

PEN3

Personal pensions¹

Estimated number of individuals making or receiving contributions and average contribution by status² (2007-08 to 2016-17)



Numbers: Thousands Amounts: £s

Status	2007-08		2008-09		2009-10		2010-11		2011-12	
	Number of Individuals	Average Annual Contribution per Individual ^{3,4}	Number of Individuals	Average Annual Contribution per Individual ^{3,4}	Number of Individuals	Average Annual Contribution per Individual ^{3,4}	Number of Individuals	Average Annual Contribution per Individual ^{3,4}	Number of Individuals	Average Annual Contribution per Individual ^{3,4}
Employees	6,530	2,520	5,510	2,980	5,310	3,010	4,980	3,260	4,750	3,640
Self-Employed	990	3,570	800	3,270	660	3,030	620	3,330	500	4,250
Unemployed	60	2,240	30	3,070	20	2,480	30	2,770	20	3,390
In receipt of a Pension	20	4,230	10	4,410	10	3,790	10	3,840	10	4,470
Child	10	2,480	10	2,330	10	2,310	10	2,380	10	2,460
Full-time Education	10	2,120	10	2,060	10	1,980	10	2,160	10	2,350
Carer	10	2,110	10	1,920	10	1,980	10	2,350	10	2,410
Total⁵	7,630	2,860	6,390	3,010	6,040	3,010	5,680	3,260	5,310	3,690
Status	2012-13 ^f		2013-14 ^f		2014-15 ^f		2015-16 ^f		2016-17 ^f	
	Number of Individuals	Average Annual Contribution per Individual ^{3,4}	Number of Individuals	Average Annual Contribution per Individual ^{3,4}	Number of Individuals	Average Annual Contribution per Individual ^{3,4}	Number of Individuals	Average Annual Contribution per Individual ^{3,4}	Number of Individuals	Average Annual Contribution per Individual ^{3,4}
Employees	5,900	2,870	7,020	2,680	7,290	2,850	7,780	3,210	8,060	3,120
Self-Employed	600	2,890	520	3,240	450	3,930	380	5,130	370	4,300
Unemployed	30	2,830	30	3,080	30	3,640	30	4,240	30	4,150
In receipt of a Pension	10	4,230	10	4,610	20	5,400	20	5,120	20	4,880
Child	10	1,500	20	1,650	20	1,840	10	1,940	10	2,090
Full-time Education	10	1,830	10	2,050	10	2,250	10	2,610	10	2,690
Carer	20	2,070	20	2,250	20	2,670	20	2,960	20	3,120
Total⁵	6,580	2,870	7,620	2,720	7,830	2,920	8,250	3,300	8,530	3,180

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Footnotes

r. Revised
p. Provisional

- The tables refer to the number of individuals whose personal pension (including stakeholder pension) has received a contribution during the year. Years 2001-02 to 2005-06 can now be found on the National Archives website.
- Employment status is based on what is reported to the provider by an individual when making their original application.
- Average contributions include individual, employer and government minimum contributions, plus any basic rate tax relief that a pension provider has been able to claim on an individual's contribution.
- Contributions are based on what has actually been contributed in the year, so the overall average will not be the typical annual average for those who have started making regular contributions part of the way through the year.
- Components may not sum to their total due to rounding.

Notes on the table

- The table shows the number of individuals contributing to a personal pension by employment status. It also shows the average annual contribution per individual. The data is derived from annual personal pension information submitted to HM Revenue & Customs by pension providers in respect of each individual scheme member.
- 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 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.
- 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 PENZ, 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. Providers report the status of the individual scheme members in the following categories:
 - Employee
 - In receipt of a pension
 - Self-employed
 - Child
 - Carer of either a child aged less than 16 or a person aged 16 or over
 - in full-time education
 - Unemployed
 - Other
- The table relates to the number of individuals who have a recorded contribution in the year - either individual, employer or government 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 - PENS 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.