Southern and Eastern NUTS2 Region

Dublin	Dublin City Dun Laoghaire-Rathdown Fingal South Dublin
Mid-East	Kildare Meath Wicklow
Mid-West	Clare Limerick City Limerick County North Tipperary
South-East	Carlow Kilkenny South Tipperary Waterford City Waterford County Wexford
South-West	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) Information, Communication and Technology (ICT) Survey

Quarter 2 EU module (always covered under EU legislation)

Quarter 3 National module

Quarter 4 National module

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

Reference Quarter	Social Module
Q4 2005	Pension provision
Q4 2005	Special Saving Incentive Accounts (SSIAs)
Q3 2005	ICT household survey
Q2 2005	Educational attainment
Q1 2005	Childcare
Q4 2004	Equality
Q3 2004	ICT household survey
Q2 2004	Union membership
Q2 2004	Work organisation and working time
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:

Reference Quarter	Social Module
Q3 2004	Travel to work
Q1 2005	Annual update module
Q2 2005	Reconciliation between work and family life
Q3 2005	Recycling and energy
Q1 2006	Annual update module
Q1 2006	ICT household survey
Q2 2006	Transition from work into retirement
Q3 2006	Social capital and sport
Q4 2006	Crime and victimisation