

## Background Quality Report: Personal Pensions Statistics PEN3, PEN4 and PEN5,

Dimension	Assessment by the author
Introduction	<p data-bbox="544 331 959 369"><b><i>Context for the quality report.</i></b></p> <p data-bbox="544 405 1398 600">The information in this report refers to published National Statistics tables PEN3, PEN4 and PEN5. They provide analyses of individuals making or receiving contributions towards personal pension by their status, age, gender and by region, annually from 2001-02. The latest figures for the 2010-11 personal tax year were published in September 2012.</p> <p data-bbox="544 640 1302 734">The information is consistent with similar data on personal pensions published in PEN1, PEN2, PEN2.1 &amp; PEN2.2. It excludes contributions to occupational pensions.</p> <p data-bbox="544 775 1398 869"><b>Table PEN3</b> shows the number of individuals making or receiving contributions to a personal pension and the average contribution analysed by the status of the individual <a href="#">Table PEN3</a></p> <p data-bbox="544 943 1398 1037"><b>Table PEN4</b> shows the number of individuals making or receiving contributions to a personal pension by age and gender <a href="#">Table PEN4</a></p> <p data-bbox="544 1077 1398 1171"><b>Table PEN5</b> shows the number of individuals making or receiving contributions to a personal pension by country and region <a href="#">Table PEN5</a></p> <p data-bbox="544 1211 1398 1406">The figures in these tables are derived primarily from pension scheme membership details supplied by personal pension providers using the <a href="#">RPSCOM100(Z)</a> or its electronic equivalent. The results are then constrained to be consistent with the total of individuals' contributions obtained from the provider summary statistical returns <a href="#">APSS107</a></p> <p data-bbox="544 1447 1398 1608">The figures in Tables PEN3,4 &amp; 5 relate to individuals who either make personal pension contributions themselves, receive contributions from their employers, or receive minimum contributions by way of National Insurance rebates (for those who have opted out of the State second pension).</p> <p data-bbox="544 1648 1366 1776">Individuals can have more than one personal pension, and the information in these tables has been consolidated at individual level by reference to the scheme member's National Insurance code.</p> <p data-bbox="544 1816 1382 1944">The information relates to individuals with personal pensions currently receiving contributions and not to individuals who have personal pensions with preserved entitlements (or to personal pensions that are purely in payment).</p> <p data-bbox="544 1984 1398 2013">Contributions to personal pensions are eligible for tax relief at the</p>

	<p>tax payer's top rate of income tax and benefit from the same tax advantages as contributions to occupational pensions.</p> <p>The information supplied by pension providers is on a personal tax year basis.</p> <p>Further information on personal pensions, and how they differ from occupational pensions, can be found at the following HMRC link:  <a href="#">Personal Pension Statistics</a></p>
<b>Relevance</b>	<p><b><i>The degree to which the statistical product meets user needs in both coverage and content.</i></b></p>
	<p>The information collected and published by HMRC on contributions to personal pensions complements similar information collected by the Office for National Statistics on occupational pensions by way of (a) the Annual Survey of Hours and Earnings (ASHE), and (b) the Occupational Pensions Scheme Survey (OPSC).</p>
<b>Accuracy and Reliability</b>	<p><b><i>The proximity between an estimate and the unknown true value.</i></b></p>
	<p>For tax compliance purposes all personal pension providers are required to provide details of personal pension schemes in receipt of payments and it is this comprehensive detail that underlies the figures in PEN3, PEN4 and PEN5. To achieve final consistency the results are controlled to the total of contributions by individuals as published in personal pensions table PEN2.</p> <p>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.</p>
<b>Timeliness and Punctuality</b>	<p><b><i>Timeliness refers to the time gap between publication and the reference period. Punctuality refers to the gap between planned and actual publication dates.</i></b></p>
	<p>The tables are published annually in September to a pre-announced timetable in line with the National Statistics Code of Practice. Release dates are announced on the UK Statistics website and the HMRC National Statistics website.</p> <p><a href="#">National and Official Statistics: Scheduled updates</a></p> <p>Because of a 12 month lead time in waiting for full data coverage of the personal pensions data and the time subsequently spent processing it the final tables are not available for publication until around 18 months after the end of the reporting period.</p>

<p><b>Accessibility and Clarity</b></p>	<p><b><i>Accessibility is the ease with which users are able to access the data, also reflecting the format in which the data are available and the availability of supporting information. Clarity refers to the quality and sufficiency of the metadata, illustrations and accompanying advice.</i></b></p>
	<p>HMRC statistics on personal pensions are published on the HMRC website here:</p> <p><a href="#">Personal Pension Statistics - homepage</a></p> <p>Access is free to all users.</p> <p>A 'full statistics release' provides supporting information which gives background on each table, methodologies, hyperlinks for references, contact details and feedback.</p>
<p><b>Coherence and Comparability</b></p>	<p><b><i>Coherence is the degree to which data that are derived from different sources or methods, but refer to the same topic, are similar. Comparability is the degree to which data can be compared over time and domain.</i></b></p>
	<p>Current figures are comparable with previous year's figures. The historical data going back to 2001/02 are provided in the tables to show the trend in the data series. There is no comparison for years prior to 2001/02.</p> <p>Information from Table PEN3 is used to populate information on Table PEN1 regarding personal pension contributions by the self employed.</p>
<p><b>Trade-offs between Output Quality Components</b></p>	<p><b><i>Trade-offs are the extent to which different aspects of quality are balanced against each other.</i></b></p>
	<p>Rather than publish PEN3, PEN4 and PEN5 jointly in stages as and when coverage milestones are met it is considered more appropriate to defer publication of this data until a final set of results can be delivered.</p>
<p><b>Assessment of User Needs and Perceptions</b></p>	<p><b><i>The processes for finding out about users and uses, and their views on the statistical products.</i></b></p>
	<p>A link is provided on each of the tables to allow users to give feedback and comments on the pension statistics.</p> <p><a href="#">Registering Interest in Personal Pension Statistics</a></p>
<p><b>Performance, Cost and Respondent Burden</b></p>	<p><b><i>The effectiveness, efficiency and economy of the statistical output.</i></b></p>
	<p>The data used in preparing PEN3, PEN4 and PEN5 is required by HMRC for administrative purposes. There is no additional statistical burden being placed on pension providers.</p>

<b>Confidentiality, Transparency and Security</b>	<b><i>The procedures and policy used to ensure sound confidentiality, security and transparent practices.</i></b>
	<p>All the data is handled internally in line with HMRC policy on confidentiality and access to third party information. There is no disclosure risk in the published statistics.</p> <p><a href="#"><u>Confidentiality and Access</u></a></p>