

9.2b

Personal Equity Plans

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

Numbers: thousands

Range of Age	Number of Individuals						
	Market Value (£) (lower limit)						Total
	Less than 5,000	5,000	10,000	30,000	50,000	100,000 or more	
Male							
Under 35	44	28	32	8	6	2	119
35-44	103	58	72	17	12	5	266
45-54	90	71	98	28	20	11	319
55-64	82	97	150	48	36	18	431
65 and over	60	106	180	69	55	32	502
Total	379	360	532	170	129	67	1,638
Female							
Under 35	36	23	25	5	4	2	94
35-44	78	47	56	13	10	4	207
45-54	77	63	84	22	14	7	268
55-64	67	86	123	34	25	12	347
65 and over	52	96	164	59	45	25	441
Total	309	314	453	134	98	49	1,358
Total							
Under 35	80	50	57	13	10	4	213
35-44	180	104	128	30	22	9	474
45-54	168	134	183	50	34	18	587
55-64	148	184	274	82	61	29	778
65 and over	112	202	343	129	100	57	943
Total	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 age and gender of the individual holders.

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

4. 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 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.

