

Statistical bulletin

Occupational Pensions Schemes Survey, UK: 2014

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



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1 . Main points

- Total membership of occupational pension schemes with 2 or more members was 30.4 million in 2014, the highest level recorded by the survey, and an increase of 2.5 million compared to 2013. These estimates exclude participation in other workplace (group personal) pensions.
- The numbers contributing, or having contributions paid into a scheme (active members), rose from 8.1 million in 2013 to 10.2 million in 2014, driven by a rise of 2.0 million in the private sector.
- For private sector defined contribution schemes, the average total contribution rate was 4.7% in 2014, down from 9.1% in 2013.
- The changes in active membership and contribution rates are likely to have been influenced by the recent workplace pension reforms.

2 . Overview

The Occupational Pension Schemes Survey (OPSS) is an annual survey of occupational pension schemes in the UK, run by the Office for National Statistics (ONS). The survey was first undertaken in 1953, then in 1956 and 1963, and then every 4 to 5 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).

The OPSS collects information from occupational pension schemes (consisting of 2 or more members), 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 United Kingdom. Results from OPSS provide a detailed view of the nature of occupational pension provision in the UK.

OPSS does not cover state pensions or personal pensions, the latter being based on individuals entering into a contract with a pension provider. This exclusion extends to group personal pension (GPP) arrangements, such as stakeholder and self-invested personal pensions, where the contract is facilitated by the employer(s). Following feedback from stakeholders, we will be collecting data from GPP providers, for the first time, in 2015.

This bulletin provides summary data on membership of schemes and contributions paid. Further information is available in the associated reference tables or on request. To assist users in their understanding of these data, pension definitions are included as part of the background notes of this release with further detail in this glossary.

We are always looking to refine the OPSS questionnaires to improve the estimates and capture data that reflects the changing pensions landscape. Some of the time series presented are therefore not directly comparable over time. If this is the case, caveats are included in the footnotes associated with the relevant chart or table.

3 . Workplace pension reforms (automatic enrolment)

This bulletin draws attention to significant differences in estimates for key variables between 2014 and 2013, and preceding years. It is likely that these changes are a result of the recent workplace pension reforms introduced by the Department for Work and Pensions (DWP).

Starting in October 2012, with gradual roll-out by 2018, all employers have a duty to automatically enrol eligible employees into a qualifying pension scheme and to make contributions on their behalf. Automatic enrolment is being introduced in stages, based on the size of the employers' PAYE scheme (as of 1 April 2012). Minimum contribution levels have also been introduced, in a phased process, with full implementation by 2018. For further information please see Background note 2.

These 2014 results are the second annual OPSS estimates to be produced following the introduction of the workplace pension reforms. It should be noted that the reforms are not taking place in isolation and other social and economic factors (for example, employment, disposable household income levels, attitudes to saving for retirement, etc.) would also affect membership and contribution rates.

DWP have published an evaluation report on the reforms which references various sources, and is publicly available on the [DWP website](#).

4 . User engagement

We are constantly aiming to improve this release and its associated commentary. We would welcome any feedback you might have; please contact us via email: opss@ons.gsi.gov.uk or telephone Hazel Clarke on +44 (0)1633 455633.

5 . Total membership of occupational pension schemes

Total membership of occupational pension schemes consists of:

- active members (current employees who would normally contribute)
- pensioner members (those receiving pension payments)
- 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 some point in the future)

Please 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 categories. Similarly, an individual might be working and contributing to a scheme while being entitled to a preserved pension from a previous employer's scheme. This person would appear in both the active and preserved member categories. As such, the estimates of membership are not counts of individuals.

Between 2008 (when directly comparable records began) and 2013, there was a 200,000 increase in total membership (Figure 1). Between 2013 and 2014, total membership rose by 2.5 million. While there are other factors (for example, employment, disposable household income levels, attitudes to saving for retirement, etc.) which would also affect membership, an influencing factor behind these changes is likely to be the introduction of automatic enrolment. This is discussed further in the active and preserved membership sections.

Total estimated membership in 2014:

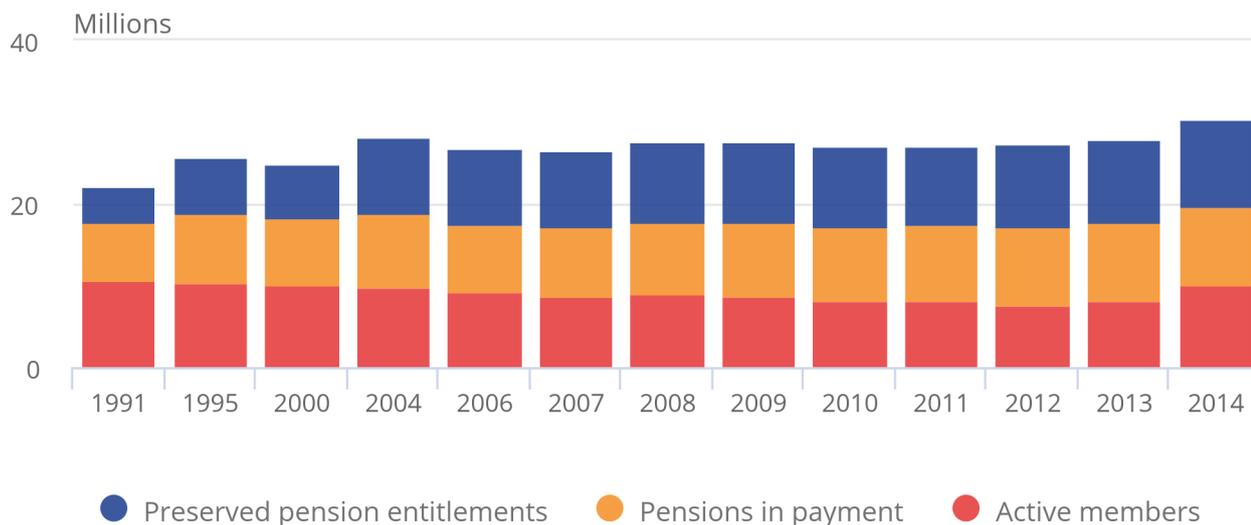
- 10.2 million active (employee) members
- 9.6 million pensions in payment
- 10.6 million preserved pension entitlements

Figure 1: Membership of occupational pension schemes by membership type, 1991 to 2014

UK

Figure 1: Membership of occupational pension schemes by membership type, 1991 to 2014

UK



Source: Office for National Statistics

Notes:

1. This is not a continuous time series.
2. The 2005 survey did not cover the public sector and is therefore not included.
3. Changes to methodology for 2006 onwards mean that comparisons with earlier years 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.

6 . Active membership

The active members of an occupational pension scheme are those who are contributing to the scheme, or having contributions made on their behalf. They are usually current employees of the sponsoring employer. This release includes breakdowns of active membership by sector (public or private), benefit structure (defined benefit or defined contribution) and status (for example, open or closed).

Between 2013 and 2014, active membership increased from 8.1 million to 10.2 million (Figure 2), a significant increase (see Background note 5). The increase is likely to be due to the establishment of automatic enrolment explained in the “Workplace pension reforms” section. In the private sector, there was a significant increase from 2.8 million (2013) to 4.9 million (2014). There was a slight increase in the public sector (5.3 million to 5.4 million) over this period.

Workplace pensions consist of occupational and group personal pensions (see Background note 3). Although OPSS covers only occupational pension provision, membership of these schemes accounted for nearly three-quarters of workplace pension membership in 2014.

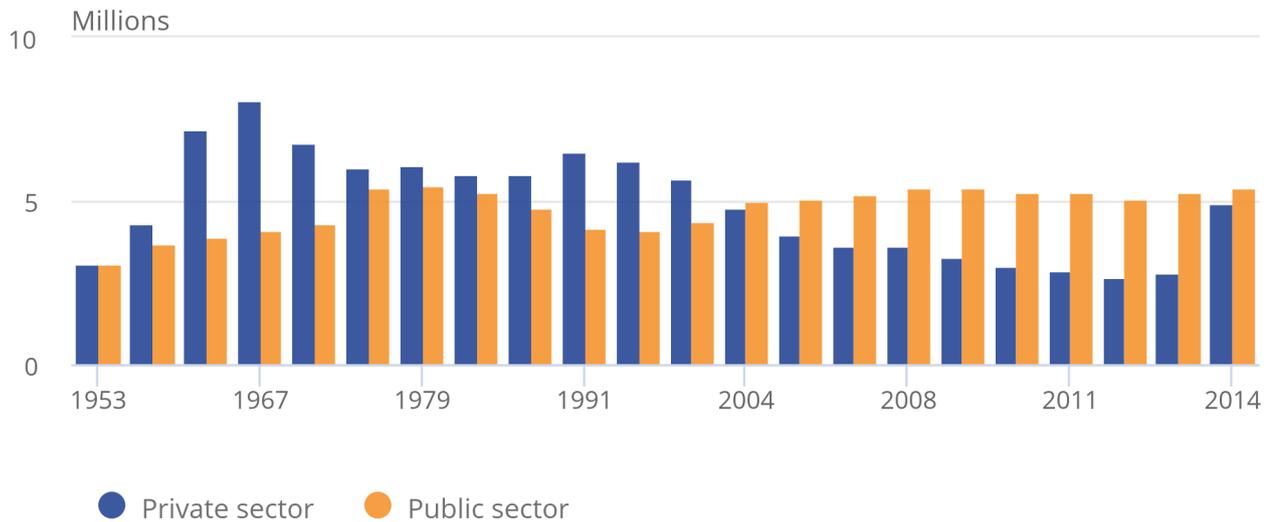
Between 1991 and 2012 there was a slow but generally steady decrease in active membership. Some of this can be accounted for by the growth in the number of employees contributing to group personal pensions. The [Annual Survey of Hours and Earnings \(ASHE\) pensions release](#) estimates that less than 1% of employees had a group personal pension in 1997. By 2014 this had risen to nearly 16%.

Figure 2: Active membership of occupational pension schemes by sector, 1953 to 2014

UK

Figure 2: Active membership of occupational pension schemes by sector, 1953 to 2014

UK



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.

7. Active membership of private sector schemes by benefit structure and status

Active membership of private sector defined contribution (DC) schemes, which has remained around 1.0 million since 2006 (Figure 3), rose to 3.2 million in 2014 – driven by a rise in membership of open schemes (those which admitted new members – see Figure 4). The rise between 2013 (1.2 million) and 2014 (3.2 million) is significant (see Background note 5).

Active membership of private sector defined benefit (DB) schemes has remained at 1.6 million in 2014 (Figure 3). Active membership of open private sector DB schemes, fell to 0.6 million in 2014 from 1.4 million in 2006 (Figure 4).

The rise in DC membership is likely to be due to the workplace pension reforms – DC arrangements (including group personal pensions), were seen as the most likely route for employers to meet their new obligations under automatic enrolment. This is because, in DB schemes, the employer bears the investment risk and must pay out pensions at an agreed rate, regardless of the returns made on the invested contributions. In contrast, for DC schemes, members bear the risks as there is no promised level of pension payment. DB schemes are therefore potentially less attractive to employers than providing a DC occupational or group personal pension. While employers could use DB schemes for automatic enrolment¹, the minimum requirements for a [qualifying scheme](#) focussed on DC provision.

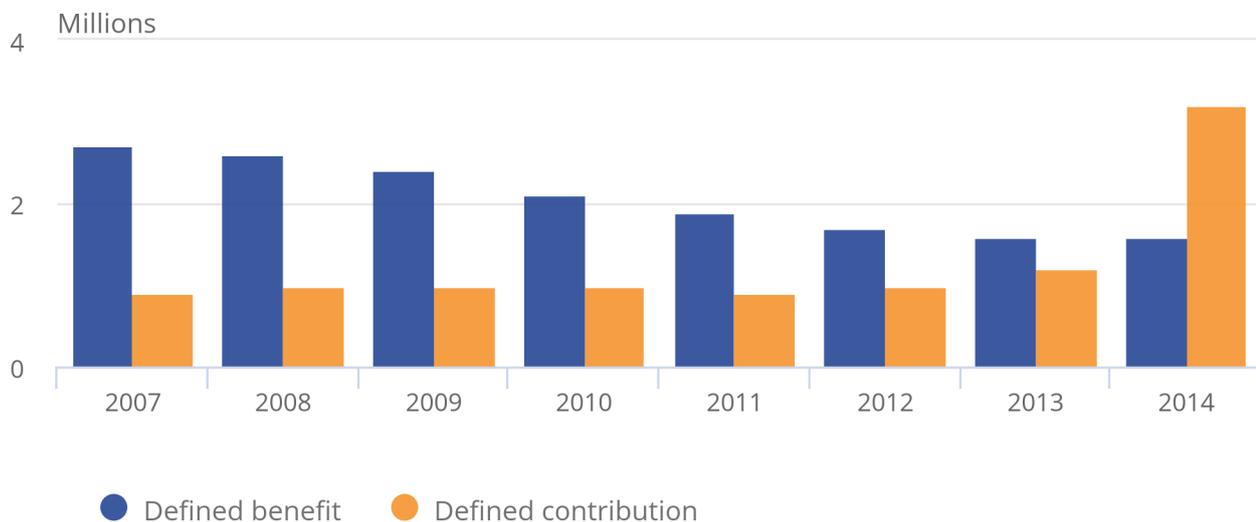
A further reason DC membership was expected to rise was that the [National Employment Savings Trust \(NEST\)](#) was set up as a DC scheme. NEST is a qualifying pension scheme, established under the Pensions Act 2008, to support the introduction of automatic enrolment (AE). Since AE began, various master trust arrangements have also become important players in the pensions market – again with provision typically on a DC basis. Master trusts involve a single provider managing a pension scheme for multiple employers under a single trust arrangement (see examples on the [National Association of Pension Funds website](#)).

Figure 3: Active membership of private sector occupational pension scheme by benefit structure, 2007 to 2014

UK

Figure 3: Active membership of private sector occupational pension scheme by benefit structure, 2007 to 2014

UK



Source: Office for National Statistics

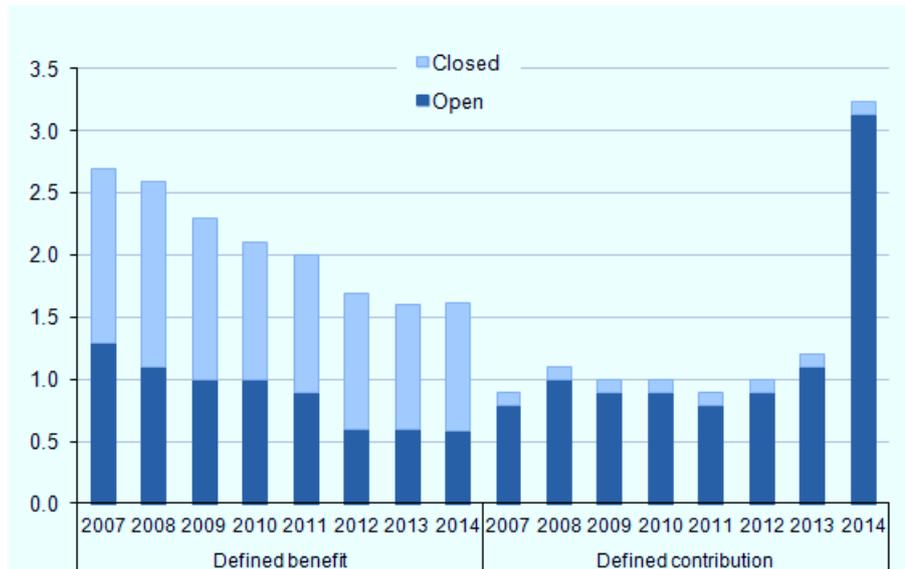
Notes:

1. This is not a continuous time series.

Some schemes have more than one section; offering benefits on a different basis to different groups of members (see Background note 3). In the private sector only 36% of defined benefit members were in sections of schemes that were open to new members compared with 97% of DC members (Figure 4).

Figure 4: Active membership of private sector occupational pension schemes by status and benefit structure, 2007 to 2014

UK, millions



Source: Office for National Statistics

Notes:

1. This is not a continuous time series.
2. Estimates for earlier years are provided in the excel file.

Notes for active membership of private sector schemes by benefit structure and status

1. If employers elected to meet their obligations through provision of a DB (rather than a DC) scheme, their "staging date" (the date by which time they needed to be compliant with the new legislation) could be delayed

8 . Pensioner members by sector (pensions in payment)

Pensioner members are those who are in receipt of pension payments. This section estimates the number of pensions in payment from UK occupational pension schemes in 2014. It includes pensions in payment to dependants, pension credit members (see Background note 3) and those who are still working for the same employer (for example, where they are partially retired).

These estimates do not represent the total number of pensioners in the country receiving benefits from occupational pension schemes because an individual pensioner may be in receipt of more than one pension. The estimates do not include annuities (or other retirement products), purchased by members of DC occupational pension schemes upon retirement.

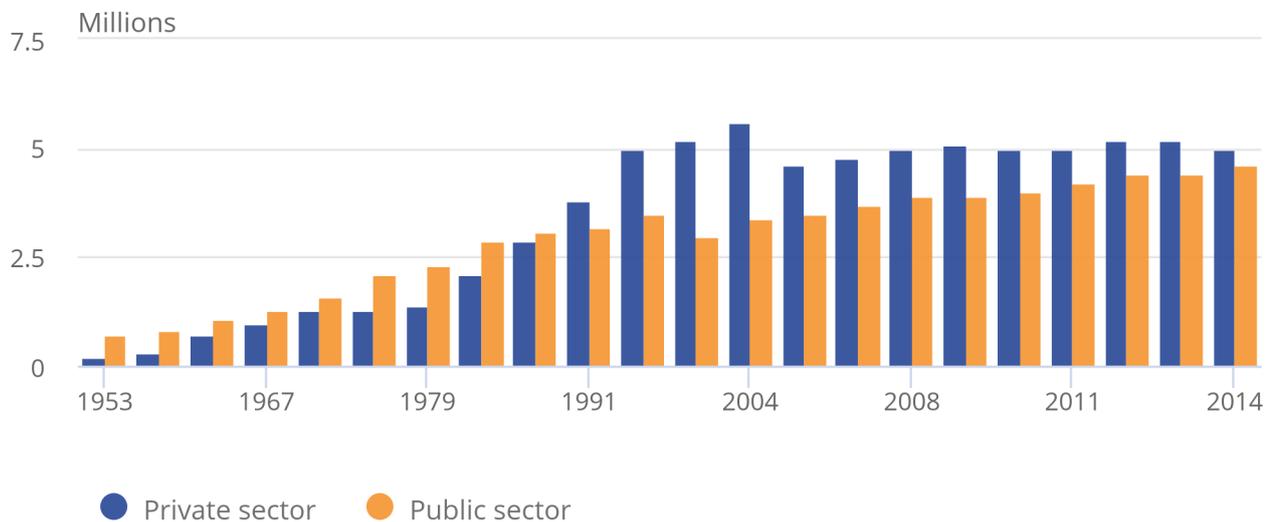
While it is not a direct comparison (for reasons mentioned above and that people move between sectors, change employers etc.), the increase in active membership in the 1950s and 1960s (Figure 2) should be broadly reflected in the current pensions in payment figures (Figure 5), as that cohort of employees reaches retirement age. While changes to methodology mean that comparisons over time should be treated with caution, the total number of occupational pensions in payment has risen, from 0.9 million in 1953 to 9.6 million in 2014. Estimates of pensions in payment in both the public and private sectors have risen since 1953, reaching 4.6 million and 5.0 million respectively in 2014, although estimates for the private sector have remained fairly flat in recent years (Figure 5). The change between 2013 and 2014 was not significant (see Background note 5).

Figure 5: Number of pensions in payment for occupational pension schemes by sector, 1953 to 2014

UK

Figure 5: Number of pensions in payment for occupational pension schemes by sector, 1953 to 2014

UK



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.

9 . Members with preserved pension entitlements by sector (deferred members)

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 2 years' service¹ 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 dependants and pension credit members (see Background note 3) who have a preserved pension entitlement and those still working for the employer (this may occur when an employer stops provision or changes to a different type).

The total number of preserved pension entitlements increased from 10.2 million in 2013 to 10.6 million in 2014 (Figure 6). The increase occurred in both private and public sectors; in the private sector from 6.5 million (2013) to 6.8 million (2014) and in the public sector from 3.6 million (2013) to 3.8 million (2014).

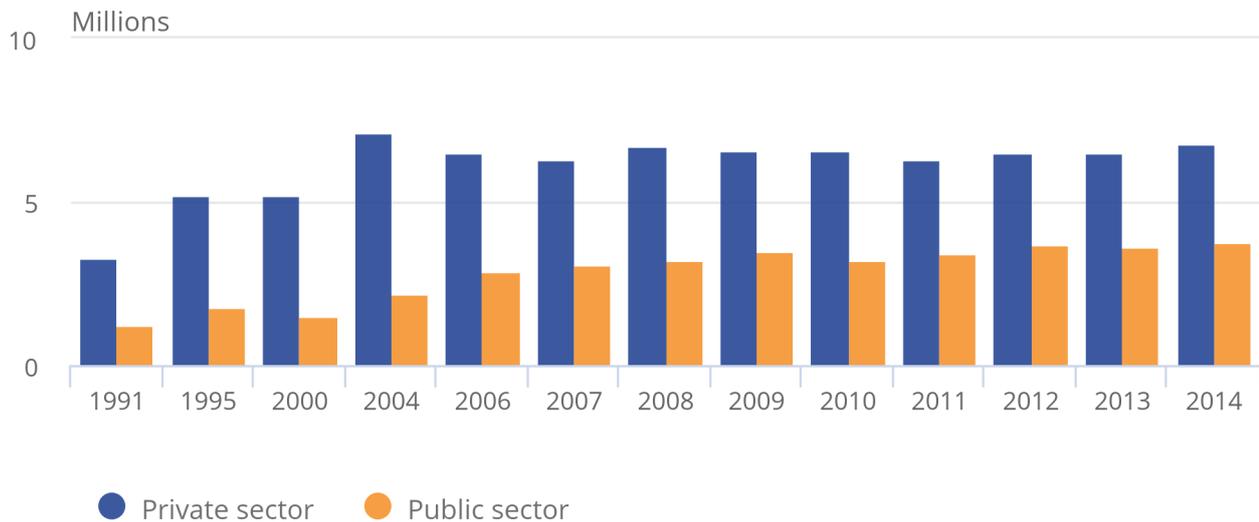
Changes in preserved pension entitlements may be affected by automatic enrolment. For example, if employers close existing schemes and move all their eligible employees to a new scheme based on the automatic enrolment qualifying criteria, these employees will appear in the estimates of both active and preserved members. This may therefore have had a bearing on the increase in numbers of preserved pension entitlements.

Figure 6: Number of preserved pension entitlements in occupational pension schemes by sector, 1991 to 2014

UK

Figure 6: Number of preserved pension entitlements in occupational pension schemes by sector, 1991 to 2014

UK



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 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 in 2008 mean that comparisons with 2007 and earlier should be treated with caution.

Notes for members with preserved pension entitlements by sector (deferred members)

1. A “short service refund” may be offered for members with less than 2 years’ service. The period of 2 years applies to most private sector schemes – although this period may vary for example, for some in the public sector. In some cases, the benefits accrued may be transferred across to their new employer’s scheme. Information on exits from schemes is provided in the reference tables – see Reference table 8

10 . Contribution rates in private sector occupational pension schemes

Contribution rate questions are only asked of OPSS survey respondents in the private sector. Information on rates in the public sector is not collected as it is already publicly available, for example, from individual scheme resource accounts.

Most member (employee) 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 example, to address a deficit in a defined benefit scheme’s liabilities), these payments are not considered normal contributions and information on such payments are not collected by the survey.

As in previous years, private sector defined benefit schemes had higher contribution rates than defined contribution schemes in 2014 (Figure 7):

- for defined benefit schemes, the average total contribution rate was 20.9% of pensionable earnings, 5.2% for members and 15.8% for employers
- for defined contribution schemes, the average total contribution rate was 4.7%, 1.8% for members and 2.9% for employers

In private sector career average schemes (revalued in line with prices – see Background note 3), average employer contribution rates were lower than for defined benefit schemes as a whole. In 2014, the rate for career average schemes was 12.7% compared with 15.8% for all DB schemes. Average member contribution rates in career average schemes were fairly similar to the average rate for all DB schemes (5.4% and 5.2% respectively).

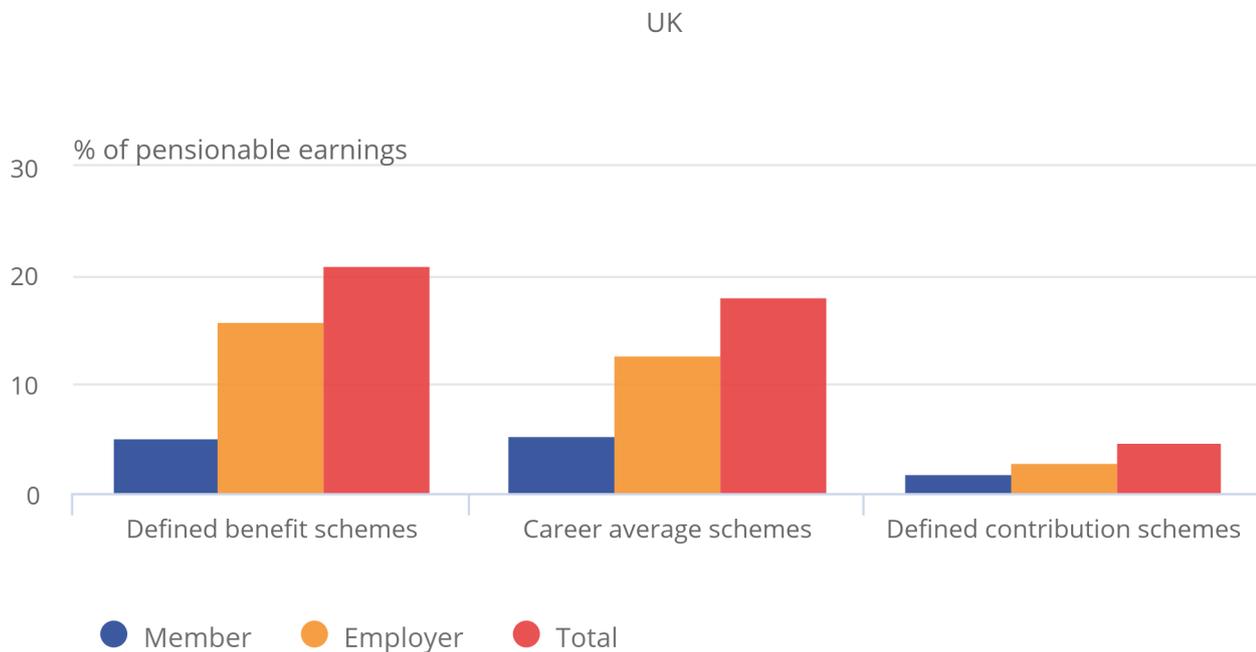
As part of the workplace pension reforms, minimum levels for employer and employee contributions will be phased in over the period to 2018 (see Background note 2). While it is not possible to isolate the effect of these reforms, the significant (see Background note 5) falls in average members and employer contribution rates for defined contribution schemes (see Figure 8) may be linked to this policy change. A rise in the number of new members starting on the minimum rates would pull down the average rate. The fall in employer contributions may also be due to employers reducing contributions into existing pensions, referred to as “levelling down”.

As with the other findings presented, the contribution rate figures are estimates which should be interpreted with caution. Measures of the data quality for the main data series (including contribution rates) are presented in [Standard errors, 2014 \(87.5 Kb Excel sheet\)](#).

Figure 7: Weighted-average contribution rates to private sector occupational pension schemes by benefit structure and contributor, 2014

UK

Figure 7: Weighted-average contribution rates to private sector occupational pension schemes by benefit structure and contributor, 2014



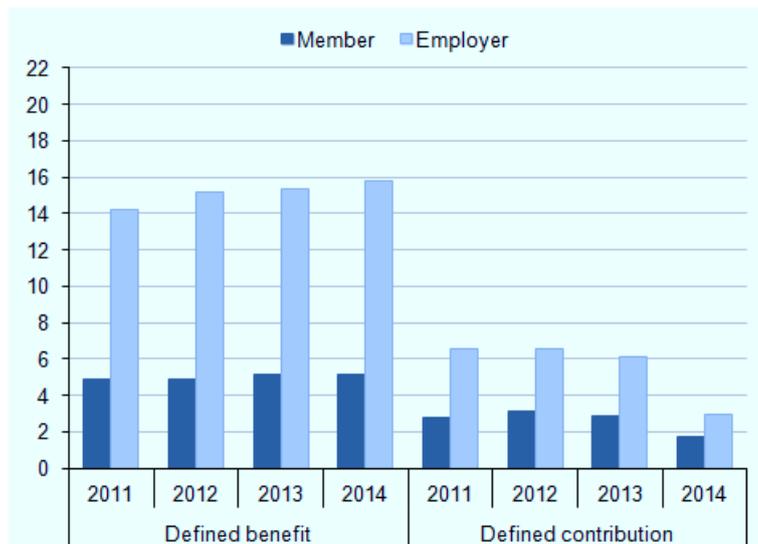
Source: Office for National Statistics

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. Career average schemes estimated here refer only to those revalued in line with prices (see Background Note 3).
6. Weighted-average contribution rates across all schemes were calculated based on the estimates for numbers of active members contributing at each rate. For example, if a scheme had a group of 50 active members contributing at 4% and another group of 100 active members contributing at 6%, then the scheme's weighted-average contribution rate would be 5.3%.

Figure 8: Weighted-average contribution rates to private sector occupational pension schemes by benefit structure and contributor, 2011 to 2014

UK, percentage of pensionable earnings



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. Data for career average schemes are available in the excel file.
6. Weighted-average contribution rates across all schemes were calculated based on the estimates for numbers of active members contributing at each rate. For example, if a scheme had a group of 50 active members contributing at 4% and another group of 100 active members contributing at 6%, then the scheme's weighted-average contribution rate would be 5.3%.

11. Background notes

1. General information

We conduct the Occupational Pension Schemes Survey (OPSS) from a sample of public and private sector occupational schemes registered in the UK. 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 currently extends to group personal pensions (GPPs) including group stakeholder and group self-invested personal pensions (see Glossary). Information from GPPs will, however, be collected on the 2015 survey.

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 2 or more members that is maintained by [The Pensions Regulator](#).

2. Workplace pension reforms (automatic enrolment)

[The Pensions Act 2008](#) and [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 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 3 year period.

An eligible worker is:

- someone who is not already in a qualifying pension scheme
- is aged 22 or over
- is under state pension age
- earns more than £10,000 a year (in 2015/16)
- works (or usually works) in the UK

Minimum levels for employer and employee contributions will be phased in over the period to 2018. The minimum contribution levels vary depending upon the scheme's definition of pensionable pay (see the "Certification" section in the [Pension Regulator's guidance for pension schemes under the new employer duties](#)). In the case of a scheme where pensionable pay is equal to qualifying earnings (explained in paragraph 50 of the guidance), the minimum level of contributions are as follows (expressed as a proportion of the jobholder's qualifying earnings):

- between October 2012 and September 2017, defined contribution (DC) schemes or personal pensions require a minimum contribution of at least 2%, with at least 1% coming from the employer and 0.2% from tax relief
- between October 2017 to September 2018, the minimum contribution will be 5%, with at least 2% coming from the employer and 0.6% from tax relief
- from October 2018, it will be 8%, with at least 3% coming from the employer and 1% from tax relief

The releases [Employees Eligible for Automatic Enrolment: Contributions to Workplace Pensions, 2005–2014](#) and [Workplace pension participation and saving trends: 2004 to 2014](#) give further information on the workplace pension reforms.

3. Definitions

Annuity:

A financial instrument provided by an insurance company that pays a guaranteed annual income to the holder, typically until death.

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.

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 option to contract out only applies to Defined Benefit (DB) schemes. With the introduction of the [new state pension](#) (for those reaching state pension age on or after 6 April 2016), contracting out for DB schemes will also end. Information on contracting out from defined benefit schemes is presented in the [reference tables \(Table 7\) \(299.5 Kb Excel sheet\)](#).

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 retirement income product purchased upon retirement. It is also known as a money purchase pension.

Dependant:

A person who depends financially on the pension scheme member, or did so at the time of the member’s death or retirement.

Group personal pension:

An arrangement facilitated by an employer or group of employers for their employees to participate in a personal pension on a group basis. This is a collecting arrangement only; the contract is between the individual and the pension provider, normally an insurance company.

Membership types:

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 dependants 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.

Deferred members (those with preserved pension entitlements), 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 dependants, pension credit members and those still working for the employer.

Individuals may have more than 1 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 in this release are not counts of individuals.

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 – they are set up as a trust with 1 or more trustees who have responsibilities to run the scheme according to the scheme rules and ensure members' benefits are secure. For occupational schemes in the public sector, the same role is performed, for example, in the [Local Government Pension Scheme](#), by a pension committee. Occupational pension schemes are a form of workplace pension.

Pension credit member:

The former spouse of a pension scheme member who is given a credit in respect of any pension benefits arising on divorce.

Personal pension:

An arrangement where the contract to provide contributions in return for retirement benefits is between an individual and an insurance company. Such plans may be taken out by individuals on their own initiative – for example, to provide a primary source of retirement income for the self-employed, or to provide a secondary income to employees who are members of occupational schemes. Alternatively, they may be facilitated by an employer (known as group personal pensions). Personal pensions (which include stakeholder and self-invested personal pensions – see [Glossary \(198.9 Kb Pdf\)](#)) are a form of defined contribution pension.

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.

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.

Scheme sections:

Some schemes have more than 1 section, offering benefits on various bases to different groups of members. For example, 1 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. The OPSS provides selected schemes with forms to complete for each section separately, further information on data collection is given in the [Quality and methodology information \(QMI\) report \(381.7 Kb Pdf\)](#).

Scheme status:

An occupational pension scheme may be open, closed, frozen or in the process of 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.

Frozen or "paid up" schemes, continue to pay benefits to existing members but no new members are admitted, and no further benefits accrue to existing members (except in DC schemes where the existing pot may continue to accrue investment income). Members can make no more contributions but further employer contributions may be made (and in a DB scheme, may have to be made to correct a deficit).

Winding up is where the scheme 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.

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.

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

4. Methodology and quality information

A [Quality and Methodology Information \(QMI\)](#) report is available on our website. 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. Standard errors for the main membership and contribution rate estimates are available (see [Standard errors, 2014 \(87.5 Kb Excel sheet\)](#)). Response rates are given in Table 1.

Table 1: Response rates to the Occupational Pension Schemes Survey, 2012 to 2014

	%		
	2012	2013	2014
Private sector	89	87	87
Public sector	98	93	91
Total	90	88	88

Source: Office for National Statistics

5. Statistical significance

Statistical significance is an expression that says whether an estimated value is likely to have arisen only from variations in the sampling. It is most often used for changes where a “significant” change is one that is not likely to be only due to the sampling, and therefore likely to be due to a real change.

6. Usage of pension statistics

The information we produce is designed and produced in consultation with users to ensure that it is relevant and meets users’ needs. An [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 decisions they inform, is available on our website.

7. 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.

8. Government statistical service business statistics

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9. 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.

10. Special events

We have published commentary, analysis and policy on “Special Events” which may affect statistical outputs. For full details visit the [Special Events](#) page on our website

11. Pre-release access

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

Occupational Pension Schemes Survey (OPSS), 2014

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Table 1: Number of members of occupational pension schemes by membership type, 1983 to 2014

United Kingdom	Millions														
	1983 ^{1,2}	1987 ²	1991	1995	2000	2004	2006 ⁴	2007 ⁵	2008 ⁵	2009	2010	2011	2012	2013	2014
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	8.1	10.2
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	9.6	9.6
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	10.2	10.6
Total	18.9	20.1	22.2	25.8	25.0	28.1	26.7	26.7	27.7	27.7	27.2	27.2	27.6	27.9	30.4

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 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 and preserved pension entitlements in 2008 mean that comparisons with 2007 and earlier should be treated with caution.

6 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 2014

United Kingdom													Millions	
	1991	1995	2000 ¹	2004	2005 ²	2006 ³	2007 ⁴	2008 ⁴	2009	2010	2011	2012	2013	2014
Active members	10.7	10.3	10.1	9.8	:	9.2	8.8	9.0	8.7	8.3	8.2	7.8	8.1	10.2
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	2.8	4.9
Public sector	4.2	4.1	4.4	5.0	:	5.1	5.2	5.4	5.4	5.3	5.3	5.1	5.3	5.4
Pensions in payment	7.0	8.5	8.2	9.0	:	8.2	8.5	8.8	9.0	9.0	9.2	9.5	9.6	9.6
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	5.2	5.0
Public sector	3.2	3.5	3.0	3.4	:	3.5	3.7	3.9	3.9	4.0	4.2	4.4	4.4	4.6
Preserved pension entitlements	4.5	7.0	6.7	9.3	:	9.4	9.4	9.9	10.1	9.8	9.8	10.2	10.2	10.6
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	6.5	6.8
Public sector	1.2	1.8	1.5	2.2	:	2.9	3.1	3.2	3.5	3.2	3.4	3.7	3.6	3.8
Total	22.2	25.8	25.0	28.1	:	26.7	26.7	27.7	27.7	27.2	27.2	27.6	27.9	30.4
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	14.6	16.6
Public sector	8.6	9.4	8.9	10.6	:	11.5	12.0	12.4	12.7	12.5	13.0	13.1	13.3	13.8

Source: Office for National Statistics

- 1 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.
- 2 The 2005 survey did not cover the public sector and a total figure is therefore not available (indicated by :).
- 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.
- 5 Components may not sum to totals due to rounding.

Table 3: Number of members of private sector occupational pension schemes, by membership type and benefit structure, 2004 to 2014

United Kingdom											
	Millions										
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Active members	4.8	4.7	4.0	3.6	3.6	3.3	3.0	2.9	2.7	2.8	4.9
Defined benefit	3.6	3.7	3.0	2.7	2.6	2.4	2.1	1.9	1.7	1.6	1.6
Defined contribution	1.2	1.0	1.0	0.9	1.0	1.0	1.0	0.9	1.0	1.2	3.2
Pensions in payment	5.6	5.3	4.6	4.8	5.0	5.1	5.0	5.0	5.2	5.2	5.0
Defined benefit	5.4	5.2	4.6	4.8	4.9	5.0	5.0	4.9	5.1	5.1	4.9
Defined contribution	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Preserved pension entitlements	7.1	6.4	6.5	6.3	6.7	6.6	6.6	6.3	6.5	6.5	6.8
Defined benefit	5.6	5.2	5.3	5.4	5.6	5.5	5.4	5.2	5.2	5.4	5.1
Defined contribution	1.1	0.9	1.2	0.9	1.1	1.1	1.2	1.1	1.3	1.2	1.7
Total	17.5	16.4	15.2	14.7	15.3	15.0	14.7	14.2	14.4	14.6	16.6
Defined benefit	14.6	14.1	12.9	12.9	13.1	12.9	12.5	12.1	12.1	12.1	11.6
Defined contribution	2.4	2.0	2.3	1.8	2.2	2.1	2.2	2.1	2.4	2.4	5.0

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.

4 Components may not sum to totals due to rounding.

Table 4: Number of active members of open and closed occupational pension schemes, by status, size, sector and benefit structure, 2014

United Kingdom		Millions					
Status	Size ²	Private			Public DB ³	Total DB	Total
		DB	DC	Total			
Open		0.6	3.1	3.7	3.7	4.3	7.5
	10,000+	0.4	2.6	3.1	3.7	4.1	6.7
	5,000 to 9,999	0.0	0.2	0.2	0.0	0.1	0.3
	1,000 to 4,999	0.1	0.2	0.3	0.0	0.1	0.3
	100 to 999	0.0	0.1	0.1	0.0	0.0	0.1
	12 to 99	0.0	0.0	0.0	0.0	0.0	0.0
	2 to 11	0.0	0.0	0.1	0.0	0.0	0.1
Closed		1.0	0.1	1.1	1.7	2.7	2.8
	10,000+	0.8	0.0	0.8	1.6	2.4	2.4
	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	0.0	0.1	0.2
	100 to 999	0.1	0.0	0.1	0.0	0.1	0.1
	12 to 99	0.0	0.0	0.0	0.0	0.0	0.0
	2 to 11	0.0	0.0	0.0	0.0	0.0	0.0
Total⁴		1.6	3.2	4.9	5.4	7.0	10.2
	10,000+	1.2	2.7	3.9	5.3	6.5	9.1
	5,000 to 9,999	0.1	0.2	0.3	0.1	0.2	0.4
	1,000 to 4,999	0.2	0.2	0.4	0.1	0.2	0.4
	100 to 999	0.1	0.1	0.2	0.0	0.1	0.2
	12 to 99	0.0	0.0	0.0	0.0	0.0	0.0
	2 to 11	0.0	0.1	0.1	0.0	0.0	0.1

Source: Office for National Statistics

1 DB = Defined Benefit; DC = Defined Contribution.

2 Size is based on total membership, the sum of active, preserved and pensioner members.

3 Occupational pension schemes in the public sector are all DB.

Totals include a very small number of active members in schemes who have

4 reported that they are frozen schemes.

5 Components may not sum to totals due to rounding.

Table 5: Number of pensions in payment for occupational pension schemes, by sector, size and type of pensioner, 2014

United Kingdom		Millions				
Sector	Size ²	Open, closed and frozen schemes		Rights in winding up schemes	Total ⁴	Non response to 'type of pensioner'
		Former employees	Other ³			
Private		2.6	0.7	0.1	5.0	1.7
	10,000+	1.9	0.5	c	3.6	c
	5,000 to 9,999	0.2	0.1	c	0.5	c
	1,000 to 4,999	0.3	0.1	0.0	0.6	0.2
	100 to 999	0.1	0.0	0.0	0.3	0.1
	12 to 99	0.0	0.0	0.0	0.0	0.0
	2 to 11	0.0	0.0	0.0	0.0	0.0
Public		3.3	0.5	z	4.6	0.8
	10,000+	3.1	0.5		4.4	0.8
	5,000 to 9,999	0.1	0.0		0.1	0.0
	1,000 to 4,999	0.1	0.0		0.1	0.0
	100 to 999	0.0	0.0		0.0	0.0
	12 to 99	0.0	0.0		0.0	0.0
	2 to 11	0.0	0.0		0.0	0.0
Total		5.8	1.2	0.1	9.6	2.5
	10,000+	5.0	1.0	c	8.0	c
	5,000 to 9,999	0.3	0.1	c	0.5	c
	1,000 to 4,999	0.3	0.1	0.0	0.7	0.2
	100 to 999	0.1	0.0	0.0	0.3	0.1
	12 to 99	0.0	0.0	0.0	0.0	0.0
	2 to 11	0.0	0.0	0.0	0.0	0.0

Source: Office for National Statistics

- 1 c indicates cells that have been suppressed to protect confidentiality. z indicates not applicable.
- 2 Size is based on total membership, the sum of active, preserved and pensioner members.
- 3 Other covers dependants, pension credit members and those still working for the employer.
- 4 Totals include non-response.
- 5 Components may not sum to totals due to rounding.

Table 6: Number of preserved pension entitlements for occupational pension schemes, by sector, size and type of deferred member, 2014

United Kingdom		Open, closed and frozen schemes				Millions	
Sector	Size ²	Former employees	Other ³	Rights in winding up schemes	Total		Non response to 'type of deferred member'
Private		4.3	0.2	0.3	6.8		2.0
	10,000+	2.9	0.2	c	4.3		c
	5,000 to 9,999	0.4	0.0	c	0.7		c
	1,000 to 4,999	0.6	0.0	0.1	1.1		0.4
	100 to 999	0.3	0.0	0.1	0.6		0.2
	12 to 99	0.0	0.0	0.0	0.1		0.0
	2 to 11	0.0	0.0	0.0	0.0		0.0
Public		2.5	0.0	z	3.8		1.3
	10,000+	2.5	0.0		3.8		1.3
	5,000 to 9,999	0.0	0.0		0.0		0.0
	1,000 to 4,999	0.0	0.0		0.0		0.0
	100 to 999	0.0	0.0		0.0		0.0
	12 to 99	0.0	0.0		0.0		0.0
	2 to 11	0.0	0.0		0.0		0.0
Total		6.8	0.3	0.3	10.6		3.3
	10,000+	5.4	0.2	c	8.1		c
	5,000 to 9,999	0.4	0.0	c	0.7		c
	1,000 to 4,999	0.6	0.0	0.1	1.1		0.4
	100 to 999	0.3	0.0	0.1	0.6		0.2
	12 to 99	0.0	0.0	0.0	0.1		0.0
	2 to 11	0.0	0.0	0.0	0.0		0.0

Source: Office for National Statistics

- 1 c indicates cells that have been suppressed to protect confidentiality. z indicates not applicable.
- 2 Size is based on total membership, the sum of active, preserved and pensioner members.
- 3 Other covers dependants, pension credit members and those still working for the employer.
- 4 Totals include non-response.
- 5 Components may not sum to totals due to rounding.

Table 7: Membership of private sector defined benefit occupational pension schemes: by type of member and contracted out status, 2014

United Kingdom

	Active members	Pensions in payment	Preserved entitlements
Number (millions)			
Contracted out	1.3	3.2	3.2
Not contracted out	0.4	1.7	1.7
Total¹	1.6	4.9	5.0
Percentage contracted out²	78	66	65

Source: Office for National Statistics

1 Totals include those with unknown contracting out status.

2 Percentages are calculated as a proportion of those with known contracting out status.

Table 8: Number of entrants to and exits from occupational pension schemes: by sector, benefit structure and status, 2014

	United Kingdom											Thousands
	Private sector							Public sector				Total
	Defined benefit			Defined contribution			Total	Defined benefit			Total	
Open	Closed	Frozen	Open	Closed	Frozen	Open		Closed	Frozen			
Total entrants	120	10	0	2,390	0	0	2,530	530	10	0	540	
Total exits	80	190	130	310	10	20	730	500	110	0	610	
<i>Of which:</i>												
Retirements	10	50	30	10	0	0	100	70	50	0	120	
Left with preserved pension entitlement	20	50	20	150	0	10	260	230	20	0	250	
Left with transfer payment	0	10	0	20	0	0	30	20	10	0	20	
Left with refund of contributions or no other benefit	20	0	0	110	0	0	140	70	0	0	70	
Deaths	10	60	60	0	0	0	130	70	30	0	100	
Other reason	0	10	10	20	0	0	50	30	0	0	40	
Net increase/decrease	50	-170	-130	2,080	-10	-20	1,800	40	-110	0	-70	

Source: Office for National Statistics

- 1 Excluding schemes with fewer than 12 members.
- 2 Some exits were unexplained; therefore the numbers of exits with a reason given do not add up to the total number of exits.
- 3 Components may not sum to totals due to rounding.

Table 9: Member and employer weighted-average contribution rates to private sector occupational pension schemes by benefit structure and contributor and status, 2014

	Percentages			
	Member		Employer	
	Open (%)	Closed (%)	Open (%)	Closed (%)
Defined benefit schemes	4.9	5.4	14.5	16.6
Defined contribution schemes	1.7	2.8	2.9	4.2

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 10: Weighted-average contribution rates to private sector occupational pension schemes, by size, benefit structure and contributor, 2014

United Kingdom		Percentages				
Size⁵	Defined benefit			Defined contribution		
	Member (%)	Employer (%)	Total (%)	Member (%)	Employer (%)	Total (%)
10,000+	5.2	15.3	20.6	1.5	2.4	3.9
5,000 to 9,999	6.2	17.7	23.8	2.5	4.5	7.0
1,000 to 4,999	4.3	15.9	20.2	3.4	6.3	9.7
100 to 999	4.5	18.7	23.2	3.1	6.7	9.8
12 to 99	4.5	24.4	28.8	1.6	6.2	7.8
Total	5.2	15.8	20.9	1.8	2.9	4.7

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.
- 5 Size is based on total membership, the sum of active, preserved and pensioner members.

Table 11: Number of active members of occupational pension schemes: by normal pension age, sector and benefit structure, 2014

United Kingdom							Millions
	Defined Benefit	Private Defined Contribution	Total	Public Defined Benefit³	Total Defined Benefit	Total	
Under 60	0.0	0.2	0.2	0.3	0.3	0.6	
At 60	0.2	0.1	0.4	2.3	2.6	2.7	
Between 61 and 64	0.0	0.0	0.1	0.0	0.0	0.1	
At 65	1.3	1.5	2.8	2.6	3.9	5.4	
Over 65	0.0	1.4	1.4	0.1	0.1	1.5	
Total	1.6	3.2	4.9	5.4	7.0	10.2	

Source: Office for National Statistics

1 Normal pension age is broadly defined as the age at which active members and deferred members become entitled to receive their full benefits.

2 Components may not sum to totals due to rounding.

3 Occupational pension schemes in the public sector are all DB

Table 12: Number of active members of defined benefit occupational pension schemes, by accrual rate and sector, 2014

United Kingdom		Millions	
	Private	Public	Total
50ths or better	0.1	1.0	1.1
Between 50ths and 60ths	0.0	c	0.0
60ths plus additional lump sum	0.2	0.5	0.6
60ths	0.4	1.5	1.9
80ths plus 3/80ths lump sum	0.3	2.0	2.3
Between 60ths and 80ths	0.1	0.3	0.4
80ths	0.1	c	0.1
Less generous than 80ths	0.1	c	0.1
Total	1.6	5.4	7.0

Source: Office for National Statistics

- 1 c indicates cells that have been suppressed to protect confidentiality.
- 2 Excludes schemes with fewer than 12 members.
- 3 Total includes members in schemes who did not respond to the accrual rate questions.
- 4 Components may not sum to totals due to rounding.

Table 13: Proportion of active members of private sector defined benefit occupational pension schemes: by commutation rate, normal pension age and sex, 2014

United Kingdom	Percentages			
	Male commutation rates, normal pension age 64 or younger	Female commutation rates, normal pension age 64 or younger	Male commutation rates, normal pension age 65	Female commutation rates, normal pension age 65
Less than 10	0	0	1	1
10 to less than 12	4	4	10	10
12 to less than 14	25	25	30	22
14 to less than 16	35	35	41	47
16 to less than 18	21	19	10	11
18 to less than 20	3	6	2	5
20 and over	12	12	5	5

Source: Office for National Statistics

- 1 Percentages are calculated excluding non response. They may not sum to 100 due to rounding.
- 2 Excludes schemes with fewer than 12 members.
- 3 Please note, estimates for members in schemes with a normal pension age (NPA) of less than 65 are based on a smaller sample size than for schemes with a normal pension age equal to 65. Analysis over time should therefore be undertaken with caution. This caveat is particularly relevant for estimates where the NPA is less than 65 and the commutation rate is less than 12.

Table 14: Number of active members of private sector defined benefit occupational pension schemes: by pensionable earnings used for calculating benefits, 2014

United Kingdom	Millions
Earnings in period or point in time up to 12 months before retirement ³	0.4
Best year's earnings from a fixed period before retirement ⁴	0.6
Average years' earnings for a fixed period before retirement ⁵	0.3
Average earnings from a selected number of years for a fixed period before retirement ⁶	0.4
Average earnings over whole career revalued in line with prices ⁷	0.5
Average earnings over whole career revalued in line with earnings ⁷	0.1

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 2014, there were 1.6 million active members of defined benefit schemes, excluding schemes with fewer than 12 members.
- 3 For example, the earnings at retirement; the best 3 months earnings in previous 12 months; the
- 4 For example, the best year's earnings in the 3 years before retirement
- 5 For example, the average earnings in the 3 years before retirement.
- 6 For example, the average earnings for the best 3 years out of the previous 10 years.
- 7 The last two categories listed are career average schemes.

Table 15: Proportion of pensions in payment in private sector defined benefit occupational pension schemes: by benefit payable on death after retirement, 2014

United Kingdom	Percentages		
	As of right under scheme rules (%)	At trustees' discretion (%)	Benefit not payable (%)
Lump sum or pension guarantee	75	21	4
Pension to a surviving spouse/civil partner	93	6	1
Pension to surviving children	73	19	8
Pension to other nominated person	5	82	13

Source: Office for National Statistics

1 Percentages are calculated excluding non response. They may not sum to 100 due to rounding.

2 Excludes schemes with fewer than 12 members.

Table 16: Number of pensions in payment in private sector defined benefit occupational pension schemes: by benefit given to a surviving spouse or other nominated person on death after retirement, 2014

United Kingdom	Millions
Benefit of:	
up to and including 50 per cent of member's pension before commutation	3.2
more than 50 per cent of member's pension before commutation	1.0
up to and including 50 per cent of member's pension after commutation	0.4
more than 50 per cent of member's pension after commutation	0.1
Benefit not calculated as percentage of member's pension	0.1

Source: Office for National Statistics

- 1 Excludes schemes with fewer than 12 members.
- 2 Excludes non-response.

Table 17: Number of pensions in payment in private sector defined benefit occupational pension schemes: by date pensions accrued and increase paid each year from 2012 to 2014, as of 2014

United Kingdom	Millions		
	2012	2013	2014
Pensions accrued pre 1997			
0%	0.4	0.6	0.4
0.01 to 1.99%	0.0	0.0	0.3
2 to 2.99%	0.4	1.7	2.4
3 to 3.99%	1.5	2.2	1.2
4% or more	2.3	0.1	0.3
Pensions accrued between 1997 and 2005			
0%	0.3	0.3	0.3
0.01 to 1.99%	0.0	0.0	0.3
2 to 2.99%	0.4	2.1	2.6
3 to 3.99%	1.1	2.1	1.3
4% or more	2.9	0.1	0.0
Pensions accrued post 2005			
0%	0.3	0.3	0.3
0.01 to 1.99%	0.0	0.0	0.3
2 to 2.99%	1.5	2.8	3.1
3 to 3.99%	0.9	1.5	0.8
4% or more	1.9	0.1	0.0

Source: Office for National Statistics

- 1 Excludes schemes with fewer than 12 members.
- 2 Excludes non-response.
- 3 The table shows the number of pensions in payment in 2014 by the percentage by which the scheme increased pensions each year from 2012 to 2014 for three types of pension: a) those which accrued benefits before 1997, b) those which accrued between 1997 and 2005 and c) those which accrued after 2005. In each case, the numbers represent all pensions in payment in private sector defined benefit schemes in 2014 (excluding non-response), not just those of type a, b or c.