

7.12

Personal and Stakeholder pensions

Number of individuals contributing(1) by country and region

Numbers: thousands

Government Office Region	Number of Individuals		
	Personal Pensions	Stakeholder Pensions	Personal & Stakeholder Pensions(2)
Year Ending 5 April 2004			
United Kingdom	5,440	1,370	6,470
England			
North East	210	60	250
North West	570	140	680
Yorkshire and the Humber	470	130	560
East Midlands	430	110	510
West Midlands	510	120	600
East of England	560	140	660
London	620	140	730
South East	810	210	970
South West	500	130	600
Total(3)	4,680	1,180	5,560
Wales	210	60	260
Scotland	430	110	520
Northern Ireland	110	20	130

Table updated July 05

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 held for the United Kingdom, England, Wales, Scotland and Northern Ireland. The information is presented on a Government Office Region basis for England. 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.