

# 7.14

## Personal and Stakeholder Pensions

Number of Individuals holding Personal and Stakeholder Pensions by gender, age and fund value<sup>1</sup>, 2002-2003

Numbers: thousands

Range of Age	Fund Value (lower limit)						Total
	Less than £5,000	£5,000	£10,000	£30,000	£50,000	£100,000	
<b>Year Ending 5 April 2003</b>							
<b>Female</b>							
15 and Under	10	0	0	0	0	0	10
16-24	150	10	0	0	0	0	160
25-34	650	210	120	0	0	0	980
35-44	560	280	290	40	10	0	1,180
45-54	380	200	240	40	10	0	870
55-64	100	70	120	40	10	0	350
65 and over	0	0	10	0	0	0	20
<b>Total (2)</b>	<b>1,850</b>	<b>780</b>	<b>780</b>	<b>120</b>	<b>40</b>	<b>10</b>	<b>3,580</b>
<b>Male</b>							
15 and Under	10	0	0	0	0	0	10
16-24	190	20	0	0	0	0	220
25-34	750	360	330	20	0	0	1,470
35-44	570	420	760	160	60	10	1,980
45-54	320	260	530	190	100	30	1,420
55-64	170	120	250	80	50	30	690
65 and over	10	0	10	0	0	0	30
<b>Total (2)</b>	<b>2,010</b>	<b>1,170</b>	<b>1,890</b>	<b>450</b>	<b>230</b>	<b>70</b>	<b>5,810</b>
<b>Total (2)</b>	<b>3,870</b>	<b>1,960</b>	<b>2,660</b>	<b>570</b>	<b>260</b>	<b>80</b>	<b>9,400</b>

### 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.
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 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. 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 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.

