## PEN4

## Personal pensions<sup>1</sup>

Estimated number of individuals making or receiving contributions by gender and age (2007-08 to 2016-17)



_	Numbers: Thousar					
Gender and age		2007-08	2008-09	2009-10	2010-11	2011-12
Femal	e					
	15 and under <sup>2</sup>	10	10	-	-	-
	16-24	80	80	70	70	70
	25-34	460	430	410	380	370
	35-44	950	760	740	670	610
	45-54	700	610	610	610	590
	55-64	360	310	300	300	280
	65 and over	20	20	20	20	20
	Total <sup>3</sup>	2,580	2,210	2,150	2,060	1,940
Male						
	15 and under <sup>2</sup>	10	10	-	-	10
	16-24	180	140	110	100	100
	25-34	740	620	570	510	470
	35-44	1,810	1,390	1,290	1,140	1,020
	45-54	1,410	1,220	1,190	1,150	1,100
	55-64	830	720	670	650	610
	65 and over	60	60	60	70	70
	Total <sup>3</sup>	5,050	4,170	3,890	3,620	3,370
Total <sup>3</sup>		7,630	6,390	6,040	5,680	5,310
Gender and age		2012-13 <sup>r</sup>	2013-14 <sup>r</sup>	2014-15 <sup>r</sup>	2015-16 <sup>r</sup>	2016-17
Femal	e					
	15 and under <sup>2</sup>	-	-	10	10	10
	16-24	110	250	340	510	630
	25-34	480	700	750	840	870
	35-44	790	740	730	790	810
	45-54	840	760	720	790	800
	55-64	400	350	300	300	280
	65 and over	30	20	20	20	20
	Total <sup>3</sup>	2,650	2,830	2,870	3,250	3,410
Male	Total <sup>3</sup>				3,250	3,410
Male	Total <sup>3</sup>				3,250 10	,
Male			2,830	2,870	,	20
Wale	15 and under <sup>2</sup>	2,650	2,830	2,870	10	20 760
Male	15 and under <sup>2</sup> 16-24	2,650 - 140 600	2,830 10 310 910	2,870 10 430 1,010	10 620 1,130	20 760 1,200
Male	15 and under <sup>2</sup> 16-24 25-34	2,650 - 140	2,830 10 310	2,870 10 430	10 620	20 760 1,200 1,270
Male	15 and under <sup>2</sup> 16-24 25-34 35-44	2,650 - 140 600 1,250	2,830 10 310 910 1,190	2,870 10 430 1,010 1,200	10 620 1,130 1,240	3,410 20 760 1,200 1,270 1,270 530
Male	15 and under <sup>2</sup> 16-24 25-34 35-44 45-54	2,650 140 600 1,250 1,500	2,830 10 310 910 1,190 1,290	2,870 10 430 1,010 1,200 1,250	10 620 1,130 1,240 1,260	20 760 1,200 1,270 1,270

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8.480

8,130

## Footnotes

Total<sup>3</sup>

- r. Revised p. Provisional
- 1. The tables refer to the number of individuals whose personal pension (including stakeholder pension) has received a contribution during the year, either from themselves, an employer, or a government mimimum contribution. Years 2001-02 to 2005-06 can now be found on the National Archives website.
  2. A "-" denotes fewer than 5 (thousand).

7,310

7,440

- 3. Components may not sum to their total due to rounding.

7,050

- i. The table shows individuals contributing to a Personal pension by gender and age. The data is derived from annual personal pension information submitted to HM Revenue & Customs by pension providers in respect of each individual scheme ii. 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 selfemployed 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.
- iii. 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 PEN2, 2.1 & 2.2 which are based on aggregate returns from providers and can only record numbers of contributors, these results are presented in terms of numbers of individuals.
- iv. The table relates to the number of individuals who have a recorded contribution in the year either individual, employer or minimum. 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. Simple grossing has been used to remedy this shortfall.
- v. All statistical tables PEN1 PEN5 containing information on personal pensions no longer contains any information relating to master trusts. Data for master trusts has been removed from all tables for this year's publication – reflecting the fact that master trusts are in fact occupational pension schemes, even though HMRC receives information on these schemes from administrative relief at source pension data.