

# 7.15

## Personal and Stakeholder Pension Fund Values

Number of Individuals holding Personal and Stakeholder Pensions by country and, for England, Government Office Region, and by fund value<sup>1</sup>. 2005-2006

Numbers: thousands

Year Ending 5 April 2006

Government Office Region	Fund Value (lower limit)						Total
	Less than £5,000	£5,000	£10,000	£30,000	£50,000	£100,000	
<b>United Kingdom</b> <sup>2</sup>	3,000	1,800	3,300	1,090	710	270	10,180
<b>England</b>							
North East	130	80	130	40	20	10	410
North West	340	200	360	100	70	20	1,090
Yorkshire and the Humber	260	160	280	90	50	20	850
East Midlands	230	140	260	80	50	20	790
West Midlands	290	160	310	100	60	20	930
East of England	280	170	330	120	80	30	1,010
London	290	180	360	130	90	40	1,090
South East	400	250	490	190	130	60	1,510
South West	280	170	290	100	60	20	920
<b>Total</b> <sup>3</sup>	2,510	1,510	2,800	930	610	240	8,610
<b>Wales</b>	140	80	140	40	30	10	450
<b>Scotland</b>	280	150	270	80	50	20	850
<b>Northern Ireland</b>	70	50	70	20	10	10	220

May 2008

### 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 2006.

2. Includes unknown and addresses abroad. See note 5 below.

3. Components may not sum to totals due to rounding.

### Notes on the Table

- 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.
- The data is collected primarily for compliance purposes and contains the value of funds held by each provider. 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.
- 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.
- The fund values shown here only include Personal and Stakeholder pensions. Individuals pension provision may also include Occupational Pensions which are not included here.
- Individuals are allocated to regions according to their postcode, which is used to determine the appropriate 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 for families of armed forces or other crown servants serving overseas. There are also a small number of people where it was not possible to identify their postcode. These also have been included in the UK figures.

