

7.14

Personal and Stakeholder Pension Fund Values

Number of Individuals holding Personal and Stakeholder Pensions by gender, age and fund value¹, 2003-2004

Numbers: thousands

Range of Age	Fund Value (lower limit)						Total
	Less than £5,000	£5,000	£10,000	£30,000	£50,000	£100,000	
Year Ending 5 April 2004							
Female							
15 and Under	10	0	0	0	0	0	10
16-24	110	10	0	0	0	0	120
25-34	600	160	90	10	0	10	870
35-44	760	300	240	30	10	10	1,350
45-54	430	200	230	40	20	10	930
55-64	180	100	150	30	20	10	490
65 and over	10	10	10	10	10	10	60
Total²	2,100	780	720	120	60	50	3,830
Male							
15 and Under	10	0	0	0	0	0	10
16-24	170	20	10	0	0	0	200
25-34	750	260	180	20	10	20	1,240
35-44	810	490	600	80	30	20	2,030
45-54	440	290	500	120	60	30	1,440
55-64	260	170	270	70	50	30	850
65 and over	10	10	10	10	10	10	60
Total²	2,450	1,240	1,570	300	160	110	5,830
Total²	4,550	2,020	2,290	420	220	160	9,660

Table updated May 2006

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 2004.
2. Components may not sum to totals due to rounding.

Notes on the Table

1. 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.
2. The data is collected primarily for compliance purposes and contains the value of funds held on a date specified by the provider. This date can be any date between the 6th October preceeding the reporting date and 5th October following the reporting date. To enable a consistent presentation all fund values have been re-valued to 5th April 2004 using the FTSE All-Share Index. 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.
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 we are able to present these results at an individual level.
4. 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.
5. The fund values shown here only include Personal and Stakeholder pensions. Individuals pension provision may also include Occupational Pensions which are not included here.