

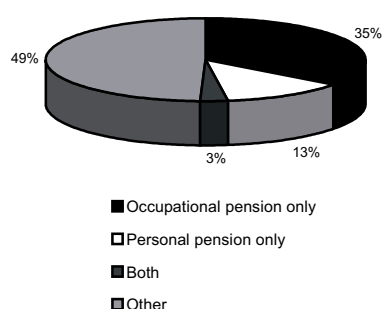


Central Statistics Office
An Phríomh-Oifig Staidrimh

**Based on the 1996 Census of Population figures.
For figures based on the 2002 Census of Population see
the revised module figures.**

5 September 2002

**Pension coverage for persons in employment
aged 20 to 69 years**



Quarterly National Household Survey

Pensions

First Quarter 2002

Pension cover for just over half of those in employment

The pension coverage rate for all persons in employment aged between 20 and 69 is 50.7%. This coverage rate comprises 35.2% with an occupational pension only, 12.6% with a personal pension only and 2.9% with both types of pension cover. These figures are based on a survey module on pensions, which was included in the Quarterly National Household Survey in the first quarter of 2002. Note: For the purposes of this module entitlement to a contributory or non-contributory State pension does not, on its own, count as having pension cover. *See table 1, graph and background notes.*

Pension cover varies with the age, gender and marital status of workers. Younger workers tend to have less cover than their older colleagues. The coverage rate for workers aged 20-24 is the lowest among all age groups at 24.4%. This compares to the highest rate of 60.5% for workers aged 35-44. Males fare better in terms of pension cover with a 55.4% coverage rate compared to 44.2% for females. Single workers are less likely to have pension cover with a coverage rate of 39.5% compared to 60.2% for married workers. *See table 1.*

The regional breakdown of overall pension cover in the State shows Dublin (55.8%) and the Mid-East (55.7%) having the highest coverage rates. The West (41.5%) and the Midlands (43.8%) have the lowest rates. The higher proportion of agricultural workers in these latter regions is a factor as the agricultural sector has a significantly lower coverage rate. *See table 1.*

In relation to the pension cover for employees the large majority (43.3%) are members of occupational pension schemes with a further 3.5% having both an occupational pension and a personal pension. A further 5.4% of employees are covered by personal pensions only. *See table 1.*

The 44.0% of those classified as self-employed and assisting relatives that have pension cover all have personal pension cover only. *See table 1.*

Catering and Agricultural employees have lowest occupational pension cover

In relation to all employees those in the catering and agricultural sectors have the lowest rates of pension cover at 12.5% and 15.8% respectively. The public administration sector has the highest occupational pension coverage rate at 87.8%. In the education and health sector males have a significantly higher coverage rate than females, 70.1% compared to 51.9%. *See table 2a.*

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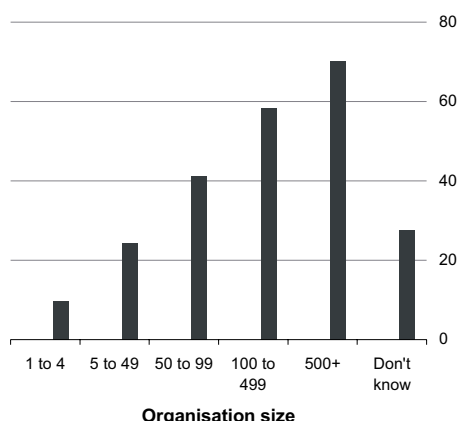
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**Employee occup. pension cover by
organisaion size**



Occupational Pension increases with organisation size

Employees working in larger organisations have higher coverage rates than those working in smaller organisations. Organisations with 1 – 4 persons employed have a coverage rate of just 9.7%. This compares to a rate of 70.2% for organisations employing 500 or more persons. *See table 5.*

In relation to usual hours worked just 15.0% of employees working between 10 and 19 hours have cover. This compares to a coverage rate of 54.4% for employees working usual hours between 35 and 39 hours. *See table 3a.*

Employees working in managerial and professional type occupations have the highest occupational pension coverage rates. Occupations classified as professional have a coverage rate of 67.2%. *See table 4.*

A.V.C. contributions to schemes low

Approximately 1 in 9 (11.5%) employees who are members of their occupational pension scheme have made Additional Voluntary Contributions (AVCs). Older workers avail of AVCs more than their younger colleagues. Just 4.3% of those aged 20-24 have made payments compared to 15.9% for those aged 55-69. More males than females have made contributions, 13.0% compared to 9.4%. *See table 6.*

Personal Pension cover at 44%

The personal pension coverage rate for those working as self-employed or working as assisting relatives is 44.0%. The figures for personal pension cover follow many of the patterns already highlighted for employee occupational pension cover. More males (46.9%) have personal pension cover than females (30.8%). The agriculture sector shows the lowest rate of cover (36.1%). This compares to the highest coverage rate of 55.0% for the financial and other business services sector. *See table 2b.*

The rates of personal pension cover are highest for workers working longer hours. Those working the longest hours (45 & over) have the highest coverage rate at 50.1%. This compares to the lowest figure of 9.0% for those working between 1 to 9 hours. *See table 3b.*

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

						%
	Occupational Pension only	Personal Pension only	Both	Total Coverage	Other ¹	Total
State	35.2	12.6	2.9	50.7	49.3	100.0
Region						
Border	28.2	12.2	3.5	43.9	56.1	100.0
Midlands	26.7	14.7	2.3	43.8	56.2	100.0
West	28.6	11.0	1.8	41.5	58.5	100.0
Dublin	42.4	10.3	3.1	55.8	44.2	100.0
Mid-East	37.5	15.4	2.8	55.7	44.3	100.0
Mid-West	36.4	11.9	3.7	51.9	48.1	100.0
South-East	27.7	17.3	2.8	47.8	52.2	100.0
South-West	34.5	13.4	2.6	50.4	49.6	100.0
Sex						
Male	34.6	17.4	3.4	55.4	44.6	100.0
Female	36.0	6.0	2.2	44.2	55.8	100.0
Age group						
20-24	22.1	1.4	0.9	24.4	75.6	100.0
25-34	37.9	9.1	2.5	49.5	50.5	100.0
35-44	41.3	15.7	3.5	60.5	39.5	100.0
45-54	37.4	18.0	4.2	59.7	40.3	100.0
55-69	26.7	19.8	2.6	49.2	50.8	100.0
Marital Status						
Single	30.7	6.9	2.0	39.5	60.5	100.0
Married	39.3	17.2	3.6	60.2	39.8	100.0
Separated	31.4	10.5	2.7	44.7	55.3	100.0
Widowed	28.5	14.0	1.6	44.1	55.9	100.0
ILO employment status						
S/Employed and Assisting relatives	*	44.0	*	44.0	56.0	100.0
Employees	43.3	5.4	3.5	52.2	47.8	100.0

* Not relevant in this category

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

Table 2a Employees aged 20 to 69 years, classified by occupational pension scheme coverage, sex and NACE economic sector

					%
Nace Economic Sector		With an Occupational Pension	With no Occupational Pension	Other ¹	Total
Males					
A-B	Agriculture, forestry and fishing	16.6	73.4	10.0	100.0
C-E	Other production industries	58.3	38.9	2.7	100.0
F	Construction	34.5	61.8	3.7	100.0
G	Wholesale and retail trade	33.9	63.0	3.1	100.0
H	Hotels and restaurants	17.3	78.6	4.1	100.0
I	Transport, storage and communications	62.5	34.4	3.2	100.0
J-K	Financial and other business services	58.2	39.6	2.2	100.0
L	Public administration and defence	92.3	7.4	0.3	100.0
M-N	Education and health	70.1	28.3	1.6	100.0
O	Other services	31.6	64.0	4.4	100.0
Total males		51.7	45.4	2.9	100.0
Females					
A-B	Agriculture, forestry and fishing	11.6	85.2	2.8	100.0
C-E	Other production industries	46.0	52.2	1.8	100.0
F	Construction	32.9	63.5	3.6	100.0
G	Wholesale and retail trade	18.9	79.6	1.5	100.0
H	Hotels and restaurants	9.1	88.6	2.2	100.0
I	Transport, storage and communications	55.1	42.2	2.7	100.0
J-K	Financial and other business services	46.2	51.7	2.1	100.0
L	Public administration and defence	82.2	16.0	1.7	100.0
M-N	Education and health	51.9	45.5	2.6	100.0
O	Other services	16.4	81.4	2.2	100.0
Total females		41.5	56.3	2.2	100.0
All persons					
A-B	Agriculture, forestry and fishing	15.8	75.3	8.9	100.0
C-E	Other production industries	54.3	43.3	2.4	100.0
F	Construction	34.4	61.9	3.7	100.0
G	Wholesale and retail trade	25.8	71.9	2.3	100.0
H	Hotels and restaurants	12.5	84.6	3.0	100.0
I	Transport, storage and communications	60.3	36.6	3.1	100.0
J-K	Financial and other business services	51.7	46.2	2.1	100.0
L	Public administration and defence	87.8	11.3	0.9	100.0
M-N	Education and health	56.4	41.2	2.4	100.0
O	Other services	22.9	74.0	3.1	100.0
Total persons		46.8	50.6	2.6	100.0

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

Table 2b Self employed and persons assisting relatives aged 20 to 69 years, classified by personal pension coverage, sex and NACE economic sector

				%
Nace Economic Sector	With a Personal Pension	With no Personal Pension	Don't know	Total
Males				
A-B Agriculture, forestry and fishing	37.6	62.1	0.3	100.0
C-E Other production industries	57.4	41.5	1.1	100.0
F Construction	46.6	51.6	1.8	100.0
G Wholesale and retail trade	57.6	41.7	0.7	100.0
H Hotels and restaurants	59.7	38.0	2.3	100.0
J-K Financial and other business services	58.6	39.7	1.7	100.0
I,L-O Other sectors ¹	42.9	56.2	0.9	100.0
Total males	46.9	52.1	1.0	100.0
Females				
A-B Agriculture, forestry and fishing	22.4	77.2	0.5	100.0
C-E Other production industries	27.0	73.3	*	100.0
F Construction	50.4	49.6	*	100.0
G Wholesale and retail trade	36.4	62.6	1.0	100.0
H Hotels and restaurants	30.4	68.4	1.2	100.0
J-K Financial and other business services	42.1	57.9	*	100.0
I,L-O Other sectors ¹	27.3	72.1	0.5	100.0
Total females	30.8	68.6	0.6	100.0
All persons				
A-B Agriculture, forestry and fishing	36.1	63.6	0.3	100.0
C-E Other production industries	52.9	46.2	0.9	100.0
F Construction	46.7	51.5	1.8	100.0
G Wholesale and retail trade	52.6	46.6	0.8	100.0
H Hotels and restaurants	46.2	52.0	1.8	100.0
J-K Financial and other business services	55.0	43.6	1.3	100.0
I,L-O Other sectors ¹	37.9	61.3	0.8	100.0
Total persons	44.0	55.1	0.9	100.0

* Sample occurrence too small for estimation

¹ Includes 'Transport, storage and communications', 'Public administration and defence', 'Education and health', and 'Other services'.

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

Usual hours worked				%
	With an Occupational Pension	With no Occupational Pension	Other ¹	Total
1-9 hours	4.7	91.1	4.2	100.0
10-19	15.0	83.3	1.8	100.0
20-29	32.0	66.5	1.5	100.0
30-34	51.3	46.1	2.6	100.0
35-39	54.4	43.4	2.3	100.0
40-44	48.4	48.5	3.0	100.0
45 & over	52.3	44.7	3.0	100.0
Variable hours ²	43.6	51.4	4.9	100.0
Total	46.8	50.6	2.6	100.0

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

² Includes 'Not stated'

Table 3b Self employed and persons assisting relatives aged 20 to 69 years, classified by personal pension coverage and by usual hours worked

Usual hours worked				%
	With a Personal Pension	With no Personal Pension	Don't know	Total
1-9 hours	9.0	86.7	4.3	100.0
10-19	22.2	77.3	0.7	100.0
20-29	25.3	74.7	*	100.0
30-34	36.6	61.9	1.6	100.0
35-39	44.2	55.8	*	100.0
40-44	41.3	57.3	1.4	100.0
45 & over	50.1	49.3	0.7	100.0
Variable hours ¹	43.5	55.5	1.0	100.0
Total	44.0	55.1	0.9	100.0

* Sample occurrence too small for estimation

¹ Includes 'Not stated'

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

Broad occupational group				%
	With an Occupational Pension	With no Occupational Pension	Other ¹	Total
Males				
1 Managers and administrators	63.0	33.7	3.3	100.0
2 Professional	68.5	29.7	1.7	100.0
3 Associate professional and technical	63.7	34.0	2.2	100.0
4 Clerical and Secretarial	59.9	37.7	2.4	100.0
5 Craft and related	39.7	56.2	4.0	100.0
6 Personal and protective service	49.9	47.7	2.4	100.0
7 Sales	37.1	60.2	2.7	100.0
8 Plant and machine operatives	47.8	49.1	3.2	100.0
9 Other	40.3	56.7	3.0	100.0
Total males	51.7	45.4	2.9	100.0
Females				
1 Managers and administrators	50.9	47.6	1.5	100.0
2 Professional	65.6	32.3	2.1	100.0
3 Associate professional and technical	59.2	38.4	2.4	100.0
4 Clerical and Secretarial	47.3	51.2	1.5	100.0
5 Craft and related	32.0	65.2	2.8	100.0
6 Personal and protective service	19.4	77.4	3.2	100.0
7 Sales	17.8	80.3	1.9	100.0
8 Plant and machine operatives	42.3	55.2	2.4	100.0
9 Other	15.1	81.6	3.3	100.0
Total females	41.5	56.3	2.2	100.0
All persons				
1 Managers and administrators	57.9	39.6	2.5	100.0
2 Professional	67.2	31.0	1.9	100.0
3 Associate professional and technical	61.1	36.6	2.3	100.0
4 Clerical and Secretarial	50.1	48.2	1.7	100.0
5 Craft and related	39.2	56.8	3.9	100.0
6 Personal and protective service	32.9	64.3	2.8	100.0
7 Sales	24.5	73.3	2.2	100.0
8 Plant and machine operatives	46.3	50.7	3.0	100.0
9 Other	29.6	67.3	3.1	100.0
Total persons	46.8	50.6	2.6	100.0

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

Table 5 Employees aged 20 to 69 years, classified by occupational pension scheme coverage, sex and organisation size

Organisation size				%
	With an Occupational Pension	With no Occupational Pension	Other ¹	Total
Males				
1 to 4	13.0	80.3	6.7	100.0
5 to 49	27.8	69.8	2.4	100.0
50 to 99	45.5	52.0	2.5	100.0
100 to 499	63.8	33.0	3.2	100.0
500+	74.8	23.7	1.6	100.0
Don't know	32.9	56.2	10.9	100.0
Total males	51.7	45.4	2.9	100.0
Females				
1 to 4	6.9	90.0	3.1	100.0
5 to 49	20.6	77.4	1.9	100.0
50 to 99	35.3	62.1	2.5	100.0
100 to 499	51.9	45.8	2.3	100.0
500+	65.2	33.0	1.8	100.0
Don't know	21.4	75.1	3.5	100.0
Total females	41.5	56.3	2.2	100.0
All persons				
1 to 4	9.7	85.5	4.8	100.0
5 to 49	24.2	73.6	2.2	100.0
50 to 99	41.2	56.3	2.5	100.0
100 to 499	58.4	38.8	2.8	100.0
500+	70.2	28.1	1.7	100.0
Don't know	27.6	64.8	7.5	100.0
Total persons	46.8	50.6	2.6	100.0

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

Table 6 Employees aged 20 to 69, who are members of an occupational pension scheme classified by whether or not they have made any additional voluntary contributions to this scheme

%

	Yes	No	Other ¹	Total
State	11.5	87.2	1.3	100.0
NACE				
A-B Agriculture, forestry and fishing	5.7	92.5	1.9	100.0
C-E Other production industries	13.8	84.5	1.7	100.0
F Construction	6.8	92.0	1.2	100.0
G Wholesale and retail trade	8.5	89.8	1.7	100.0
H Hotels and restaurants	2.3	96.5	1.2	100.0
I Transport, storage and communications	10.2	88.3	1.5	100.0
J-K Financial and other business services	13.5	85.4	1.1	100.0
L Public administration and defence	6.3	92.6	1.1	100.0
M-N Education and health	13.8	85.2	1.0	100.0
O Other services	11.3	86.5	2.3	100.0
Organisation size				
1 to 4	8.4	89.9	1.9	100.0
5 to 49	10.2	88.2	1.6	100.0
50 to 99	9.1	89.5	1.4	100.0
100 to 499	13.0	85.6	1.5	100.0
500+	11.5	87.4	1.1	100.0
Don't know	14.2	82.3	3.5	100.0
Sex				
Male	13.0	85.6	1.4	100.0
Female	9.4	89.4	1.2	100.0
Age group				
20-24	4.3	94.3	1.4	100.0
25-34	8.6	90.2	1.2	100.0
35-44	13.1	85.8	1.1	100.0
45-54	14.5	83.9	1.6	100.0
55-69	15.9	82.6	1.6	100.0

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

Table 7 All persons in employment aged 20 to 69 years classified by whether or not they are in receipt of a retirement pension other than of the state pension

	%			
	Yes	No	Other ¹	Total
State	1.3	97.8	0.9	100.0
NACE				
A-B Agriculture, forestry and fishing	1.8	96.0	2.2	100.0
C-E Other production industries	0.7	98.3	1.0	100.0
F Construction	1.0	98.0	1.0	100.0
G Wholesale and retail trade	1.3	98.0	0.7	100.0
H Hotels and restaurants	0.7	98.0	1.2	100.0
I Transport, storage and communications	1.5	97.8	0.6	100.0
J-K Financial and other business services	1.6	97.6	0.8	100.0
L Public administration and defence	1.0	98.7	0.3	100.0
M-N Education and health	1.6	97.7	0.7	100.0
O Other services	2.6	96.4	1.0	100.0
Organisation size				
1 to 4	2.4	96.8	0.8	100.0
5 to 49	1.3	98.1	0.6	100.0
50 to 99	0.7	98.3	1.0	100.0
100 to 499	1.1	98.5	0.4	100.0
500+	0.9	98.5	0.5	100.0
Don't know	2.0	94.6	3.4	100.0
Sex				
Male	1.7	97.3	1.0	100.0
Female	0.8	98.4	0.8	100.0
Age group				
20-24	*	99.2	0.7	100.0
25-34	0.3	98.8	0.9	100.0
35-44	0.6	98.4	1.0	100.0
45-54	1.4	97.7	0.9	100.0
55-69	7.2	91.7	1.1	100.0

* Sample occurrence too small for estimation

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

Table 8 All persons in employment aged 20 to 69 years classified by whether they have any entitlement to a pension, which has not yet commenced, from a previous job

	%			
	Yes	No	Other ¹	Total
State	3.1	94.2	2.7	100.0
NACE				
A-B Agriculture, forestry and fishing	1.0	93.2	5.7	100.0
C-E Other production industries	2.9	95.2	1.9	100.0
F Construction	2.8	94.9	2.3	100.0
G Wholesale and retail trade	2.1	95.5	2.4	100.0
H Hotels and restaurants	1.7	95.5	2.7	100.0
I Transport, storage and communications	3.5	93.8	2.7	100.0
J-K Financial and other business services	6.0	91.4	2.7	100.0
L Public administration and defence	2.0	96.5	1.5	100.0
M-N Education and health	3.3	94.1	2.7	100.0
O Other services	3.1	92.4	4.5	100.0
Organisation size				
1 to 4	2.8	93.7	3.5	100.0
5 to 49	2.3	95.4	2.4	100.0
50 to 99	2.4	95.6	2.0	100.0
100 to 499	3.9	94.3	1.8	100.0
500+	3.3	95.0	1.7	100.0
Don't know	4.0	88.9	7.1	100.0
Sex				
Male	3.5	93.2	3.3	100.0
Female	2.5	95.5	2.0	100.0
Age group				
20-24	*	98.9	0.9	100.0
25-34	2.6	95.9	1.5	100.0
35-44	4.4	93.5	2.1	100.0
45-54	3.5	93.6	2.9	100.0
55-69	4.0	86.6	9.5	100.0

* Sample occurrence too small for estimation

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

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.
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 from time to time.
Pension Cover	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'.
Questionnaire	The pensions module was asked of all persons aged 20 to 69 years that were in employment and who participated directly in the survey. The questions covered included membership of employer's pension scheme, personal pension plan, receipt of retirement pension, regular contributor, additional voluntary contributions, previous entitlements, and organisation size.

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, essentially, 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.

Regions	The regional classifications in this release are based on the NUTS (Nomenclature of Territorial Units) classification used by Eurostat. The NUTS3 regions correspond to the eight Regional Authorities established under the Local Government Act, 1991 (Regional Authorities) (Establishment) Order, 1993, which came into operation on 1 January 1994. The NUTS2 regions, which were proposed by Government and agreed by Eurostat in 1999, are groupings of the NUTS3 regions. The composition of the regions is set out below.
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Border, Midlands and Western NUTS2 Region

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

Eastern and Southern NUTS2 Region

Dublin	Dublin Dun Laoghaire-Rathdown Fingal South Dublin
Mid-East	Kildare Meath Wicklow
Mid-West	Clare Limerick County Borough Limerick County Tipperary North Riding
South-East	Carlow Kilkenny Tipperary South Riding Waterford County Borough Waterford County Wexford
South-West	Cork County Borough Cork County Kerry