

## 7.12 Personal and Stakeholder pensions

Number of individuals contributing<sup>1</sup> by country and region

Numbers: Thousands.

Year Ending 5 April 2004 Government Office Region	Number of Individuals		
	Personal Pensions	Stakeholder Pensions	Personal & Stakeholder Pensions <sup>2</sup>
<b>United Kingdom</b>	5,380	1,320	6,370
<b>England</b>			
North East	210	60	260
North West	570	130	670
Yorkshire and the Humber	480	120	560
East Midlands	440	100	510
West Midlands	500	120	590
East of England	560	130	660
London	570	140	680
South East	790	180	930
South West	490	130	590
<b>Total<sup>3</sup></b>	<b>4,610</b>	<b>1,110</b>	<b>5,440</b>
<b>Wales</b>	210	60	260
<b>Scotland</b>	440	120	520
<b>Northern Ireland</b>	120	30	140

July 2006

### Footnotes

1. The tables refer to the number of individuals whose Personal or Stakeholder pension has received a contribution during the year.
2. The Personal and Stakeholder column includes people contributing to either, or both, a Personal and Stakeholder pension. For this reason, it will not total the individual columns for Personal pensions and Stakeholder pensions.
3. Components may not sum to their total due to rounding.

### Notes on the Table

1. The table shows individuals contributing to a Personal pension, Stakeholder pension, or a Personal and/or a Stakeholder pension by gender and age. The data is derived from a sample of annual returns of information submitted to the Inland Revenue by Personal and Stakeholder pension providers.
2. The data is collected primarily for compliance purposes and contains details of contributions made by, or on behalf of, individuals. Providers have only been required to report in the detail published since 2001/02. Prior to 6 April 2001, the self-employed claimed any relief due on their contributions through Self Assessment and providers did not have to report details of these individuals. Therefore analyses on a comparable basis are not available for years prior to 2001-02.
3. As well as containing individual details, such as name and date of birth, the data also contains their National Insurance number. Using this it is possible to aggregate across those who have arrangements with one or more providers. Therefore, unlike tables 7.4 and 7.5 which are based on aggregate returns from providers and are therefore at arrangement level, we are able to present these results at an individual level.
4. Individuals are allocated to regions according to the residence of the holder. The postcode has been used to determine the country and hence the region for the overwhelming majority of cases. Some members of the Forces and Merchant Navy, together with a small number of people serving overseas and people with overseas addresses have not been allocated to regions, but have been included in the UK figures. There are also a small number of people in the sample where it was not possible to identify their postcode and therefore the correct region. These have also been included only in the UK figures.
5. The table relates to the number of individuals who have a recorded contribution in the year - either individual, employer or minimum. Whilst in theory the data should give us details of all individuals, in practice due to incorrect or missing data less than 100% of records are available for analysis. To account for this imputation techniques have been used to take account of this shortfall.
6. Tables published in 2005 and earlier used a matching at individual level of the pension data we receive from pension providers with Survey of Personal Incomes (SPI) distributional information relating to one year earlier. We have decided to change our methodology to match with contemporaneous SPI. This improves the match rate of provider data to individuals in the SPI. It will also help ensure fund values and contributions to pensions are matched to individuals' characteristics at the appropriate time. Therefore this table updates the Table 7.12 published 31 July 2005 which gave provider data for 2003-04 matched to 2002-03 SPI.