

# 7.12

## Personal and Stakeholder pensions

Number of individuals contributing<sup>1</sup> by country and region

Numbers: Thousands.

Year Ending 5 April 2007

Country / Government Office Region	Personal Pensions	Stakeholder Pensions	Personal & Stakeholder Pensions <sup>2</sup>
	Number of Individuals	Number of Individuals	Number of Individuals
<b>United Kingdom<sup>3,4</sup></b>	5,630	1,530	6,910
<b>England</b>			
North East	210	70	270
North West	590	160	720
Yorkshire and the Humber	460	140	580
East Midlands	440	120	540
West Midlands	520	130	620
East of England	570	150	690
London	640	180	790
South East	870	220	1,050
South West	510	140	630
<b>Total<sup>3</sup></b>	4,800	1,300	5,890
<b>Wales</b>	230	70	290
<b>Scotland</b>	450	130	560
<b>Northern Ireland</b>	130	30	150

May 2009

### 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 & Stakeholder Pensions column includes people contributing to either, or both, a Personal and Stakeholder pension. For this reason, it will not total to the individual columns for Personal pensions and Stakeholder pensions.
3. Includes unknown and addresses abroad. See note 4 below.
4. 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 country and government office region. The data is derived from a sample of annual returns of information submitted to HM Revenue & Customs by 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 their postcode, which is used to determine the appropriate country and 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 armed forces, or other Crown employees, and their families serving overseas. There are also a small number of people where it was not possible to identify their postcode. These have also been included 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.
6. Tables published in 2005 and earlier matched individual level pension data that we received from pension providers with SPI distributional information relating to one year earlier. Since then we have matched with a 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.