

7.14

Personal and Stakeholder Pension Fund Values

Number of Individuals holding Personal and Stakeholder Pensions by gender, age and fund value¹. 2004-05

Numbers: thousands

Year Ending 5 April 2005

Range of Age	Fund Value (lower limit)						Total
	Less than £5,000	£5,000	£10,000	£30,000	£50,000	£100,000	
Female							
15 and Under	10	0	0	0	0	0	10
16-24	110	10	0	0	0	0	120
25-34	500	190	110	0	0	0	800
35-44	560	330	370	40	20	0	1,320
45-54	350	210	260	50	20	10	900
55-64	130	100	140	30	20	10	430
65 and over	10	0	10	0	0	0	20
Total²	1,670	840	890	120	60	20	3,600
Male							
15 and Under	10	0	0	0	0	0	10
16-24	190	10	0	0	0	0	200
25-34	620	300	240	20	0	0	1,180
35-44	600	470	820	170	70	10	2,130
45-54	340	250	590	210	120	40	1,550
55-64	200	160	370	130	100	60	1,020
65 and over	10	10	20	10	10	20	80
Total²	1,970	1,200	2,040	540	300	130	6,170
Total²	3,640	2,040	2,930	660	360	150	9,770

Updated May 2008

Footnotes

1. The market value of funds can be reported for any date between the 6th October preceeding the reporting date and 5th October following the reporting date. To maintain consistent presentation all fund values have been re-valued to 5th April 2005.

2. Components may not sum to totals due to rounding.



Notes on the Table

- The table shows individuals holding 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 HM Revenue and Customs by Personal and Stakeholder Pension providers.
- The data is collected primarily for compliance purposes and contains the value of funds held by each provider. 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 we are able to present these results at an individual level.
- The table relates to the number of individuals who have a fund valuation in the year. 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. In addition, modelling techniques based on contributions made during the lifetime of Personal and Stakeholder Pensions, stock market valuations and assumptions for withdrawals, have been used to derive our best estimate of the value of funds in Personal and Stakeholder Pensions. For these reasons the figures presented are tentative and subject to a wider than normal margin of error.
- The fund values shown here only include Personal and Stakeholder pensions. Individuals pension provision may also include Occupational Pensions which are not included here.