

**Family Resources Survey:
Estimates of Private Pension Participation
Rates 1999/00 – 2010/11**

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DWP Department for
Work and Pensions

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Background

The Family Resources Survey (FRS) is a key data source for pension participation rates. In November 2011, modelled estimates for the years 2003/04 to 2009/10 were published to improve the existing data and complete the time series, as problems tailoring questions to the correct target population led to the omission of this data between 2006/07 and 2008/09¹.

Results were also supplied for 1999/00 to 2002/03 and for 2009/10, to highlight the overall participation trends before and after the years for which modelling was necessary.

This publication updates Table 1 from the original release to include the 2010/11 data from the FRS, on the percentage of working age people contributing to a non-state pension, by gender.

Results

This latest year continues the overall declining trend of pension participation, as seen in other sources such as the Annual Survey of Hours and Earnings (ASHE), the General Lifestyle Survey and the Occupational Pension Schemes Survey (OPSS).

¹ More details on the background of this problem, the methodology used to correct the time series, and the results themselves can be found in the original publication at http://statistics.dwp.gov.uk/asd/asd1/adhoc_analysis/2011/frs_modelling_publication.pdf

Table 1: Percentage of working age people¹ contributing to a non-state pension, by gender, UK²

	Men	Women	All
1999/00 ²	52	39	46
2000/01 ²	52	38	45
2001/02 ²	50	39	45
2002/03	50	40	45
2003/04	47	39	43
2004/05	46	38	42
2005/06	44	38	41
2006/07	45	39	42
2007/08	44	38	41
2008/09	42	38	40
2009/10	39	37	38
2010/11	38	36	37

Source: DWP estimates derived from the DWP Family Resources Survey

Notes:

- 1) Working age has been defined here as being aged 20 or above, yet below State Pension Age. From 2010/11, this level has started to rise for females, from 60, towards parity with males at 65.
- 2) Northern Ireland figures are only available from 2002/03. Prior to this, the results are GB based.

FRS datasets holding raw data with the full set of adjustments back to 2003/04 are available to pension analysts. FRS users wishing to do further analysis on pension provision using these datasets are advised to contact the Private Pensions Statistics Unit on the email addresses provided below.

Please note it is not possible to replicate these estimates from the released FRS datasets available on the UK Data Archive. These publicly available datasets include the deletion methodology adopted for the FRS and Households Below Average Income (HBAI) publications. This was revised in the context of pension provision for the current modelling.

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