

List of tables

STPP 1.1	Membership of Second Tier Pension Schemes by type of scheme, activity within the tax year and position at the end of the tax year (includes the number of people) – Men and Women
STPP 1.2	Membership of Second Tier Pension Schemes by type of scheme, activity within the tax year and position at the end of the tax year (includes the number of people) – Men
STPP 1.3	Membership of Second Tier Pension Schemes by type of scheme, activity within the tax year and position at the end of the tax year (includes the number of people) – Women
STPP 2.1	Membership commencements by year of commencement, scheme type and age at the end of the tax year in which membership began – Men and Women
STPP 2.2	Membership commencements by year of commencement, scheme type and age at the end of the tax year in which membership began – Men
STPP 2.3	Membership commencements by year of commencement, scheme type and age at the end of the tax year in which membership began – Women
STPP 3.1	Membership terminations by year of termination, scheme type and age at the end of the tax year in which membership ended – Men and Women
STPP 3.2	Membership terminations by year of termination, scheme type and age at the end of the tax year in which membership ended - Men
STPP 3.3	Membership terminations by year of termination, scheme type and age at the end of the tax year in which membership ended - Women
STPP 4.1	Membership at the end of the year, by scheme type and age at the end of the tax year – Men and Women
STPP 4.2	Membership at the end of the year, by scheme type and age at the end of the tax year – Men
STPP 4.3	Membership at the end of the year, by scheme type and age at the end of the tax year – Women
STPP 5.1	Membership at the end of the year, by scheme type and amount of earnings on which National Insurance has been paid - Men and Women
STPP 5.2	Membership at the end of the year, by scheme type and amount of earnings on which National Insurance has been paid - Men
STPP 5.3	Membership at the end of the year, by scheme type and amount of earnings on which National Insurance has been paid - Women
STPP 6.1	SERPS membership during the year by age at the end of the tax year and gender
STPP 7.1	Membership of contracted-out schemes by type of scheme, year of commencement and duration in the scheme
STPP 8.1	Membership of SERPS by the number of years accrued and gender

Introduction

This release contains estimates of membership of Contracted-out Salary Related (COSR) schemes, Contracted-out Money Purchase (COMP) schemes, Contracted-out Mixed Benefit (COMB) schemes, Appropriate Personal Pension (APP) schemes and people belonging to the State Earnings Related Pension Scheme (SERPS). Collectively these are referred to as Second Tier Pensions. Full definitions are given in the Glossary on page 16.

It analyses people in the United Kingdom who are members, or have been members of, a contracted-out occupational pension, an APP scheme or have contributed to the State Earnings Related Pension Scheme. It shows the membership trends for each type of scheme between 1978/79 and 2000/01, including membership commencements, membership terminations and the number of scheme members current at the end of the year. Detailed analyses are included on gender, by ages and earnings and durations.

It was not possible to produce this publication for a number of years, as the source of the information, the National Insurance Recording System computer was being replaced. During the transition between old and new systems it was not possible to perform a full and representative analysis of second tier pension scheme membership, and as such no figures were produced during this period. It also took some time to understand the new data and learn how to interpret the new NIRS system. An early release of the headline figures from this analysis was made on 15th December 2003.

This is the first analysis of pension scheme memberships using the Lifetime Labour Market Database (LLMDB2), which is created using a 1% sample taken from the new National Insurance Recording System (NIRS2). The sample is taken 15 months after the end of the latest tax year to be analysed, to allow for late returns by employers.

The tables in this release expand on those headline figures published on 15th December 2003. The SERPS figures in this release, however, replace those published in December and are slightly lower estimates. This is due to a minor methodological change that more accurately gives indication of those with cover. Otherwise all figures in tables 1.1, 1.2 and 1.3 are the same.

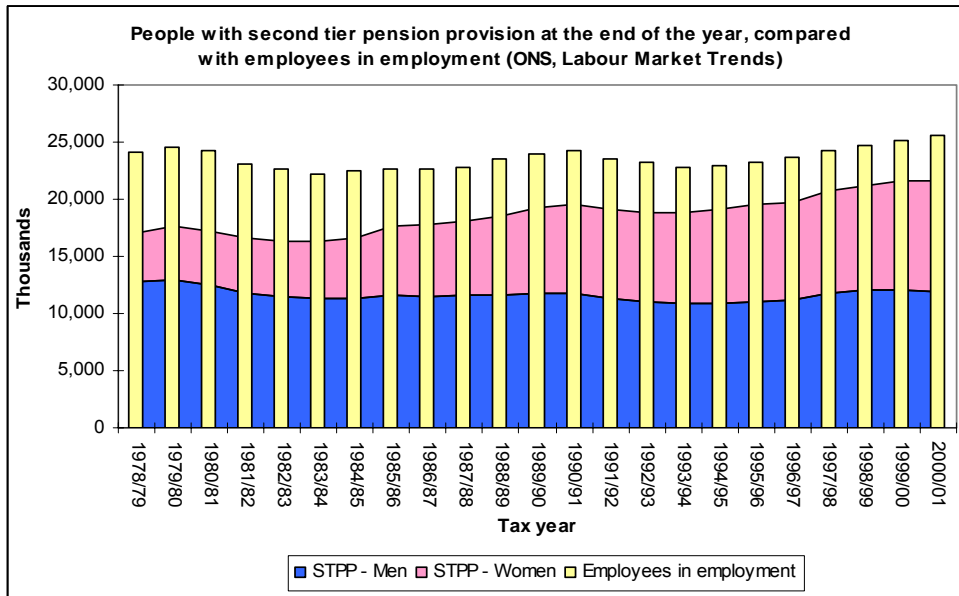
Notes for editors

- This release provides the latest estimates on contracted-out pension scheme membership and SERPS membership since the introduction of contracted-out schemes in 1978/79. The figures show membership over time. The membership figures are not mutually exclusive and will include an element of double counting, reflecting 'membership' rather than 'people'. A person may be a member of a number of types of scheme at any one time, particularly if the person has a number of employments in the year, either running consecutively or concurrently. In this release we have included new figures for the number of people with second tier pension provision at the end of the year.
- Figures in this release will be subject to revision in future years. Although this will have a negligible effect before 1998/99, the effect on the latest years may be greater. This is largely due to the time it takes to finalise accrued membership rights on termination and to determine how the person wants those rights preserved. We therefore expect the number of terminations to be the figures most affected. We have attempted to overcome this deficiency by estimating termination dates using the person's National Insurance contributions to the scheme as a guide to when membership actually ended. A detailed description of the methodology can be found in Appendix A (Estimation of final figures). Because of this the latest years' figures should be regarded as provisional.
- Figures in this publication replace those previously published in 1997. Comparisons with the previous publication may not be appropriate as this release reflects the new methodology and a better understanding of the data. It is also the case that some memberships in the old publication may have been included erroneously. The new National Insurance Recording System (NIRS2) allows erroneous scheme memberships and contributions to be identified with greater accuracy.

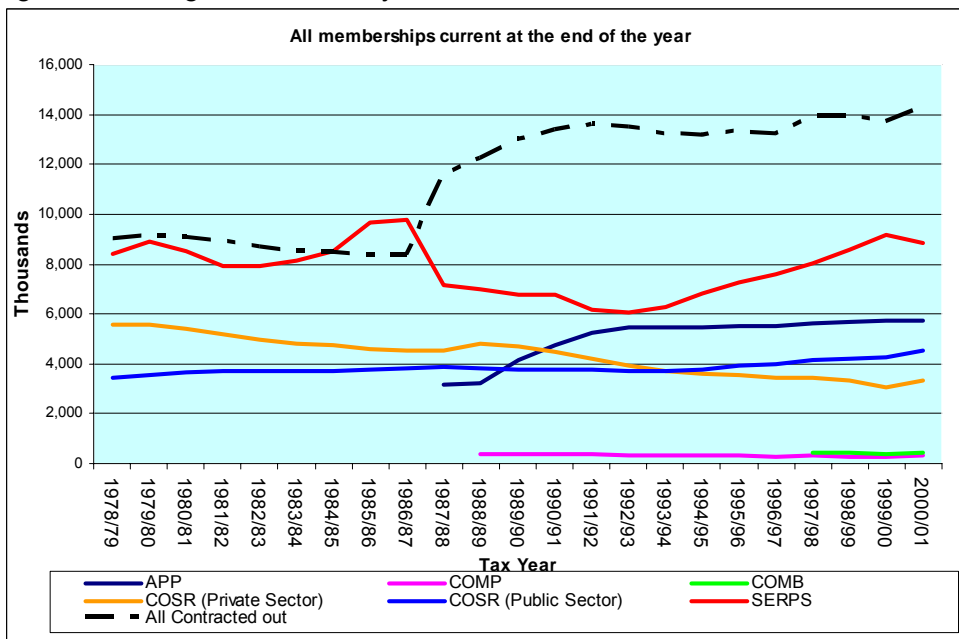
Main Findings

General trends

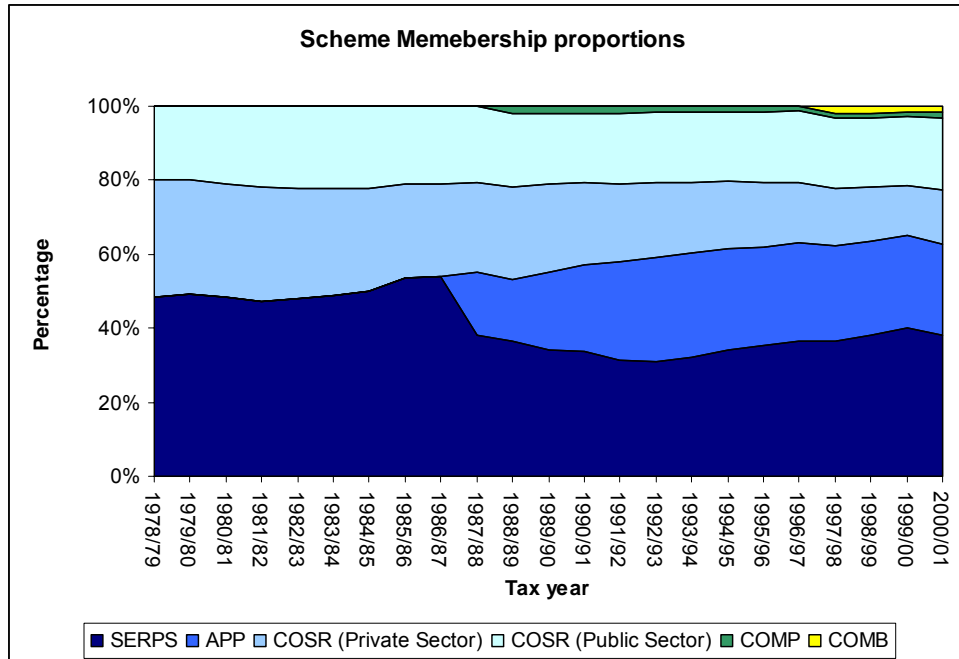
- The number of memberships of second tier pension provision has increased in almost every year since 1978/79, increasing from a total coverage of 17.5 million in 1978/79 to 23.2 million by 2000/01. The number of people with second tier pension provision has risen from 17 million people in 1978/79 to 21.6 million by 2000/01. The proportion of women with second tier provision has increased steadily from the outset, rising from 25% of the people so covered in 1978/79 to 45% by 2000/01.



- The number of contracted-out scheme memberships has increased by 59% since 1978/79. The largest increases were in the late 1980s and early 1990s when Appropriate Personal Pensions and Contracted-Out Money Purchase schemes were introduced. The increase in contracted-out membership levelled out in 1991/92 on reaching 13.6 million members, and then went into a small decline. In more recent years the numbers have started to increase again, reaching 14.3 million by 2000/01.

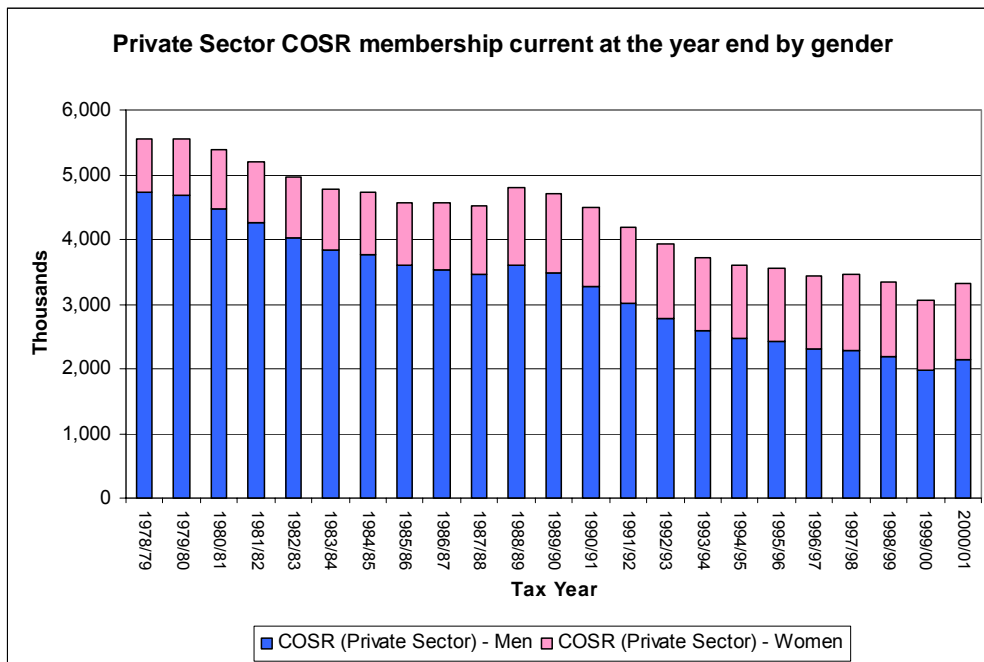


- In 1978/79 SERPS made up 48% of all second tier pension cover, with private sector schemes and public sector schemes making up the remaining 32% and 20% respectively. By 1986/87 SERPS membership had risen to over 54% of the total, while private sector schemes had reduced to 25% and public sector schemes had increased slightly to 21%. With the introduction of APPs in 1987/88 membership of the state scheme reduced to 38% of all memberships. In the following years this reduced even further reaching a low in 1992/93 of 31%. Since then the number covered by SERPS has increased and the share has returned to 38% in 2000/01.

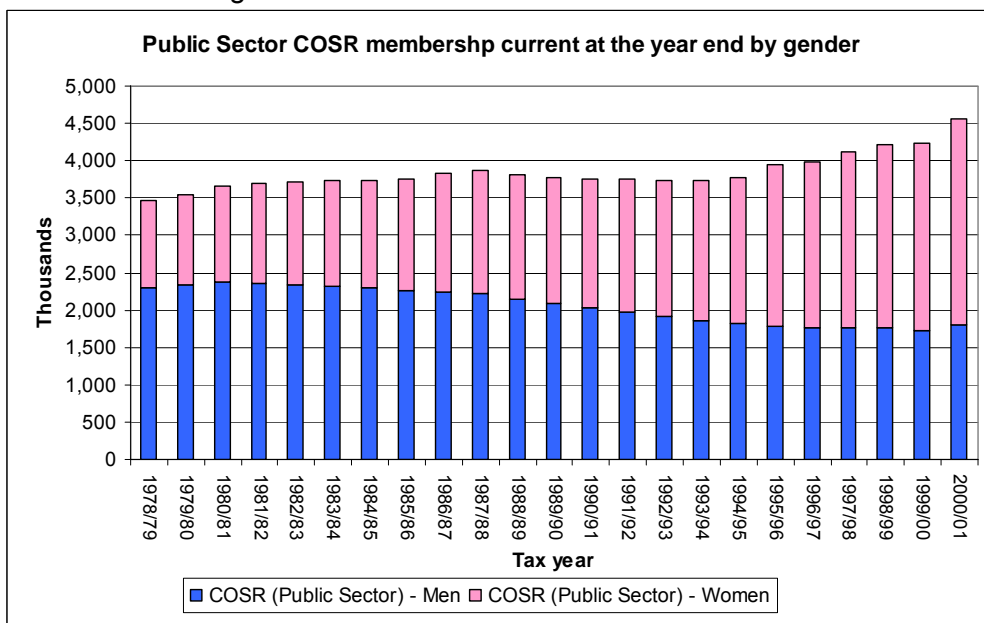


Scheme trends

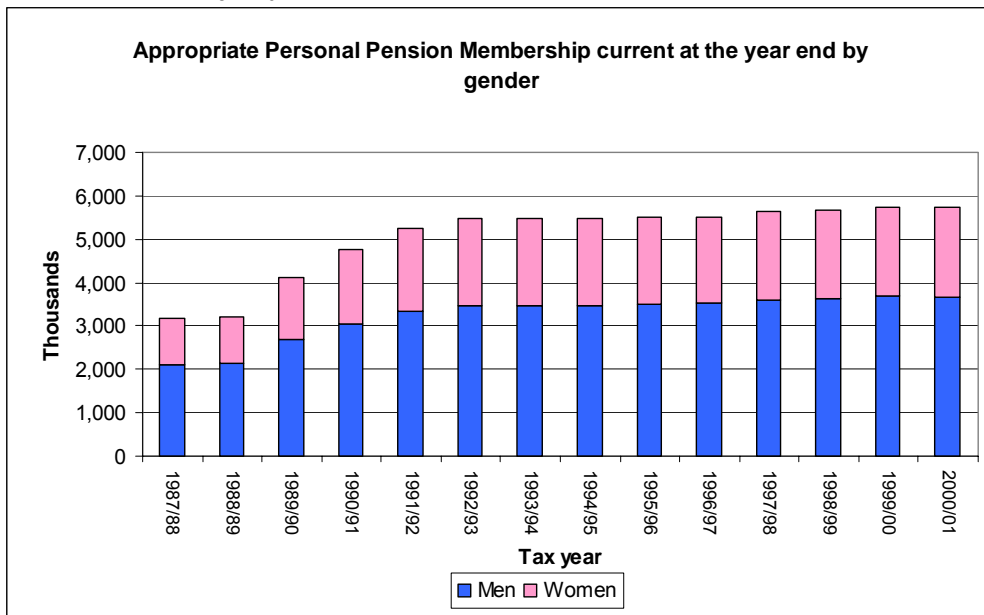
- There are different trends within each type of scheme, as can be seen in the end of tax year memberships. The number of private sector COSR memberships has declined steadily from 1978/79 onwards, dropping by 40% overall. This may be a reflection of the decline in certain industries that would traditionally have provided a pension scheme, for example coal mining or heavy manufacturing. This may also be the reason for the decline in the proportion of men in these schemes, representing over 85% of the total in 1978/79 and 65% in 2000/01. In absolute terms the number of men in these schemes more than halved.



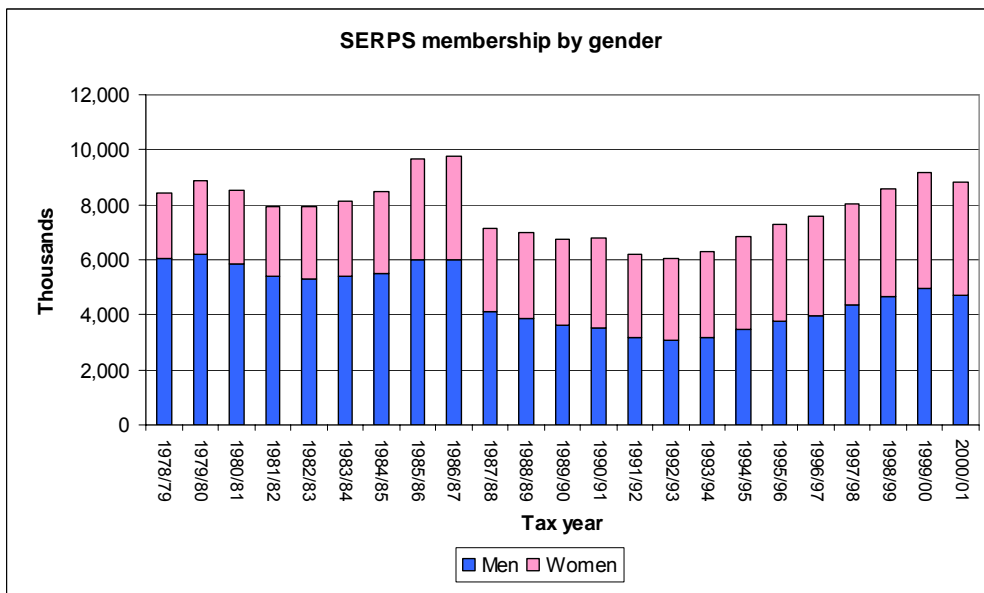
- Public sector contracted-out scheme membership has increased by 31% overall. The proportion of women has increased throughout the period, making up 34% of public sector scheme membership in 1978/79 and 60% by 2000/01. The increase may also be due, in part, to an increase in part-time employment. As more women than men work part time, this would have the effect of increasing the number of women scheme members.



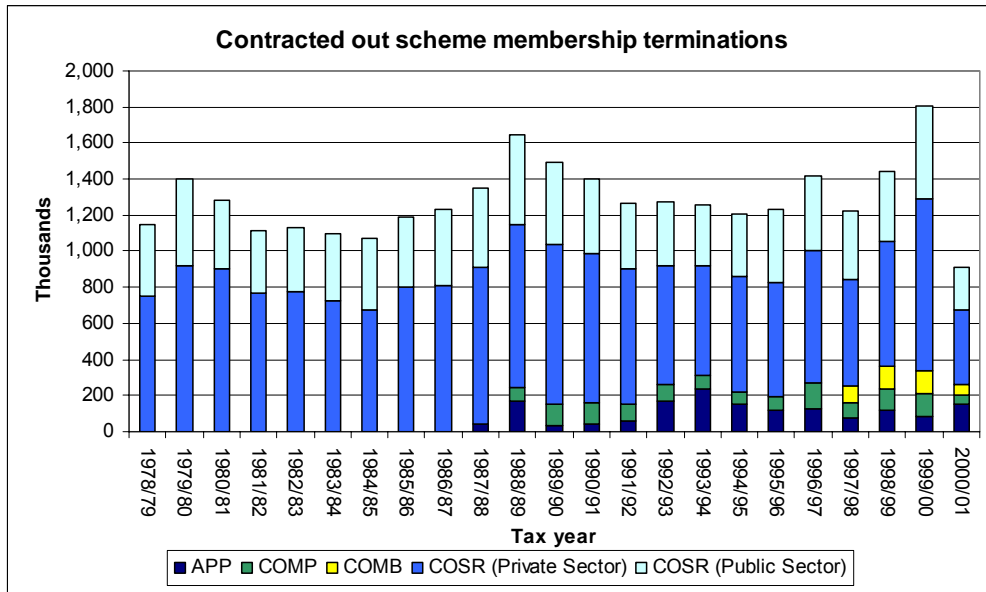
- The number of Appropriate Personal Pension scheme members increased quickly throughout the late 1980s, with nearly 3.2 million members in the year they were introduced. The initial high take up rates in the late 1980s and early 1990s was followed by a slow but steady rise, reaching 5.7 million by 2000/01. The majority, 64%, of current members are men.



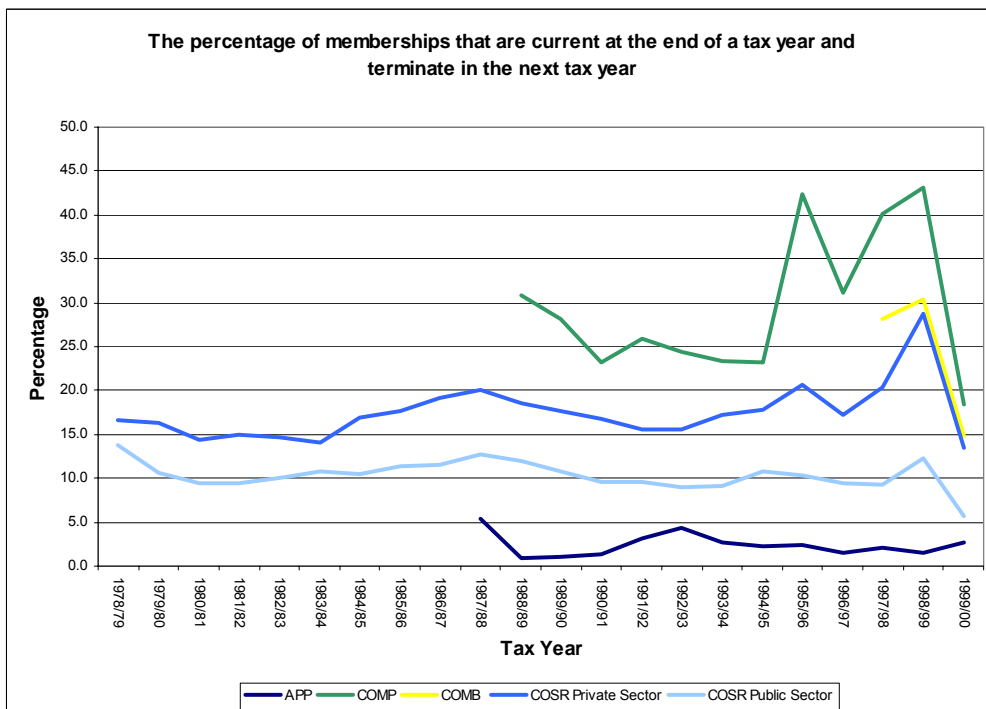
- SERPS membership has seen the largest fluctuations over time. In 1978/79 there were 8.4 million people covered by the scheme. This increased to 9.7 million in 1986/87, but reduced dramatically with the introduction of APPs in 1987/88, reaching a low of 6.1 million members by 1992/93. Since then membership slowly increased to 9.2 million in 1999/00. There was a small drop in 2000/01. Women accounted for 28% of SERPS accruals in 1978/79 and 50% of the membership by the early 1990s. In 2000/01 women made up 47% of SERPS members.



- Contracted-out scheme membership terminations also show differing trends between schemes. In 1978/79 there were 1.1 million terminations, rising to 1.6 million in 1988/89, then dropping to 1.2 million in the late 1990s and rising again to 1.8 million by 1999/00. Note that the number of terminations in the last two years will be revised and these should be regarded as provisional estimates (see Appendix A ii) page 19).

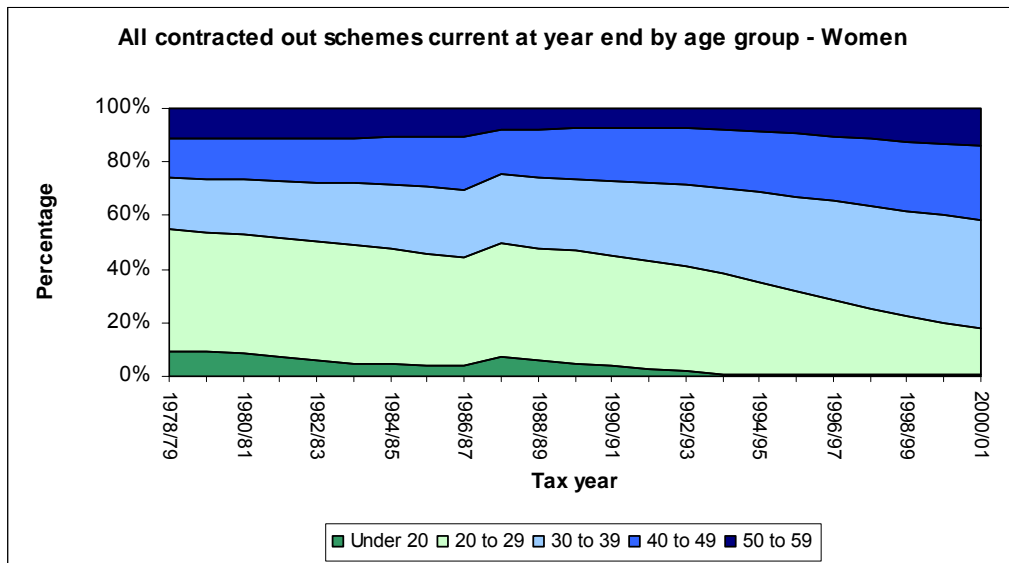


- The percentage of members that are current at the end of the year, but who terminate in the following year shows that around 10% of public sector COSR members could be expected to leave, compared to between 15% and 20% for private COSR members. Private sector money purchase schemes could expect between 25% and 43% of its membership to terminate.

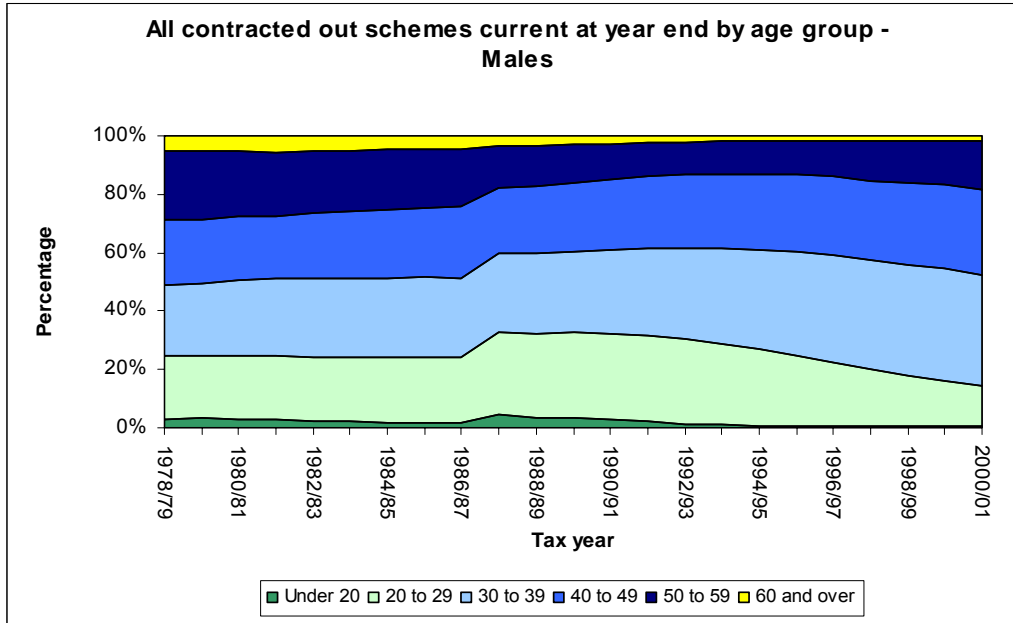


Age distributions

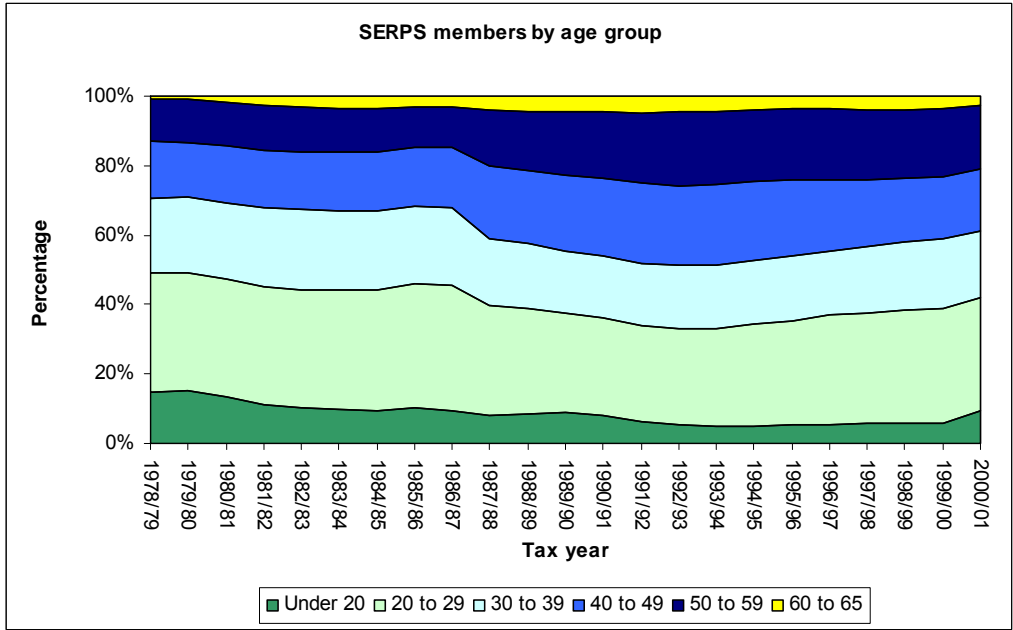
- The age distribution for contracted-out scheme members current at the end of the year shows that there has been a steady decline in the number of members aged under 30. This may be due, in part, to the abolition in 1988 of the rules making it compulsory for new employees to join an occupational scheme. This decline, although apparent in both men and women over the full period, is more pronounced amongst women. The decline for both men and women is considerably in excess of any decline in the similar group in the overall population of the UK.
- Although there is a consistent increase in the number of female memberships from 1978/79, the proportion of members aged under 30 declines quite sharply from 1991/92, indicating that there are fewer women from that age group joining schemes. In 1978/79 the under 30s represented 55% of female memberships, by 2000/01 this had declined to just 18%. The decline may also be due, in part, to there being more women in the early years of contracting-out (as a proportion of female employees) paying National Insurance contributions at the married woman's reduced rate and they were therefore not able to join a contracted-out occupational scheme. This is because women paying married women's reduced rate National Insurance contributions do not build up entitlement to SERPS and cannot, therefore, contract-out of it.



- The trends for men are quite different. The number of men in a contracted-out scheme increased steadily up to 1990/91, then declined until 1997/98 when the numbers started to increase again. The proportion of members under the age of 30 represented just 25% in 1978/79 and had declined to nearly 14% by 2000/01, a similar final proportion to that of women.

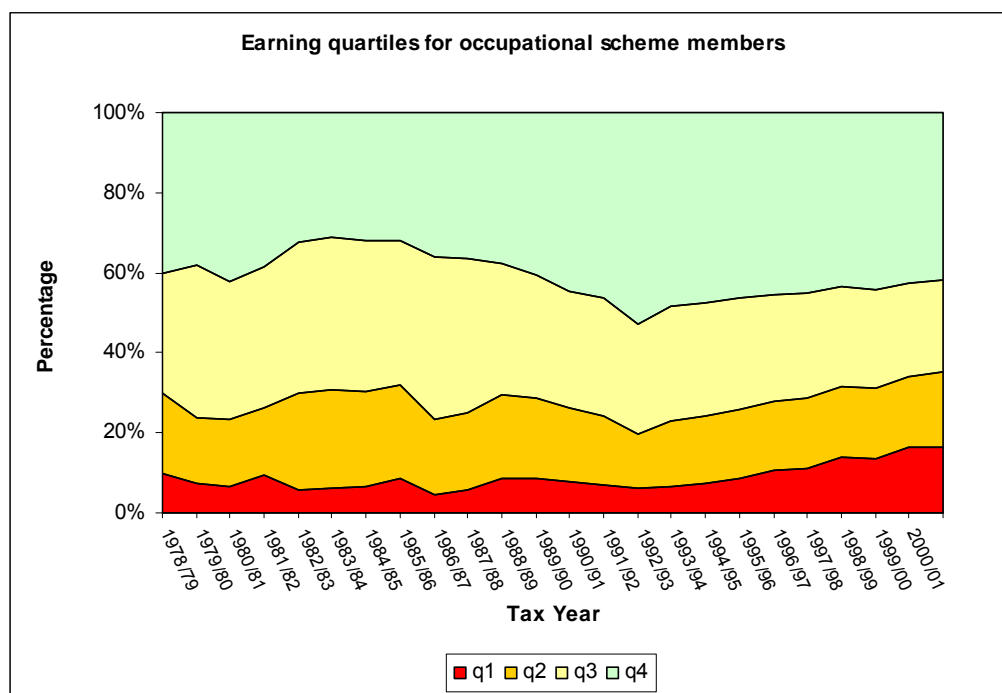


- The age distribution of those people covered by SERPS is different to that of contracted-out schemes, typically having a younger profile. Between 1978/79 and 1986/87 SERPS had between 0.8 and 1.9 million more members under 30 years old than contracted-out schemes. With the introduction of APPs in 1987/88 the number of contracted-out members under 30 years old increased by 1.9 million. In the same year, SERPS members under the age of 30 dropped by 1.6 million. From 1992/93 onwards the number of young people in SERPS started to increase again, with over 1.4 million more members aged under 30 in SERPS than in a contracted-out scheme by 2000/01.

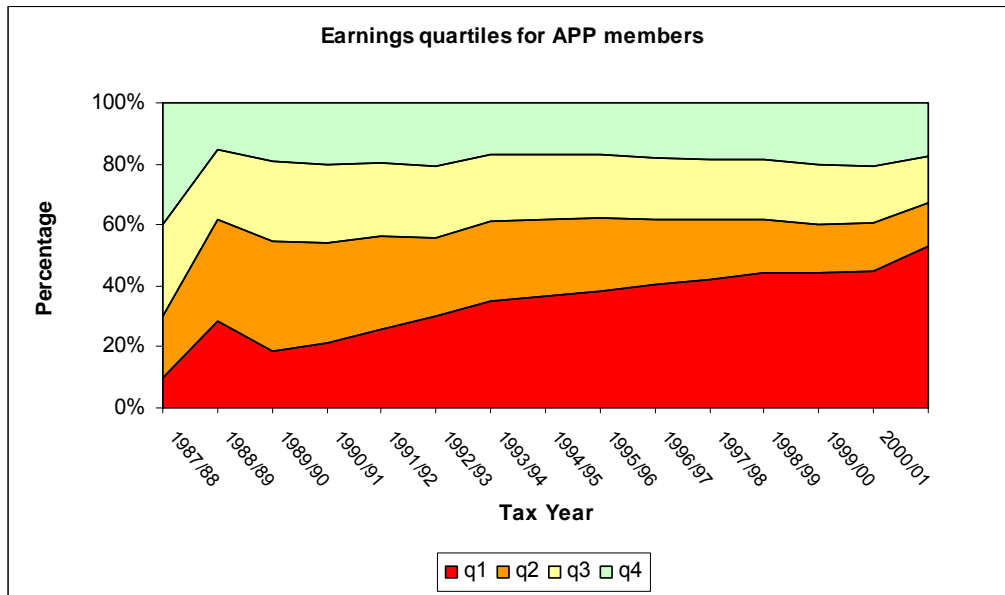


Earnings distributions

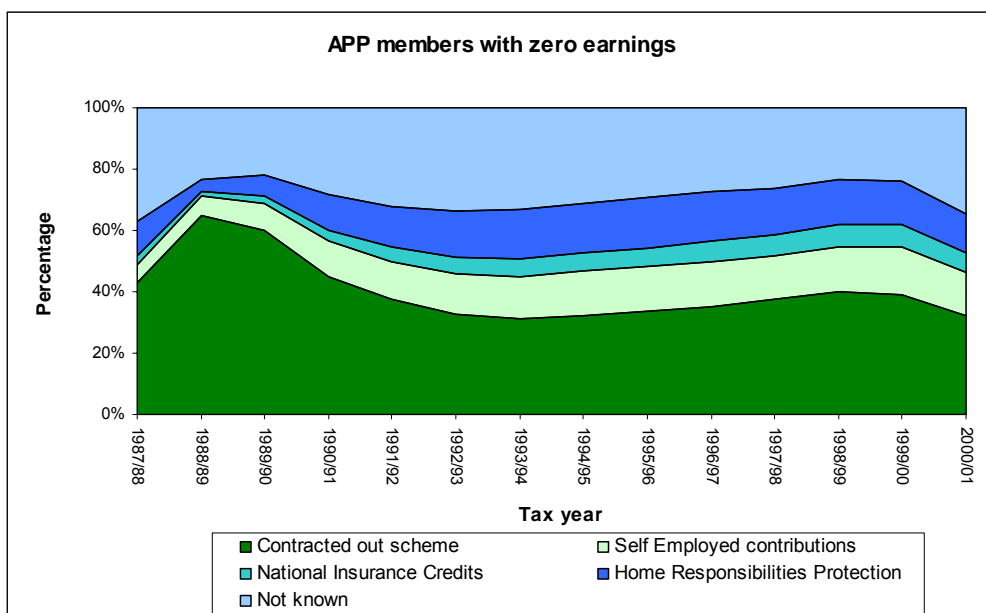
- There are significant differences between the earnings profiles of the three groups of contracted-out schemes, APP and SERPS members. Dividing the earnings on which National Insurance is payable, i.e. up to the Upper Earnings Limit (see glossary for definitions) into 4 bands for each year takes out both the effects of inflation and earnings growth. This shows more accurately the distribution of members that fall into high (quartile 4), medium (split into higher (quartile 3) and lower (quartile 2)) or low earnings (quartile 1) bands in each year. The values for the earnings bands and National Insurance earnings limits are shown in Appendix C.
- The earnings of contracted-out scheme members (excluding APP members) show that throughout the period between 65% and 80% of members fall into the top two earnings quartiles. The proportion of members in the lower earnings bands has increased steadily since the early 1990s, reaching 35% by 2000/01. This is partly due to the widening of the four earnings bands caused by the Upper Earnings Limit rising at a higher rate than the Lower Earnings Limit. This effect means that more low earners become liable for National Insurance, and therefore gain cover from contracting-out, while those in the top earnings band pay National Insurance on more earnings.



- The earnings of APP members show a different trend. In all but the year in which APPs were introduced the majority of members have been in the bottom two earnings bands, rising steadily from 54% in 1989/90 to 67% by 2000/01. The increase in members with zero earnings is even more apparent, rising from 120 thousand in 1988/89 to over 2.3 million by 2000/01. However, this distribution is not as dramatic as it may at first appear, as a person remains a member of the APP scheme until they decide to close the scheme by contacting the Inland Revenue in writing with their decision. Also a large proportion of these people are building up pension benefits from other sources.

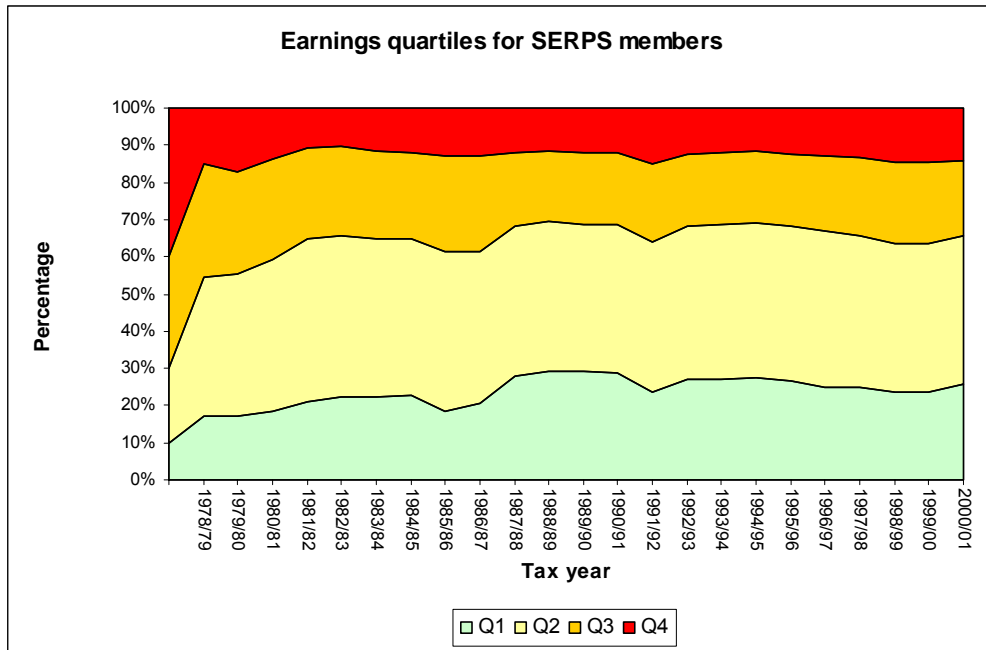


- Estimates suggest that in all years, between 31% and 65% of APP members with zero earnings were also members of a contracted-out occupational scheme. There has also been a steady increase in the number of people with self-employed contributions, accounting for a further 6% of zero earners in 1987/88 rising to 16% in 1999/00. Further analysis of the zero earnings indicate that between 4% and 16% are covered by Home Responsibilities Protection due to caring responsibilities, and up to a further 7% are receiving a National Insurance Credits due to benefit entitlement. Slightly over 20% in each year remain unallocated from the data that is available. These people may be in receipt of a benefit that does not attract National Insurance Credits, e.g. Income Support, may have entered further education, or may have left the country.

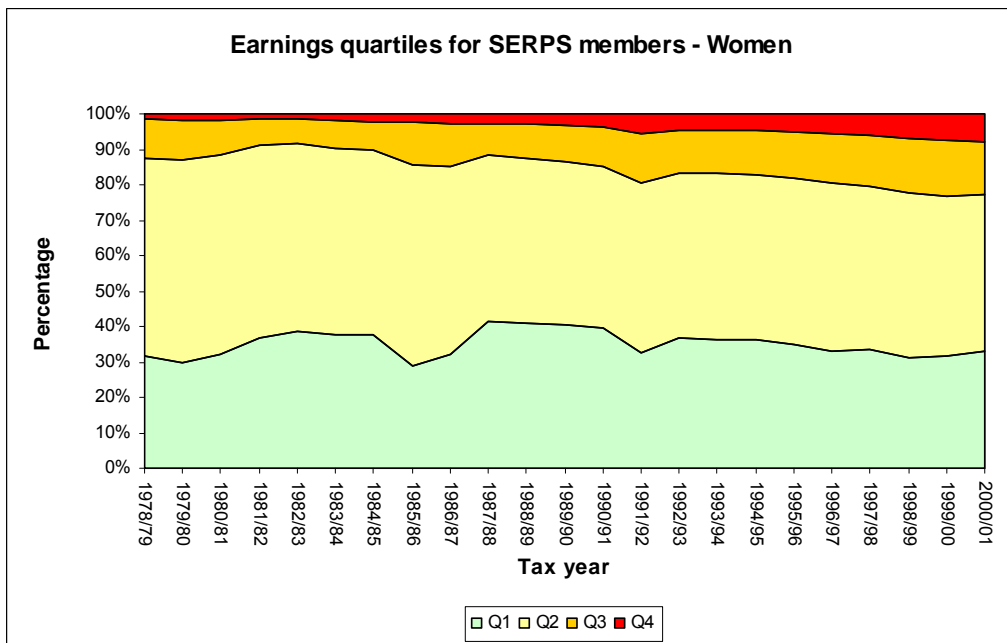


- The earnings distribution of SERPS members shows that more members fall into the two lowest earnings bands, indicating that SERPS people in lower

paid employment are less likely to opt for private second-tier pension provision. This may also be due to the nature of work, for example, part-time workers, and employees working for smaller employers who do not offer an occupational scheme.

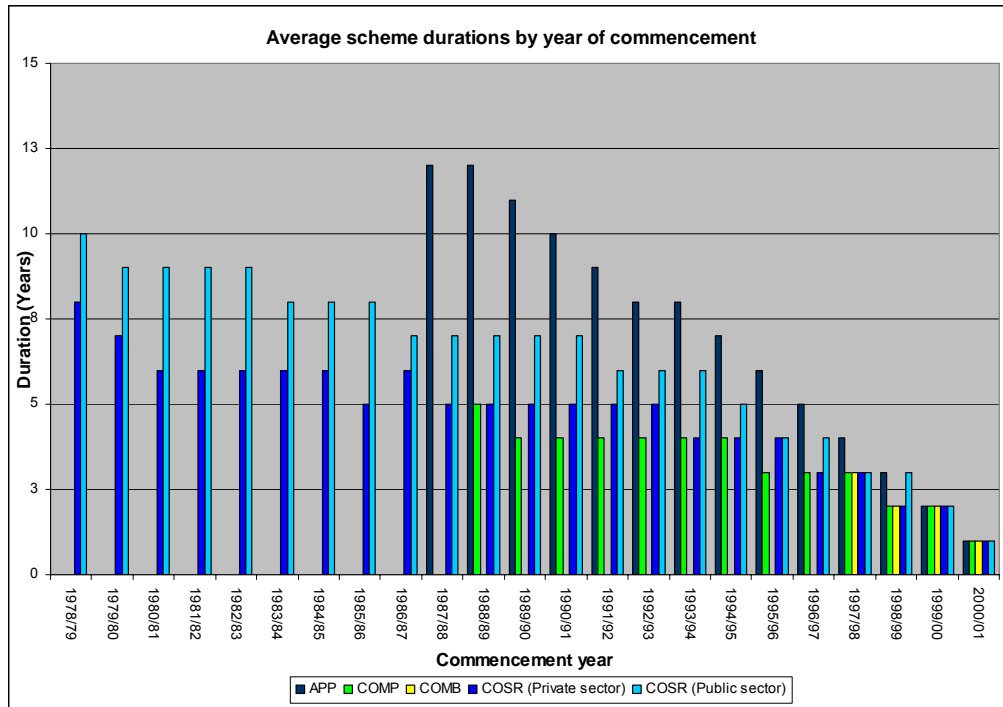


The earnings profile of female SERPS members is quite different to the earnings profile of men, with a larger proportion of women falling in the two lowest earnings bands. This could partly be due to a higher likelihood of part-time working amongst the female population.



Durations

- The average duration of occupational scheme members shows that people in a public sector COSR scheme are more likely to have higher average durations than private sector COSR members. APP durations are consistently higher than occupational scheme memberships, and are more than double that of private sector memberships between 1987/88 and 1993/94. This is not unexpected as APP memberships are not based on periods of employment.



Glossary

Age

Age has been calculated at the end of each tax year, i.e. 5th April

Appropriate Personal Pension (APP)

Since July 1988, an employee has been able to take out a personal pension plan in place of the SERPS. This is called an Appropriate Personal Pension (APP). All APP schemes provide a pension based on the money paid into the pension fund and its investment return.

Both the employer and employee pay National Insurance contributions at the not contracted-out rate. The Inland Revenue then pays a proportion of the National Insurance contributions with associated tax relief and, in certain circumstances additional payments, to the APP provider. This payment is known as the minimum contribution. Since 1997/98 the amount of rebate paid has been age related.

Contracted-Out Mixed Benefit (COMB) scheme

Contracted-Out Mixed Benefit schemes were introduced in 1997. They are occupational pension schemes which hold both Contracted-Out Money Purchase (COMP) and Contracted-Out Salary Related (COSR) benefits. COSR benefits may be Guaranteed Minimum Pensions (GMP) in respect of service prior to 6 April 1997 or post '97 COSR rights after that date.

Contracted-Out Money Purchase (COMP) scheme

From April 1988 employers have been able to use an occupational money purchase scheme for contracting-out of SERPS. These schemes must provide a pension based on the value of the individual's fund built up in the scheme, i.e. money paid in together with the investment return.

With a COMP scheme the employer must pay a minimum level of contributions - the minimum payments. These payments amount to the savings made by both the employer and employee on their National Insurance contributions. It is the difference between the full-rate National Insurance contributions and the lower contracted-out rate payable in respect of employees in contracted-out occupational pension schemes.

The minimum payments, together with any special incentive payments, and their investment return are known as protected rights. Special incentive payments were only payable for tax years 1988/89 to 1992/93. Payment of the incentive has now ceased. COMP schemes are paid a top up Age Related Rebate in respect of their members. This payment is paid by the Inland Revenue and is included in the Protected Rights. The protected rights must be used to provide the employee with a pension.

Contracted-Out Salary Related (COSR) scheme

COSR schemes were introduced in April 1978. The pension paid by this type of scheme is usually based on salary, often the salary at retirement, or leaving the scheme and the length of membership of the scheme.

For periods of pensionable service before April 1997 a salary related scheme must provide a Guaranteed Minimum Pension (GMP) for members by guaranteeing employees a pension worth about the same as the additional pension that SERPS would pay. Provision is also made for widows and, from 1988, widowers. When the pension becomes payable the employee's state additional pension will be reduced by the amount of the GMP.

The rules for COSR schemes changed in April 1997. From that date schemes no longer had to provide a GMP for the future. Schemes instead have to satisfy a new test of scheme quality which sets a statutory standard for benefits laid down in the Pensions Act 1995. From 6 April 1997 employees belonging to a COSR scheme did not build any more entitlement to additional pension, but any built up before then will be paid with the state retirement pension.

Private Sector COSR schemes are run by non-nationalised companies, e.g. Sainsbury's, and includes the privatised utilities, e.g. - British Gas, British Telecom and the Water Authorities.

Public Service employers includes Local Government, Civil Service, Education Authorities, National Health Service, HM Forces and the Emergency Services.

Duration

Duration has been calculated in whole years. Where the membership is current at 5th April 2001 the duration has been calculated from that date. Durations have been calculated in whole years because the exact dates of membership are not known until the membership ceases.

Lower and Upper Earnings Limit

The Lower and Upper Earnings Limits are weekly, monthly or annual bands on which liability for National Insurance is calculated. Once a person's salary has reached the weekly Lower Earnings Limit, National Insurance has to be paid on all salary up to the weekly Upper Earnings Limit. Employers also have liability to pay National Insurance on salary above the Upper Earnings Limit. A table showing the Lower and Upper Earnings Limits is shown at Appendix C.

Reckonable Earnings

The amount of salary on which an employee pays National Insurance. The amount of salary on which the employee pays National Insurance is capped at the Upper Earnings Limit. There is still liability for employers to pay National Insurance on earnings above the Upper Earnings Limit.

Second tier pension provision

People with extra pension benefit built up as an employee either in a contracted-out occupational pension scheme or in an APP scheme or through belonging to SERPS. Second tier figures are very broad estimates given that a person can be a member of a contracted-out occupational scheme and belong to SERPS or a contracted-out occupational scheme and an APP scheme. There may therefore be some element of double counting. As a person could contract-out with an APP from the beginning of a tax year only and this means that it was not possible to build up rights in SERPS and an APP in the same tax year.

State Earnings Related Pension Scheme (SERPS)

This is the earnings related element of the state pension (also known as additional pension). SERPS was introduced in April 1978 and individuals earning over the Lower Earnings Limit in any tax year are likely to accrue some SERPS entitlement for that year. When a person reaches state pension age the amount of entitlement to the state additional pension is calculated. The formula used for this calculation means there are people with contracted-out employments, an APP or who only pay Class 2 (self-employed people) or Class 3 (Voluntary) national insurance contributions who may receive a small amount of state additional pension in respect of earnings during these years.

This publication analyses people who are accruing pension provision from contracted-out employment, APPs and/or from SERPS. It is not the intention to include those people who receive a negligible amount of state additional pension from the years in which they were in contracted-out employment, had an APP or paid only Class 2 or Class 3 national insurance contributions. We have therefore excluded those people and the remaining not contracted-out people who earn over the annual LEL have been categorised as those ***Belonging to SERPS***.

Notes:

- People with Class 1 earnings below the Lower Earnings Limit in any year who will accrue some SERPS entitlement for that year only due to additional Class 2 or Class 3 contributions have not been included in this analysis.
- In 1985/86 National Insurance rates changed, and a new formula for calculating earnings on which contributions are payable became necessary. In order to protect the contributions records of those paying the new lower rates, earnings were 'boosted', and for this reason there was a notable increase in the number of people belonging to SERPS in that year.
- SERPS was reformed in 2002 by the introduction of State Second Pension.

Appendix A

Methodology

i) How scheme members are selected for analysis.

The figures have been created using a 1% sample of records from the National Insurance Recording System (NIRS2). The sample is extracted by selecting National Insurance numbers and is a fully representative sample of around 600,000 people. The sample includes all types of National Insurance records, including records that are dormant due to death or retirement, or are present for administrative purposes. The sample includes any individuals who have contributed under the UK National Insurance scheme.

The analysis in this publication only selects records that are still regarded as 'full live accounts' – all accounts marked as dormant have been dropped. The dropping of dormant accounts does not have any effect on any figures in this release, and only excludes accounts that are not needed for this analysis. The analysis still includes those people who died or retired in 1978/79 or after.

All periods of contracted-out scheme membership are recorded on NIRS2, along with all the National Insurance contributions made to the scheme (although this is not the case for APP or State Earnings Related Pension Scheme (SERPS) members as they pay contributions at a different rate from contracted-out schemes). The membership record includes an administrative audit trail to enable Inland Revenue to track the changes in membership over time, for example, where there has been a change in pension provider or a change in employer contracting-out details without the scheme membership ending, or where the member has notified a change in some way, for example a correction in membership dates.

The analysis in this publication gives the most up to date position by taking the last occurrence of each period of contracted-out membership from the membership audit trail. It is important to note that the information when looked at now may differ from any analyses that were done some time ago, reflecting how the audit trail has moved on.

Membership of SERPS is derived in a different way and is not recorded in the same way as for contracted-out membership. Exact dates of membership are held for contracted-out schemes. This is not the case for SERPS membership. Membership is based on the amount of relevant contributions within any tax year. The analysis of SERPS members is derived by looking at the contribution record of all people in the sample and then analysing the relevant contributions to identify whether they have paid enough National Insurance to accrue a SERPS year.

ii) Estimation of 'final' figures

When a contracted-out occupational pension scheme member leaves a scheme, either because the individual leaves the employment or where the whole scheme has ceased to operate, it can take time to establish what is to be done with an individual's accrued pension rights. In some circumstances this can take years, depending on the number of members affected.

The part of NIRS 2 that records the scheme membership details does not get updated until all the members' pension rights within the scheme have been established. As such, there are a significant number of memberships that appear as 'current ongoing memberships' in the scheme membership area of NIRS2, but which are actually in the process of having the membership closed.

In order to get an accurate estimate of memberships of contracted-out pension schemes we have had to adjust the figures to provide a truly representative analysis.

We have used information about the individuals National Insurance contributions to the scheme to adjust the figures. This methodology has been agreed with Inland Revenue as being the most reliable way of calculating these figures.

Once the member leaves the contracted-out employment, or when the scheme ceases to operate, the person stops making National Insurance contributions to that scheme.

Employers have a legal responsibility to provide a person's National Insurance, tax and pension scheme details to Inland Revenue at the end of each year. The Employer has 12 months in which to make a return for all its employees without incurring a fine. Analysis of contributions notified by employers on P14 end of year returns allows us to establish whether the person is still contributing to the contracted-out-scheme or whether the person has ceased to contribute, indicating a potential membership termination.

In order to make a reasonable estimate of the number of current contracted-out scheme members, we have used the contributions record as a proxy for the termination date.

The sample used for this analysis was taken on 26 May 2002. The last tax year for which we are producing estimates is 2000/01, thus allowing nearly 15 months from the last year being analysed for employers to submit contribution details without incurring a fine. It is accepted that some employers will continue to submit details after this date.

Where the membership appears to be current but there have been no contributions for a scheme for 2 whole tax years, the date of the last contribution has been used as the date the membership terminated. This means that members with no contributions recorded by 26 May 2002 for both 1999/00 and 2000/01 tax years have been terminated in the year of the last contribution.

A similar adjustment has been made for current memberships where there has been no contribution for 1 whole tax year. However, this adjustment has only been made where there is a contribution record present, indicating that there has been some National Insurance activity on the account. This means that members with no contributions recorded by 26 May 2002, for the 2000/01 tax year have been terminated in the year of the last contribution. As we have only terminated members with a contribution record in that tax year, the number of terminations may be subject to greater change, and may increase as late returns from employers are submitted.

Through consultation with Inland Revenue, we have agreed that this method of adjusting the termination data as being the most reliable guide to when a person's membership actually ends. However, the latest years figures for terminations should be regarded as provisional, and may be subject to change.

No adjustment has been made to APP or SERPS members as the contribution record does not allow these memberships to be identified. Evidence suggests that the APP membership terminations are notified and recorded quickly, so no adjustment is necessary.

Appendix B

Sampling Effects

These tables are derived from a 1% sample of NI records consisting of around 600,000 cases. Because the figures shown in the tables are estimates they are subject to sampling variability. The likely boundaries of accuracy of each estimate are generally expressed in terms of the 95% confidence interval. In the case of a 1% sample, for all but very small values, this interval is the estimate plus or minus 19.5 times the square root of the estimate.

For example if the estimate value was 25,000 the confidence interval would be

$$25,000 \pm (19.5 \times \sqrt{25,000}) = 25,000 \pm 3,083 = 21,917 \text{ to } 28,083$$

A fuller explanation of sampling effects is given in Work and Pension Statistics 2003 (Appendix 2: p237).

Appendix C

National Insurance Limits and Earnings Quartiles

Tax year	Lower earnings limit			Upper earnings limit			Earnings quartiles			
	£ pw	£ pm	£ pa*	£ pw	£ pm	£ pa*	1 (earnings up to)	2 (earnings up to)	3 (earnings up to)	4 (earnings up to)
2001/02	72.00	312.00	3,744	575	2,491.67	29,900	7,475	14,950	22,425	29,900
2000/01	67.00	290.33	3,484	535	2,318.33	27,820	6,955	13,910	20,865	27,820
1999/00	66.00	286.00	3,432	500	2,166.67	26,000	6,500	13,000	19,500	26,000
1998/99	64.00	277.33	3,328	485	2,101.67	25,220	6,305	12,610	18,915	25,220
1997/98	62.00	268.67	3,224	465	2,015.00	24,180	6,045	12,090	18,135	24,180
1996/97	61.00	264.33	3,172	455	1,971.67	23,660	5,915	11,830	17,745	23,660
1995/96	58.00	251.33	3,016	440	1,906.67	22,880	5,720	11,440	17,160	22,880
1994/95	57.00	247.00	2,964	430	1,864.00	22,360	5,590	11,180	16,770	22,360
1993/94	56.00	243.00	2,912	420	1,820.00	21,840	5,460	10,920	16,380	21,840
1992/93	54.00	234.00	2,808	405	1,755.00	21,060	5,265	10,530	15,795	21,060
1991/92	52.00	226.00	2,704	390	1,690.00	20,280	5,070	10,140	15,210	20,280
1990/91	46.00	200.00	2,392	350	1,517.00	18,200	4,550	9,100	13,650	18,200
1989/90	43.00	187.00	2,236	325	1,409.00	16,900	4,225	8,450	12,675	16,900
1988/89	41.00	178.00	2,132	305	1,322.00	15,860	3,965	7,930	11,895	15,860
1987/88	39.00	169.00	2,028	295	1,279.00	15,340	3,835	7,670	11,505	15,340
1986/87	38.00	165.00	1,976	285	1,235.00	14,820	3,705	7,410	11,115	14,820
1985/86	35.50	154.00	1,846	265	1,148.00	13,780	3,445	6,890	10,335	13,780
1984/85	34.00	147.00	1,768	250	1,083.00	13,000	3,250	6,500	9,750	13,000
1983/84	32.50	141.00	1,690	235	1,018.00	12,220	3,055	6,110	9,165	12,220
1982/83	29.50	128.00	1,534	220	953.00	11,440	2,860	5,720	8,580	11,440
1981/82	27.00	117.00	1,404	200	867.00	10,400	2,600	5,200	7,800	10,400
1980/81	23.00	100.00	1,196	165	715.00	8,580	2,145	4,290	6,435	8,580
1979/80	19.50	85.00	1,014	135	585.00	7,020	1,755	3,510	5,265	7,020
1978/79	17.50	76.00	910	120	520.00	6,240	1,560	3,120	4,680	6,240