

7.11

Personal and Stakeholder pensions

Number of individuals contributing¹ by gender and age

Numbers: Thousands.

Year Ending 5 April 2005			
Range of age	Personal Pensions	Stakeholder Pensions	Personal & Stakeholder Pensions ²
	Number of Individuals	Number of Individuals	Number of Individuals
Female			
15 and under	0	10	10
16-24	50	60	100
25-34	430	160	560
35-44	730	170	860
45-54	500	130	610
55-64	240	70	300
65 and over	10	10	10
Total³	1,960	610	2,450
Male			
15 and under	0	10	10
16-24	60	90	140
25-34	670	250	860
35-44	1,340	290	1,520
45-54	960	210	1,090
55-64	570	140	670
65 and over	30	10	30
Total³	3,630	990	4,330
Total³	5,580	1,590	6,770

updated May 2008

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 HM Revenue & Customs 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. 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.

5. 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.