

PEN5

Personal pensions¹

Estimate number of individuals making or receiving contributions by country and region (2007-08 to 2016-17)



Numbers: Thousands

Country / Government Office Region	2007-08	2008-09	2009-10	2010-11	2011-12
England					
North East	270	210	190	180	170
North West	770	610	590	550	510
Yorkshire and the Humber	640	470	450	430	390
East Midlands	570	460	430	410	380
West Midlands	690	530	490	460	430
East of England	750	650	610	580	540
London	800	740	730	680	660
South East	1,190	1,040	990	940	890
South West	680	580	540	520	480
Total²	6,370	5,300	5,040	4,760	4,450
Wales	300	240	230	220	200
Scotland	650	610	560	520	480
Northern Ireland	150	120	120	110	100
Address aboard³	-	-	-	-	-
Unknown	160	120	90	70	70
United Kingdom²	7,630	6,390	6,040	5,680	5,310

Country / Government Office Region	2012-13 ^r	2013-14 ^r	2014-15 ^r	2015-16 ^r	2016-17 ^r
England					
North East	210	250	260	260	270
North West	640	750	770	800	830
Yorkshire and the Humber	490	570	580	600	610
East Midlands	480	550	570	590	610
West Midlands	540	640	670	700	720
East of England	680	790	810	860	880
London	840	1,070	1,110	1,220	1,290
South East	1,110	1,220	1,230	1,290	1,340
South West	600	670	690	720	740
Total²	5,590	6,510	6,670	7,040	7,290
Wales	250	290	290	310	320
Scotland	560	650	690	690	700
Northern Ireland	120	140	140	150	170
Address aboard³	-	-	-	-	-
Unknown	70	30	40	60	50
United Kingdom²	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 nil or negligible.

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 country and government office region. The data is derived from annual personal pension information submitted to HM Revenue & Customs by pension providers in respect of each individual scheme member.

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. Individuals are allocated to regions according to their postcode, which is used to determine the appropriate country and region. A small number of people with overseas addresses have not been allocated to a region but have been included in the UK figures. Investigations indicate that the vast majority of these are armed forces, or other Crown employees, and their families serving overseas. There are also a small number of people where it was not possible to identify their postcode, these are marked as unknown and have also been included in the UK figures.

v. 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.

vi. 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.