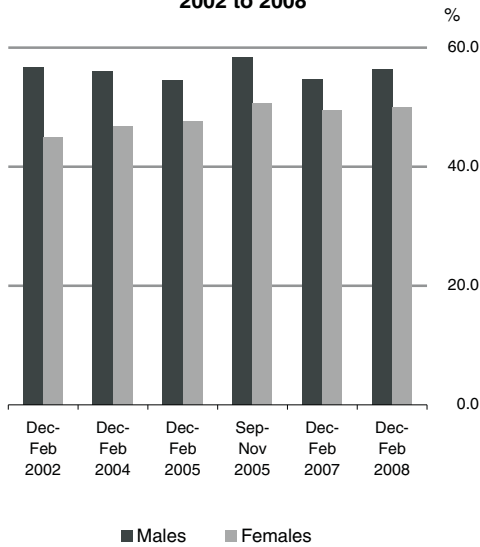




Persons in employment (ILO) aged 20 to 69 with a pension classified by sex, 2002 to 2008



Quarterly National Household Survey *Pensions Update* Quarter 1 2007 and Quarter 1 2008

Over half of workers have a pension

Pension coverage for workers aged between 20 and 69 was 54% in the first quarter of 2008. Coverage has been estimated by the Quarterly National Household Survey on six occasions between Q1 2002 and Q1 2008. The rate has remained relatively stable over this period, varying within a range of 52% to 55%.

Pension cover for female workers has increased significantly in comparison to their male counterparts. In Q1 2002, 45% of females and 57% of male workers had a pension. In Q1 2008, this gap had narrowed, as the rate for female workers had increased to 50% and the rate for males was 56%.

Irish nationals have a significantly higher rate of pension cover than Non-Irish nationals. There has been an overall increase in the coverage rate for Irish nationals from a rate of 53% in Q1 2002 to 58% in Q1 2008. Pension coverage of Non-Irish nationals has fallen from 34% to 28% over the same period. However, the effect of these changes has been neutral in terms of overall pension coverage in the State, as the proportion of Non-Irish nationals in the labour force has increased.

Overall pension cover in economic sectors and occupational groups has shown a pattern of relative stability since Q1 2002. The most recent estimate in Q1 2008 showed that the highest rate of pension cover has remained concentrated in *Public administration and defence* sector where more than nine in every ten workers have a pension. The *Hotels and restaurants* sector continued to have the lowest rate of cover as less than one in four workers had a pension.

Three quarters of workers classified as *Professional* on the basis of the broad occupational group had a pension in Q1 2008. This compares to only one third of workers in the *Sales* occupational group.

Note: For the purposes of these modules, entitlement to a contributory or non-contributory State pension does not, on its own, count as having pension cover.

These tables contain figures that have been revised in line with revisions to the sub-annual population estimates, which are used as a grossing frame for the data. These population estimates are calculated on a quarterly basis using the Census of Population figures as a base.

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Table 1 Pension coverage¹ in the State for persons in employment (ILO) aged 20 to 69 years, 2002-2008²

%

	Total Pension coverage					
	Q1 2002	Q1 2004	Q1 2005	Q4 2005	Q1 2007	Q1 2008
State	52	52	52	55	52	54
Sex						
Male	57	56	55	58	55	56
Female	45	47	48	51	50	50
Age group						
20-24	25	23	22	28	23	28
25-34	50	51	50	53	50	49
35-44	61	62	61	65	62	61
45-54	60	60	60	64	63	65
55-69	50	55	52	53	53	55
20-29 ³	36	35	34	39	35	37
30-65 ³	59	59	58	62	60	61
Nationality						
Irish national	53	54	54	57	56	58
Non-Irish nationals	34	33	27	32	26	28
ILO Employment Status						
Self employed and Assisting relative	41	43	43	44	42	46
Employee (including schemes)	53	54	53	57	55	56
NACE Economic Sector						
A-B Agriculture, forestry and fishing	32	35	36	35	35	45
C-E Other production industries	60	58	60	65	60	61
F Construction	43	48	43	46	45	49
G Wholesale and retail trade	36	38	35	39	38	36
H Hotels and restaurants	24	23	22	23	20	23
I Transport, storage and communication	63	57	60	62	56	57
J-K Financial and other business services	58	60	58	61	59	57
L Public administration and defence	90	93	90	94	93	93
M Education	67	67	68	72	74	76
N Health	55	59	61	63	59	57
O-Q Other services	31	35	34	36	30	30
Broad occupational group						
1. Managers and administrators	57	58	58	60	59	58
2. Professional	72	73	73	77	75	75
3. Associate professional and technical	65	68	67	70	67	67
4. Clerical and secretarial	54	57	57	61	60	59
5. Craft and related	46	47	45	49	46	47
6. Personal and protective service	38	35	37	40	36	40
7. Sales	32	32	30	36	33	33
8. Plant and machine operatives	53	48	51	52	47	51
9. Other	33	38	34	38	34	39

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

² Table contains revised figures.

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.

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

Table 2 Pension coverage in the State for persons in employment (ILO) aged 20 to 69 years, Quarter 1 2007

	Occupational pension only	Personal pension only	Both	Total Coverage	No pension ¹	Total
State	39	11	2	52	48	100
Sex						
Male	36	16	3	55	45	100
Female	42	6	2	50	50	100
Age group						
20-24	21	*	*	23	77	100
25-34	40	8	2	50	50	100
35-44	43	16	3	62	38	100
45-54	44	15	4	63	37	100
55-69	34	16	2	53	47	100
20-29 ²	30	4	1	35	65	100
30-65 ²	42	14	3	60	40	100
Nationality						
Irish national	41	13	3	56	44	100
Non-Irish nationals	20	4	*	26	74	100
ILO Employment Status						
Self employed and Assisting relative	*	42	*	42	58	100
Employee (including schemes)	47	5	3	55	45	100
NACE Economic Sector						
A-B Agriculture, forestry and fishing	4	31	*	35	65	100
C-E Other production industries	49	8	3	60	40	100
F Construction	27	17	1	45	55	100
G Wholesale and retail trade	23	14	2	38	62	100
H Hotels and restaurants	8	11	*	20	80	100
I Transport, storage and communication	43	11	*	56	44	100
J-K Financial and other business services	41	15	3	59	41	100
L Public administration and defence	88	*	4	93	7	100
M Education	66	3	5	74	26	100
N Health	50	6	3	59	41	100
O-Q Other services	19	10	*	30	70	100
Broad occupational group						
1. Managers and administrators	32	25	3	59	41	100
2. Professional	59	11	5	75	25	100
3. Associate professional and technical	57	8	3	67	33	100
4. Clerical and secretarial	52	6	2	60	40	100
5. Craft and related	28	17	2	46	54	100
6. Personal and protective service	30	5	2	36	64	100
7. Sales	23	8	*	33	67	100
8. Plant and machine operatives	34	11	*	47	53	100
9. Other	28	4	2	34	66	100

¹ Includes those answering 'No', 'Don't know', or 'Not applicable'.

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.

* Sample occurrence too small for estimation.

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

Table 3 Pension coverage in the State for persons in employment (ILO) aged 20 to 69 years, Quarter 1 2008

	Occupational pension only	Personal pension only	Both	Total Coverage	No pension ¹	Total
State	37	13	4	54	46	100
Sex						
Male	34	18	4	56	44	100
Female	40	7	4	50	50	100
Age group						
20-24	24	*	*	28	72	100
25-34	37	8	3	49	51	100
35-44	39	18	4	61	39	100
45-54	44	18	4	65	35	100
55-69	31	21	4	55	45	100
20-29 ²	30	5	2	37	63	100
30-65 ²	40	17	4	61	39	100
Nationality						
Irish national	39	15	4	58	42	100
Non-Irish nationals	22	5	*	28	72	100
ILO Employment Status						
Self employed and Assisting relative	*	46	*	46	54	100
Employee (including schemes)	46	5	5	56	44	100
NACE economic sector						
A-B Agriculture, forestry and fishing	*	43	*	45	55	100
C-E Other production industries	47	10	4	61	39	100
F Construction	24	22	4	49	51	100
G Wholesale and retail trade	23	12	*	36	64	100
H Hotels and restaurants	9	14	*	23	77	100
I Transport, storage and communication	42	12	*	57	43	100
J-K Financial and other business services	39	14	4	57	43	100
L Public administration and defence	86	*	6	93	7	100
M Education	64	5	8	76	24	100
N Health	45	6	6	57	43	100
O-Q Other services	16	14	*	30	70	100
Broad occupational group						
1. Managers and administrators	29	26	4	58	42	100
2. Professional	55	13	7	75	25	100
3. Associate professional and technical	52	11	4	67	33	100
4. Clerical and secretarial	51	6	2	59	41	100
5. Craft and related	23	20	3	47	53	100
6. Personal and protective service	30	7	4	40	60	100
7. Sales	23	8	*	33	67	100
8. Plant and machine operatives	33	14	*	51	49	100
9. Other	31	6	*	39	61	100

¹ Includes those answering 'No', 'Don't know', or 'Not applicable'.

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.

* Sample occurrence too small for estimation.

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

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 2002, 2004, 2005, 2007 and 2008. A module on pensions was also included in the three months from September to November 2005. The reference quarters for survey results are: Q1 - December to February, Q2 - March to May, Q3 - June to August and Q4 - September to November.
Purpose of survey	While the primary purpose of the QNHS is to collect information on employment and unemployment, it also includes modules on social topics of interest.
Methodology	The pensions module was asked of all persons aged 20 to 69 years who were in employment and who participated directly in the survey. The results in this release are based on two questions 'Are you a member of your employer's pension scheme?' and 'Do you contribute to a personal pension plan?'
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.
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 UK Standard Occupation Classification (SOC) with some modifications to reflect the Irish labour market.
ILO Labour Force Classification	<p>The primary classification used for the QNHS results is the ILO (International Labour Office) labour force classification. Labour Force Survey data on this basis have been published since 1988. The ILO classification distinguishes the following main subgroups of the population aged 15 or over:</p> <p>In Employment: 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.</p> <p>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.</p> <p>Inactive Population (not in labour force): All other persons.</p> <p>The labour force comprises persons employed plus unemployed.</p>

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
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
Q2 2006	Transition from work into retirement
Q3 2006	Social capital
Q2 2007	Educational attainment
Q3 2007	Health
Q4 2007	Childcare
Q1 2008	Working conditions and agency work

Further information

The following information on Labour Market statistics is available on the CSO website www.cso.ie: a full set of revised time series tables, further data in relation to QNHS social modules, methodology details and questionnaires. Special analyses can also be requested by emailing Labour@cso.ie “