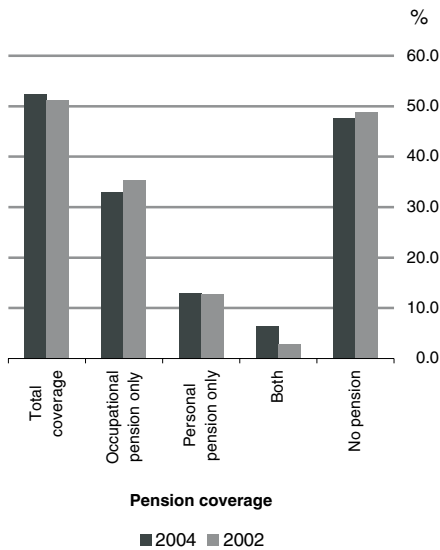




Pension coverage for persons in employment aged 20 to 69 years



Quarterly National Household Survey

Pensions update

Quarter 1 2004

Just over half of those in employment have pension coverage

The pension coverage rate for all persons in employment aged between 20 and 69 in the first quarter of 2004 was 52.4%. This coverage rate was slightly higher than the 51.2% recorded in the first quarter of 2002.

These figures are based on a survey update module on pensions, which was included in the Quarterly National Household Survey in the first quarter of 2004. *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.*

Overall pension cover for the self-employed and those assisting relatives is estimated to have fallen slightly since 2002 from 44.1% to 43.1%. In contrast, pension cover for employees is estimated to have increased from 52.8% to 54.4%.

The proportion of employees with only a personal pension increased from 5.5% to 6.3%, while the proportion of employees with only an occupational pension fell from 43.7% to 40.4%. However, the percentage of employees reporting both occupational and personal pension cover more than doubled from 3.6% to 7.7%.

NOTE: The introduction of questions on PRSA (Personal Retirement Savings Account) pension cover in this update module may have influenced how respondents interpreted the questions on the type of pension cover they held. Thus some of the change noted in the last paragraph above may be due to a lack of strict comparability between the two surveys. The comparability of the overall pension coverage rates from the two surveys has not been affected by the introduction of these questions. See 'Methodology' in Background Notes.

As in the 2002 module, younger workers tend to have less cover than their older counterparts. The coverage rate for workers aged 20-24 remains the lowest among all age groups and is estimated to have fallen slightly from 25.2% to 23.2%. Cover remains highest for workers aged 35-44, at 62.2%, up from 60.4% in 2002.

Male workers (56.3%) continue to have a higher rate of coverage than females (46.8%). Furthermore, married workers (61.5%) have a far higher rate of cover than those who are single (41.2%), separated (47.4%), or widowed (47.1%).

Coverage rates in the regions have changed very little since 2002, with the highest rate of cover remaining in the Mid-East (58.0%) and Dublin (55.7%) regions. The lowest rate of cover was recorded in the Midlands (44.7%) and West (45.6%) regions.

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Table 1 Pension coverage in the State for persons in employment aged 20 to 69 years, Q1 2004

	Occupational Pension only	Personal Pension only	Both	Total Coverage	No pension ¹	Total %
State	33.1	13.0	6.3	52.4	47.6	100.0
Region						
Border	31.0	12.4	4.5	47.9	52.1	100.0
Midlands	29.9	11.0	3.8	44.7	55.3	100.0
West	26.4	13.1	6.1	45.6	54.4	100.0
Dublin	38.1	10.1	7.6	55.7	44.3	100.0
Mid-East	31.9	17.3	8.9	58.0	42.0	100.0
Mid-West	31.7	14.7	6.3	52.7	47.3	100.0
South-East	30.5	17.3	5.8	53.5	46.6	100.0
South-West	33.3	13.0	4.6	50.8	49.2	100.0
Sex						
Male	31.4	17.4	7.4	56.3	43.7	100.0
Female	35.4	6.7	4.8	46.8	53.2	100.0
Age group						
20-24	19.1	1.9	2.2	23.2	76.8	100.0
25-34	35.4	9.4	5.7	50.5	49.5	100.0
35-44	37.6	16.6	8.0	62.2	37.8	100.0
45-54	35.0	17.1	7.7	59.8	40.2	100.0
55-69	28.9	19.6	6.4	54.8	45.2	100.0
30+ ²	35.4	16.3	7.4	59.1	40.9	100.0
Marital Status						
Single	29.0	7.4	4.8	41.2	58.9	100.0
Married	36.7	17.1	7.7	61.5	38.5	100.0
Separated	30.0	12.8	4.6	47.4	52.6	100.0
Widowed	22.8	17.9	6.4	47.1	52.9	100.0
ILO employment status						
S/Employed and Assisting relatives	*	43.1	*	43.1	56.9	100.0
Employees	40.4	6.3	7.7	54.4	45.6	100.0

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 all persons in employment aged 30+.

* Not relevant in this category.

Table 2 Pension coverage in the State for persons in employment aged 20 to 69 years, Q1 2002

	Occupational Pension only	Personal Pension only	Both	Total Coverage	No pension ¹	Total
State	35.4	12.9	2.9	51.2	48.8	100.0
Region						
Border	28.5	12.4	3.5	44.5	55.5	100.0
Midlands	27.4	14.8	2.3	44.5	55.5	100.0
West	29.9	12.2	2.0	44.1	55.9	100.0
Dublin	42.2	10.3	3.1	55.6	44.4	100.0
Mid-East	37.7	15.5	2.8	55.9	44.1	100.0
Mid-West	36.9	12.2	3.8	52.8	47.2	100.0
South-East	28.1	17.5	2.8	48.5	51.6	100.0
South-West	34.6	13.5	2.6	50.6	49.4	100.0
Sex						
Male	34.8	17.7	3.5	55.9	44.1	100.0
Female	36.3	6.1	2.2	44.6	55.4	100.0
Age group						
20-24	23.0	1.3	0.9	25.2	74.8	100.0
25-34	37.9	9.3	2.6	49.8	50.2	100.0
35-44	41.2	15.7	3.5	60.4	39.6	100.0
45-54	37.3	18.1	4.3	59.7	40.3	100.0
55-69	26.6	19.9	2.6	49.0	51.0	100.0
30+ ²	37.7	16.3	3.4	57.4	42.6	100.0
Marital Status						
Single	31.0	7.1	2.0	40.1	59.9	100.0
Married	39.2	17.3	3.7	60.2	39.8	100.0
Separated	31.3	10.5	2.7	44.5	55.5	100.0
Widowed	28.4	14.1	1.5	44.1	55.9	100.0
ILO employment status						
S/Employed and Assisting relatives	*	44.1	*	44.1	55.9	100.0
Employees	43.7	5.5	3.6	52.8	47.2	100.0

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 all persons in employment aged 30+.

* Not relevant in this category.

Background Notes

Reference period	The questions on pensions were included in the Quarterly National Household Survey (QNHS) in the three months from December 2003 to February 2004. This was an update of a module asked in the same period in 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.
Methodology	<p>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?’</p> <p>Questions on Personal Retirement Savings Accounts (PRSAs) were introduced for the first time in this update module. However, analysis of the responses to these questions, in conjunction with information from other sources, would indicate that respondents did not yet have sufficient knowledge of this new form of pension cover to provide reliable data for this publication. As noted in the commentary, the introduction of these questions may also have influenced how respondents interpreted the questions on the type of pension cover they held.</p>
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.

Border, Midlands and Western NUTS2 Region

Border	Cavan Donegal Leitrim Louth Monaghan Sligo
Midland	Laoighis Longford Offaly Westmeath
West	Galway City 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 City Limerick County North Tipperary
South-East	Carlow Kilkenny South Tipperary Waterford City Waterford County Wexford
South-West	Cork City Cork County Kerry