

Module on pensions and participation in the labour market. 2023

Methodology

June 2024

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1 Background

The Community Labour Force Survey (LFS) is a survey conducted in a coordinated manner across the European Union, in accordance with Council Regulation 577/98 on the organisation of a sample survey on the labour force of the Community (Official Journal of the European Communities L-77, 14 March) until 2020 and in accordance with the following regulations from 2021:

- REGULATION (EU) 2019/1700 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 10 October 2019, establishing a common framework for European household surveys, and
- IMPLEMENTING REGULATION (EU) 2020/1642 of 5 November 2020, as well as other Delegated and Implementing Regulations establishing the variables to be analysed, the definitions to be used, and the frequencies for each of the variables in the European Labour Force Survey (LFS) that must be provided as of the first quarter of 2021.

In Spain, the LFS is included in the Active Population Survey (EPA, per its Spanish acronym). The EPA was adjusted to Council Regulation 577/98 from the first quarter of 1999 and has since been subject to European regulation.

Regulation 577/98 indicated that in the second quarters of each year, a series of questions on specific labour market topics should be introduced in the LFS, so until 2005 in Spain, the ad hoc module was conducted in these quarters, together with the EPA.

In 2005, Regulation 430/2005 was published, opening the possibility of providing a set of so-called *structural* variables, for an annual sub-sample representative of the whole year. If an annual sub-sample is used, it was determined that the collection of information corresponding to the modules should be carried out, along with the sub-sample variables, throughout the year.

Therefore, in Spain, since 2006, the module questionnaire is asked throughout the year, in the sixth interviews and for one-sixth of the sample, where information on the sub-sample variables is collected.

As of 2021, under DELEGATED REGULATION (EU) 2020/256 OF THE COMMISSION of 16 December 2019, supplementing Regulation (EU) 2019/1700 of the European Parliament and of the Council, a multi-annual planning of variables is established so that the annual modules become regular, repeating every eight years, and in between, every four years, a new one is introduced on a different topic each time (ad hoc module).

2 Labour Survey Design

The sample design of the module on pensions and participation in the labour market coincides with that of the EPA, as it is conducted together with it, for one-sixth of the quarterly sample, throughout the year. The most important characteristics of this design are described below (for more details, see the publications of the National Statistics Institute *EPA. Technical Manual* and *EPA. Survey description, definitions and instructions for completing the questionnaire*).

The EPA is a continuous quarterly sample survey that covers the entire national territory. It targets the population residing in main family dwellings, that is, dwellings used all or most of the year as usual and permanent residences. Collective households (hospitals, residences, barracks, convents, etc.) and secondary or seasonal dwellings are not included in the survey.

It has a two-stage stratified sampling, with census sections as the first stage units and family dwellings as the second stage units. All persons residing in the selected dwellings are surveyed.

The sample size in 2021 was 3,822 census sections, around 65,000 dwellings, and 160,000 people. Gradually, the number of sections will increase to a total of 5,298 in 2024, of which 288 correspond to the additional sample from Galicia. The number of homes selected per section will go from an average of 20 to 13.

The sample has been spatially distributed following a compromise between proportional and uniform allocation, with the aim of providing estimates at the provincial level (NUTS 3 [Nomenclature of Territorial Units for Statistics]) and for autonomous communities (NUTS 2).

Additionally, the sample is evenly distributed over the thirteen weeks that make up each quarter.

The section sample is divided into six sub-samples called rotation shifts, and each quarter the dwellings of one rotation shift are replaced; with this mechanism, each household is interviewed for six consecutive quarters and is then replaced by another household from the same section at the end of the six-quarter period.

Fieldwork is conducted by interviewers employed by the National Statistics Institute in each of its 52 delegations. The first interview is conducted in person, and the second and subsequent interviews are conducted by telephone, unless the household does not have a telephone or prefers a personal interview.

Personal interviews are conducted in each of the 52 delegations, while telephone interviews are conducted in 7 delegations where the CATI centres (Computer-Assisted Telephone Interviewing centres) are located.

All interviews are conducted using a laptop or desktop computer. The delegation's work system is weekly and follows the following sequence:

- Interview week
- Review and cleansing week
- Week of sending questionnaires to Central Services (via teleprocessing)

In December 2020, a page was created on the National Statistics Institute (INE, per its Spanish acronym) intranet for provincial delegations to consult the module questions and instructions for their completion.

Fieldwork was carried out from 9 January 2023 to 6 January 2024, corresponding to the reference period from 2 January 2023 to 30 December 2023.

The sample size and non-responses are presented in Table 1.

Table 1. Sample size and non-responses in sixth interviews over the four quarters of 2023

	Total	
	Absolute value	Percentage
Initial sample	40,791	100.00
Negative	2,285	5.60
Absences and inaccessible	4,101	10.05
Total non-response	6,386	15.66
Effective sample interviewed	34,405	84.34

The sample finally interviewed consisted of 34,405 dwellings. None were discarded due to centralised processing.

Table 2. Actual sample interviewed in sixth interviews

	Total	
	Absolute value	Percentage
Original sample interviewed	34,405	100
Sample loss due to centralised processing	0	0
Effective sample interviewed	34,405	100

The number of people interviewed in the sixth interview was 83,396. Of these, 30,397 were between 50 and 74 years old and thus completed the 2023 module.

3 Questionnaire

Module on pensions and labour market participation (People between 50 and 74 years old)

For people between 50 and 74 years of age, that is, who meet:
50<=AGE<=74

Otherwise, end of module

If SIDIV1={2,5} or SIDIV2={2,5} or SIDIV3={2,5} or RZULT={7,8} or BUSCA1=8 or NBUSCA=7

Finally, I'm going to ask you about your retirement

Rest

Finally, I am going to ask you about how you are facing your retirement

If SIDIV1={2,5} or SIDIV2={2,5} or SIDIV3={2,5} or RZULT={7,8} or BUSCA1=8 or NBUSCA=7

Otherwise, go to M1.1

- 1.** If SIDIV1=2 or SIDIV2=2 or SIDIV3=2 (has at least retirement pension or early retirement income)
You previously commented that you were receiving a retirement pension or early retirement benefits.
 If (SIDIV1<2 and SIDIV2<2 and SIDIV3<2) and (SIDIV1=5 or SIDIV2=5 or SIDIV3=5) (he only has a different pension to retirement)
You previously commented that you received a pension other than retirement (or early retirement benefits).
 If SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and RZULT=7 (stopped working due to early retirement)
You previously commented that you left your last job due to early retirement.
 If SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and RZULT=8 (stopped working due to retirement)
You previously commented that you left your last job due to retirement.
 If SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and RZULT<7 and (BUSCA1=6 and NBUSCA=7) (they don't want to have an employment because they are retired and we don't ask RZULT because they stopped working more than 8 years ago or they do not say that they're retired here)
You previously commented that you are not looking for a job because you are retired.
 If SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and RZULT<7 and (BUSCA1=6 and NBUSCA=7) (they don't want to have an employment because they are retired and we don't ask RZULT because they stopped working more than 8 years ago or it does not say that they is retired here)
You previously commented that you do not want to have a job because you are retired.

		Yes (1)	No (6)	Don't know (0)
1.1	<p>If SIDIV1=2 or SIDIV2=2 or SIDIV3=2</p> <p>Without taking early retirement benefits into account, do you receive a retirement pension from the Public System (Social Security, State Pension, etc.)? Think, too, about the pensions received for your work abroad.</p> <p>If (SIDIV1=5 or SIDIV2=5 or SIDIV3=5) and SIDIV1<2 and SIDIV2<2 and SIDIV3<2</p> <p>Apart from this, do you receive a retirement from the Public System (Social Security, State Pension, etc.)? Think, too, about the pensions received for your work abroad.</p> <p>Rest</p> <p>Do you receive a retirement pension from the Public System (Social Security, State Pension, etc.)? Think, too, about the pensions received for your work abroad.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2	<p>If (SIDIV1=2 or SIDIV2=2 or SIDIV3=2) and M1.1<1 (has at least a retirement pension but not from the Public System)</p> <p>Is it a company retirement pension plan (CPP), professional association or social welfare mutual fund?</p> <p>(SIDIV1<2 and SIDIV2<2 and SIDIV3<2) and M1.1<1 (that is, for the rest of the cases with M1.1<1)</p> <p>And what about a company retirement pension plan (CPP), professional association or social welfare mutual fund?</p> <p>If (SIDIV1=5 or SIDIV2=5 or SIDIV3=5) and SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and M1.1=1 (from the EAPS questionnaire we can only deduce that they have a pension other than retirement, but in the module it states that they also have a retirement pension from the Public System)</p> <p>And, do you receive any other retirement pension from a company pension plan (CPP), professional association or social welfare mutual fund?</p> <p>If ((SIDIV1<5 and SIDIV2<5 and SIDIV3<5) or SIDIV1=2 or SIDIV2=2 or SIDIV3=2) and M1.1=1 (that is, for the rest of the cases with M1.1=1)</p> <p>Apart from this retirement pension from the Public System, do you receive any other retirement pension from a company pension plan (CPP), professional association or social security mutual fund?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.3	<p>If (SIDIV1=2 or SIDIV2=2 or SIDIV3=2) and M1.1<1 and M1.2=1</p> <p>And do you also receive any retirement pension from individual pension plans (managed by banks or insurers)? Do not take into account those that are received in the form of a single payment.</p> <p>Rest</p> <p>And, do you receive any retirement pension from individual pension plans (managed by banks or insurers)? Do not take into account those that are received in the form of a single payment.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If any M1.i (i=1-3) =1, that is, if they receive any retirement pension

Otherwise, go to M4

- 2.** If (M1.1=1 and M1.i (i=2,3)<1) or (M1.2=1 and M1.i (i=1,3)<1) or (M1.3=1 and M1.i (i=1,2)<1), that is, if they receive a single retirement pension
At what age did you start receiving your retirement pension?
 If M1.1=1 and (M1.2=1 or M1.3=1), that is, if they receive a retirement pension from the Public System in combination with another private retirement pension
At what age did you start receiving your retirement pension from the Public System?
 If M1.1<1 and M1.2=1 and M1.3=1, that is, if they receive both private retirement pensions, company and individual
At what age did you start receiving the first of these two retirement pensions?

Age: _____

Do not know

0 ☐

If M2=0 and TANTA<=0000

Otherwise, go to box before M3

If TANTM<=00

You commented that you stopped working at [TANTM] of [TANTA], on the date that you were or were about to turn (YEAR-TANTA) years old, in case that helps you remember.

If TANTM=00

You commented that you stopped working at [TANTA], on that date that you were or were about to turn (YEAR-TANTA) years old, in case it helps you remember.

If M1.1=1, that is, if they receive a retirement pension from the Public System

Otherwise, go to M4

3. If RZULT=7 and M1.1=1 and M1.i (i=2,3)<>1 (early retirement and only pension from the Public System)

Did retiring early mean a reduction in your first pension?

If RZULT=7 and M1.1=1 and (M1.2=1 or M1.3=1) (early retirement and pension from the Public System in combination with another private retirement pension)

Did retiring early mean a reduction in your first pension from the Public System?

M1.1=1 and M1.i (i=2,3)<>1 (only retirement pension from the Public System)

Did you receive your first retirement pension with a reduction or bonus?

M1.1=1 and (M1.2=1 or M1.3=1) (retirement pension from the Public System in combination with another private retirement pension)

Did you receive your first retirement pension from the Public System with a reduction or bonus?

If RZULT=7

Yes 1 ☐
No 3 ☐
Do not know 0 ☐

If RZULT<>7

Yes, with reduction for early retirement 1 ☐
Yes, with bonus for postponement of retirement 2 ☐
No, there was no reduction or bonus 3 ☐
Do not know 0 ☐

4. If (SIDIV1=5 or SIDIV2=5 or SIDIV3=5), that is, they claim to receive a pension other than retirement and may or may not receive the retirement pension.

Is the pension that you receive other than the retirement pension, for disability or invalidity? It can be contributory or non-contributory, and both public and private.

If (SIDIV1<>5 and SIDIV2<>5 and SIDIV3<>5) and (SIDIV1=4 or SIDIV2=4 or SIDIV3=4), that is, they do not say that they receive a pension other than retirement but they do say that they are disabled to work

You previously mentioned that you are permanently unable to work, do you receive a pension or other periodic benefit for disability or invalidity? It can be contributory or non-contributory, and both public and private.

Rest

Are you currently receiving a pension or other regular disability or invalidity benefit? Includes both contributory and non-contributory pensions, and both public and private.

Yes 1 ☐
No 6 ☐
Do not know 0 ☐

If M4=1, that is, if they receive a disability pension

Otherwise, go to box before M6

5. At what age did you start receiving your disability pension? If you have received this pension with an interruption, indicate the age at which you began to receive the most recent disability pension.

Age: _____

Do not know 0 ☐

If (M1.3=1 and M1.i<>1, i=1,2) or (M1.i<>1, i=1,2,3), that is, if he does not receive a retirement pension or only receives individual or personal retirement pension

Otherwise, go to box before M7

6. The next questions ask about your retirement income.

		Yes (1)	No (6)	Don't know (0)
6.1	Are you contributing to be entitled to a retirement pension from the Public System?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.2	Do you have any contribution to a pension plan from any company (PPE), professional association or mutual benefit society, to complement the public Social Security pension upon retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	If M1.3=1 impute M6.3=1 and go to M7			
6.3	Do you have an individual pension plan or life insurance that you can receive in periodic payments when you retire?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If some M1.i (i=1-3) =1, that is, if you receive a retirement pension

Otherwise, end of module

7. If M1.1=1 and (M1.2=1 or M1.3=1), that is, if they receive a retirement pension from the Public System in combination with another private retirement pension

In the six months after receiving your first retirement pension from the Public System, what was your situation? I'll read the options:

Rest

In the six months after receiving your first retirement pension, what was your situation? I'll read the options:

- | | |
|--|----------------------------|
| Stopped working | 1 <input type="checkbox"/> |
| Continued to work without change | 2 <input type="checkbox"/> |
| Continued to work but with changes (for example, you changed jobs, worked fewer hours, or continued to work at your second job but stopped working at your main job) | 3 <input type="checkbox"/> |
| Were not working at the time | 4 <input type="checkbox"/> |
| You don't know | 0 <input type="checkbox"/> |

If M7=1, that is, they had stopped working when receiving the retirement pension

Otherwise, go to box before M9

8. What was the main reason to stop working? I'll read the options:

- | | |
|--|----------------------------|
| Was eligible to retire | 1 <input type="checkbox"/> |
| Had reached the maximum retirement age | 2 <input type="checkbox"/> |
| Had a favourable financial situation to be able to leave | 3 <input type="checkbox"/> |
| Other work-related reasons (for example, fired, stressful job, lack of clients, slow business) | 4 <input type="checkbox"/> |
| Illness or disability | 5 <input type="checkbox"/> |
| Caregiving responsibilities or other family reasons | 6 <input type="checkbox"/> |
| Another reason | 7 <input type="checkbox"/> |
| Do not know | 0 <input type="checkbox"/> |

If M7=2, 3, that is, he continued working when receiving the retirement pension

Otherwise, go to box before M10

9. What was the main reason to continue working? I'll read the options:

- | | |
|--|----------------------------|
| The work was necessary for additional income | 1 <input type="checkbox"/> |
| The job was financially attractive | 2 <input type="checkbox"/> |
| Your partner also continued to work | 3 <input type="checkbox"/> |
| You liked to work and be productive | 4 <input type="checkbox"/> |
| You liked to remain socially active | 5 <input type="checkbox"/> |
| Another reason | 6 <input type="checkbox"/> |
| Do not know | 0 <input type="checkbox"/> |

If M7=1, 4, that is, people who stopped working or were not working when receiving the retirement pension

Otherwise, end of module

10. Since you began receiving your retirement pension, have you had any paid work?

- | | |
|--|----------------------------|
| Yes, at least one job that lasted three months or more | 1 <input type="checkbox"/> |
| Yes, but it has been a casual job | 2 <input type="checkbox"/> |
| No | 3 <input type="checkbox"/> |
| Do not know | 0 <input type="checkbox"/> |

If M10=1, that is, people who returned to work after stopping work or not working when receiving the retirement pension

Otherwise, end of module

11. What was the main reason you went back to work? I'll read the options:

- | | |
|--|----------------------------|
| The work was necessary for additional income | 1 <input type="checkbox"/> |
| The job was financially attractive | 2 <input type="checkbox"/> |
| Your partner still worked | 3 <input type="checkbox"/> |
| You liked to work and be productive | 4 <input type="checkbox"/> |
| You liked to remain socially active | 5 <input type="checkbox"/> |
| Another reason | 6 <input type="checkbox"/> |
| Do not know | 0 <input type="checkbox"/> |

End of Module

4 Instructions for completing the questionnaire

Module on pensions and participation in the labour market (2023 Active Population Survey)

4.1 Introduction

Until 2005, in the second quarters of each year, a series of questions on specific labour market topics were introduced in the Active Population Survey. From 2006, these questions were asked throughout the year, but only to one-sixth of the sample, specifically to the households in the sixth interview. These questions, until 2020, were included in what is known as the *ad hoc module*, which was conducted in coordination with the Labour Force Surveys of other European Union countries, as indicated in Council Regulation (EC) 577/98 of 9 March 1998, concerning the organisation of a sample survey on the labour force in the Community (Official Journal of the European Communities L 77, 14 March). Since 2021, under Regulation (EU) 2019/1700 of the European Parliament and of the Council of 10 October 2019, questions on certain topics will be repeated every eight years, addressed to one-sixth of the sample, forming what will then be called *regular modules*. Interspersed with these regular modules, every four years, new *ad hoc* modules will be included, consisting of questions on a different specific topic each time.

The 2023 module, which deals with *pensions and participation in the labour market*, is mentioned in Commission Implementing Regulation (EU) 2020/1642 of 5 November 2020, as part of the regular modules. The same regulation specifies the technical data of the variables that will be part of this module.

Retirement pensions aim to maintain the living standards of the population leaving the labour market due to age, protecting them from poverty. With pensions, the goal is not only to prevent poverty for these individuals but also to enable them to live a dignified life, within national standards. Pensions are the main source of income for about 25% of the population of the European Union, with the state administration of each country being the primary source funding these pensions.

The European Pillar of Social Rights, proclaimed by the European Parliament, the Council, and the Commission in 2017 at the Gothenburg Summit, emphasises the following topics in its chapter 3 on Social Protection and Inclusion:

- Guaranteeing a pension corresponding to their contributions, ensuring adequate income.
- Equal opportunities for men and women to acquire pension rights.
- Resources to allow a dignified life in old age.

Currently, both the proportion of elderly people in the European population and life expectancy are increasing. This poses a challenge for European pension systems, which must adapt to remain financially sustainable and provide adequate income for Europeans during retirement.

Pension policies are decided and implemented by each EU country at the national level. However, the EU supports efforts in each country to ensure a high level of social protection, including adequate pensions, through the mutual exchange of experiences and best practices.

The 2023 Labour Force Survey Module is crucial for monitoring compliance with the European Pillar of Social Rights and as a basis for establishing or reviewing policies in this field.

The content of the module has been determined considering past experiences of similar modules. Specifically, the 2006 module on *leaving the labour market and transitioning to retirement*, and the 2012 module on *the transition from working life to retirement*.

The objective of this module is to provide data on pensions and labour market participation in EU countries that collect the same information, providing a basis for analysing and comparing the end of professional careers and pension coverage in different countries.

The following sub-modules are studied:

- Sub-module 1 on pensions received.
- Sub-module 2 on pensions expected to be received.
- Sub-module 3 on the situation when receiving the first retirement pension.

4.2 Population targeted by the module

The module is aimed at people aged between 50 and 74 years.

4.3 Instructions for completing the questionnaire

Code 0 ('does not know') should be used exclusively if the person is unable to select any of the other response codes. It should not be read by the interviewer. This rule applies to all questions that allow 'does not know' as an answer.

Before we examine each of the questions in this module on pensions and participation in the labour market in detail, let's briefly review the types of pensions available in Spain.

Article 41 of the Spanish Constitution establishes that public authorities will maintain a public Social Security system for all citizens, ensuring sufficient social assistance and benefits in situations of need (old age, disability, death, etc.). It also states that this social protection can be freely supplemented through the private sector.

In other words, in our country, social protection is primarily funded by the State and can be voluntarily complemented by the private system, partly by companies and, finally, by individuals.

Therefore, we can say that social security in Spain is characterised by three pillars of support:

1. The first pillar: state coverage through the Public Pension System.
2. The second pillar: collective supplementation at the corporate level.
3. The third pillar: individual personal initiative, where what is not obtained from the previous pillars is sought through personal solutions

First Pillar: Public Pension System (Social Security)

The Public Pension System recognises two types of pensions:

- **Contributory**, which require a minimum period of contributions to Social Security (defined based on years of work, salary received, and contributions made for pensions).
- **Non-contributory**, which are economic benefits aimed at covering the basic needs of citizens who have not contributed or have not done so for the sufficient time to access contributory-level benefits.

To access a **contributory pension**, the worker must be included in the General Social Security Regime or one of the Special Regimes.

The **General Regime** includes Spanish employees in industry and services, and those assimilated to them, who usually carry out their activity in national territory.

The **Special Regimes** include:

- Self-employed,
- Coal Mining,
- Maritime Workers,
- Civil Servants of the State,
- Armed Forces, and
- Civil Servants in the service of the Administration of Justice.

The types of **contributory pensions** are as follows:

- **Retirement**: ordinary, early, partial, or flexible.
- **Permanent disability**: total, absolute, or severe disability.
- **Death**: widowhood, orphanhood, or in favour of family members.

Second Pillar: Corporate Pensions

Corporate pension systems are designed to generate savings for the future needs of their employees. Contributions can be 100% from the sponsor (company) or can be combined between contributions from the sponsor and the participant (employee).

Third Pillar: Individual Provisions

In this modality, individuals arrange their future protection on their own initiative with their financial institution or insurance company. The participant (individual) makes periodic contributions during their working life, generating a savings pool (also known as consolidated rights), which they will receive when the protected situation arises.

For this module, we will consider a **pension** to be a periodic, mostly monthly, cash payment. Lump-sum payments received in the past are not considered pensions.

The following are instructions for completing the questions in the questionnaire.

1. If SIDIV1=2 or SIDIV2=2 or SIDIV3=2 (has at least retirement pension or early retirement income)
You previously commented that you were receiving a retirement pension or early retirement benefits.
If (SIDIV1<2 and SIDIV2<2 and SIDIV3<2) and (SIDIV1=5 or SIDIV2=5 or SIDIV3=5) (he only has a different pension to retirement)
You previously commented that you received a pension other than retirement (or early retirement benefits).
If SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and RZULT=7 (stopped working due to early retirement)
You previously commented that you left your last job due to early retirement.
If SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and RZULT=8 (stopped working due to retirement)
You previously commented that you left your last job due to retirement.
If SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and RZULT<7,8 and [BUSCA1=8] (not looking for a job because they are retired and we don't ask RZULT because they stopped working more than 8 years ago or they do not say they're retired here)
You previously commented that you are not looking for a job because you are retired.
If SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and RZULT<7,8 and [BUSCA2=6 and NBUSCA=7] (they don't want to have an employment because they are retired and we do not ask RZULT because they stopped working more than 8 years ago or it does not say that they is retired here)
You previously commented that you do not want to have a job because you are retired.

		Yes (1)	No (6)	Don't know (0)
1.1	<p>If SIDIV1=2 or SIDIV2=2 or SIDIV3=2</p> <p>Without taking early retirement benefits into account, do you receive a retirement pension from the Public System (Social Security, State Pension, etc.)? Think, too, about the pensions received for your work abroad.</p> <p><i>If (SIDIV1=5 or SIDIV2=5 or SIDIV3=5) and SIDIV1<2 and SIDIV2<2 and SIDIV3<2</i></p> <p>Apart from this, do you receive a retirement from the Public System (Social Security, State Pension, etc.)? Think, too, about the pensions received for your work abroad.</p> <p>Rest</p> <p>Do you receive a retirement pension from the Public System (Social Security, State Pension, etc.)? Think, too, about the pensions received for your work abroad.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2	<p><i>If (SIDIV1=2 or SIDIV2=2 or SIDIV3=2) and M1.1<1 (has at least a retirement pension but not from the Public System)</i></p> <p>Is it a company retirement pension plan (CPP), professional association or social welfare mutual fund?</p> <p><i>(SIDIV1<2 and SIDIV2<2 and SIDIV3<2) and M1.1<1 (that is, for the rest of the cases with M1.1<1)</i></p> <p>And what about a company retirement pension plan (CPP), professional association or social welfare mutual fund?</p> <p><i>If (SIDIV1=5 or SIDIV2=5 or SIDIV3=5) and SIDIV1<2 and SIDIV2<2 and SIDIV3<2 and M1.1=1 (from the EAPS questionnaire we can only deduce that they have a pension other than retirement, but in the module it states that they also have a retirement pension from the Public System)</i></p> <p>And, do you receive any other retirement pension from a company pension plan (CPP), professional association or social welfare mutual fund?</p> <p><i>If [(SIDIV1<5 and SIDIV2<5 and SIDIV3<5) or SIDIV1=2 or SIDIV2=2 or SIDIV3=2] and M1.1=1 (that is, for the rest of the cases with M1.1=1)</i></p> <p>Apart from this retirement pension from the Public System, do you receive any other retirement pension from a company pension plan (CPP), professional association or social security mutual fund?</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.3	<p><i>If (SIDIV1=2 or SIDIV2=2 or SIDIV3=2) and M1.1<1 and M1.2=1</i></p> <p>And do you also receive any retirement pension from individual pension plans (managed by banks or insurers)? Do not take into account those that are received in the form of a single payment.</p> <p>Rest</p> <p>And, do you receive any retirement pension from individual pension plans (managed by banks or insurers)? Do not take into account those that are received in the form of a single payment.</p>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The goal of this question is to identify which individuals receive a retirement pension.

In the context of this question, we must consider that once the beneficiary of a disability or survivor's pension reaches (or exceeds) the legal/standard retirement age, they are considered to receive a retirement pension.

If the person receives a survivor's pension (a Social Security benefit intended to alleviate the need faced by a worker's family members after their death), this is not considered a retirement pension until the person reaches the legal retirement age. At that time, if the person has opted to continue receiving their survivor's pension instead of their legal retirement pension, the survivor's pension should be considered a retirement pension. If the survivor's pension is supplementary to their retirement pension, or if the respondent has renounced the survivor's pension, only their own retirement pension should be considered.

The legal retirement age is defined as the age at which retirement benefits are paid, established by law or contract. This age can vary depending on the sector of activity, occupation, gender, contribution time, etc.

The definition of retirement pension used in this question includes the following types of pensions:

1. Public System Retirement Pensions
2. Pensions from corporate retirement pension plans
3. Pensions from personal retirement plans

1. Public System Pensions

Public system retirement pensions cover social protection against old-age risks: loss of income, inadequate income, lack of independence in daily tasks, reduced social participation, etc. Medical care for the elderly is not considered, as all healthcare costs are included in the healthcare/medical care category.

Public System Pensions are provided by the government (Social Security program) based on a person's employment. Their financing largely comes from workers' contributions to Social Security.

a) **Retirement pensions, in their contributory modality** (i.e., for which contributions have been made to Social Security):

i) **Pensions from the General Regime and Special Regimes of Social Security**, including the following types:

A. **Ordinary retirement:** available to workers upon reaching the legal retirement age, provided they have contributed the minimum required years to Social Security.

If retirement occurs after the ordinary age and with a 100% applicable percentage to the regulatory base, the person can enter an active retirement situation, allowing them to combine the retirement pension with self-employed or employed work, full-time or part-time. In this situation, they receive 50% of the pension unless they are self-employed and have at least one employee, in which case the pension reaches 100%.

B. **Early retirement:** when retirement occurs before the legal age, provided the minimum required years have been contributed. This can happen with or without a reduction in the normal pension.

Early retirement can be of different types, some of which include:

- ◆ Early retirement **due to the professional group or activity**, because the nature of the work is exceptionally arduous, dangerous, toxic, or unhealthy.
- ◆ Early retirement for workers with disabilities, for those with a disability equal to or greater than 65% or equal to or greater than 45% for specific disabilities.
- ◆ Early retirement of workers as a result of their status as a member of a mutual insurance fund. Includes contributors to any of the Labour Mutual Insurance Societies for salaried workers prior to 01/01/1967; RENFE workers registered before 14/07/1967; FEVE

workers registered before 19/12/1969; those in the Special Regime for Coal Mining who were contributors to the Coal Labour Mutual Insurance Societies before 31/01/1969 and those in the Special Scheme for Sea Workers registered before 01/08/1970.

- ◆ Early retirement of workers who are not members of a mutual insurance fund, one of the requirements of which is that they must be registered as job seekers because they have left their job through no fault of their own.
 - ◆ Voluntary early retirement, where the worker decides when to end their working life.
 - ◆ Involuntary early retirement, when it is not the worker's choice, one requirement being registration as a job seeker for at least six months before applying for retirement due to job loss for specific reasons required by this retirement modality.
 - ◆ Early retirement as a result of a redundancy programme. This is considered to be those caused since 01/01/2004 for this reason.
- C. **Retirement of Passive Classes** (civil servants in Special Regime) upon reaching 65 years, with some exceptions (University Teaching Staff; Magistrates, Judges, Prosecutors, and Lawyers of the Administration of Justice and Property Registrars - those who entered before 01/01/2015 - are compulsorily retired at 70 years).
- D. **Retirement of Passive Classes due to voluntary retirement at 60 years** (civil servants in Special Regime), provided they have completed 30 years of service.
- E. **Partial Retirement:** Allows the worker, in agreement with their company, to reduce their working hours between 25% and 50%, receiving a retirement pension proportionate to the reduction in hours. If the worker has not reached the legal retirement age, the company must arrange a relief contract with another worker.
- F. **Partial Retirement in Manufacturing Industry:** Applies the regulation for partial retirement with simultaneous relief contract, valid before the entry into force of Law 27/2011, to pensions accrued before 1 January 2023 under certain requirements, for workers in the manufacturing industry.
- G. **Flexible Retirement:** This retirement allows those already receiving a retirement pension to start part-time work with a reduction in hours between 25% and 50% of the usual working hours, and to combine it with the pension they were receiving, reduced in proportion to the percentage of working hours worked part-time. It applies to all Social Security Regimes except for the regimes of civil servants of the state, Armed Forces, and civil servants in the service of the Administration of Justice.
- H. **Special Retirement at 64:** This type of retirement disappeared as of 01/01/2013, although it is maintained for those to whom Law 27/2011 applies, being employees of companies that, by agreement or pact, are

obliged to simultaneously replace the retiring worker with another registered as unemployed at the corresponding Employment Office.

In addition to these contributory pensions, the following also belong to the **Public System**:

- ii) **Old-age pension of the Compulsory Old Age and Disability Insurance (SOVI, per its Spanish acronym):** **SOVI** is a residual regime that applies to workers and their beneficiaries who, meeting the requirements of the legislation of the former regime, are not entitled to a pension from the current Social Security System.
- iii) **Contributory pension under Community Social Security Regulations:** for people who are or have been subject to the legislation of one or more Member States, and are nationals or refugees in one of them, in the European Economic Area, in Switzerland, stateless persons, or nationals of third countries with legal residence in an EU Member State (except Denmark and the United Kingdom).
- iv) **Pension under bilateral agreements with other countries and Social Security.**

The following benefits are excluded:

- Monthly compensation from a company and/or unemployment benefits, for early retirement due to labour market reasons, which are periodic payments to older workers retiring before reaching the legal retirement age, either due to unemployment or job reduction as a result of economic measures (e.g., restructuring of an industrial sector or business). Usually, these payments cease when the person is entitled to a retirement pension.
 - Benefits for reduced work capacity, i.e., disability. Periodic payments to older workers retiring before reaching the legal retirement age (established in the reference scheme) due to reduced work capacity. Usually, these payments cease when the person is entitled to a retirement pension. These payments should be included in question 4.
- b) **Non-contributory Retirement Pensions:** They are economic benefits that are recognized to those citizens who, being in a situation of protectable need, lack sufficient resources for their subsistence in the legally established terms, even if they have never contributed or long enough to achieve the benefits of the contributory level.

For more detailed information on public system retirement pensions, consult the following [Social Security link on pensions](#).

2. Pensions from corporate retirement pension plans (PPE, per its Spanish acronym)

These plans, also called employment pension plans, are contributions made by employers, employees, or both, based on income, or by self-employed workers registered as self-employed. The goal is to supplement the public Social Security retirement pension. These plans are usually established through employment contracts or sectoral or professional collective agreements, negotiated by social partners.

They can be promoted by the company or institution or by several companies, unions, federations and confederations, and business associations authorised for collective bargaining.

For example, the FONDECA pension plan would be included within these corporate retirement pension plans as it is an associated system promoted by FEDECA (Federation of Associations of Higher Bodies of the State Administration) to supplement the retirement pension of senior officials of the State Civil Administration.

3. Pensions from personal retirement plans

Personal retirement pension plans are voluntary private plans that individuals arrange with any financial entity without the need for any employment relationship between them. Their aim is to provide savings for retirement, with capital contributions made for this purpose. This group of pensions does not include those that are paid in a lump sum upon reaching retirement age.

People who stopped working due to entitlement to a pension and have requested it, even though they are not yet receiving it due to a pending administrative process (they should have received their pension if the administrative process had been resolved in the expected time), will be considered as currently receiving a pension. However, the period of vacation or sick leave taken just before applying for the pension will not be considered as a period of receiving the pension.

2. *If (M1.1=1 and M1.i (i=2,3)<>1) or (M1.2=1 and M1.i (i=1,3)<>1) or (M1.3=1 and M1.i (i=1,2)<>1), that is, if they receive a single retirement pension*
At what age did you start receiving your retirement pension?
If M1.1=1 and (M1.2=1 or M1.3=1), that is, if they receive a retirement pension from the Public System in combination with another private retirement pension
At what age did you start receiving your retirement pension from the Public System?
If M1.1<>1 and M1.2=1 and M1.3=1, that is, if they receive both private retirement pensions, company and individual
At what age did you start receiving the first of these two retirement pensions?

Age: _____

Do not know

0 □

If M2=0 and TANTA<>0000

Otherwise, go to box before M3

If TANTM<>00

You commented that you stopped working at [TANTM] of [TANTA], on the date that you were or were about to turn (YEAR-TANTA) years old, in case that helps you remember.

if TANTM=00

You commented that you stopped working at [TANTA], on that date that you were or were about to turn (YEAR-TANTA) years old, in case it helps you remember.

This question will be answered by those who receive a retirement pension, whether from the Public System, a corporate pension plan, or personal pension plans.

The aim is to determine the age at which most people receive their first retirement pension, as well as the distribution of that retirement age.

The question records the age (in completed years) of the person when they received their first retirement pension. If the person is not entitled to a Public System pension and receives one from corporate pension plans or personal pension plans, the age at which they began receiving this pension will be recorded and if they receive both, the age at which they began receiving the first one will be recorded.

As this question refers to the pensions mentioned in question 1, it also includes early retirement and partial pensions. However, pre-retirement compensations due to labour market reasons and benefits for reduced work capacity, i.e., disability, are excluded.

People who received their first pension payment more than a month late due to a lengthy administrative process will indicate the age from which they were entitled to receive that pension (when they should have received their first pension payment if the administrative process had not taken longer than expected). Likewise, people who are in an administrative process and have not yet received their pension, despite being entitled to it (they should have received it if the administrative process had been resolved in the expected time), will indicate the age (or year/month) from which they were entitled to receive it (i.e., when they should have received their first pension payment).

Vacations or sick leave taken just before the first pension payment should not be considered when calculating the age at which the first pension payment was received.

To complete the question, initially, the age at which the person began receiving their retirement pension will be asked, but if they respond 'don't know,' an additional question will appear to help them remember. This will show the date they mentioned they stopped working in their last job (in Section E of Work Experience), with the calculation of the age they were at that time. If this is helpful, they should enter the age in the corresponding box.

For **workers in the General Social Security Regime**, until 2013, the **ordinary retirement age** in Spain to access a public pension was 65 years, but from that moment on, it depends on the worker's age and the time contributed throughout their working life.

The following table shows the ages required for ordinary retirement according to base years and contribution periods:

Year	Contribution Periods	Required Age
2013	35 years and 3 months or more	65 years
	Less than 35 years and 3 months	65 years and 1 month
2014	35 years and 6 months or more	65 years
	Less than 35 years and 6 months	65 years and 2 months
2015	35 years and 9 months or more	65 years
	Less than 35 years and 9 months	65 years and 3 months
2016	36 or more years	65 years
	Less than 36 years	65 years and 4 months
2017	36 years and 3 months or more	65 years
	Less than 36 years and 3 months	65 years and 5 months
2018	36 years and 6 months or more	65 years
	Less than 36 years and 6 months	65 years and 6 months
2019	36 years and 9 months or more	65 years
	Less than 36 years and 9 months	65 years and 8 months
2020	37 or more years	65 years
	Less than 37 years	65 years and 10 months
2021	37 years and 3 months or more	65 years
	Less than 37 years and 3 months	66 years

2022	37 years and 6 months or more	65 years
	Less than 37 years and 6 months	66 years and 2 months
2023	37 years and 9 months or more	65 years
	Less than 37 years and 9 months	66 years and 4 months
2024	38 or more years	65 years
	Less than 38 years	66 years and 6 months
2025	38 years and 3 months or more	65 years
	Less than 38 years and 3 months	66 years and 8 months
2026	38 years and 3 months or more	65 years
	Less than 38 years and 3 months	66 years and 10 months
From 2027	38 years and 6 months or more	65 years
	Less than 38 years and 6 months	67 years

For officials under the Special Scheme for Passive Classes, the retirement age is mandatory and is declared ex officio upon reaching 65 years, although an extension can be requested until 70 years. There are some exceptions to the mandatory retirement age limit, specifically for those belonging to University Teaching Bodies, Magistrates, Judges, Prosecutors, Legal Advisors of the Administration of Justice, and Registrars, the latter admitted before 01/01/2015. For all of them, the mandatory retirement age is 70 years.

Officials under the Special Scheme for Passive Classes can retire voluntarily from the age of 60, provided they have 30 years of service to the State.

3. *If RZULT=7 and M1.1=1 and M1.i (i=2,3)<>1 (early retirement and only pension from the Public System)*

Did retiring early mean a reduction in your first pension?

If RZULT=7 and M1.1=1 and (M1.2=1 or M1.3=1) (early retirement and pension from the Public System in combination with another private retirement pension)

Did retiring early mean a reduction in your first pension from the Public System?

M1.1=1 and M1.i (i=2,3)<>1 (only retirement pension from the Public System)

Did you receive your first retirement pension with a reduction or bonus?

M1.1=1 and (M1.2=1 or M1.3=1) (retirement pension from the Public System in combination with another private retirement pension)

Did you receive your first retirement pension from the Public System with a reduction or bonus?

If RZULT=7

Yes	1 <input type="checkbox"/>
No	3 <input type="checkbox"/>
Do not know	0 <input type="checkbox"/>

If RZULT<>7

Yes, with reduction for early retirement	1 <input type="checkbox"/>
Yes, with bonus for postponement of retirement	2 <input type="checkbox"/>
No, there was no reduction or bonus	3 <input type="checkbox"/>
Do not know	0 <input type="checkbox"/>

This question will be answered by those who receive a public system retirement pension.

The aim is to evaluate to what extent people voluntarily choose one of the following options:

- Retire early with the consequent reduction in their pension
- Retire late to obtain a bonus in their pension
- Retire without reduction or bonus in their pension

Depending on the Public Pension System and the person's situation, they might decide to leave the labour market before they are entitled to receive their full retirement pension and thus receive a reduced pension. Conversely, they might decide to retire after reaching the age at which they would be entitled to their full pension to get a higher pension.

The requirements to opt for early retirement with a reduced pension or delayed retirement with a higher pension depend on the number of years contributed to Social Security and the person's age.

A full pension is understood to mean the expected pension without any cuts, or in other words, the maximum amount that can be claimed without any bonus.

This question should include the voluntary decisions made by the person regarding the amount of their pension.

People who have a reduced pension because they did not contribute enough years to Social Security but met the age requirements at retirement are not included in **option 1 'Yes, with reduction for early retirement.'**

To be able to select this **code 1**, the requirements for this type of pension must be met. People who have a partial retirement pension do not meet these requirements, so they can only choose between **codes 2 'Yes, with a bonus for delayed retirement'** and **3 'No, no reduction or bonus.'**

4. *If (SIDIV1=5 or SIDIV2=5 or SIDIV3=5), that is, they claim to receive a pension other than retirement and may or may not receive the retirement pension.*

Is the pension that you receive other than the retirement pension, for disability or invalidity? It can be contributory or non-contributory, and both public and private.

If (SIDIV1<>5 and SIDIV2<>5 and SIDIV3<>5) and (SIDIV1=4 or SIDIV2=4 or SIDIV3=4), that is, they do not say that they receive a pension other than retirement but they do say that they are disabled to work

You previously mentioned that you are permanently unable to work, do you receive a pension or other periodic benefit for disability or invalidity? It can be contributory or non-contributory, and both public and private.

Rest

Are you currently receiving a pension or other regular disability or invalidity benefit? Includes both contributory and non-contributory pensions, and both public and private.

Yes

1 ☐

No

6 ☐

Do not know

0 ☐

This question will be answered by the target population of the module, that is, people aged between 50 and 74 years.

The aim of this question is to identify individuals who are currently receiving a pension or other periodic benefit for disability or invalidity.

The response to this question will allow us to analyse, according to what is declared in the EPA questionnaire regarding employment, the participation in the labour market of people receiving a pension (or benefit) for disability or invalidity. At the same time, it will help us understand the situation regarding pension receipt for people not working due to a long-term illness.

It should be noted that a pension is a periodic payment, usually monthly, and that a lump sum payment in the past is not considered a pension.

According to the European System of Integrated Social Protection Statistics (ESSPROS) manual, invalidity pensions include benefits that provide income to people below the legal retirement age established in the reference scheme whose ability to work is hindered beyond a minimum level established by law due to physical or mental disability.

Specifically, in Spain, **public system disability or invalidity pensions**, like retirement pensions, can be either contributory or non-contributory and are granted based on the different degrees of incapacity detailed below:

- *Partial permanent disability for the usual profession:*

This is when, without reaching full disability, it causes the worker a reduction of no less than 33% in their normal performance for their usual profession, without preventing them from performing its fundamental tasks.

- *Total permanent disability for the usual profession:*

This is when the worker is unable to perform all or the fundamental tasks of that profession, provided they can engage in a different one.

- *Absolute permanent disability for all work:*

This is when the worker is completely unable to perform any profession or trade.

- *Severe disability:*

This is the situation of the worker affected by permanent disability and who, due to anatomical or functional losses, needs another person's assistance for the most essential acts of life, such as dressing, moving, eating, or similar tasks.

The types of permanent disability pensions in the **public system** are:

- Contributory disability pension from any of the Social Security System Regimes (except for passive classes)
- Retirement or disability pension for incapacity, permanent disability for the service of Passive Classes
- Disability pension from the Compulsory Old-Age and Disability Insurance (SOVI)
- Benefit derived from the Social Integration of Disabled Persons Act (LISMI, per its Spanish acronym)
- Non-contributory disability pension from the Social Security System
- State Assistance Pension for Illness (PAS, per its Spanish acronym)
- Civil war disability pension for civilian mutilated persons, ex-combatant mutilated persons and Armed Forces and institutes of the republic

As with retirement, there are also **pension plans for people with disabilities, both employment and individual**.

Once the beneficiary of a disability pension reaches (or exceeds) the legal retirement age, it is considered that they receive an old-age pension and must be recorded in question 1.

People who are going through an administrative process but have not yet received their disability pension or benefit will be considered to be currently receiving it.

It should be noted that benefits under the Dependency Act have the nature of service and economic benefit but are not considered pensions.

Therefore, they should be excluded from the question.

5. At what age did you start receiving your disability pension? If you have received this pension with an interruption, indicate the age at which you began to receive the most recent disability pension.

Age: _____

Do not know

0 □

This question will be answered by people who have stated that they receive a disability or invalidity pension in the previous question.

The aim of this question is to provide an overview of when people start receiving a disability or invalidity pension. It helps to analyse the personal and employment situation of the respondent, how long they have been receiving the pension, and if there is any overlap with the retirement pension.

The question records the age (in completed years) of the person when they received the pension or other benefit for disability.

If the person has had an interrupted perception of the disability pension or benefit, it refers to the age they were when they started receiving the most recent disability pension or benefit.

6. The next questions ask about your retirement income.

	Yes (1)	No (6)	Don't know (0)
6.1 Are you contributing to be entitled to a retirement pension from the Public System?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.2 Do you have any contribution to a pension plan from any company (PPE), professional association or mutual benefit society, to complement the public Social Security pension upon retirement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>If M1.3=1 impute M6.3=1 and go to M7</i>			
6.3 Do you have an individual pension plan or life insurance that you can receive in periodic payments when you retire?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This question will be answered by those who do not receive a public system retirement pension or a company pension plan.

The aim of this question is to understand how people take financial measures to face their old age, that is, for the time when they are retired, no longer employed, or do not have income generation as their main objective. Their responses will help to understand how many and which people rely solely on the public pension system.

Financial provisions, therefore, must cover the living costs of the person in old age. Relevant provisions are rights derived from contributions by oneself or a third party (the State or the employer) to the public pension system, a company pension plan, or an individual pension plan. Contributions can be directly deducted from the salary or made through taxes (as is done in the public system).

This question does not take into account:

- Non-financial provisions
- Indirect protection, such as expected payments from family members
- Survivor pensions
- Ownership of a private business
- Personal investments, such as stocks or real estate.

7. *If M1.1=1 and (M1.2=1 or M1.3=1), that is, if they receive a retirement pension from the Public System in combination with another private retirement pension*

In the six months after receiving your first retirement pension from the Public System, what was your situation? I'll read the options:

Rest

In the six months after receiving your first retirement pension, what was your situation? I'll read the options:

- | | |
|--|----------------------------|
| Stopped working | 1 <input type="checkbox"/> |
| Continued to work without change | 2 <input type="checkbox"/> |
| Continued to work but with changes (for example, you changed jobs, worked fewer hours, or continued to work at your second job but stopped working at your main job) | 3 <input type="checkbox"/> |
| Were not working at the time | 4 <input type="checkbox"/> |
| You don't know | 0 <input type="checkbox"/> |

This question will be answered by people who receive a retirement pension.

The aim of this question is to understand how the transition from working life to retirement has been for people. Generally, starting to receive a retirement pension and leaving the labour market are concurrent situations. However, people may also be unemployed before receiving their retirement pension or continue working despite receiving it.

This question records the respondent's assessment of their situation in the labour market and their possible change at the time they started receiving their retirement pension. If the person receives a public system pension, it refers to this. But if they only receive a pension from a company pension plan and/or individual pension plans, it refers to the first one they started to receive.

Only paid work is considered, which means that people who worked as volunteers in the six months following their first retirement pension payment cannot declare that they continued working during those months.

The time period considered starts when the first retirement pension payment is received and ends 6 months later. For example, a person who stopped working when they received their first payment and started another job 3 months later must be registered as **code 3 ('Continued working with changes')**. However, a person who stopped working when they received their first pension payment but returned to the same or a different job 7 months later (i.e., more than 6 months later) must be registered as **code 1 ('Stopped working')**.

Code 1 applies to people who worked and stopped working to retire. **Code 4 ('Was not working at that time')** applies to those who were not working just before retirement, either because they were unemployed or on leave at that time.

8. What was the main reason to stop working? I'll read the options:

- | | |
|--|----------------------------|
| Was eligible to retire | 1 <input type="checkbox"/> |
| Had reached the maximum retirement age | 2 <input type="checkbox"/> |
| Had a favourable financial situation to be able to leave | 3 <input type="checkbox"/> |
| Other work-related reasons (for example, fired, stressful job, lack of clients, slow business) | 4 <input type="checkbox"/> |
| Illness or disability | 5 <input type="checkbox"/> |
| Caregiving responsibilities or other family reasons | 6 <input type="checkbox"/> |
| Another reason | 7 <input type="checkbox"/> |
| Do not know | 0 <input type="checkbox"/> |

This question will be answered by people who stopped working when they received their retirement pension, that is, those who in the previous question have selected **code 1 ('Stopped working')**.

The objective is to understand the main reason why people stop working when they start receiving their retirement pension. The reason may be related to work (favourable financial situation, reaching the legal retirement age or the maximum retirement age, being unemployed, etc.) or not (own illness or disability, caregiving responsibilities, or other family reasons).

The main reason that led the person to stop working when they started receiving their retirement pension should be reflected, not reasons due to later changes.

The response options will be read to the respondent before they answer.

There may be more than one reason why the person stopped working. In this case, the most important reason should be selected. If this is not possible, the first code on the list that matches one of the reasons chosen by the respondent will be selected.

The possible responses to this question are:

Code 1 'Met the requirements to retire,' covers responses such as 'I retired because I was old enough to start receiving my pension' or 'I retired because I had worked enough.' The term 'meeting the requirements' refers to the requirements for the type of retirement chosen by the respondent. Thus, if the respondent retired early or partially, this option will consider the requirements for accessing these types of retirement and not others.

Code 2 'Reached the maximum retirement age,' for those who retire when they have reached the legal maximum age. The legal maximum retirement age is the age at which the worker is required by law to retire.

When there is no mandatory maximum retirement age, a standard maximum set by contract or other agreement will be used. This maximum can be established through agreements between unions and workers. In any case, the maximum age can vary, not only between countries but also within the same country, between sectors of activity, occupations, etc.

In Spain, the retirement age with a mandatory maximum is for public employees, which is, in most cases, 65 years, extendable to 70.

Code 3 'Had a favourable financial situation to leave,' includes cases where financial conditions were attractive enough to lead the person to decide to retire. Likewise, it includes cases where the decision was based on the fear of worsening pensions due to a delay in the retirement age, due to a Pension Reform. This code covers both bonuses

offered to common employees and severance packages offered to high-ranking workers.

Code 4 ‘Other work-related reasons’ refers to reasons not previously included. For example: inconvenient working hours and tasks, inadequate workplace safety and health, work-related stress, overly demanding job, skills not being adequate or valued, employer's attitude, insufficient clients, unprofitable business, dismissal, etc.

Code 5 ‘Own illness or disability,’ if the person retired due to health issues or disability.

Code 6 ‘Care responsibilities or other family reasons,’ if the person retired because they had to care for children or people with special needs, suffered the loss of a close family member, etc.

Code 7 ‘Other reasons,’ a residual code to be used only when none of the previous codes fit.

Early retirement is not a reason for having retired. If someone provides this response, the interviewer should ask why the person retired before the legal/standard age: having reached the age to be able to retire (code 1), favourable financial situation (code 3), health issues or disability (code 5), etc.

9. What was the main reason to continue working? I'll read the options:

- | | |
|--|----------------------------|
| The work was necessary for additional income | 1 <input type="checkbox"/> |
| The job was financially attractive | 2 <input type="checkbox"/> |
| Your partner also continued to work | 3 <input type="checkbox"/> |
| You liked to work and be productive | 4 <input type="checkbox"/> |
| You liked to remain socially active | 5 <input type="checkbox"/> |
| Another reason | 6 <input type="checkbox"/> |
| Do not know | 0 <input type="checkbox"/> |

This question will be answered by those who continued working upon beginning to receive their retirement pension, that is, those who marked **code 2 (‘Continued working without changes’)** and **3 (‘Continued working, but with changes’)** in question 7.

The purpose of this question is to understand why people continue to work despite receiving their retirement pension (as a substitute for work income, since retirement is generally considered a stage of life without paid work).

The reasons can be varied: the retirement pension is too low to manage in old age, their partner is still working, or the person, in addition to income, may see other benefits in continuing to work such as feeling productive or socially integrated.

This question records the primary perceived reason why the person continued working when they began to receive their retirement pension. It refers to the decision at that time and not to subsequent changes.

The response options will be read to the respondent before they answer.

There may be more than one reason why the person continued working after starting to receive their retirement pension. In this case, the most important reason should be selected. If this is not possible, the first code on the list that matches one of the reasons chosen by the respondent will be selected.

The difference between **code 1 ('Work was necessary to obtain additional income')** and **code 2 ('Work was economically attractive')** lies in the person's need to receive additional income from work. If this additional income is needed to live because the retirement pension is not high enough to cover the cost of living, then code 1 should be chosen. Otherwise, if the aim of continuing to work is to earn extra money that is not absolutely necessary to live, then code 2 should be selected.

10. Since you began receiving your retirement pension, have you had any paid work?

- | | |
|--|----------------------------|
| Yes, at least one job that lasted three months or more | 1 <input type="checkbox"/> |
| Yes, but it has been a casual job | 2 <input type="checkbox"/> |
| No | 3 <input type="checkbox"/> |
| Do not know | 0 <input type="checkbox"/> |

This question will be answered by those who stopped working when they started receiving their retirement pension or those who were not working when they retired. That is, those who selected **option 1 ('Stopped working')** or **4 ('Was not working at that time')** in question 7.

The purpose of this question is to find out if those who declared having stopped working or who were not working when they received their first retirement pension re-entered the labour market at a later stage (at least six months after receiving the first pension payment). This re-entry can be regular/continuous or only for occasional work.

Only paid work will be considered.

For those who re-entered the labour market, a distinction is made between regular/continuous work and occasional work only.

By occasional work, we mean work that lasted less than three months (which can be part-time or full-time and formal or informal).

Code 1 ('Yes, at least one that lasted three months or more') will be selected when the person has had at least one paid job lasting three months or more. There is no minimum limit on the number of hours worked per week/month.

Code 2 ('Yes, but it was occasional work') will be marked if none of the paid jobs lasted three months or more.

11. What was the main reason you went back to work? I'll read the options:

- | | |
|--|----------------------------|
| The work was necessary for additional income | 1 <input type="checkbox"/> |
| The job was financially attractive | 2 <input type="checkbox"/> |
| Your partner still worked | 3 <input type="checkbox"/> |
| You liked to work and be productive | 4 <input type="checkbox"/> |
| You liked to remain socially active | 5 <input type="checkbox"/> |
| Another reason | 6 <input type="checkbox"/> |
| Do not know | 0 <input type="checkbox"/> |

This question will be answered by those who re-entered the labour market after receiving their first retirement pension payment for a job of some significance in terms of duration. That is, those who selected **code 1 ('Yes, at least one that lasted three months or more')** in the previous question.

The purpose of this question is to understand the main reason why a person who initially did not work upon receiving their retirement pension later decided to return to work and whether this reason was economic or not.

All response options should be read for the respondent to choose the one that best fits their particular assessment. In this way, we will have self-perceived information about the main reason that drives people to re-enter the labour market after starting to receive their retirement pension.

There may be more than one reason why a person returned to work. In this case, the most important reason should be selected. If this is not possible, the first code on the list that matches one of the reasons chosen by the respondent will be selected.

The difference between **code 1 ('Work was necessary to obtain additional income')** and **code 2 ('Work was economically attractive')** lies in the person's need to receive additional income from work. If this additional income is needed to live because the retirement pension is not high enough to cover the cost of living, then code 1 should be chosen. Otherwise, if the aim of returning to work is to earn extra money that is not absolutely necessary to live, then code 2 should be selected.

Code 4 ('They liked working and being productive') can also include responses formulated negatively such as 'I don't like being unproductive.'

5 Information processing

Once the questionnaires with the survey information (both the main questionnaire and the module) are received at Central Services, they are processed to obtain the final file and estimates.

The processing of the module's information follows a scheme similar to that of the basic questionnaire and adheres to the following principles:

- Do not interfere with the processing of the basic questionnaire.
- Be simultaneous or subsequent to the processing of the basic questionnaire.

According to these principles, the module's processing phases are as follows:

1. Monthly processing

Each month, the identification variables of the basic EPA questionnaire are filtered through automatic detection and manual correction; this filter is modified in the four quarters of each year to also serve the module.

Therefore, the filtering of the module's identification variables (quarter, province, section, housing, and person number) is carried out along with that of the basic questionnaire.

2. Quarterly processing

Once the data corresponding to each of the quarters of 2023 are received, the variables of the basic EPA questionnaire are filtered similarly to the monthly processing, that is, through automatic detection and manual correction.

Subsequently, the module's variables are also filtered through automatic detection.

For automatic filters, both of the basic survey file variables and the module variables, software developed by the General Subdirectorate of Statistical Informatics called DIA (Automatic Detection and Imputation) is used.

3. Annual processing

The final file is the combination of the 6th interview records of the four quarters of the year.

Once the variables are cleaned, the final EPA module file for 2023 is obtained, containing the identification variables, the annual weighting factor, some important variables from the quarterly basic files, and all the module variables for the records corresponding to the sixth interviews.

The design of the module part of the LFS register is aligned with that specified in the Commission Implementing Regulation 2020/1642 of 5 November 2020 mentioned above.