

7.15

Personal and Stakeholder Pension Fund Values

Number of Individuals holding Personal and Stakeholder Pensions by country and, for England, Government Office Region, and by fund value¹, 2004-2005

Numbers: thousands

Year Ending 5 April 2005.

Government Office Region	Fund Value (lower limit)						Total
	Less than £5,000	£5,000	£10,000	£30,000	£50,000	£100,000	
United Kingdom ²	3,640	2,040	2,930	660	360	150	9,780
England							
North East	160	80	110	20	10	0	380
North West	410	220	310	60	30	10	1,040
Yorkshire and the Humber	330	180	240	50	20	10	830
East Midlands	300	160	240	50	20	10	780
West Midlands	350	200	270	50	30	10	910
East of England	330	190	300	80	50	20	970
London	340	220	340	80	50	30	1,060
South East	490	290	460	130	70	40	1,480
South West	350	190	250	60	30	10	890
Total ³	3,060	1,730	2,520	580	310	140	8,340
Wales	170	90	120	20	10	0	410
Scotland	320	160	220	50	30	10	790
Northern Ireland	80	50	60	10	10	0	210

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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. Includes unknown and addresses abroads. See note 5 below.

3. 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.
- Individuals are allocated to regions according to their postcode, which is used to determine the appropriate region. A small number of people with overseas addresses have not been allocated to a region but have been included in the UK figures. Investigations indicate that the vast majority of these are for families of armed forces or other crown servants serving overseas. There are also a small number of people where it was not possible to identify their postcode. These also have been included in the UK figures.