
Quarterly National Household Survey

Quarter 4 2015

Module on Pensions

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Pensions Module Q4 2015

Note: Refusal and Don't Know icons should be operational for all questions in this module.

Module should be asked to all respondents at work (either on PES or ILO basis), being interviewed directly and waves 2 - 5 only

Timing: Record start and end time of the module for each respondent.

Time and Date Stamp start and end of module.

Position of Module: Place after Education/Disability Question.

PENINTRO

Note: **Should be read out to the respondent.** The following questions refer only to pension schemes which provide a lump sum and/or income for your retirement. They do not include permanent health insurance, income continuance or disability benefit insurance, medical insurance, or life insurance. They do not include P.R.S.I. deductions either.

PRESS 1 to continue. **(Date and Time Stamp Start of module)**

Time and Date Stamp

If **PENINTRO** = 2 / RF then Exit Module.

Else PENSION

Q1 PENSION

Are you a member of your employer's pension scheme?


1. Yes
2. No
3. Not applicable (e.g. self-employed)

Interviewer note: A person who is self-employed should answer option 3.

Q2. Filter:

If **PENSION** = 1 then ask **PENSTYPE**

(If respondent has an occupational pension)

 Please give respondent showcard PENSTYPE.

Press 1 to continue. (No refusal)

Q2 PENSTYPE

Please look at the pensions described on this showcard. Is your pension more like Type A or Type B?

Text to appear on screen

1. Type A: *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'.*
2. Type B: *My pension will be based on a formula involving age, years of service and salary. These type of pensions are sometimes called 'defined benefit'. Full stop should be outside the apostrophe.*

Q3. Filter:

If **PENSION** = 1 then ask **LONGEMP**

(If respondent has an occupational pension)

Q3 LONGEMP

How long have you been a member of your employer's pension scheme?

1. less than 5 years
2. 5-9 years
3. 10-14 years
4. 15-19 years
5. 20 years or more

Q4. Filter:

If **PENSION** = 2 then ask **SCHEME**

(If respondent does not have an occupational pension)

Q4 SCHEME

Does your employer offer a pension scheme for employees?

1. Yes
2. No

Q5. Filter:

If **SCHEME** = 1 then ask **ELIGIBLE**

(If respondent's employer does offer an occupational pension)

Q5 ELIGIBLE

Are you eligible to join the scheme?

1. Yes
2. No

Q6 PERSONAL

Do you contribute to a personal pension scheme?

1. Yes
2. No

Q7. Filter:

If **PERSONAL** = 1 then ask **LONGPER**

(If respondent contributes to a personal pension scheme).

Q7 LONGPER

How long have you been contributing to this personal pension scheme?

1. less than 5 years
2. 5-9 years
3. 10-14 years
4. 15-19 years
5. 20 years or more

Q8. Filter:

IF PENSION = 1 and PERSONAL = 1

Q8 DUALPENSION

You have stated that you have both an employer's and a personal pension. Is this correct?

1. Yes
2. No

If **DUALPENSION** = 'No' then Error 1

Error 1:

ERROR: If the person decides that they have not got both pensions, please identify which pension they have and correct their previous answer(s).

Option to go to PENSION field to correct

Option to go to PERSONAL field to correct

Q9 AGERETIRE

At what age do you expect to fully retire from doing paid work?

1. Before the age of 50
2. Aged 50-54
3. Aged 55-59
4. Aged 60-64
5. Aged 65-69
6. Aged 70-74
7. Aged 75 or older
8. No intentions of ever retiring

Q.10 Filter

*IF **AGERETIRE** not = 8 or 'Don't know' or 'Refusal'*

*(If respondent has answered option 1-7 for **AGERETIRE**)*



Please give respondent showcard RETREAS.

Press 1 to continue. (No refusal)

Q10 RETREAS

Which of the options on the card is the **main reason** you will retire ^AGERETIRE?

1. My employer's rules on retirement age specify I cannot work past that age.
2. That is when I will start to receive my State Social Welfare Old Age Pension.
3. I will be able to afford to retire then.
4. That's the usual age that women/men/people retire.
5. As that's when partner/spouse will retire or start receiving a pension.
6. For personal reasons.
7. Some other reason.

Q.11 Filter

*IF **USSITN**=1 or (**PAIDWORKN**=1 OR **JOBABSN**=1 OR **UNPAIDWK**=1) and **DIR**=1 and **AGE** >=18 and **JOBSTAT2** not = 2 and wave = 2,3,4,5 and **SURE**=1 and **SKIP**=2 and **HIST2**=1 then ask **ORG***

*(**ORG** should be asked to all respondents at work, either on PES or ILO basis, aged 18 or over and being interviewed directly, waves 2,3,4,5 only. Not to be asked to persons who are self-employed and have no paid employees).*

Q11 ORG

How many people work in the same organisation as you?

- 1: 1-4
- 2: 5-49
- 3: 50-99
- 4: 100-499
- 5: 500+
- 6: Not applicable

Q12 SOURCE

Allow multiple responses

Do you expect to have income from any of these sources when you retire?

1. Own employer's/personal pension
2. Spouse/partner's employer's/personal pension
3. The State Social Welfare old age pension
4. Savings/Investments/sale of business, farm or other property
5. Other

Q13 MAIN


What do you expect will be your main source of income when you retire?

1. Own employer's/personal pension
2. Spouse/partner's employer's/personal pension
3. The State Social Welfare old age pension
4. Savings/Investments/sale of business, farm or other property
5. Other

Q.14 Filter

If **PENSION** = 2 or 3 and **PERSONAL** = 2 then ask **WHYNO**

(To be asked of respondents who do not have either an employer's or a personal pension).

 Please give respondent showcard WHYNO.

Press 1 to continue. (No refusal)

Q14 WHYNO

What is the main reason that you do not have a pension in your current job or a current personal pension?

1. Never got around to organising a pension
2. Don't understand pensions
3. Can't afford a pension
4. There is too much financial risk involved in pensions
5. No scheme available through work
6. I have a pension from previous employment
7. Other sources will be adequate (including state pension, savings etc.)
8. Spouse/partner has a good pension
9. Other sources offer a better return for my investment
10. Other

PensionClose

Thank you for taking the time to answer these questions on your pension plans.

Press 1 to continue (Date and Time Stamp End of module)