

9.2a

Personal Equity Plans

Number of Individuals holding PEPs by income and market value ⁽¹⁾, 2006-2007

Numbers: thousands

Total	Number of Individuals						
	Market Value (£) (lower limit)						
Range of total income (lower limit)	Less than 5,000	5,000	10,000	30,000	50,000	100,000 or more	TOTAL
Less than 5,000	57	50	61	16	12	4	200
5,000	110	126	165	42	23	8	475
10,000	190	214	310	83	53	21	870
20,000	123	107	168	56	43	20	518
30,000	125	101	153	55	45	26	505
50,000	61	52	83	33	32	22	283
100,000 or More	21	24	45	19	19	16	144
All ranges	688	674	985	304	227	117	2,995

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Footnotes

1. The estimates represent the total number of individuals holding Personal Equity Plan(s) at 5 April 2007. Market values represent the total value of subscriptions by individuals to PEPs since 1 January 1987, plus any accumulated interest or re-invested dividends, less any withdrawals. The value is at 5 April 2007.

Notes on the tables

1. The estimates are based on a sample of individuals who hold fund values in PEP(s). This information is reported by providers to HM Revenue & Customs on an annual basis, primarily for compliance purposes.

2. As well as containing individual details such as the name and date of birth, the data also contains an individuals National Insurance number (NINO). Using this it is possible to aggregate across those who hold more than one PEP and the estimates in Tables 9.2a to 9.2c are for individuals.

3. In addition, since the NINO is present, we have been able to link this data to other HM Revenue & Customs sources, primarily the Survey of Personal Incomes (SPI), in order to assess the income of the individual holders.

[For more details regarding the SPI see the Incomes Distribution section of IRS.](#)

4. Total income represents the sum of earned and investment income and has been derived from the Survey of Personal Incomes for 2006-07.

5. Whilst in theory the data source should give us details of all individuals, in practice due to incorrect or missing data less than 100% of records are available for analysis. Therefore imputation techniques based on the income distribution of those who have a reported holding of a PEP(s) have been used to take account of this shortfall. The aggregate market values are then consistent with those published in Table 9.2.

