

Figure 1 Persons in employment (ILO) aged 20 to 69 years with a pension by pension type, Q1 2008 and Q4 2009



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Ardee Road
Dublin 6
Ireland

Skehard Road
Cork
Ireland

LoCall: 1890 313 414 (ROI)
0808 2347 581 (UK/NI)

Tel: +353-1 498 4000
Fax: +353-1 498 4229

Tel: +353-21 453 5000
Fax: +353-21 453 5492

Both offices may be contacted through any of these telephone numbers.

CSO on the Web: www.cso.ie
and go to

Labour Market and Earnings: Labour Market

Director General: Gerard O'Hanlon

Enquiries:

Queries and Sales

Information Section, ext 5021
information@cso.ie

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Quarterly National Household Survey

Pension Provision

Quarter 4 2009

A module on the topic of pension coverage among workers aged between 20 and 69 years was included in the Quarterly National Household Survey (QNHS) in the fourth quarter (October – December) of 2009. This report presents the results of that module. Separately to the module included on the QNHS, the National Employment Survey (NES) included questions on pensions in 2007. Section 5 of this report presents some results from that survey.

Summary of main findings

- There was a slight fall in the rate of workers with a pension in Quarter 4 2009 compared with Quarter 1 2008. Just over half (51%) of workers aged between 20 and 69 years had a pension in Quarter 4 2009. This compares with 54% in Quarter 1 2008 and 52% in Quarter 4 2005.
- Pension coverage among self-employed workers fell considerably from 47% in Quarter 1 2008 to 36% in Quarter 4 2009. In comparison, coverage among employees fell only slightly from 55% to 54% over the same period.
- Pension coverage remained lowest among the youngest workers. In Quarter 4 2009 19% of workers aged between 20 and 24 years had a pension, compared with 60% of workers aged between 45 and 54.
- In Quarter 4 2009 19% of workers with a pension had a personal pension, compared with 25% in Quarter 1 2008. The proportion of workers with an occupational pension increased from 68% to 77% over the same period.
- The most common reason given for not having a pension, reported by one third of workers without a pension in Quarter 4 2009, was that they could not afford a pension. In addition, just over one fifth (21%) of workers said that they 'never got around' to organising a pension.
- In Quarter 4 2009 53% of workers reported that they expected to retire aged between 60 and 69 years. Just over one third of workers (34%) did not know when they would retire.
- 41% of workers in Quarter 4 2009 said that they expected an occupational or personal pension would be their main source of income when they retired. This compares with 50% of workers in Quarter 4 2005.
- The percentage of workers who expected the state social welfare old age pension to be their main source of retirement income rose from 20% in Quarter 4 2005 to 26% in Quarter 4 2009.

For more information contact Eithne Tiernan on 021 453 5327, Caroline Barrett on 021 453 5485 or Anne McGrath on 021 453 5487.

For more information regarding the National Employment Survey contact Mary Smyth on 021 453 5309.

Background to the pensions module

See Background Notes for more details.

A module on the topic of pension coverage among workers aged between 20 and 69 was included in the Quarterly National Household Survey (QNHS) in the fourth quarter (October – December) of 2009. This module repeated questions that have been asked on previous QNHS pensions modules since 2005 and also included additional questions exploring:

- pension type
- length of time in pension scheme
- availability of occupational pensions
- reasons for not having a pension
- expected retirement age
- reasons for expected retirement age and
- expected sources of income on retirement

The questionnaire was designed by the Central Statistics Office in consultation with a liaison group including representatives from Department of Social Protection, Department of Finance, ESRI, Irish Congress of Trade Unions, Revenue Commissioners and Pensions Board.

The questionnaire is available at www.cso.ie. For further details see Background Notes.

Section 1 Rates of pension cover

Just over half (51%) of workers had a pension in Quarter 4 (Q4) 2009. This compares with 54% in Quarter 1 (Q1) 2008. *See table 1.1.* However, the fall in pension rates was more marked in certain groups:

- The rate of pension coverage among self-employed workers fell from 47% in Q1 2008 to 36% in Q4 2009. There was no statistically significant change in the rate of pension coverage among employees (54%).
- The rate of pension coverage among male workers fell from 57% in Q1 2008 to 53% in Q4 2009, while there was no statistically significant change in the rate among female workers (49%).
- There was a fall in pension coverage rates among part-time workers from 32% in Q1 2008 to 24% in Q4 2009. The percentage of full-time workers with a pension did not change to a statistically significant degree (60%) over the same period.
- Pension coverage fell by between 2 and 6 percentage points across all age groups but remained lowest among the youngest workers. In Quarter 4 2009 19% of workers aged between 20 and 24 years had a pension, compared with 60% of workers aged between 45 and 54.
- Among NACE economic sectors the largest falls were in the *Agriculture, forestry and fishing* sector (from 39% to 24%) and *Wholesale and retail trade; repair of motor vehicles and motorcycles* sector (from 37% to 30%). The highest rates of cover were in *Public administration and defence; compulsory social security* (93%) and *Financial, insurance and real estate activities* (83%).
- Workers whose occupation was classified as *Sales* had the largest fall (33% to 25%) in coverage rate among occupational groups.

Workers with the lowest rate of pension cover in each classificatory group in Q4 2009 were:

- Women (49%)
- Workers aged between 20 and 24 years (19%)
- Non-Irish nationals (28%)
- Self-employed (36%)
- Part-time workers (24%)
- Workers employed in the *Accommodation and food service activities* sector (17%)
- Workers whose occupation was classified as 'Sales' (25%)

Table 1.1 Pension coverage¹ in the State for persons in employment (ILO) aged 20 to 69 years, 2005-2009²

% of persons aged 20 to 69 in employment

	Q1 2005	Q4 2005	Q1 2007	Q1 2008	Q4 2009
State	52	56	53	54	51
Sex					
Male	55	59	55	57	53
Female	48	51	50	50	49
Age group					
20-24	22	28	23	25	19
25-34	50	54	50	51	49
35-44	61	66	63	63	58
45-54	60	65	63	64	60
55-69	52	54	53	54	49
20-29 ³	35	39	35	36	33
30-65 ³	59	63	61	61	58
Nationality					
Irish nationals	54	58	57	57	55
Non-Irish nationals	28	32	26	28	28
ILO Employment Status					
Self employed and Assisting relative	45	48	46	47	36
Employee	53	57	55	55	54
Hours of work					
Full-time	58	61	58	59	60
Part-time	26	30	28	32	24
NACE Economic Sector					
A Agriculture, forestry and fishing	37	36	36	39	24
B-E Industry	61	66	60	62	58
F Construction	42	46	45	45	44
G Wholesale and retail trade; repair of motor vehicles and motorcycles	35	39	39	37	30
H Transportation and storage	60	61	55	57	55
I Accommodation and food service activities	21	24	20	22	17
J Information and communication	61	67	62	63	58
K-L Financial, insurance and real estate activities	78	78	77	78	83
M Professional, scientific and technical activities	56	60	56	57	61
N Administrative and support service activities	30	37	36	36	29
O Public administration and defence; compulsory social security	91	93	93	93	93
P Education	67	72	74	73	75
Q Human health and social work activities	61	63	60	60	57
R-U Other NACE activities	34	34	29	32	27
Broad occupational group					
1. Managers and administrators	58	61	60	60	56
2. Professional	74	79	76	76	76
3. Associate professional and technical	67	71	68	68	64
4. Clerical and secretarial	57	61	60	59	60
5. Craft and related	45	51	47	47	45
6. Personal and protective service	36	41	36	38	38
7. Sales	31	36	33	33	25
8. Plant and machine operatives	52	53	48	51	44
9. Other	34	39	34	36	31

¹ Pension coverage includes persons with either an occupational pension, a personal pension, or both.

² Results from 2005 to 2008 are based on seasonal QNHS quarters. The 2009 survey was conducted after the introduction of calendar quarters to the QNHS. See background notes for more detail.

³ These age categories relate to the targets set by the National Pensions Policy Initiative.

Data may be subject to sampling or other survey errors, which are greater in respect of smaller values or estimates of change.

See Annex 1.1 for unweighted sample figures.

This table contains revised figures, see background notes for more details.

Section 2 Types of pension cover

Of the workers who had a pension in Q4 2009, 77% had an occupational pension, 19% had a personal pension and 5% had both types of pension. *See table 2.1.* When compared with Q1 2008, this represents an increase in the proportion of workers with occupational pensions (from 68% to 77%) and a decrease in those with personal pensions (from 25% to 19%). The fall in personal pensions was particularly notable among the following workers:

- men (32% to 24%)
- full-time workers (25% to 18%)
- managers and administrators (43% to 33%)
- workers employed in the *Agriculture, forestry and fishing* sector (94% to 79%)

Occupational pensions

In Q4 2009 the economic sectors with the highest rate of occupational pension cover were *Public administration and defence; compulsory social security* (93%), *Education* (89%), *Financial, insurance and real estate activities* (88%) and *Human health and social work activities* (87%).

- Among occupational groups, '*Clerical and secretarial*' (89%) workers were most likely to have an occupational pension.
- Occupational pensions were more common among younger workers. Of those workers aged 25-34 who had a pension, 85% had an occupational pension, this compares with 64% of those aged 55-69.
- Well over half (58%) of workers with an occupational pension had been members of their pension scheme for less than 10 years. *See table 2.2.*
- Almost one quarter (24%) had been members for between 10 and 19 years.
- 17% had been members for 20 years or more.
- More than half (52%) of workers with an occupational pension identified their pension as 'defined benefit'. *See fig 2.*
- 36% of workers identified their pension as 'defined contribution'.
- 12% did not know what type of pension they had.

Personal pensions

- In Q4 2009 personal pensions were most common among workers in the *Agriculture, forestry and fishing* sector (79%), the *Accommodation and food service activities* sector (55%), and the *Construction* sector (44%).
- Among occupational groups, those with the highest rate of personal pensions were classified as '*Craft and related*' (41%) and '*Managers and administrators*' (33%).
- Personal pensions were more common among men (24%) than women (11%).
- 54% of workers with a personal pension had been members of their pension scheme for less than 10 years. *See table 2.2.*
- 31% had been members for between 10 and 19 years.
- 13% had been members for 20 years or more.

Table 2.1 Persons in employment (ILO) aged 20 to 69 years with a pension classified by type of pension, December-February 2008 and October-December 2009¹

% of persons aged 20 to 69 in employment with a pension

Pension type	Occupational pension only		Personal pension only		Both		Total	Unweighted sample ²	
	Q1 2008	Q4 2009	Q1 2008	Q4 2009	Q1 2008	Q4 2009		Q1 2008	Q4 2009
State	68	77	25	19	7	5	100	3,257	2,632
Sex									
Male	61	70	32	24	7	5	100	1,588	1,181
Female	79	84	13	11	7	5	100	1,669	1,451
Age group									
20-24	85	[92]	8	[6]	6	[3]	100	80	47
25-34	77	85	17	12	7	3	100	655	721
35-44	64	76	29	20	7	4	100	1,029	845
45-54	67	72	27	20	6	7	100	947	679
55-69	56	64	37	30	7	7	100	546	340
Nationality									
Irish nationals	68	76	25	19	7	5	100	3,076	2,458
Non-Irish nationals	78	82	19	14	3	3	100	181	174
ILO Employment Status									
Self employed and Assisting relative	4	6	96	93	0	1	100	572	307
Employee	82	87	9	8	8	6	100	2,685	2,325
Hours of Work									
Full-time	68	77	25	18	7	5	100	2,764	2,276
Part-time	76	72	21	25	3	3	100	493	356
NACE Economic Sector									
A Agriculture, forestry and fishing	6	21	94	79	0	0	100	168	57
B-E Industry	78	78	16	16	6	6	100	478	358
F Construction	46	53	46	44	9	4	100	239	127
G Wholesale and retail trade; repair of motor vehicles and motorcycles	65	61	32	35	3	4	100	284	198
H Transportation and storage	69	79	23	17	8	4	100	135	117
I Accommodation and food service activities	36	43	60	55	3	2	100	71	64
J Information and communication	66	79	24	17	10	4	100	100	110
K-L Financial, insurance and real estate activities	84	88	9	7	8	5	100	224	207
M Professional, scientific and technical activities	51	58	44	37	5	6	100	170	143
N Administrative and support service activities	60	69	33	28	6	3	100	87	54
O Public administration and defence; compulsory social security	92	93	2	3	6	5	100	333	279
P Education	84	89	6	5	10	7	100	416	386
Q Human health and social work activities	79	87	10	7	11	5	100	463	457
R-U Other NACE activities	51	56	47	38	2	7	100	89	75
Broad occupational group									
1. Managers and administrators	50	62	43	33	7	5	100	563	464
2. Professional	74	78	17	16	9	7	100	567	542
3. Associate professional and technical	77	85	17	10	7	5	100	433	374
4. Clerical and secretarial	86	89	10	8	4	3	100	502	420
5. Craft and related	49	55	43	41	8	5	100	294	182
6. Personal and protective service	74	85	17	11	9	4	100	291	278
7. Sales	70	71	26	23	5	6	100	163	103
8. Plant and machine operatives	65	83	28	15	6	3	100	245	141
9. Other	80	83	16	11	4	6	100	199	128

¹ Results from 2008 are based on seasonal QNHS quarters. The 2009 survey was conducted after the introduction of calendar quarters to the QNHS.

² Number of persons aged 20 to 69 years in employment with a pension.

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

Totals may not always sum to 100% due to rounding.

Table 2.2 Persons with a pension, classified by type of pension and length of time in scheme, October - December 2009

% of persons aged 20 to 69 in employment with a pension

	Length of time in scheme				Total	Unweighted sample ²
	Less than 10 years	10 to 19 years	20 years or more	Don't know ¹		
Occupational pension						
State	58	24	17	1	100	2,166
Age group						
20-24	[97]	[0]	[3]	[0]	100	43
25-34	86	13	0	1	100	635
35-44	55	37	7	1	100	687
45-54	32	27	41	1	100	549
55-69	31	23	44	2	100	252
Personal pension						
State	54	31	13	3	100	605
Age group						
20-24	*	*	*	*	100	6
25-34	92	7	0	1	100	110
35-44	62	32	4	1	100	196
45-54	38	41	17	3	100	178
55-69	27	35	32	6	100	115

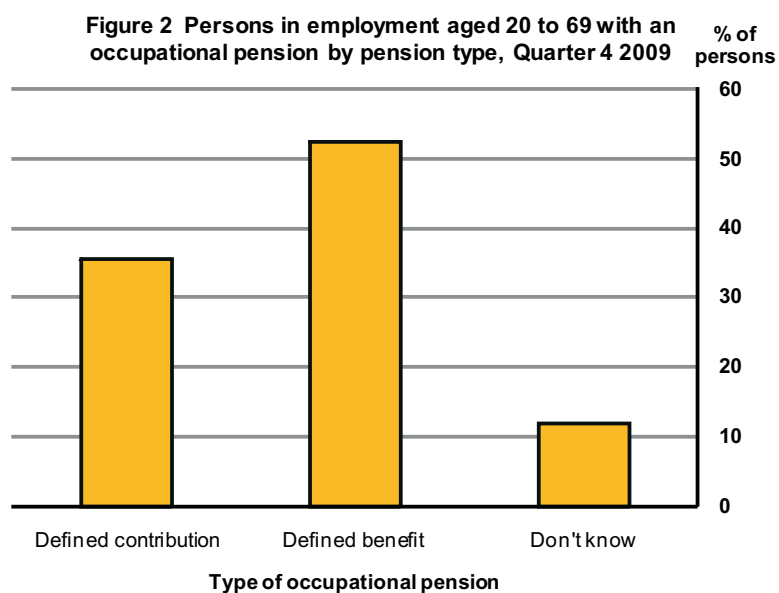
¹ Includes those answering 'Don't know' and 'Not stated'.

² Number of persons in employment with a pension.

The 'Occupational Pension' and 'Personal Pension' categories in this table include respondents with both types of pension.

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

* Sample occurrence too small for estimation.



Section 3 Workers without a pension

Reasons for not having a pension

All respondents who did not have an occupational or a personal pension were asked to indicate the main reason they did not have a pension. The most common reason, reported by one third of respondents (33%), was that they could not afford a pension. Just over one fifth (21%) of respondents said that they 'never got around' to organising a pension and 11% did not identify any reason for not having a pension. See table 3.1. Other reasons given were as follows:

- 6% indicated that no scheme was available through their employer
- 5% stated that there was too much financial risk involved in pensions
- 5% indicated that they did not understand pensions
- 4% said that other sources would be adequate for retirement
- 3% said they had a pension from a previous job
- 2% indicated that other sources offered a better return for their investment
- 1% stated that their spouse/partner had a good pension
- 9% gave another reason not listed in the questionnaire
- 11% did not give a reason

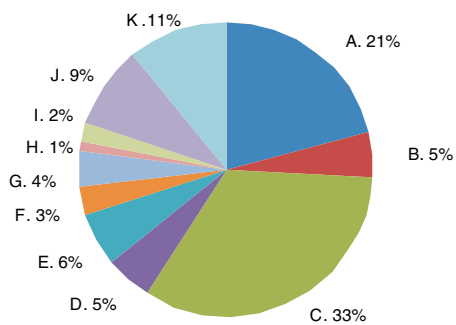
While affordability was the most common reason given by all age groups for not having a pension, a high proportion of workers in the 25 to 34 year age group who did not have a pension (28%) reported that the main reason was that they never got around to organising it.

Younger workers appeared to have given less consideration than their older counterparts to choosing whether or not to join a pension scheme. Specifically, 22% of workers without a pension in the 20 to 24 year age group did not identify a reason why they had no pension. This compares with only 5% in the 55 to 69 year age group.

Among other notable points:

- Affordability was the main reason given by both full-time (30%) and part-time (38%) workers for not having a pension. However, full-time workers were more likely than their part-time counterparts to report that they never got around to organising a pension (24% versus 16%).
- Self-employed workers without a pension (11%) were more likely than employees (4%) to give financial risk as their main reason for not having a pension.
- Among occupational groups, the most common reason for not having a pension given by workers classified as Professional (31%) and Associate professional and technical (29%) was that they never got around to organising a pension. Affordability was the most common reason given by all other occupational groups.
- 10% of non-Irish nationals who did not have a pension said that the main reason for this was that they didn't understand pensions. This compares with 4% of Irish nationals.
- It should be noted that although a similar question was included in the Q4 2005 module, there were differences in the answer categories between the two surveys. Therefore, the results are not directly comparable.

Figure 3 Persons in employment (ILO) aged 20 to 69 years without a pension by main reason for not having a pension, Quarter 4 2009



KEY

- A Never got around to organising a pension
- B Don't understand pension
- C Can't afford pension
- D Too much financial risk involved
- E No scheme available through work
- F Have a pension from previous job
- G Other sources will be adequate
- H Spouse/partner has a good pension
- I Better return from other sources
- J Other
- K Don't know

Employees without an occupational pension

- Almost one fifth (18%) of employees who were not members of their employer's occupational pension scheme were eligible to join the scheme. *See table 3.2.*
- A further 5% of employees without an occupational pension were not eligible to join their employer's occupational pension scheme.
- 58% of employees without an occupational pension said that their employer did not offer a pension scheme.
- There were differences in the availability of pension schemes depending on the size of the organisation where the employee was working. Almost three quarters (74%) of employees without an occupational pension who worked in an organisation employing less than five people reported that their employer did not offer a pension scheme. This compares with one third (33%) of those who worked in organisations employing more than 500 people.
- 16% of employees without an occupational pension did not know if their employer offered a scheme.
- There was a notable difference between Irish national employees and non-Irish national employees in their awareness of their employer's pension scheme. While 13% of Irish national employees without an occupational pension did not know if their employer offered a pension scheme, this compares with 27% of non-Irish nationals.

Table 3.1 Persons in employment (ILO) aged 20 to 69 years without a pension classified by main reason for not having a pension, October - December 2009

% of persons in employment aged 20-69 without a pension

	Reason for not having a pension					
	Never got around to organising a pension	Don't understand pension	Can't afford pension	Too much financial risk involved	No scheme available through work	Have a pension from previous job
State	21	5	33	5	6	3
Sex						
Male	22	5	31	7	4	4
Female	20	5	36	4	9	1
Age group						
20-24	19	5	29	1	8	0
25-34	28	5	33	4	5	0
35-44	20	4	38	7	7	2
45-54	15	4	35	8	7	5
55-69	16	5	29	7	7	7
Nationality						
Irish nationals	22	4	34	6	7	3
Non-Irish nationals	16	10	29	2	4	1
ILO Employment Status						
Self employed and Assisting relative	21	2	29	11	1	5
Employee	21	6	35	4	8	2
Hours of work						
Full-time	24	5	30	7	6	2
Part-time	16	5	38	2	8	3
NACE Economic Sector						
A Agriculture, forestry and fishing	17	5	34	8	1	0
B-E Industry	20	7	29	9	4	4
F Construction	21	4	34	9	1	2
G Wholesale and retail trade; repair of motor vehicles and motorcycles	20	5	39	3	7	2
H Transportation and storage	27	6	31	5	7	9
I Accommodation and food service activities	18	5	32	3	6	2
J Information and communication	38	5	28	1	8	6
K-L Financial, insurance and real estate activities	[30]	[2]	[21]	[8]	[11]	[2]
M Professional, scientific and technical activities	23	0	18	11	7	5
N Administrative and support service activities	17	4	44	6	7	2
O Public administration and defence; compulsory social security	*	*	*	*	*	*
P Education	22	3	30	5	8	3
Q Human health and social work activities	18	6	40	3	10	1
R-U Other NACE activities	25	2	28	5	12	2
Broad occupational group						
1. Managers and administrators	19	3	32	8	4	3
2. Professional	31	1	18	9	7	3
3. Associate professional and technical	29	3	27	6	9	4
4. Clerical and secretarial	22	3	34	6	10	3
5. Craft and related	25	5	33	9	2	1
6. Personal and protective service	19	5	36	3	8	1
7. Sales	17	5	38	2	8	1
8. Plant and machine operatives	21	8	37	6	3	8
9. Other	17	8	38	3	7	2

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

* Sample occurrence too small for estimation.

Table 3.1 (contd.) Persons in employment (ILO) aged 20 to 69 years without a pension classified by main reason for not having a pension, October - December 2009

% of persons in employment aged 20-69 without a pension

Reason for not having a pension					Total	Unweighted sample ²	
Other sources will be adequate	Spouse/partner has a good pension	Better return from other sources	Other	Don't know ¹			
4	1	2	9	11	100	2,278	State
Sex							
4	0	3	8	12	100	964	Male
3	2	1	9	10	100	1314	Female
Age group							
1	0	0	14	22	100	195	20-24
1	0	2	8	12	100	667	25-34
3	2	2	7	8	100	594	35-44
5	3	3	7	9	100	457	45-54
10	2	2	10	5	100	365	55-69
Nationality							
4	2	2	8	9	100	1889	Irish nationals
3	0	1	13	22	100	389	Non-Irish nationals
ILO Employment Status							
7	2	6	7	10	100	535	Self employed and Assisting relative
2	1	1	9	11	100	1743	Employee
Hours of work							
3	1	2	9	10	100	1359	Full-time
4	2	1	8	12	100	919	Part-time
NACE Economic Sector							
13	0	3	9	10	100	171	A Agriculture, forestry and fishing
4	1	2	9	13	100	227	B-E Industry
6	2	3	6	12	100	153	F Construction
2	1	2	8	12	100	407	G Wholesale and retail trade; repair of motor vehicles and motorcycles
1	1	4	3	6	100	90	H Transportation and storage
4	1	0	11	17	100	263	I Accommodation and food service activities
2	0	0	1	12	100	67	J Information and communication
[3]	[0]	[4]	[18]	[2]	100	42	K-L Financial, insurance and real estate activities
0	3	5	18	10	100	93	M Professional, scientific and technical activities
1	1	1	3	13	100	117	N Administrative and support service activities
*	*	*	*	*	100	20	O Public administration and defence; compulsory social security
1	3	2	15	8	100	120	P Education
3	2	0	9	6	100	317	Q Human health and social work activities
3	2	2	8	11	100	191	R-U Other NACE activities
Broad occupational group							
8	3	4	9	8	100	355	1. Managers and administrators
2	2	3	17	7	100	153	2. Professional
1	3	3	9	6	100	170	3. Associate professional and technical
3	2	2	8	8	100	269	4. Clerical and secretarial
2	1	2	7	14	100	209	5. Craft and related
4	1	0	8	15	100	423	6. Personal and protective service
3	1	1	10	13	100	275	7. Sales
1	1	1	5	10	100	149	8. Plant and machine operatives
3	0	1	8	13	100	275	9. Other

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

² Number of persons aged 20-69 in employment without a pension.

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

* Sample occurrence too small for estimation.

Table 3.2 Employees aged 20 to 69 years who do not have an occupational pension classified by availability of a scheme and their eligibility to join, October - December 2009

% of employees aged 20-69 who do not have an occupational pension

	Eligible to join employer's pension scheme			Employer does not offer scheme	Don't know if employer offers scheme ¹	Total	Unweighted sample ²
	Yes	No	Do not know ¹				
State	18	5	3	58	16	100	1,898
Sex							
Male	18	5	3	57	17	100	660
Female	18	5	3	58	16	100	1,238
Age group							
20-24	12	7	5	57	19	100	191
25-34	19	6	2	55	18	100	631
35-44	19	3	3	60	15	100	487
45-54	22	3	2	59	14	100	357
55-69	17	4	2	63	14	100	232
Nationality							
Irish nationals	20	5	3	58	13	100	1,526
Non-Irish nationals	11	3	1	57	27	100	372
Number of people working in the organisation							
1-4	9	2	2	74	13	100	340
5-49	15	2	1	66	15	100	806
50-99	23	6	1	51	19	100	186
100-499	31	6	3	38	22	100	178
500+	31	14	8	33	14	100	247
Don't know/Not stated	8	5	5	59	23	100	141

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

² Number of employees aged 20-69 who do not have an occupational pension

Section 4 Retirement

Expected retirement age

The majority of workers (53%) expected to retire when they were aged between 60 and 69 years. However, just over one third of workers (34%) did not know when they would retire. *See table 4.1.*

- Two thirds (66%) of workers who had a pension expected to retire aged between 60 and 69 years. However, almost half (48%) of workers without a pension did not know when they would retire.
- Self-employed workers were more likely (11%) than employees (2%) to report that they had no intention of ever retiring.
- Among economic sectors workers in *Agriculture, forestry and fishing* (11%) and *Construction* (8%) were most likely to report that they did not ever intend to retire.
- Although they were close to or at the traditional retirement age, just over one fifth (22%) of workers aged between 55 and 69 did not know when they would retire. A further 10% said they had no intention of ever retiring from paid work.

Respondents who gave their expected retirement age were asked to indicate the main reason they expected to retire at that age. The most common reason given was that it was the age at which people usually retire (25%). *See table 4.2.*

- 21% of workers said that they chose their expected age of retirement because of their employer's rules on retirement age.
- 21% stated that it was the age they would be able to afford to retire.
- 14% indicated that it was the age at which they would start to receive the state social welfare old age pension.
- 1% said it was when their partner/spouse would start to receive their pension.
- 17% did not identify a reason

There were some notable differences between employees and self-employed workers in the reasons they gave for the age they expected to retire. Employees were most likely to cite employer's rules on retirement age (25%) or usual retirement age (25%) and less likely to give affordability (19%) as their main reason for expected retirement age. However, affordability was the most common reason given by self-employed workers for their expected retirement age (33%). An additional 24% of self-employed workers stated that the main reason for their expected retirement age was because that was when people usually retire.

The most common reason given by full-time (24%) and part-time (27%) workers for their expected retirement age was that it was the age when people usually retire. However, 22% of part-time workers said that it was the age they would receive the state social welfare old age pension, compared with 13% of full-time workers.

Almost 30% of workers who did not have a pension reported that their main reason for their expected retirement age was because that was when they would receive the state social welfare old age pension. This compares with only 6% of workers who had a pension.

Expected main source of retirement income

In Q4 2009 41% of workers expected that an occupational or personal pension would be their main source of income when they retired. This compares with 50% of workers in Q4 2005. *See table 4.3.*

Between Q4 2005 and Q4 2009:

- The proportion of workers who expected the state social welfare old age pension to be their main source of income rose from 20% to 26%.
- Workers who did not know what their main source of retirement income would be increased from 16% to 20%.
- There was no statistically significant change in the percentage of workers who expected savings, investments or sale of assets to be their main source of income (from 8% to 7%).
- The percentage of workers who expected that their spouse/partner's occupational or personal pension would be their main source of income changed slightly from 6% to 5%.

In Q4 2009 almost three quarters (72%) of workers who were members of an occupational or personal pension scheme expected their pension to be their main source of retirement income. Just under one third (32%) of workers without a pension did not know what their main source of retirement income would be. A further 43% of workers

without a pension expected that the state social welfare old age pension would be their main income when they retired. This compares with 10% of workers who had a pension.

- 10% of female workers expected their spouse/partner's occupational or personal pension to be their main source of retirement income, compared with 2% of males.
- 44% of workers in the 55-69 year age group expected the main source of their retirement income to be the state social welfare old age pension. A further 34% expected their occupational or personal pension to be their main source of income. In Q4 2005 45% of workers in this 55-69 year age group expected their occupational or personal pension to be their main source of retirement income.
- In Q4 2009 almost half (48%) of non-Irish national workers did not know what their main income source would be when they retired, compared with 16% of Irish national workers.
- The most common source of income on retirement expected by full-time workers was their occupational or personal pension (48%). The most common source reported by part-time workers was the state social welfare old age pension (42%).
- Occupational or personal pensions were the expected main source of retirement income for 44% of employees, compared with 28% of self-employed workers. One quarter (25%) of employees and 28% of self-employed workers expected that the state social welfare old age pension would be their main source of income.
- 19% of self-employed workers expect 'savings or investments/sale of business, farm or other property' to be their main source of retirement income.

Figure 4 Persons in employment (ILO) aged 20 to 69 years by expected main source of income on retirement, Quarter 4 2009

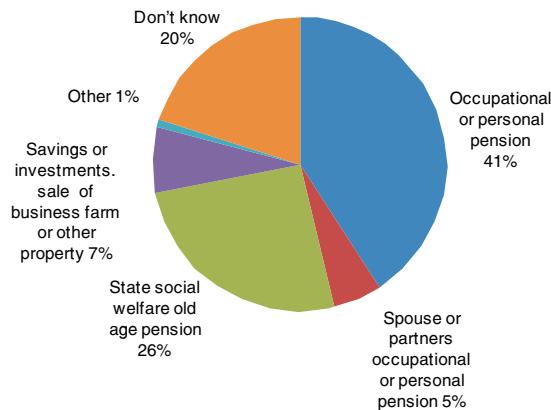


Table 4.1 Age of expected retirement of persons in employment (ILO) aged 20 to 69 years, October - December 2009

% of persons aged 20-69 in employment

	Age of expected retirement from paid work						Total	Unweighted sample ²
	Before aged 50	Aged 50-59	Aged 60-69	Aged 70 or over	No intention to ever retire	Don't know ¹		
State	1	6	53	3	4	34	100	5,017
Pension status								
Has occupational or personal pension or both	1	9	66	2	2	20	100	2,632
Does not have a pension	1	3	39	4	5	48	100	2,385
Sex								
Male	0	6	55	4	5	30	100	2,187
Female	1	7	51	1	2	38	100	2,830
Age group								
20-24	1	4	31	1	2	61	100	252
25-34	1	7	48	1	2	41	100	1,434
35-44	1	7	56	3	3	30	100	1,468
45-54	0	8	61	3	3	25	100	1,150
55-69	0	2	60	6	10	22	100	713
Nationality								
Irish nationals	1	7	56	3	4	30	100	4,405
Non-Irish nationals	0	3	34	2	3	57	100	612
ILO Employment Status								
Self employed and Assisting relative	0	4	38	8	11	39	100	850
Employee	1	7	56	2	2	32	100	4,167
Hours of work								
Full-time	0	7	56	3	3	31	100	3,701
Part-time	1	4	44	3	5	44	100	1,316
NACE Economic Sector								
A Agriculture, forestry and fishing	0	1	38	8	11	42	100	230
B-E Industry	0	5	59	2	2	32	100	600
F Construction	0	5	46	3	8	38	100	283
G Wholesale and retail trade; repair of motor vehicles and motorcycles	1	5	45	2	4	44	100	634
H Transportation and storage	0	4	57	6	5	27	100	211
I Accommodation and food service activities	0	3	38	2	4	52	100	338
J Information and communication	2	5	52	1	3	37	100	180
K-L Financial, insurance and real estate activities	0	11	63	2	2	22	100	251
M Professional, scientific and technical activities	1	4	61	3	3	28	100	239
N Administrative and support service activities	1	6	49	4	2	39	100	176
O Public administration and defence; compulsory social security	1	15	64	2	2	17	100	300
P Education	1	10	66	1	2	20	100	509
Q Human health and social work activities	0	6	57	2	2	32	100	790
R-U Other NACE activities	1	4	42	3	9	41	100	276

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

² Number of persons aged 20-69 in employment.

Table 4.2 Reason for expected age of retirement of persons in employment (ILO) aged 20 to 69 years, October - December 2009

% of persons aged 20-69 in employment

	Reason for expected age of retirement from paid work						Total	Unweighted sample ²
	Employer rules on retirement age	Will receive social welfare pension	Will be able to afford to retire	That is when people usually retire	That is when partner/spouse receives pension	Don't know ¹		
State	21	14	21	25	1	17	100	3,193
Expected age of retirement								
before 50	[11]	[3]	[17]	[0]	[0]	[69]	100	32
aged 50-59	8	2	39	4	1	47	100	325
aged 60-69	24	16	18	29	1	12	100	2,717
aged 70 or older	4	6	35	6	1	47	100	119
Sex								
Male	20	16	23	25	1	16	100	1,428
Female	23	13	19	25	1	18	100	1,765
Age group								
20-24	16	8	15	36	1	24	100	95
25-34	21	13	24	27	1	15	100	818
35-44	20	13	20	28	2	18	100	973
45-54	22	15	24	19	1	18	100	818
55-69	25	22	15	22	0	15	100	489
Nationality								
Irish nationals	22	15	21	24	1	17	100	2,941
Non-Irish nationals	20	10	20	31	0	18	100	252
ILO Employment Status								
Self employed and Assisting relative	2	17	33	24	1	23	100	426
Employee	25	14	19	25	1	16	100	2,767
Hours of work								
Full-time	23	13	22	24	1	16	100	2,498
Part-time	13	22	15	27	1	22	100	695
Pension status								
Has occupational or personal pension or both	29	6	24	23	1	16	100	2,057
Does not have a pension	8	29	15	28	1	19	100	1,136

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

² Number of persons aged 20-69 in employment.

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

Table 4.3 Persons in employment (ILO) aged 20 to 69 years classified by main expected source of income on retirement, December-February 2005 and October-December 2009¹

% of persons aged 20-69 in employment

Expected main source 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		Total	Unweighted sample ³		
	Q4 2005	Q4 2009	Q4 2005	Q4 2009	Q4 2005	Q4 2009	Q4 2005	Q4 2009	Q4 2005	Q4 2009	Q4 2005	Q4 2009		Q4 2005	Q4 2009	
	State	50	41	6	5	20	26	8	7	1	1	16		20	100	15,152
Pension status																
Has occupational or personal pension or both	80	72	4	5	5	10	6	4	0	0	5	9	100	8,794	2,632	
Does not have an occupational or personal pension	12	8	8	6	39	43	11	10	1	1	29	32	100	6,358	2,385	
Sex																
Male	54	44	1	2	19	24	10	9	1	1	15	20	100	7,246	2,187	
Female	44	37	12	10	22	28	5	5	1	0	16	21	100	7,906	2,830	
Age group																
20-24	34	25	1	2	15	16	5	5	1	0	43	52	100	959	252	
25-34	52	42	4	4	16	19	9	7	1	1	19	27	100	3,590	1,434	
35-44	57	44	7	6	17	25	9	7	1	1	9	17	100	4,514	1,468	
45-54	53	46	8	7	24	29	8	7	1	1	7	11	100	3,799	1,150	
55-69	45	34	6	5	35	44	8	8	1	1	5	7	100	2,290	713	
Nationality																
Irish nationals	52	44	6	6	21	27	8	7	1	1	13	16	100	14,100	4,405	
Non-Irish nationals	33	23	3	4	13	18	10	7	2	1	40	48	100	1,052	612	
Hours of work																
Full-time	56	48	3	4	17	21	8	8	1	1	15	19	100	11,873	3,701	
Part-time	23	17	17	11	37	42	6	6	1	1	17	23	100	3,279	1,316	
ILO Employment Status																
Self employed and Assisting relative	39	28	5	5	23	28	20	19	1	1	12	19	100	2,563	850	
Employee	52	44	6	5	20	25	5	5	1	1	16	20	100	12,589	4,167	

¹ Results from 2005 are based on seasonal QNHS quarters. The 2009 survey was conducted after the introduction of calendar quarters to the QNHS.

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

³ Number of persons aged 20-69 in employment.

Section 5 National Employment Survey 2007 – Pensions

Separately to the module included on the QNHS, the National Employment Survey (NES) included questions on pensions in 2007. Questions were directed both to employers and employees covering issues such as:

- The type of schemes in operation for different employers
- The number of employees availing of different types of schemes
- The level of contribution by employers and employees

The full questionnaire along with further information regarding the NES can be found in the 2007 National Employment Survey publication on www.cso.ie. For the purpose of this release the focus in relation to the NES is on the information regarding the level of contribution to pensions. Information relating to the other aspects of the NES data can be accessed by direct request to the CSO. It should be noted that the NES still uses the NACE Rev 1.1 classification for output purposes so the economic sectors do not correspond precisely to those in the QNHS tables in this release. *See background notes for more information on NACE classifications.*

Contributions to pension schemes

Respondent employees were asked to indicate the level of contribution made both by themselves and their employer to their pension. In addition employers were also asked to provide this information. However, in the case of employers an overall response for the enterprise as a whole was provided which does not allow a meaningful average per employee covered by a pension scheme to be estimated. In the case of employee responses it is possible to just consider those employees who were members of a pension scheme which allows a more meaningful analysis of the level of contribution being made in respect of people in pension schemes. However, employee responses are subject to an employee's knowledge of the level of contribution being made so for the purposes of this release it is assumed the employee accurately reported the level of contribution being made. The analysis presented below refers to the information provided by employees and refers to the contribution per employee excluding those where no contribution was made.

Employer contribution to pension schemes

The average gross annual earnings of employees who were in a pension scheme provided by their employer was €43,678. This is close to €6,000 or 16% higher than the overall average annual earnings for all employees (€37,726). *See table 5.1.*

The level of contribution by employers to employee pension schemes was on average €2,753 or 6% of average gross annual earnings. The same average contribution was recorded for employers in the public and private sectors (6%).

- The average employer contribution was reported to be highest in small enterprises (8% per employee for whom contributions were made compared with 5% in larger enterprises).
- Across economic sectors the level of contributions fell within a relatively narrow range, between 4% and 7%. The lowest average percentage contribution was recorded in the *Public administration and defence* sector (4%) while the highest average employer contribution was recorded in the *Education and Wholesale and retail trade* sectors (8%) followed by *Financial intermediation* (7%).

Employee contributions to pension schemes

The average annual level of employee contribution to the pension made by employees was €2,280 or 5% of annual gross earnings. *See table 5.1.*

- As with employer contributions the average percentage contribution by employees was the same in the public and private sectors (both 5%).
- In the case of the public sector contributions this does not reflect the pension levy which was introduced in April 2009. The pension levy is a graduated levy which ranges from a marginal rate of 5% to 10.5% on income above €15,000. The average gross annual earnings of public sector workers on a pension scheme provided by their employer was €46,645 in 2007 and the pension levy on that level of earnings would be expected to be approximately 6.2% of gross earnings.
- Average employee contributions were marginally higher among employees in small enterprises (6%) than in medium and large enterprises (both 5%).
- Across economic sectors the level of contributions reported ranged between 4% and 7%. The lowest average percentage contribution of 4% was recorded in a number of sectors including *Manufacturing, mining and quarrying, electricity gas and water supply, Transportation storage and communications, Financial intermediation and Public administration and defence.*
- The highest average employee contribution was recorded in the *Business Services* sector (7%).

Table 5.1 Employee response to level of pension contributions in 2007 - National Employment Survey

	Employer Contributions			Employee Contributions			Average annual earnings of employees with either employer or employee pension contribution
	Average employer contribution per employee	Average employer contribution as % of employee earnings	Number of employees responding ¹	Average contribution per employee	Average employee contribution as % of earnings	Number of employees responding ¹	
	€	%	No.	€	%	No.	€
NACE Economic Sector(NACE Rev. 1.1)							
C - E Manufacturing, mining and quarrying, electricity, gas and water supply	2,016	5	1,045	1,951	4	1,941	43,469
F Construction	2,796	6	839	1,973	5	996	43,552
G Wholesale and retail trade	3,345	8	720	2,329	6	1,076	40,927
H Hotels and restaurants	1,738	5	110	1,860	6	169	31,674
I Transportation, storage and communication	2,562	6	216	2,049	4	514	45,692
J Financial intermediation	4,021	7	239	2,580	4	473	58,377
K Business services	3,048	6	569	3,064	7	969	47,028
L Public administration and defence	1,880	4	97	1,703	4	900	45,241
M Education	4,307	8	110	3,270	6	591	53,551
N Health	2,630	6	279	2,465	6	1,032	40,547
O Other services	2,424	6	153	2,187	6	231	39,426
Total	2,753	6	4,438	2,280	5	9,149	43,678
Size of enterprise							
3 to 49 employees	3,147	8	2,113	2,445	6	2,779	40,629
50 to 249 employees	2,120	5	897	2,158	5	1,571	44,763
250+ employees	2,521	5	1,428	2,212	5	4,799	46,212
Total	2,753	6	4,438	2,280	5	9,149	43,678
Private/Public sector							
Private sector	2,749	6	3,991	2,234	5	6,526	42,790
Public sector	2,799	6	447	2,405	5	2,623	46,645
Total	2,753	6	4,438	2,280	5	9,149	43,678

¹The number of respondent employees by sector does not sum to the total number of respondent employees due to a low number of employees for whom an economic sector could not be identified.

Annex 1.1 Unweighted sample for persons in employment (ILO) aged 20 to 69 years, 2005-2009¹

Persons in employment aged 20 to 69 years

	Q1 2005	Q4 2005	Q1 2007	Q1 2008	Q4 2009
State	15,901	15,152	12,718	5,855	5,017
Sex					
Male	7,820	7,246	5,994	2,678	2,187
Female	8,081	7,906	6,724	3,177	2,830
Age group					
20-24	1,304	959	803	328	252
25-34	3,943	3,590	3,011	1,306	1,434
35-44	4,604	4,514	3,597	1,707	1,468
45-54	3,823	3,799	3,217	1,494	1,150
55-69	2,227	2,290	2,090	1,020	713
20-29	3,067	2,431	2,153	928	872
30-65	12,668	12,583	10,412	4,849	4,103
Nationality					
Irish nationals	14,786	14,100	11,441	5,241	4,405
Non-Irish nationals	1,115	1,052	1,277	614	612
ILO Employment Status					
Self employed and Assisting relative	2,814	2,563	2,263	1,219	850
Employee	13,087	12,589	10,455	4,636	4,167
Hours of work					
Full-time	12,434	11,873	9,835	4,451	3,701
Part-time	3,467	3,279	2,883	1,404	1,316
NACE Economic Sector					
A Agriculture, forestry and fishing	881	770	749	386	230
B-E Industry	2,231	2,015	1,723	746	600
F Construction	1,287	1,200	1,151	471	283
G Wholesale and retail trade; repair of motor vehicles and motorcycles	1,957	1,890	1,582	750	634
H Transportation and storage	740	714	567	246	211
I Accommodation and food service activities	902	773	666	312	338
J Information and communication	559	545	348	146	180
K-L Financial, insurance and real estate activities	793	799	555	277	251
M Professional, scientific and technical activities	860	718	564	300	239
N Administrative and support service activities	551	549	437	242	176
O Public administration and defence; compulsory social security	873	982	732	358	300
P Education	1,347	1,416	1,240	549	509
Q Human health and social work activities	1,936	1,928	1,791	783	790
R-U Other NACE activities	984	853	613	289	276
Broad occupational group					
1. Managers and administrators	2,786	2,531	2,049	972	825
2. Professional	1,982	2,023	1,652	720	701
3. Associate professional and technical	1,604	1,507	1,267	612	550
4. Clerical and secretarial	2,177	2,147	1,719	819	703
5. Craft and related	1,646	1,467	1,267	579	403
6. Personal and protective service	1,795	1,709	1,586	710	720
7. Sales	1,235	1,166	991	475	396
8. Plant and machine operatives	1,257	1,153	945	453	303
9. Other	1,419	1,449	1,242	515	416

¹ Results from 2002 to 2008 are based on seasonal QNHS quarters. The 2009 survey was conducted after the introduction of calendar quarters to the QNHS. See Background Notes for more details.

Background Notes

Reference period	The questions on pensions were included in the Quarterly National Household Survey (QNHS) in the three months from December to February 2005, 2007 and 2008. A module on pensions was also included in the three months from September to November 2005. In 2009 the QNHS moved from seasonal to calendar quarters and the Q4 2009 pensions module was conducted from October to December 2009.
Purpose of survey	The QNHS began in September 1997, replacing the annual April Labour Force Survey (LFS). The purpose of the survey is the production of quarterly labour force estimates and occasional reports on special social topics. 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.
Questionnaire	The Pensions questionnaire was answered by all persons aged 20-69 who were in employment in the reference week. The module was included on two waves of the QNHS sample. A copy of the questionnaire used in this module is available on the CSO website www.cso.ie .
Pension cover	<p>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.</p> <p><i>It should be noted that in previous pension modules a small number of self-employed respondents who had an occupational pension were not included in the overall rate of pension cover. The series has been revised from 2005 to include these cases in the overall pension rate. Previously published figures for 2002 and 2004 are not directly comparable to the revised series.</i></p>
Defined Benefit/ Defined Contribution	<p>The defined benefit and defined contribution categories are based on the following question:</p> <p>Please look at the pensions described on this showcard. Is your pension more like Type A or Type B?</p> <ol style="list-style-type: none"> 1. Type A: <i>My pension contributions are put into a fund, the value of which changes over time. My pension will depend on the size of this fund when I retire. These type of pensions are sometimes called 'defined contribution' or 'money purchase'</i> 2. Type B: <i>My pension will be based on a formula involving age, years of service and salary. These type of pensions are sometimes called 'defined benefit'</i> 3. Don't know
Grossing effect	The QNHS grossing procedure aligns the distribution of persons covered in the survey with independently determined population estimates at the level of sex, five-year age group and region.
NACE Industrial Classification	<p>The QNHS sectoral employment figures are based on the EU NACE Rev. 2 (Nomenclature generale des activites economique dans les Communautés europeennes) classification as defined in Council Regulation (EC) no 1893/2006. Fourteen NACE sub-categories are distinguished in Table 2b of this release. From Q1 2009 NACE Rev. 2 has been adopted as the primary classification of industrial sectors for use in QNHS outputs. From Q4 1997 to Q4 2008 the NACE Rev. 1.1 classification had been in use.</p> <p>NACE Rev. 2 classification is more detailed than the NACE Rev. 1.1 classification. In particular more sections are now identified for services activities with the aim of better capturing economic activity within services. In cases where there is a direct one to one correspondence (e.g. section H 'Hotels and restaurants' in NACE Rev. 1.1 directly corresponds to section I 'Accommodation and food service activities' sector in NACE Rev. 2) then the two different series can be expected to be broadly comparable.</p> <p>However, the series will not be exactly the same, as the process of applying NACE Rev. 2 involved a very detailed recoding process whereby the new NACE classification was applied to each record in each quarter. The detailed nature of this process means it should be expected that even in the case of a one to one correspondence between a NACE Rev. 2 and NACE Rev. 1.1 section, minor differences in the level of the estimates may be seen.</p>

To facilitate analysis and the running of seasonal adjustment on the time series NACE Rev. 2 estimates have been produced from Q1 2004 onwards. It is not proposed to backdate the NACE Rev. 2 series further than Q1 2004.

Occupations The occupation figures in this release are based on the UK Standard Occupation Classification (SOC) with some modifications to reflect the Irish labour market.

ILO Labour Force Classification The primary classification used for the QNHS results is the ILO (International Labour Office) labour force classification. The ILO classification distinguishes persons in employment 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.

Unemployed: Persons who, in the week before the survey, were without work and available for work within the next two weeks, and had taken specific steps, in the preceding four weeks, to find work.

Inactive Population (not in labour force): All other persons.

The labour force comprises persons employed plus unemployed.

Statistical significance All estimates based on sample surveys are subject to error, some of which is measurable. Where an estimate is statistically significantly different from another estimate it means that we can be 95% confident that differences between those two estimates are not due to sampling error. Unless otherwise stated, changes and differences mentioned in the text have been found to be statistically significant at the 95% confidence level.

Full-time/Part-time employment Whether a respondent is described as in full-time or part-time employment is self determined. The respondent's answer to the following question is used:

“Thinking about the hours of work in the job, would you describe it as full-time or part-time?”

Note on tables The row or column percentages in tables may not add to 100% due to rounding and the exclusion of a small number of don't know or not stated responses.

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 canvass of users (over 100 organisations) that was conducted by the CSO in 1996, 2002, 2006, 2008 and most recently 2011. The results of the canvass 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 Accidents and Illness module and 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
Q2 2010	Cross Border Shopping
Q2 2010	Educational Attainment
Q1 2010	Crime and Victimization
Q3 2009	Caring
Q2 2009	Union Membership
Q2 2009	Cross Border Shopping
Q3 2008	Lifelong learning
Q1 2008	Pension provision
Q4 2007	Childcare
Q3 2007	Health
Q2 2007	Union Membership
Q1 2007	Work-related Accidents and Illnesses (Q1 2003 – Q1 2007)
Q1 2007	ICT household survey
Q4 2006	Crime and Victimization
Q3 2006	Sport and physical exercise
Q1 2006	ICT household survey
Q4 2005	Pension provision
Q4 2005	Special Saving Incentive Accounts (SSIAs)
Q3 2005	ICT household survey
Q3 2005	Recycling and energy conservation
Q2 2005	Reconciliation between work and family life
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 Victimization
Q3 2003	Housing
Q3 2003	ICT household survey

Social modules yet to be published:

Reference Quarter	Social Module
Q4 2010	Equality
Q3 2010	Health
Q1 2010	ICT household survey