

# 7.14

## Personal and Stakeholder Pension Fund Values

Number of Individuals holding Personal and Stakeholder Pensions by gender, age and fund value<sup>1</sup>, 2006-2007



Numbers: thousands

Year Ending 5 April 2007

Gender / Range of Age	Fund Value (lower limit)						Total <sup>2</sup>
	Less than £5,000	£5,000	£10,000	£30,000	£50,000	£100,000	
<b>Female</b>							
15 and Under	10	-	-	-	-	-	20
16-24	80	10	-	-	-	-	90
25-34	320	150	140	10	-	-	630
35-44	420	310	470	110	50	10	1,370
45-54	270	200	350	110	60	20	1,010
55-64	120	100	190	60	40	20	520
65 and over	10	-	10	-	-	-	30
<b>Total<sup>2</sup></b>	1,220	790	1,180	290	150	50	3,670
<b>Male</b>							
15 and Under	10	-	-	-	-	-	10
16-24	180	20	10	-	-	-	210
25-34	420	230	280	40	10	-	980
35-44	460	390	950	320	190	40	2,350
45-54	270	220	630	330	260	110	1,820
55-64	170	130	380	210	190	130	1,210
65 and over	20	10	20	10	20	40	120
<b>Total<sup>2</sup></b>	1,530	1,000	2,270	900	670	330	6,700
<b>Total<sup>2</sup></b>	2,750	1,780	3,450	1,190	820	370	10,370

May 2009

### 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 2007.
2. Components may not sum to their total due to rounding.
3. A "-" denotes nil or negligible.

### 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 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 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.