

## Q3 2025 LFS

### Supplementary details of pensions

Label Supplementary details of pensions	Location Q3 2025 LFS
Type Sequence	Order InOrderOfAppearance

### Pension\_Intro - LFS Pension Introduction

Name Pension_Intro [Pension_Intro]	Label LFS Pension Introduction	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition Wave 1, 2, 4 and 5. Quarter 3 only. Direct only. Aged 18-69 inclusive. (D_Empstat = 1) or (D_ExistPr=3) or (Prev_D_ExistPr=3)		

#### Question

The following questions relate to your pension coverage.

#### BLAISE INSTRUCTIONS: DK/RF

Blaise: Allow RF only.

#### BLAISE INSTRUCTIONS: Routing

Blaise: Ask only for direct respondents. If AnsDir = 1 and age between 18 and 69 inclusive

#### Choices

1	Continue
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### Pension\_Emp - LFS Occupation pension

Name Pension_Emp [Pension_Emp]	Label LFS Occupation pension	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition ((Pension_Intro = 1) and (D_Empstat = 1) and (D_Stapro =3))		

#### Question

Are you a member of your employer's pension scheme? Please exclude PRSA - Personal Retirement Savings Accounts.

#### Instructions

A person who states they are self-employed or an unpaid family worker should answer 'Not applicable'.

**BLAISE INSTRUCTIONS: Screen note**

Blaise: Add notes to screen in blue.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**Choices**

	1	Yes
	2	No
	3	Not applicable, (e.g. unpaid family worker)

**PENSION\_EMP\_A - Membership of pension is mandatory**

Name PENSION_EMP_A [PENSION_EMP_A]	Label Membership of pension is mandatory	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition Pension_Emp Contains Any 1 Yes		

**Question**

Is it mandatory or non mandatory?

**Choices**

	1	Mandatory (part of contract of employment)
	2	Non mandatory
	3	Don't know

**PENSION\_EMP\_B - Main reason for not having an occupational pension if applicable**

Name PENSION_EMP_B [PENSION_EMP_B]	Label Main reason for not having an occupational pension if applicable	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition Pension_Emp Contains Any 2 No		

**Question**

What is the main reason you are not a member of your employer's pension scheme?

**Instructions**

Read out all answer categories.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**BLAISE INSTRUCTIONS: Screen note**

Blaise: Add note to screen in blue

**Choices**

	1	Employer does not offer a company pension scheme
	2	Chose not to join employer's pension scheme
	3	Not eligible to join employer's pension scheme
	4	Pension from a previous employment

### Pension\_Oth - LFS Occupational pension from previous employment

Name Pension_Oth [Pension_Oth]	Label LFS Occupational pension from previous employment	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition ((Pension_Intro = 1) and (D_Empstat = 2) and (D_ExistPR =3)) or ((Pension_Intro = 1) and (D_Stapro in (1, 2, 4))) or ((Pension_Intro = 1) and (Pension_Emp in (2,3,DK))) *Pension_Emp_B = 4 then prefill to 1 Yes.		

**Question**

Do you have a pension from a previous employment? Do not include the State Social Welfare Pension or personal pension schemes or PRSA - Personal Retirement Savings Accounts.

**Instructions**

[For Cati only: Note: Do not read out answer options. Tick relevant category based on answer given.]  
If several previous employments choose the one where you worked for the longest time.

**BLAISE INSTRUCTIONS: Screen note**

Blaise: Add note to screen in blue. Note is only for CATI Mode.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**BLAISE INSTRUCTIONS: Data filled**

Blaise: Can you confirm if D\_ExistPR is calculated in the live interview for follow-on interviews?

**BLAISE INSTRUCTIONS: Dynamic Text**

Blaise: For NoWkReasLFS = 8 and D\_Empstat = 2 then insert 'Do you have a pension from your most recent employment or previous employment? Do not include the State Social Welfare Pension or personal pension schemes or PRSA - Personal Retirement Savings Accounts.'

**BLAISE INSTRUCTIONS: Prefill**

Blaise: If Pension\_Emp\_B = 4 then prefill this question to 1 Yes.

**Choices**

	1	Yes
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2	No
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### PenType - LFS Type of Pension

Name PenType [PenType]	Label LFS Type of Pension	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition (Pension_Emp Contains Any 1 Yes) Or (Pension_Oth Contains Any 1 Yes) Or (PENSION_EMP_B Contains Any 4 Pension from a previous employment)		

**Question**

I am now going to read out a description for two types of pensions. Is your pension more like Type A or Type B?

Type A: Defined Benefit pension gives you a fixed pension payment each year in retirement. The amount that you receive each year will depend on your salary at or near retirement, and your number of years’ service. Also included here are career average pensions, where your pension on retirement is based on your average earnings over your years’ of service.

Type B: Defined Contribution pension means the pension you receive on retirement will depend on the size of your pension pot. This depends on the amount of contributions that you and your employer have made, and how much the pot has grown through investment.

**Instructions**

Hybrid pension scheme has elements of both defined benefit and defined contribution . You can use part of your benefits to give you a fixed income on retirement, and you reinvest the remainder in a pension fund.

If several previous employments choose the one where you worked for the longest time.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**Choices**

1	Type A - Defined Benefit
2	Type B - Defined Contribution
3	Hybrid Pension Scheme

### Pen\_LongEmp - Length of time contributing to occupational pension

Name Pen_LongEmp [Pen_LongEmp]	Label Length of time contributing to occupational pension	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition ((Pension_Emp Contains Any 1 Yes) Or (Pension_Oth Contains Any 1 Yes)) And ((PenType Contains Any 1 Type A - Defined Benefit or 2 Type B - Defined Contribution or 3 Hybrid Pension Scheme) Or (PenType Don't Know))		

**Question**

How long have you been a member of this occupational pension scheme?

**Instructions**

Only read the bands aloud if respondent needs prompt.

If several previous employments choose the one where you worked for the longest time.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**BLAISE INSTRUCTIONS: Proxy**

Blaise: Direct response only

**BLAISE INSTRUCTIONS: Screen note**

Blaise: Add note to screen in blue

**BLAISE INSTRUCTIONS: Text fill**

Blaise: If pension\_other = 1 then replace word ' have ' with 'had'.

**Choices**

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

## Pension\_Personal - LFS Personal pension

Name Pension_Personal [Pension_Personal]	Label LFS Personal pension	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition Pension_Intro Contains Any 1 Continue		

**Question**

Do you contribute to a personal pension or a PRSA - Personal Retirement Savings Account?

**Instructions**

PRSA (Personal Retirement Savings Account) is a personal pension plan, organised through a registered PRSA provider. It is normally paid for by your personal contributions, although employers can pay contributions also. Pension contributions are put into a fund, the value of which changes over time. Your pension will depend on the size of this fund when you retire.

Please read out answer options if answer is No.

**BLAISE INSTRUCTIONS: Screen note**

Blaise: Add note to screen in blue.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**BLAISE INSTRUCTIONS: Routing**

Blaise: Ask direct respondent only.

**Choices**

	1	Yes
	2	Not currently, as I have stopped payments for a while or completely.
	3	No, I have never had a personal pension or PRSA
	4	No, already retired or drawing down pension

**PensionPerA - Employer contribution towards personal pension or PRSA.**

Name PensionPerA [PensionPerA]	Label Employer contribution towards personal pension or PRSA.	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition If ((D_Empstat = 1) and (D_Stapro = 3)) and Pension_Personal Contains Any 1 Yes		

**Question**

Does your employer contribute towards your personal pension or PRSA?

**Choices**

	1	Yes
	2	No
	3	Not applicable
	4	Don't know

**Pen\_LongPer - Length of time contributing to personal pension**

Name Pen_LongPer [Pen_LongPer]	Label Length of time contributing to personal pension	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition Pension_Personal Contains Any 1 Yes or 2 Not currently, as I have stopped payments for awhile or completely. or 4 No, already retired or drawing down pension		

**Question**

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

**Instructions**

Only read the bands aloud if respondent needs prompt.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**BLAISE INSTRUCTIONS: Screen note**

Blaise: Add note to screen in blue

**BLAISE INSTRUCTIONS: Proxy**

Blaise: Direct respondents only

**BLAISE INSTRUCTIONS: Text Fill**

Blaise: If Pension\_Personal = 1 then question is asked as above. If Pension\_Personal = 2 or 4, then change 'have' to 'had'.

**Choices**

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

## DualPension - LFS Pension check for respondents with both occupational and personal pensions

Name DualPension [DualPension]	Label LFS Pension check for respondents with both occupational and personal pensions	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition (Pension_Emp Contains Any 1 Yes) And (Pension_Personal Contains Any 1 Yes)		

**Question**

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

**BLAISE INSTRUCTIONS: Error Check**

Blaise: If DualPension =2 then use ERROR.

**BLAISE INSTRUCTIONS: Error**

Blaise: Error: If the person decides that they have not got both pensions, please identify which pension they have and correct their previous answer. Option to go to PensionEmp, PensionOth or PersonalPen fields to correct.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**Choices**

	1	Yes
	2	No

## All\_pen\_no - Reasons for not having any pension including occupational, personal or PRSA.

Name All_pen_no [All_pen_no]	Label Reasons for not having any pension including occupational, personal or PRSA.	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition ((Pension_Emp_B in (2,DK)) and (Pension_Oth in (2,DK) and (Pension_Personal in (3, DK)) or ((Pension_Emp in (3,DK)) and (Pension_Oth in (2,DK)) and (Pension_Personal in (3,DK)) or ((Pension_Emp = blank) and (Pension_Oth in (2,DK)) and (Pension_Personal in (3,DK))		

### Question

What is the main reason that you do not have a pension?

### Instructions

Please read all answer categories.

### BLAISE INSTRUCTIONS: DK/RF

Blaise: Allow DK only

### BLAISE INSTRUCTIONS: Screen Note

Blaise: Add note to screen in blue

### Choices

1	Never got around to organising it
2	Will set up one at a future date
3	Don't understand pensions
4	Can't afford a pension
5	Income from farm, family business or inheritance
6	Other sources will be adequate including State pension or savings, etc.
7	Other sources offer a better return for investment
8	Have pension from other employment
9	Other (Please specify)

## AllPenNoReas - Other reason for not having a pension

Name AllPenNoReas [AllPenNoReas]	Label Other reason for not having a pension	Location Q3 2025 LFS › Supplementary details of pensions
Type Text	Minimum Length	Maximum Length
Condition Occup_pen_no Contains Any 9 Other (Please specify)		

**Question**

Can you tell me the reason?

**BLAISE INSTRUCTION: DK/RF**

Blaise: Allow DK only

**BLAISE INSTRUCION: SKIP**

Blaise: Allow interviewer to tab through

Pen\_Sourcelnc - Source of income for retirement if respondent has no pension

Name Pen_Sourcelnc [Pen_Sourcelnc]	Label Source of income for retirement if respondent has no pension	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition ((Pension_Emp in (2,3,DK,Blank)) and (Pension_Oth in (2, DK)) and (Pension_Personal in (3,DK)))		

**Question**

What will be your main source of income on retirement?

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**Choices**

1	State Social Welfare pension
2	Spouse or partner's pension if applicable
3	Savings or investments
4	Sale of farm or business or other property
5	Income from farm or business or inheritance
6	Rent from rental properties or land
7	Not decided yet
8	Other (please specify)

PenSourceIncOther - Other source of income for retirement if respondent has no pension

Name PenSourceIncOther [PenSourceIncOther]	Label Other source of income for retirement if respondent has no pension	Location Q3 2025 LFS › Supplementary details of pensions
Type Text	Minimum Length	Maximum Length
Condition Pen_Sourcelnc Contains Any 8 Other (please specify)		

**Question**

Please specify the source

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Allow DK only

**BLAISE INSTRUCTIONS: Tab**

Blaise: Allow interviewer to tab through

## PenAutoEnrolA - Awareness of government auto enrolment retirement savings scheme

Name PenAutoEnrolA [PenAutoEnrolA]	Label Awareness of government auto enrolment retirement savings scheme	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition (Pension_Intro = 1) and (D_Empstat = 1) and (D_Stapro = 3) and (D_Age greater than 17 and less than 66)		

**Question**

Have you heard of the Government's Auto Enrolment Retirement Savings Scheme?

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: Do not allow DK

**Choices**

1	Yes
2	No
3	Don't know

## PenAutoEnrolB - Likelihood of remaining in Auto Enrolment Pension Scheme for those aged 23 - 59 years of age.

Name PenAutoEnrolB [PenAutoEnrolB]	Label Likelihood of remaining in Auto Enrolment Pension Scheme for those aged 23 - 59 years of age.	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition (((Pension_Intro = 1) and (Pension_Emp in (2,3,DK,blank)) and (D_Empstat = 1) and (D_Stapro = 3)) or (PensionPerA = (2, 3 or 4))) and (D_Age between 23 and 59 inclusive) and PenAutoEnrolA Contains Any 1 Yes or 2 No or 3 Don't know		

**Question**

Workers who do not have an occupational pension will be automatically enrolled in a new retirement savings scheme if they're aged 23 to 59 and earn €20,000 or more per annum. The employer and the State will also

contribute to the retirement savings scheme on their behalf. Are you likely to remain in this scheme if you are automatically enrolled in it?

#### Instructions

Not applicable includes retirees, self-employed and non-paid family workers.

#### BLAISE INSTRUCTIONS: DK/RF

Blaise: Don't allow DK

#### BLAISE INSTRUCTIONS: Screen note

Blaise: Please add note to screen in blue.

#### Choices

1	Yes
2	No
3	Not applicable
4	Don't know

### PenAutoEnrolC - Likelihood of opting into Auto Enrolment Pension Scheme for those aged 18-22 and 60-65 years old

Name PenAutoEnrolC [PenAutoEnrolC]	Label Likelihood of opting into Auto Enrolment Pension Scheme for those aged 18-22 and 60-65 years old	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition (((Pension_Intro = 1) and (Pension_Emp in (2,3,DK,blank)) and (D_Empstat = 1) and (D_Stapro = 3)) or (PensionPerA = (2, 3 or 4))) and ((D_Age between 18 and 22 inclusive) or (D_Age between 60 and 65 inclusive)) and PenAutoEnrolA Contains Any 1 Yes or 2 No or 3 Don't know		

#### Question

Workers who do not have an occupational pension will be automatically enrolled in a new retirement savings scheme if they are aged 23-59 and earn €20,000 or more per annum. If outside this age range you can opt-in to the scheme. The employer and the State will also contribute to the retirement savings scheme on their behalf. Are you likely to opt-in to the scheme?

#### Instructions

Not applicable includes retirees, self-employed and non-paid family workers.

#### BLAISE INSTRUCTIONS: DK/RF

Blaise: Don't allow DK

#### BLAISE INSTRUCTIONS: Screen note

Blaise: Add note to screen in blue

#### Choices

1	Yes
2	No
3	Not applicable
4	Don't know

## PublicPrivateSecA - Current employment in public or private sector for employees

Name PublicPrivateSecA [PublicPrivateSecA]	Label Current employment in public or private sector for employees	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style
Condition ((Pension_Intro = 1 and D_Empstat = 1) and (D_Stapro = 3 ))		

### Question

Are you employed in the public or civil service or private sector?

### Instructions

Read out the question and code the response.

NGO - Non governmental organisation.

### BLAISE INSTRUCTIONS: DK/RF

Blaise: Allow DK only.

### BLAISE INSTRUCTIONS: Screen note

Blaise: Add note to screen in blue

### BLAISE INSTRUCTIONS: Data Forward

Blaise: Please include prev\_D\_Stapro2J in the data being brought forward into the Q3 survey instrument and data model. It is required by the filter.

### Choices

1	Public or civil service
2	Private sector
3	NGO
4	Semi-state
5	Don't know

## PublicPrivateSecB - Previous employment type

Name PublicPrivateSecB [PublicPrivateSecB]	Label Previous employment type	Location Q3 2025 LFS › Supplementary details of pensions
Type Multiple Choice	Selection Type SelectOne	Display Style

Condition

((Pension\_Intro =1 and Empstat = 2) and (D\_Existpr=3))

**Question**

In your previous employment were you employed in the public or civil service or private sector?

**Instructions**

Read out the question and code the response.

NGO - Non governmental organisation.

If several previous employments choose the one where you worked for the longest time.

**BLAISE INSTRUCTIONS: DK/RF**

Blaise: DK already in answer type. No RF allowed

**BLAISE INSTRUCTIONS: Screen note**

Blaise: Add notes to screen in blue

**Choices**

1	Public or civil service
2	Private sector
3	NGO
4	Semi-state
5	Don't know



