

Statistical bulletin

# Occupational Pensions Schemes Survey, UK: 2012

Occupational pension provision in the UK, providing summary data on membership of schemes and contributions paid.



Contact:  
David Matthews  
opss@ons.gov.uk  
+44 (0)1633 456756

Release date:  
26 September 2013

Next release:  
25 September 2014

## Table of contents

1. [Key points](#)
2. [Overview](#)
3. [User engagement](#)
4. [Total membership of occupational pension schemes](#)
5. [Contribution rates in private sector occupational pension schemes](#)
6. [Background notes](#)

# 1 . Key points

- Total membership of occupational pension schemes (excludes other workplace pensions such as group personal pensions or group stakeholder pensions) with two or more members in 2012 was estimated to be 27.6 million, an increase of 400,000 compared to 2011
- The numbers contributing, or having contributions paid into a scheme (active members), continues to fall. In 2012 there were 7.8 million active members of occupational pension schemes compared to 8.2 million in 2011 and 12.2 million at the peak in 1967
- Approximately 5.1 million active members were in public sector schemes and 2.7 million were in private sector schemes
- For private sector defined benefit schemes, the average contribution rate in 2012 was 4.9% for members (employees) and 15.2% for employers
- For private sector defined contribution schemes, the average contribution rate in 2012 was 3.1% for members (employees) and 6.6% for employers

## 2 . Overview

The Occupational Pension Schemes Survey (OPSS) is an annual survey of occupational pension schemes, and is run by the Office for National Statistics (ONS). The survey was first run in 1953, then in 1956 and 1963, and then every four to five years until 2004 when it became an annual survey. Until its transfer to ONS in 2006, OPSS was run by the Government Actuary's Department (GAD).

OPSS collects information from occupational pension schemes about scheme membership, benefits and contributions; it includes sections on very small schemes (schemes with 2 to 11 members) and those that are winding up. OPSS covers both private and public sector occupational pension schemes registered in the UK. Results from OPSS provide a detailed view of the nature of occupational pension provision in the UK.

It is important to note that OPSS does not cover other workplace pensions such as group personal pensions or group stakeholder pensions, which are based on individuals entering into a contract with a pension provider; nor does it cover state pensions.

These statistics are particularly useful because, although the UK has a well-established private pension system, there are concerns about funding retirement benefits for an ageing population ([see Pension Trends Chapter 2](#)). The [Pensions Act 2008](#), with some amendments in the [Pensions Act 2011](#), put in place a framework for workplace pension reform designed to increase saving for retirement.

Starting in October 2012, with gradual roll-out to all employers by 2018, employers have a duty to automatically enrol all eligible employees into a qualifying pension scheme and to make contributions on their behalf. Workers will be able to opt out of their employer's scheme if they choose not to participate but, if they are still eligible, they will be re-enrolled after a three year period.

The reference date for the OPSS is 6 April of a given year; as such the process of auto-enrolment does not have a direct impact on the survey results for 2012.

This release provides summary data on membership of schemes and contributions paid. To assist users in their understanding of these data, a glossary of pension definitions are included as part of the background notes of this release.

## 3 . User engagement

We are constantly aiming to improve this release and its associated commentary. We would welcome any feedback you might have, and would also be particularly interested in knowing how you make use of these data to inform your work. Please contact us via email: [Opss@ons.gsi.gov.uk](mailto:Opss@ons.gsi.gov.uk) or telephone David Matthews on +44 (0) 1633 456756.

## 4 . Total membership of occupational pension schemes

Total membership of occupational pension schemes consists of:

- active members (current employees who would normally contribute)
- members receiving pension payments (pensioner members)
- members with preserved pension entitlements (members who are no longer actively contributing into the scheme but have accrued rights that will come into payment at normal pension age)

In 2012 total membership (of schemes with two or more members) was estimated to be 27.6 million compared to 22.2 million in 1991. After a peak of 28.1 million members in 2004 total membership has remained broadly flat at around 27 million.

Membership is evenly distributed over all three membership types:

- Active, 28%
- Pensions in payment, 35%
- Preserved pension entitlements, 37%

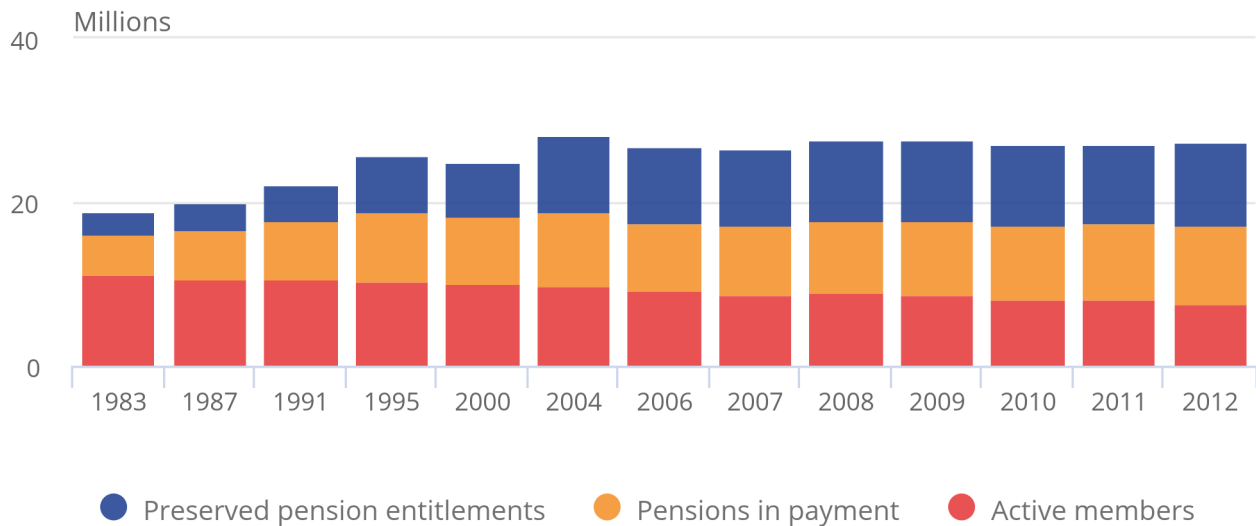
It is important to note that individuals may have more than one of these types of membership. For example, an individual may be in receipt of a pension from a former employer but still working and contributing to a pension. This person would appear in both the pensioner and active member category. As such, all estimates of membership are not counts of individuals.

Total estimated membership in 2012 comprised (Figure 1):

- 7.8 million active (employee) members
- 9.5 million pensions in payment
- 10.2 million preserved pension entitlements

**Figure 1: Number of members of occupational pension schemes by membership type**

Figure 1: Number of members of occupational pension schemes by membership type



**Source: Office for National Statistics**

**Notes:**

1. This is not a continuous time series
2. The 1983 survey was the first that collected all three occupational pension scheme membership types
3. The total membership figures for 1983 and 1987 are the sum of previously published rounded totals for each membership type. The unrounded figures are unavailable
4. Due to changes in the definition of the private and public sectors, estimates for 2000 and onwards differ from earlier years. From 2000, organisations such as the Post Office and the BBC were reclassified from the public to the private sector.
5. The 2005 survey did not cover the public sector and is therefore not included.
6. Changes to methodology for 2006 onwards mean that comparisons with earlier years should be treated with caution.
7. Changes to the part of the questionnaire used to estimate pensions in payment and preserved pension entitlements in 2008 mean that comparisons with 2007 and earlier should be treated with caution.
8. Components may not sum to totals due to rounding.

## Active membership

The active members of an occupational pension scheme are those who, under the rules of the scheme, are currently accruing benefits. They are usually current employees of the sponsoring employer. Estimates of active members can be broken down by the sector that they are in, the structure of the benefit, or the status of the scheme.

Since 1991 there has been a slow, but steady, decline in active membership. In 2012, there were an estimated 7.8 million active members of occupational pension schemes. This is compared to 9.0 million in 2008, 12.2 million in 1967 and 6.2 million in 1953. Some of the drop in active membership of occupational pension schemes can be accounted for by the growth in the number of people contributing to group personal pensions. Personal pensions became available from the late 1980s. The [Annual Survey of Hours and Earnings pensions](#) release provides information on pension membership for both occupational and contract based pensions. In 2012, around three-quarters of those employees with workplace pensions had occupational pensions.

### Active membership by sector

The decline in active membership has been particularly marked in the private sector. In 2012 there were 2.7 million active members in private sector schemes, compared with 6.5 million in 1991 and 8.1 million at the peak (in 1967).

In the private sector there is a mixture of defined benefit and defined contribution schemes, but in the public sector all occupational pension schemes are defined benefit.

Active membership of public sector schemes has risen over the same period despite the reclassification of some large public sector schemes such as the Post Office and the BBC, to the private sector from 2000. There were an estimated 5.1 million active members in 2012 compared with 4.2 million in 1991 and 3.1 million in 1953 (Figure 2).

**Figure 2: Number of active members of occupational pension schemes by sector**

Figure 2: Number of active members of occupational pension schemes by sector



**Source: Office for National Statistics**

**Notes:**

1. This is not a continuous time series.
2. Due to changes in the definition of the private and public sectors, estimates for 2000 onwards differ from earlier years. From 2000, organisations such as the Post Office and the BBC were reclassified from the public to the private sector.
3. The 2005 survey did not cover the public sector and is therefore not included.
4. Changes to methodology for 2006 onwards mean that comparisons with earlier years should be treated with caution.
5. Components may not sum to totals due to rounding.

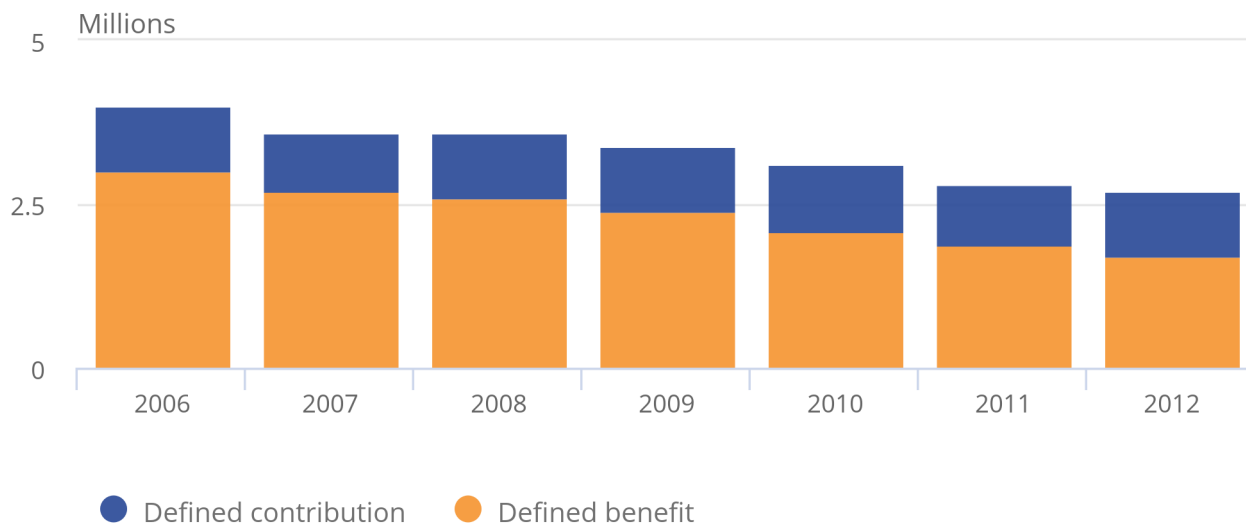
## Active membership by benefit structure

The decline in the number of active members in the private sector over the last 20 years reflects the fall in active membership of private sector defined benefit schemes. Active membership of such schemes fell to an estimated 1.7 million in 2012 from 3.0 million in 2006.

Active membership of private sector defined contribution schemes has remained around 1.0 million since 2006 (Figure 3).

**Figure 3: Number of active members of private sector occupational pension schemes by benefit structure**

Figure 3: Number of active members of private sector occupational pension schemes by benefit structure



**Source: Office for National Statistics**

**Notes:**

1. This is not a continuous time series.
2. Components may not sum to totals due to rounding.
3. Changes to methodology for 2006 onwards mean that comparisons with earlier years should be treated with caution.

## Active membership by status

An occupational pension scheme may be open, closed, frozen or winding up. An open scheme admits new members. A closed scheme does not admit new members but may continue to receive contributions from or on behalf of existing members who continue to accrue pension rights. In general there are no active members in schemes that are frozen or winding up, as members of such schemes can no longer accrue benefits.

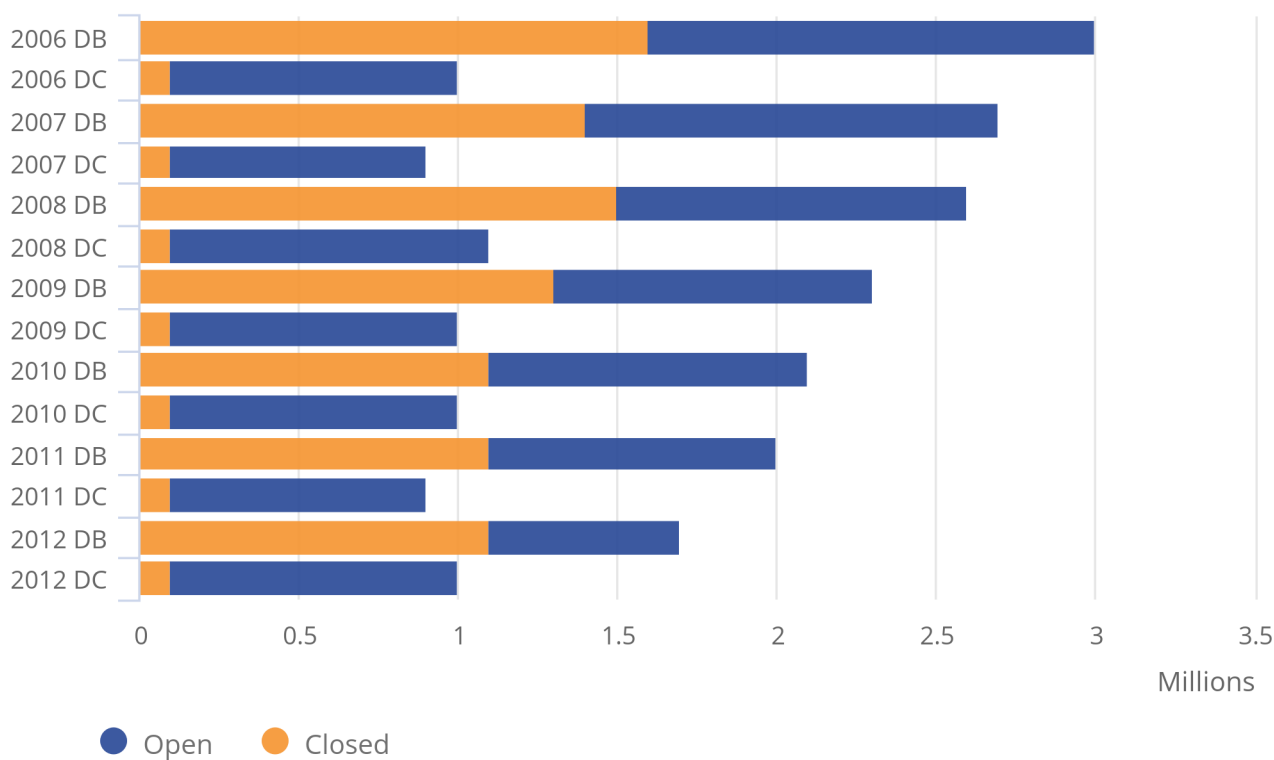
Some schemes have more than one section, offering benefits on different bases to different groups of members. For example, one group of members might be offered benefits on a defined benefit basis, while a second group might be offered benefits on a defined contribution basis. Alternatively, schemes might have different sections in order to offer different levels of the same type of benefit to different members or simply to account for the benefits and contributions of different groups of members separately.

Active membership of open private sector defined benefit scheme sections fell to 0.6 million in 2012 from 1.4 million in 2006 while active membership of open private sector defined contribution scheme sections, has remained at approximately 0.9 million over the same period.

In private sector defined benefit scheme sections only 35% of members were in sections of schemes that were open to new members ('open schemes') compared with 91% of members in open private sector defined contribution scheme sections (Figure 4).

**Figure 4: Number of active members of private sector occupational pension schemes by status and benefit structure**

Figure 4: Number of active members of private sector occupational pension schemes by status and benefit structure



Source: Office for National Statistics

Notes:

1. This is not a continuous time series.
2. DB = Defined Benefit, DC = Defined Contribution.
3. Components may not sum to totals due to rounding.



## Pensioner members by sector

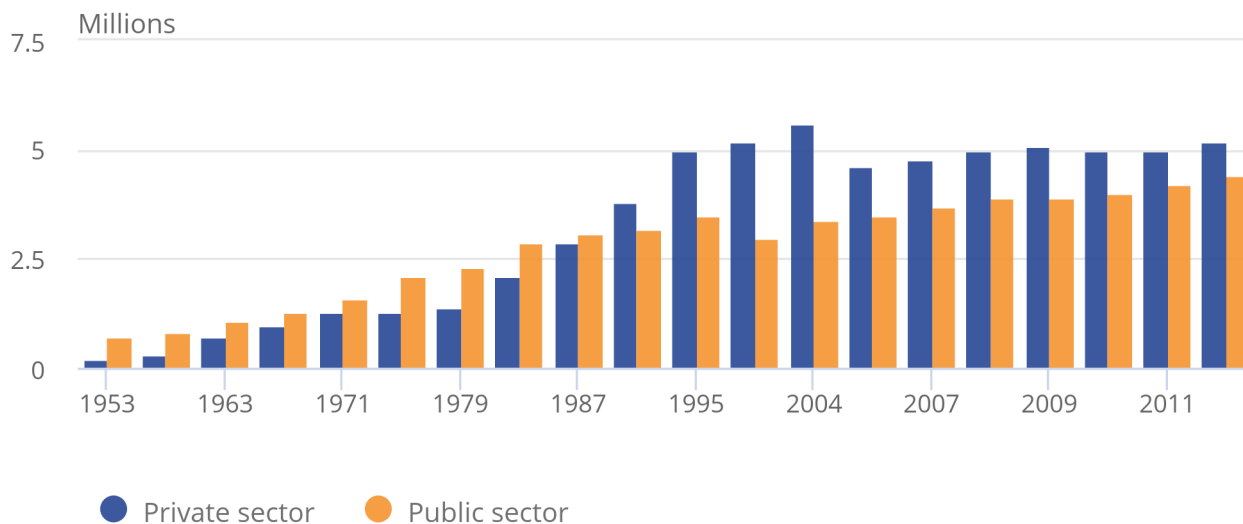
Pensioner members are those who are in receipt of pension payments. The estimates in this section are of the number of pensions in payment from UK occupational pension schemes, rather than estimates of the total number of pensioners in the country receiving benefits from occupational pension schemes. The estimates do not include annuities purchased by members of defined contribution occupational pension schemes on retirement. They do include pensions in payment to dependents and pension credit members and also to those who are still working for the same employer.

Between 2006 and 2012, the total number of occupational pensions in payment rose from 8.2 million to 9.5 million.

There was a steady increase in the total number of occupational pensions in payment between 1953 and 2004, from 0.9 million to 9.0 million. However, the number of occupational pensions in payment fell to 8.2 million in 2006, reflecting a fall in the number of private sector pensions in payment, from a peak of 5.6 million in 2004 to 4.6 million in 2006. In 2012 there were 5.2 million private sector pensions in payment (Figure 5).

**Figure 5: Number of pensions in payment for occupational pension schemes by sector**

Figure 5: Number of pensions in payment for occupational pension schemes by sector



**Source: Office for National Statistics**

**Notes:**

1. This is not a continuous time series.
2. Due to changes in the definition of the private and public sectors, estimates for 2000 and onwards differ from earlier years. From 2000, organisations such as the Post Office and the BBC were reclassified from the public to the private sector.
3. The 2005 survey did not cover the public sector and is therefore not included.
4. Changes to methodology for 2006 onwards mean that comparisons with earlier years should be treated with caution.
5. Changes to the part of the questionnaire used to estimate pensions in payment in 2008 mean that comparisons with 2007 and earlier should be treated with caution.
6. Components may not sum to totals due to rounding.

## Members with preserved pension entitlements by sector

When active employee members leave the employment of the scheme's sponsoring employer, they usually have a choice of what to do with the benefits accrued in the scheme. The default position for members with more than two years' service is a preserved pension entitlement, where the rights remain in the scheme and a pension comes into payment at normal pension age. These estimates do not represent the number of individuals with preserved pension entitlements but show the number of preserved pensions. The estimates also include dependents and pension credit members who have a preserved pension entitlement and those still working for the employer (this may occur when an employer stops pension provision or provision on a particular basis).

The total number of preserved pension entitlements rose to 10.2 million in 2012, from 9.8 million in 2011 (Figure 6). The number of members with preserved pension entitlements has risen faster in the public sector than in the private sector. The public sector number tripled to 3.7 million in 2012 from 1.2 million in 1991 (a 206% increase). Whereas the private sector number doubled to 6.5 million in 2012 from 3.3 million in 1991 (a 98% increase).

**Figure 6: Number of preserved pension entitlements in occupational pension schemes by sector**

Figure 6: Number of preserved pension entitlements in occupational pension schemes by sector



**Source: Office for National Statistics**

**Notes:**

1. This is not a continuous time series.
2. Private and public sector breakdowns are not available for preserved pension entitlements before 1991
3. Due to changes in the definition of the private and public sectors, estimates for 2000 and onwards differ from earlier years. From 2000, organisations such as the Post Office and the BBC were reclassified from the public to the private sector.
4. The 2005 survey did not cover the public sector and a total figure is therefore not available.
5. Changes to methodology for 2006 onwards mean that comparisons with 2005 and earlier should be treated with caution.
6. Changes to the part of the questionnaire used to estimate preserved pension entitlements in 2008 mean that comparisons with 2007 and earlier should be treated with caution.
7. Components may not sum to totals due to rounding.

## 5 . Contribution rates in private sector occupational pension schemes

Contribution rate questions are only asked of those in the private sector. Information on rates in the public sector are available from the Annual Survey of Hours and Earnings (ASHE) and from published individual scheme resource accounts.

Most member and employer contributions are made as a percentage of salary, excluding bonuses. However, fixed amount payments can be made as part of the schedule of normal (or regular) contributions. On the other hand, when schemes make 'special' cash payments, for instance as part of deficit reduction, these payments are not considered normal contributions and information on such payments are not collected by the survey.

Private sector defined benefit schemes had higher contribution rates than defined contribution schemes in 2012 (Figure 7), as in previous years:

- for defined benefit schemes, the average contribution rate was 4.9% for members (employees) and 15.2% for employers
- for defined contribution schemes, the average contribution rate was 3.1% for members (employees) and 6.6% for employers
- for career average schemes, the average contribution rate was 5.6% for members (employees) and 12.0% for employers

In private sector 'career average' schemes, revaluing in line with prices, average employer contribution rates were lower (at 12.0%) than for defined benefit schemes as a whole. Average member contribution rates in such career average schemes were higher (5.6%).

**Figure 7: Weighted-average contribution rates to private sector occupational pension schemes by benefit structure and contributor**

Figure 7: Weighted-average contribution rates to private sector occupational pension schemes by benefit structure and contributor



**Source: Office for National Statistics**

**Notes:**

1. Includes schemes where standard contributions were zero.
2. Excludes normal contributions paid as fixed amounts.
3. Includes rates for open, closed and frozen schemes.
4. Excludes schemes with fewer than 12 members.
5. Components in tables may not sum to totals due to rounding.

Part of the difference between defined benefit and defined contribution schemes' contribution rates relates to differences in contracting out status. Contracting out refers to a statutory arrangement under which pension schemes that meet certain conditions may contract out of the State Second Pension (S2P), formerly the State Earnings - Related Pension Scheme (SERPS). As a consequence, the members' and National Insurance contributions are reduced or partially rebated. Members of a contracted out pension scheme obtain rights in the pension scheme in place of rights to an additional state pension. From April 2012, the ability to contract out only applies to defined benefit schemes.

## 6. Background notes

### 1. General information

ONS conducts the Occupational Pension Schemes Survey from a sample of occupational pension schemes registered in the UK in both the public and private sectors. The survey presents a range of statistics, including membership of occupational pension schemes, contributions made by employees and employers and benefits provided by schemes. Estimates of membership include breakdowns by type of member and type of scheme.

The survey does not cover personal pensions, where individuals enter into a contract with a pension provider (usually an insurance company). This exclusion extends to group personal pensions (GPPs) and stakeholder pensions.

The schemes in the survey are selected at random within membership size bands from the pension schemes register – a list of all occupational pension schemes in the UK with two or more members that is maintained by the Pensions Regulator.

The estimates for occupational pension schemes as a whole are produced on the basis of sample numbers. This is done by 'rating-up' the data from responses, by reference to a sampling fraction and response rate, with different size bands rated up individually.

Get all the [tables \(230 Kb Excel sheet\)](#) for this publication in the data section of this publication.

### 2. Workplace Pension Reforms

The Pensions Act 2008, with further amendments in the Pensions Act 2011, laid the foundations for a fundamental reform of workplace pensions, requiring every employer to automatically enrol all eligible workers into a qualifying pension scheme, and to contribute to their pensions. The changes were staged in from October 2012, starting with the largest employers. Employees are given the right to opt out of the scheme. Minimum levels for employer and employee contributions will be phased in, rising to a minimum total contribution of 8% of a band of earnings by October 2018.

An eligible worker is:

- Someone who is not already in a qualifying pension scheme
- Aged 22 or over
- Under state pension age
- Earns more than £9,440 a year (in 2013/14)
- Works (or usually works) in the UK

[Pension Trends Chapter 6](#): Private pensions gives further information on the workplace pension reforms

### 3. Definitions

**Occupational pension scheme:** An arrangement (other than accident or permanent health insurance) organised by an employer (or on behalf of a group of employers) to provide benefits for employees on their retirement and for their dependants on their death. In the private sector, occupational schemes are trust-based. Occupational pension schemes are a form of workplace pension.

**Public sector schemes:** Schemes covering the part of the economy that is state-provided, including central and local government, schooling, health and social services, policing and the armed forces.

**Private sector schemes:** Schemes covering the part of the economy consisting of individuals, firms and other institutions. The private sector includes state-owned enterprises and other public corporations with outputs paid for by individuals directly rather than through taxation. The pension schemes of the Lloyds Banking Group, the Royal Bank of Scotland Group and HBOS plc are classified as belonging to the private sector.

**Defined benefit:** A pension in which the rules of the scheme specify the rate of benefits to be paid. Examples include 'final salary' and career average schemes. In a final salary scheme, benefits are based on the number of years of pensionable service, the accrual rate, and the salary in the final year or years prior to retirement.

**Defined contribution:** A pension in which the benefits are determined by the contributions paid, the investment return on those contributions (less charges), and the type of annuity purchased upon retirement. It is also known as a money purchase pension.

**Career average scheme:** Career Average Revalued Earnings (CARE) or 'career average' schemes are a form of defined benefit scheme which use average earnings over the whole career rather than final earnings to calculate the pension. Pension entitlements earned each year are revalued (increased) during the member's working life in line with prices or earnings.

**Scheme status:** An occupational pension scheme may be open, closed, frozen or winding up. An open scheme admits new members. A closed scheme does not admit new members but may continue to receive contributions from or on behalf of existing members who continue to accrue pension rights. In a frozen or 'paid up' scheme, benefits continue to be payable to existing members but no new members are admitted, and no further benefits accrue to existing members. Members can make no more contributions but further employer contributions may be made, and may have to be made, for example to correct a deficit. A scheme that is winding up is in the process of termination, either by buying annuities for the beneficiaries or by transferring assets and liabilities to another scheme or to the Pension Protection Fund.

**Member:** A member is a person who has been admitted to membership of a pension scheme and is entitled to benefits under the scheme, whether now or in the future. Active members are current employees who would normally contribute to the pension scheme (or have contributions made on their behalf). Pensioner members are members who are receiving pension payments from the scheme, their dependents and pension credit members (former spouses who have gained rights as a result of a pension credit following pension sharing on divorce). In some cases pensioner members may be in receipt of a pension from the scheme but still be working for the employer. Most members with preserved pension entitlements ('deferred members') are former employees who have accrued rights or assets in the scheme that will come into payment at normal pension age but who are no longer actively contributing (or having contributions paid on their behalf) into the scheme. Deferred members also include dependents, pension credit members and those still working for the employer. Individuals may have more than one of the above types of membership. For instance, they may be a member of their current employer's pension scheme as well as having preserved entitlements in a previous employer's scheme. Hence, all estimates of membership include an element of double counting and are not counts of individuals.

**Contracting out:** This refers to a statutory arrangement under which pension schemes that meet certain conditions may contract out of the State Second Pension (S2P), formerly the State Earnings-Related Pension Scheme (SERPS). The members' and National Insurance contributions are reduced or partially rebated. Members of a contracted out pension scheme obtain rights in the pension scheme in place of rights to an additional state pension. From April 2012, the ability to contract out only applies to defined benefit schemes. With the proposed introduction of the flat-rate state pensions, contracting out for defined benefit schemes will also end.

Further definitions are available in a [Glossary \(198.9 Kb Pdf\)](#) on the ONS website.



#### 4. Methodology and quality information

A [Quality and Methodology Information \(354.5 Kb Pdf\)](#) (QMI) report is available. The aims of the QMI report are to provide users with a greater understanding of our statistics, their quality and the methods that are used to create them.

#### 5. Usage of pension statistics

The information produced by ONS is designed and produced in consultation with users to ensure that it is relevant and meets users' needs. There is a [information paper \(106.8 Kb Pdf\)](#) that outlines some of the different ways members of the public and stakeholders make use of pension statistics and the types of decision they inform available on the ONS website.

#### 6. Response rates

**Table 1: Response rates**

	%	
	2011	2012
Private sector	90	89
Public sector	98	98
Total	91	90

Source: Office for National Statistics

#### 7. National Statistics

The UK Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics.

Designation can be broadly interpreted to mean that the statistics:

- meet identified user needs
- are well explained and readily accessible
- are produced according to sound methods
- are managed impartially and objectively in the public interest

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

#### 8. Social media

Follow ONS on [Twitter](#) and receive up to date information about our statistics.

Like ONS on [Facebook](#) to receive our updates in your newsfeed and to post comments on our page.

#### 9. Government Statistical Service (GSS) business statistics

To find out about other official business statistics, and choose the right data for your needs, use the [GSS Business Statistics Interactive User Guide](#). By selecting your topics of interest, the tool will pinpoint publications that should be of interest to you, and provide you with links to more detailed information and the relevant statistical releases. It also offers guidance on which statistics are appropriate for different uses.

## 10. **Discussing ONS business statistics online**

There is a [Business and Trade Statistics](#) community on the [StatsUserNet](#) website. StatsUserNet is the Royal Statistical Society's interactive site for users of official statistics. The community objectives are to promote dialogue and share information between users and producers of official business and trade statistics about the structure, content and performance of businesses within the UK. Anyone can join the discussions by registering via either of the links above.

## 11. **Special events**

ONS has published commentary, analysis and policy on 'Special Events' which may affect statistical outputs. For full details visit the [Special Events](#) page on the ONS website.

## 12. **Release policy**

Details of the policy governing the release of new data are available from the Media Relations Office. Also available is a list of those given pre-publication access to the contents of this release.

13. Details of the policy governing the release of new data are available by visiting [www.statisticsauthority.gov.uk/assessment/code-of-practice/index.html](http://www.statisticsauthority.gov.uk/assessment/code-of-practice/index.html) or from the Media Relations Office email: [media.relations@ons.gsi.gov.uk](mailto:media.relations@ons.gsi.gov.uk)

These National Statistics are produced to high professional standards and released according to the arrangements approved by the UK Statistics Authority.

**OPSS: Occupational Pension Schemes Survey, 2012**

Table 1	<a href="#">Number of members of occupational pension schemes, by membership type and sector</a>	Table 3.1 in previous annual report.
Table 2	<a href="#">Number of members of occupational pension schemes, by membership type and sector, 1991 to 2012</a>	Table 3.2 in previous annual report.
Table 3	<a href="#">Number of members of private sector occupational pension schemes, by membership type and benefit structure, 2004 to 2012</a>	Table 3.3 in previous annual report.
Table 4	<a href="#">Number of active members of open and closed occupational pension schemes, by status, size, sector and benefit structure, 2012</a>	Table 3.6 in previous annual report.
Table 5	<a href="#">Number of pensions in payment for occupational pension schemes, by sector, size and type of pensioner, 2012</a>	Table 3.12 in previous annual report.
Table 6	<a href="#">Number of preserved pension entitlements for occupational pension schemes, by sector, size and type of deferred member, 2012</a>	Table 3.13 in previous annual report.
Table 7	<a href="#">Member and employer weighted-average contribution rates to private sector occupational pension schemes by benefit structure and contributor and status, 2012</a>	Table 4.1 in previous annual report.
Table 8	<a href="#">Weighted-average contribution rates to private sector occupational pension schemes, by size, benefit structure and contributor, 2012</a>	Table 4.2 in previous annual report.
Table 9	<a href="#">Number of active members of defined benefit occupational pension schemes, by accrual rate, sector and funding status, 2012</a>	Table 5.1 in previous annual report.
Table 10	<a href="#">Number of active members of private sector defined benefit occupational pension schemes: by pensionable earnings used for calculating benefits, 2012</a>	Table 5.7 in previous annual report.
Table 11	<a href="#">Number of private sector occupational pension schemes 2007 to 2012</a>	Table 2.1 in previous annual report.
Table 12	<a href="#">Number of private sector occupational pension schemes, by status, 2008 to 2012</a>	Table 2.2 in previous annual report.
Table 13	<a href="#">Number of private sector occupational pension schemes, by size and status, 2012</a>	Table 2.3 in previous annual report.
Table 14	<a href="#">Number of private sector occupational pension schemes with only one section, by benefit structure and status, 2010 to 2012</a>	Table 2.6 in previous annual report.

Statistical | David Matthews, Office for National Statistics

Telephone +44 (0)1633 456756

Email: [Financial.Inquiries@ons.gov.uk](mailto:Financial.Inquiries@ons.gov.uk)

**Table 1: Number of members of occupational pension schemes by membership type and sector**

Millions

	1983	1987	1991	1995	2000	2004	2006	2007	2008	2009	2010	2011	2012
Active members	11.1	10.6	10.7	10.3	10.1	9.8	9.2	8.8	9.0	8.7	8.3	8.2	7.8
Pensions in payment	5.0	6.0	7.0	8.5	8.2	9.0	8.2	8.5	8.8	9.0	9.0	9.2	9.5
Preserved pension entitlements	2.8	3.5	4.5	7.0	6.7	9.3	9.4	9.4	9.9	10.1	9.8	9.8	10.2
<b>Total</b>	<b>18.9</b>	<b>20.1</b>	<b>22.2</b>	<b>25.8</b>	<b>25.0</b>	<b>28.1</b>	<b>26.7</b>	<b>26.7</b>	<b>27.7</b>	<b>27.7</b>	<b>27.2</b>	<b>27.2</b>	<b>27.6</b>

Note: This is not a continuous time series

Source: Office for National Statistics

1. The 1983 survey was the first that collected all three occupational pension scheme membership types.
2. The total membership figures for 1983 and 1987 are the sum of previously published rounded totals for each membership type. The unrounded figures are unavailable.
3. Due to changes in the definition of the private and public sectors, estimates for 2000 and onwards differ from earlier years. From 2000, organisations such as the Post Office and the BBC were reclassified from the public to the private sector.
4. The 2005 survey did not cover the public sector and is therefore not included.
5. Changes to methodology for 2006 onwards mean that comparisons with earlier years should be treated with caution.
6. Changes to the part of the questionnaire used to estimate pensions in payment and preserved pension entitlements in 2008 mean that comparisons with 2007 and earlier should be treated with caution.
7. Components may not sum to totals due to rounding.

**Table 2: Number of members of occupational pension schemes, by membership type and sector, 1991 to 2012<sup>1,2,3,4</sup>**



United Kingdom

Millions

	1991	1995	2000	2004	2005	2006	2007	2008	2009	2010	2011	2012
<b>Active members</b>	10.7	10.3	10.1	9.8	-	9.2	8.8	9.0	8.7	8.3	8.2	7.8
Private sector	6.5	6.2	5.7	4.8	4.7	4.0	3.6	3.6	3.3	3.0	2.9	2.7
Public sector	4.2	4.1	4.4	5.0	-	5.1	5.2	5.4	5.4	5.3	5.3	5.1
<b>Pensions in payment</b>	7.0	8.5	8.2	9.0	-	8.2	8.5	8.8	9.0	9.0	9.2	9.5
Private sector	3.8	5.0	5.2	5.6	5.3	4.6	4.8	5.0	5.1	5.0	5.0	5.2
Public sector	3.2	3.5	3.0	3.4	-	3.5	3.7	3.9	3.9	4.0	4.2	4.4
<b>Preserved pension entitlements</b>	4.5	7.0	6.7	9.3	-	9.4	9.4	9.9	10.1	9.8	9.8	10.2
Private sector	3.3	5.2	5.2	7.1	6.4	6.5	6.3	6.7	6.6	6.6	6.3	6.5
Public sector	1.2	1.8	1.5	2.2	-	2.9	3.1	3.2	3.5	3.2	3.4	3.7
<b>Total</b>	22.2	25.8	25.0	28.1	-	26.7	26.7	27.7	27.7	27.2	27.2	27.6
Private sector	13.6	16.4	16.1	17.5	16.4	15.2	14.7	15.3	15.0	14.7	14.2	14.4
Public sector	8.6	9.4	8.9	10.6	-	11.5	12.0	12.4	12.7	12.5	13.0	13.1

*Source: Office for National Statistics*

- 1 The 2005 survey did not cover the public sector and a total figure is therefore not available.
- 2 Due to changes in the definition of the private and public sectors, estimates for 2000 and onwards differ from earlier years. From 2000, organisations such as the Post Office and the BBC were reclassified from the public to the private sector.
- 3 Changes to methodology for 2006 onwards mean that comparisons with 2005 and earlier should be treated with caution.
- 4 Changes to the part of the questionnaire used to estimate pensions in payment and preserved pension entitlements in 2008 mean that comparisons with 2007 and earlier should be treated with caution.

**Table 3: Number of members of private sector occupational pension schemes, by membership type and benefit structure, 2004 to 2012<sup>1,2,3</sup>**



United Kingdom		Millions								
	2004	2005	2006	2007	2008	2009	2010	2011	2012	
<b>Active members</b>	4.8	4.7	4.0	3.6	3.6	3.3	3.0	2.9	2.7	
Defined benefit	3.6	3.7	3.0	2.7	2.6	2.4	2.1	1.9	1.7	
Defined contribution	1.2	1.0	1.0	0.9	1.0	1.0	1.0	0.9	1.0	
<b>Pensions in payment</b>	5.6	5.3	4.6	4.8	5.0	5.1	5.0	5.0	5.2	
Defined benefit	5.4	5.2	4.6	4.8	4.9	5.0	5.0	4.9	5.1	
Defined contribution	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	
<b>Preserved pension entitlements</b>	7.1	6.4	6.5	6.3	6.7	6.6	6.6	6.3	6.5	
Defined benefit	5.6	5.2	5.3	5.4	5.6	5.5	5.4	5.2	5.2	
Defined contribution	1.1	0.9	1.2	0.9	1.1	1.1	1.2	1.1	1.3	
<b>Total</b>	17.5	16.4	15.2	14.7	15.3	15.0	14.7	14.2	14.4	
Defined benefit	14.6	14.1	12.9	12.9	13.1	12.9	12.5	12.1	12.1	
Defined contribution	2.4	2.0	2.3	1.8	2.2	2.1	2.2	2.1	2.4	

*Source: Office for National Statistics*

- 1 In 2004 and 2005, breakdowns by benefit structure exclude schemes that were winding up.
- 2 Changes to methodology for 2006 onwards mean that comparisons with 2005 and earlier should be treated with caution.
- 3 Changes to the part of the questionnaire used to estimate pensions in payment and preserved pension entitlements in 2008 mean that comparisons with 2007 and earlier should be treated with caution.

**Table 4: Number of active members of open and closed occupational pension schemes, by status, size, sector and benefit structure<sup>1</sup>, 2012**



United Kingdom							Millions
	Private			Public	Total	Total	
	DB	DC	Total	DB	DB		
Open	0.6	0.9	1.5	3.4	4.0	4.9	
10,000+	0.5	0.5	1.0	3.3	3.8	4.3	
5,000 to 9,999	0.1	0.1	0.2	0.0	0.1	0.2	
1,000 to 4,999	0.0	0.2	0.2	0.0	0.1	0.3	
100 to 999	0.0	0.1	0.1	0.0	0.0	0.1	
12 to 99	..	..	..	..	..	..	
2 to 11	..	..	..	..	..	..	
Closed	1.1	0.1	1.2	1.7	2.8	2.9	
10,000+	0.8	0.0	0.8	1.7	2.4	2.5	
5,000 to 9,999	0.1	0.0	0.1	0.0	0.1	0.1	
1,000 to 4,999	0.1	0.0	0.1	0.1	0.2	0.2	
100 to 999	0.1	0.0	0.1	0.0	0.1	0.1	
12 to 99	..	..	..	..	..	..	
2 to 11	..	..	..	..	..	..	
Total	1.7	1.0	2.7	5.1	6.8	7.8	
10,000+	1.3	0.5	1.8	4.9	6.2	6.8	
5,000 to 9,999	0.1	0.1	0.3	0.1	0.2	0.3	
1,000 to 4,999	0.2	0.2	0.4	0.1	0.2	0.5	
100 to 999	0.1	0.1	0.2	0.0	0.1	0.2	
12 to 99	..	..	..	..	..	..	
2 to 11	..	..	..	..	..	..	

*Source: Office for National Statistics*

<sup>1</sup> DB = Defined Benefit; DC = Defined Contribution.

.. Indicates cells which have been suppressed to protect confidentiality.

**Table 5: Number of pensions in payment for occupational pension schemes, by sector, size and type of pensioner, 2012<sup>1,2</sup>**



United Kingdom	Millions			
	Open, closed and frozen schemes			
	Former employees	Other <sup>3</sup>	Rights in winding up schemes	Total
Private	2.8	0.8	0.1	5.2
10,000+	2.1	0.7	..	3.8
5,000 to 9,999	0.2	0.1	..	0.5
1,000 to 4,999	0.3	0.1	0.0	0.6
100 to 999	0.2	0.0	0.0	0.3
12 to 99	0.0	0.0	0.0	0.0
2 to 11	0.0	0.0	0.0	0.0
Public	3.5	0.6	-	4.4
10,000+	3.3	0.6	-	4.2
5,000 to 9,999	0.0	0.0	-	0.1
1,000 to 4,999	0.1	0.0	-	0.1
100 to 999	0.0	0.0	-	0.0
12 to 99	0.0	0.0	-	0.0
2 to 11	0.0	0.0	-	0.0
Total	6.3	1.4	0.1	9.5
10,000+	5.5	1.2	..	7.9
5,000 to 9,999	0.3	0.1	..	0.5
1,000 to 4,999	0.3	0.1	0.0	0.7
100 to 999	0.2	0.0	0.0	0.3
12 to 99	0.0	0.0	0.0	0.0
2 to 11	0.0	0.0	0.0	0.0

*Source: Office for National Statistics*

- 1 .. indicates cells that have been suppressed to protect confidentiality.
- 2 Totals include non-response.
- 3 This covers dependents, pension credit members and those still working for the employer.



**Table 6: Number of preserved pension entitlements for occupational pension schemes, by sector, size and type of deferred member, 2012<sup>1,2</sup>**



United Kingdom		Millions			
		Open, closed and frozen schemes			
		Former employees	Other <sup>3</sup>	Rights in winding up schemes	Total
Private		4.6	0.1	0.2	6.5
10,000+		3.1	0.0	..	4.0
5,000 to 9,999		0.5	0.0	..	0.7
1,000 to 4,999		0.6	0.0	0.1	1.1
100 to 999		0.4	0.0	0.1	0.6
12 to 99		0.1	0.0	0.0	0.1
2 to 11		0.0	0.0	0.0	0.0
Public		2.1	0.0	-	3.7
10,000+		2.1	0.0	-	3.6
5,000 to 9,999		0.0	0.0	-	0.0
1,000 to 4,999		0.0	0.0	-	0.0
100 to 999		0.0	0.0	-	0.0
12 to 99		0.0	0.0	-	0.0
2 to 11		0.0	0.0	-	0.0
Total		6.8	0.1	0.2	10.2
10,000+		5.2	0.1	..	7.6
5,000 to 9,999		0.5	0.0	..	0.7
1,000 to 4,999		0.7	0.0	0.1	1.1
100 to 999		0.4	0.0	0.1	0.6
12 to 99		0.1	0.0	0.0	0.1
2 to 11		0.0	0.0	0.0	0.0

*Source: Office for National Statistics*

1 .. indicates cells that have been suppressed to protect confidentiality.

2 Totals include non-response.

3 This covers dependents, pension credit members and those still working for the employer.

**Table 7: Member and employer weighted-average contribution rates to private sector occupational pension schemes by benefit structure and contributor and status, 2012<sup>1,2,3</sup>**



	Percentages			
	Member		Employer	
	Open	Closed	Open	Closed
Defined benefit schemes	4.9	5.0	13.8	16.1
Defined contribution schemes	3.1	3.4	6.5	7.4

*Source: Office for National Statistics*

1. Includes schemes where standard contributions were zero.
2. Excludes normal contributions paid as fixed amounts.
3. Excludes schemes with fewer than 12 members.

**Table 8: Weighted-average contribution rates to private sector occupational pension schemes, by size, benefit structure and contributor, 2012<sup>1,2,3,4</sup>**



	United Kingdom						Percentages
	Defined benefit			Defined contribution			
	Member	Employer	Total	Member	Employer	Total	
10,000+	4.9	15.1	20.0	2.9	6.9	9.7	
5,000 to 9,999	5.5	15.2	20.8	2.9	7.1	10.0	
1,000 to 4,999	4.6	14.4	19.0	3.6	5.8	9.4	
100 to 999	5.3	18.0	23.3	3.9	6.2	10.0	
12 to 99	4.2	23.6	27.7	2.1	3.9	6.0	
Total	4.9	15.2	20.2	3.1	6.6	9.7	

*Source: Office for National Statistics*

- 1 Includes schemes where standard contributions were zero.
- 2 Excludes normal contributions paid as fixed amounts.
- 3 Includes rates for open, closed and frozen schemes.
- 4 Excludes schemes with fewer than 12 members.

**Table 9: Number of active members of defined benefit occupational pension schemes, by accrual rate, sector and funding status, 2012<sup>1,2,3</sup>**



	United Kingdom					Millions
	Private total	Public		Public total <sup>4</sup>	Total <sup>4</sup>	
		Funded	Unfunded			
50ths or better	0.1	..	..	0.1	0.2	
Between 50ths and 60ths	..	-	..	..	0.1	
60ths plus additional lump sum	0.0	0.5	0.2	0.7	0.7	
60ths	0.7	1.3	0.7	2.0	2.7	
80ths plus 3/80ths lump sum	0.1	0.1	1.9	2.0	2.2	
Between 60ths and 80ths	0.1	0.0	0.2	0.2	0.3	
80ths	..	..	..	..	0.3	
Less generous than 80ths	..	..	..	..	0.1	

*Source: Office for National Statistics*

- 1 .. indicates cells that have been suppressed to protect confidentiality.
- 2 Excludes schemes with fewer than 12 members.
- 3 Excludes non response.
- 4 These columns contain members of public sector schemes where the scheme's funding status is unknown.

**Table 10: Number of active members of private sector defined benefit occupational pension schemes: by pensionable earnings used for calculating benefits, 2012<sup>1,2</sup>**



United Kingdom	Millions
Earnings in period or point in time up to 12 months before retirement	0.6
Best year's earnings in last X years	0.4
Average years' earnings in last X years	0.2
Average of best Y years' earnings in last Z years	0.7
Average earnings over whole career revalued in line with prices <sup>3</sup>	0.3
Average earnings over whole career revalued in line with earnings <sup>3</sup>	0.0

*Source: Office for National Statistics*

- 1 Excludes schemes with fewer than 12 members.
- 2 The question was a multiple response question so members may appear in more than one category. For reference, in 2012, there were 1.7 million active members of defined benefit schemes, excluding schemes with fewer than 12 members.
- 3 The last two categories listed are career average schemes.

**Table 11: Number of private sector occupational pension schemes 2007 to 2012**



United Kingdom	2007	2008	2009	2010	2011	2012
Total	57,010	54,110	48,580	44,380	44,190	44,440

*Source: Office for National Statistics*

**Table 12: Number of private sector occupational pension schemes, by status, 2007 to 2012<sup>1</sup>**

United Kingdom

	2007	2008	2009	2010	2011	2012
Open	30,460	34,030	24,930	21,730	22,690	22,700
Closed	20,110	10,080	16,480	12,990	12,520	11,620
Frozen	4,550	6,870	4,050	8,400	6,940	8,370
Winding up	1,890	3,130	3,110	1,250	2,040	1,750
Total	57,010	54,110	48,580	44,380	44,190	44,440

*Source: Office for National Statistics*

<sup>1</sup> Totals may not sum due to rounding.

**Table 13: Number of private sector occupational pension schemes, by size and status, 2012<sup>1</sup>**



United Kingdom

	Open	Closed	Frozen	Winding up	Total
5000+	220	160	70	10	470
1,000 to 4999	310	330	190	50	890
100 to 999	630	1,020	1,420	280	3,350
12 to 99	940	670	1,680	840	4,120
2 to 11	20,600	9,440	5,010	570	35,610
Total	22,700	11,620	8,370	1,750	44,440

*Source: Office for National Statistics*

<sup>1</sup> Totals may not sum due to rounding.



**Table 14: Number of private sector occupational pension schemes with only one section, by benefit structure and status, 2010 to 2012<sup>1</sup>**



United Kingdom

	Open			Closed			Frozen			Winding up			Total		
	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012	2010	2011	2012
Defined benefit	1,480	2,930	2,690	4,000	2,830	3,320	3,320	2,820	3,600	770	960	1,150	9,570	9,530	10,760
Defined contribution	19,900	19,480	19,640	8,850	9,520	8,070	5,040	4,080	4,660	480	1,080	600	34,280	34,160	32,970
Total	21,380	22,410	22,330	12,850	12,350	11,390	8,360	6,890	8,260	1,250	2,040	1,750	43,850	43,690	43,730

*Source: Office for National Statistics*

<sup>1</sup> Totals may not sum due to rounding.