

PEN4

Personal pensions¹

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



Numbers: Thousands

Gender and age	2007-08	2008-09	2009-10	2010-11	2011-12
Female					
15 and under ²	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
Total³	2,580	2,210	2,150	2,060	1,940
Male					
15 and under ²	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
Total³	5,050	4,170	3,890	3,620	3,370
Total³	7,630	6,390	6,040	5,680	5,310
Gender and age	2012-13 ^r	2013-14 ^r	2014-15 ^r	2015-16 ^r	2016-17 ^r
Female					
15 and under ²	-	-	-	10	10
16-24	100	210	300	450	550
25-34	470	750	810	890	900
35-44	730	760	750	780	800
45-54	770	800	780	810	820
55-64	370	420	370	350	330
65 and over	30	30	20	20	20
Total³	2,480	2,980	3,030	3,320	3,430
Male					
15 and under ²	-	-	10	10	10
16-24	140	260	370	550	660
25-34	590	940	1,060	1,160	1,210
35-44	1,170	1,200	1,230	1,230	1,240
45-54	1,370	1,360	1,340	1,290	1,300
55-64	750	800	740	660	620
65 and over	80	90	50	40	40
Total³	4,110	4,640	4,800	4,940	5,090
Total³	6,580	7,620	7,830	8,250	8,530

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Footnotes

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 minimum contribution. Years 2001-02 to 2005-06 can now be found on the National Archives website.

2. A "-" denotes fewer than 5 (thousand).

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

Notes on the Table

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 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.

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.