

03

# Scheme demographics

This chapter looks at trends in scheme status and member status. Schemes can be open to new members, closed to new members but open to new benefit accrual, closed to new members and benefit accrual, or winding up. Members may be actively accruing benefits, deferred, or retired.

## Summary

This chapter describes the dataset used for this year’s edition of *The Purple Book* and includes some comparisons with data from previous years. Figures for the total number of schemes and total scheme membership are included, with breakdowns by scheme size, scheme status, and member status.

How we categorise schemes has varied in earlier editions of *The Purple Book* as more informative breakdowns became available although the method of categorisation has been unchanged since 2013. For more detailed information, see the appendix.

Some statistics from this chapter are summarised in the following table:

	Date of <i>The Purple Book</i>	
	31 March 2022	31 March 2021
Number of schemes in <i>The Purple Book</i> dataset	<b>5,131</b>	5,215
Proportion of schemes that are:		
open to new members	<b>10%</b>	11%
closed to new members (but open to new benefit accrual)	<b>38%</b>	39%
closed to new benefit accrual	<b>51%</b>	48%
winding up	<b>2%</b>	2%
Number of members covered by schemes in <i>The Purple Book</i> dataset, of which:	<b>9.6m</b>	9.7m
pensioner members	<b>43%</b>	43%
deferred members	<b>47%</b>	47%
active members (still accruing benefits)	<b>10%</b>	10%

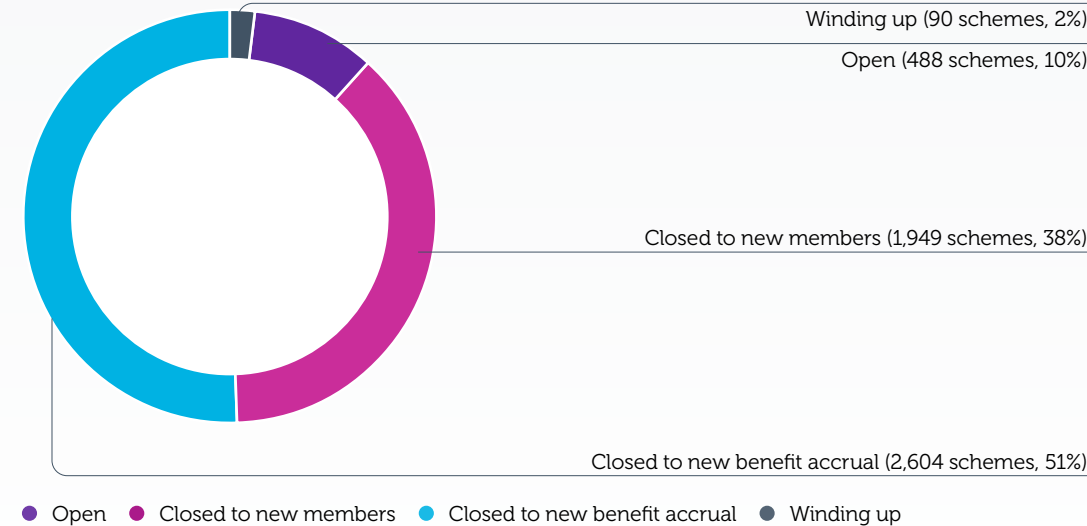
Note: the percentages may not sum to 100 per cent because of rounding.

- The number of active members has continued to fall and is now around 0.9 million. This is around a quarter of those found in the first *Purple Book* dataset in 2006.
- The gradual trend of schemes closing to both new members and new benefit accrual has continued and now accounts for more than half of all schemes for the first time (51 per cent). This compares with 12 per cent in *The Purple Book* dataset in 2006.
- 73 per cent of schemes have assets of less than £100 million.

## Scheme status

Figure 3.1 | Distribution of schemes by scheme status

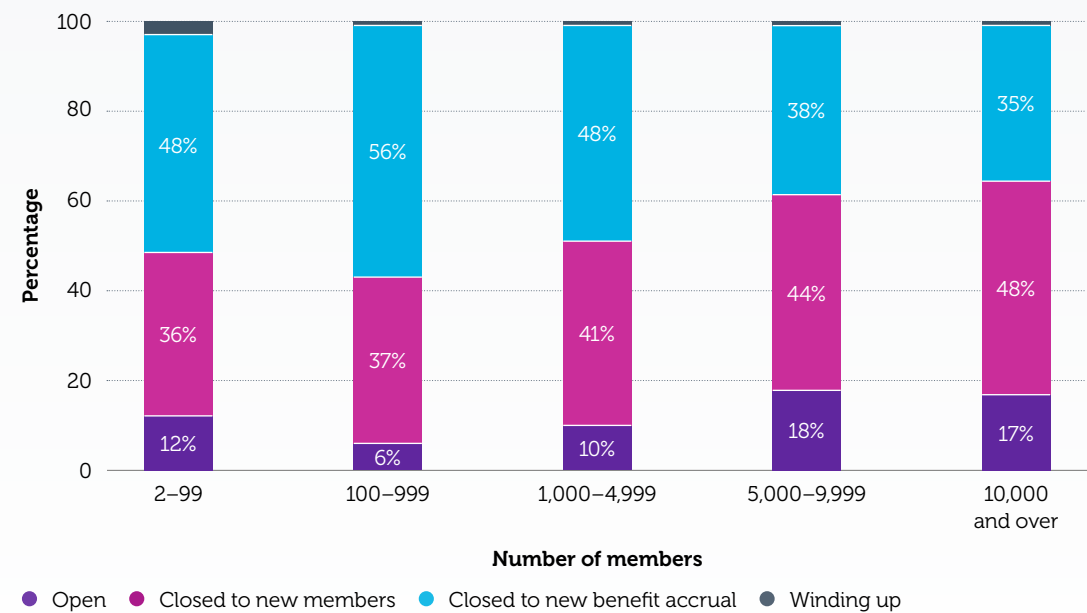
Over 50 per cent of schemes don't provide any new benefit accrual.



Source: PPF  
Note: the percentages may not sum to 100 per cent because of rounding.

Figure 3.2 | Distribution of schemes by scheme status and member group

Large schemes are more likely to be open to new members or new benefit accrual.



Source: PPF  
Note: the percentages may not sum to 100 per cent because of rounding.

Scheme demographics continued

Figure 3.3 | Distribution of schemes by scheme status and year

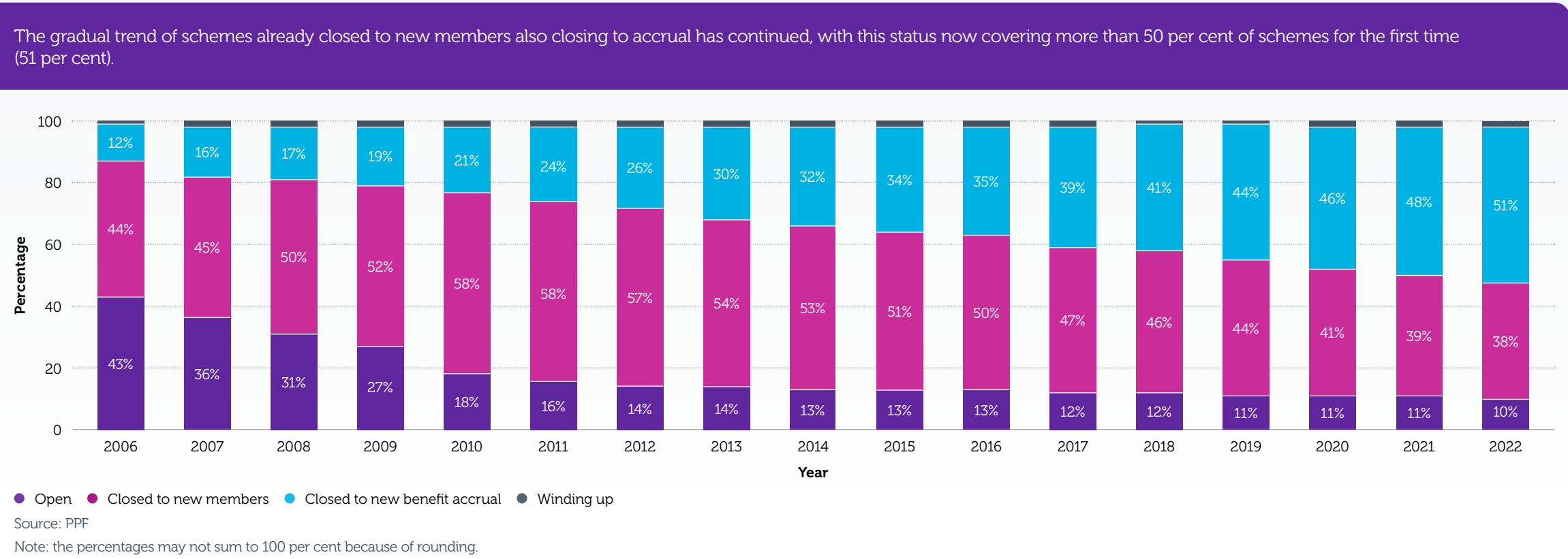
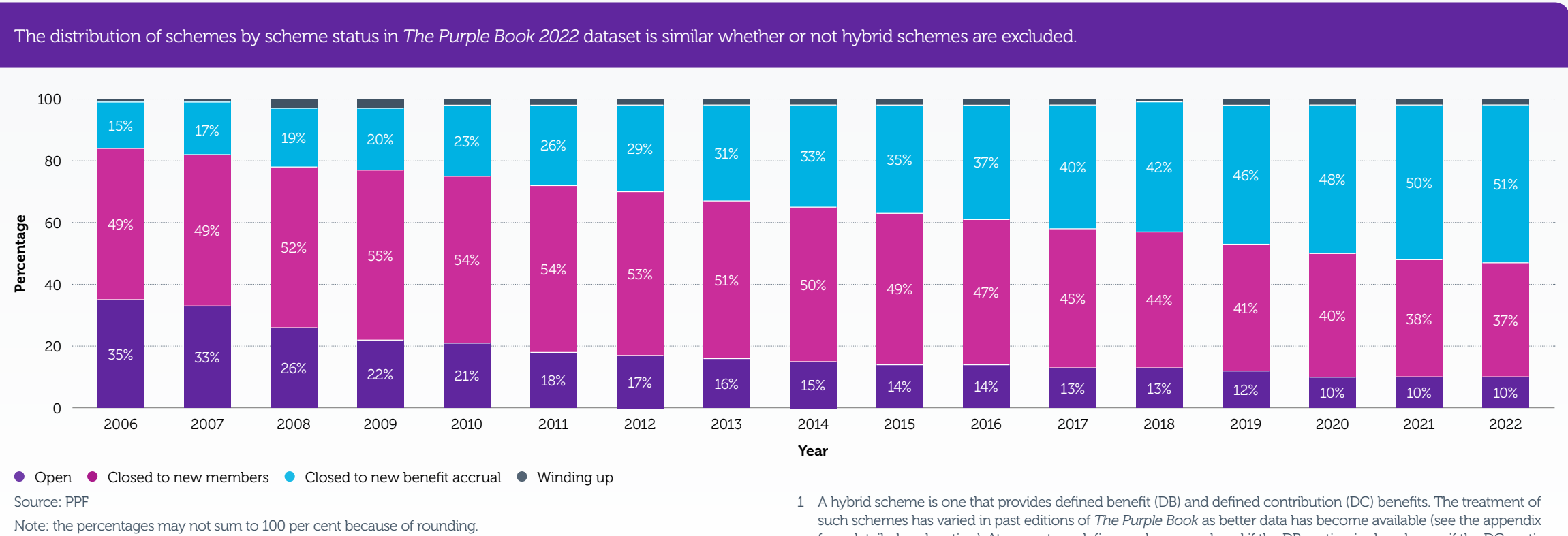
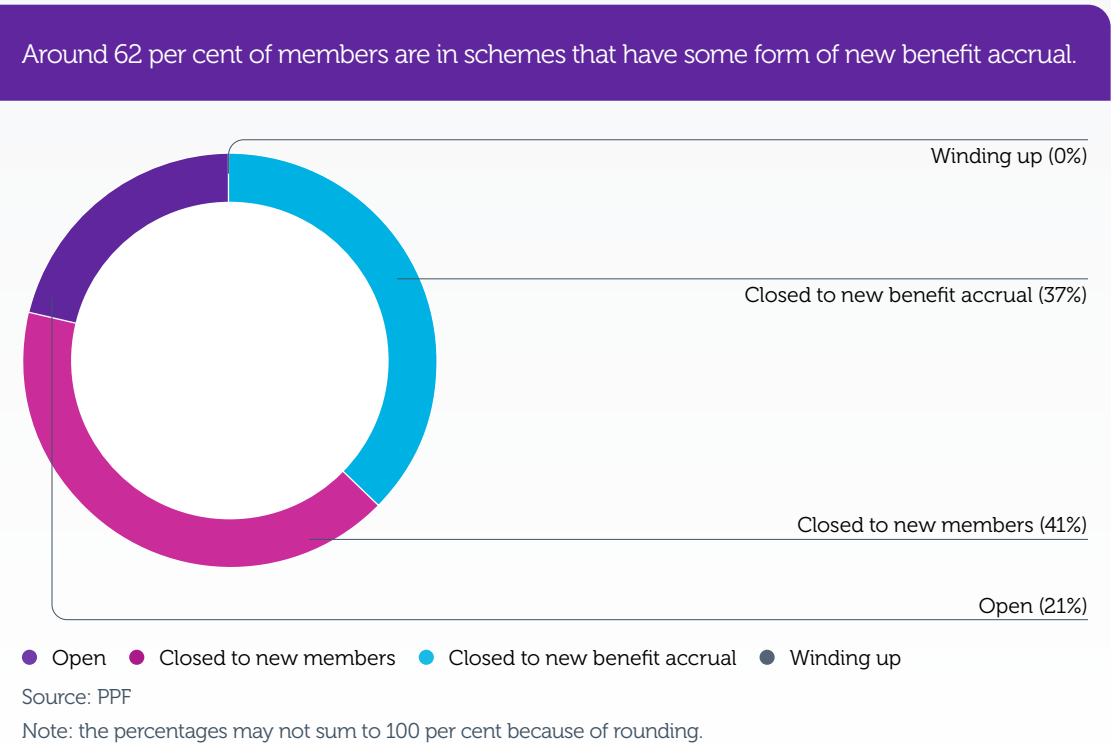


Figure 3.4 | Distribution of schemes by scheme status and year (excluding hybrid schemes<sup>1</sup>)



Scheme status and scheme members

Figure 3.5 | Distribution of members by scheme status



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Figure 3.6 | Distribution of members by scheme status and year

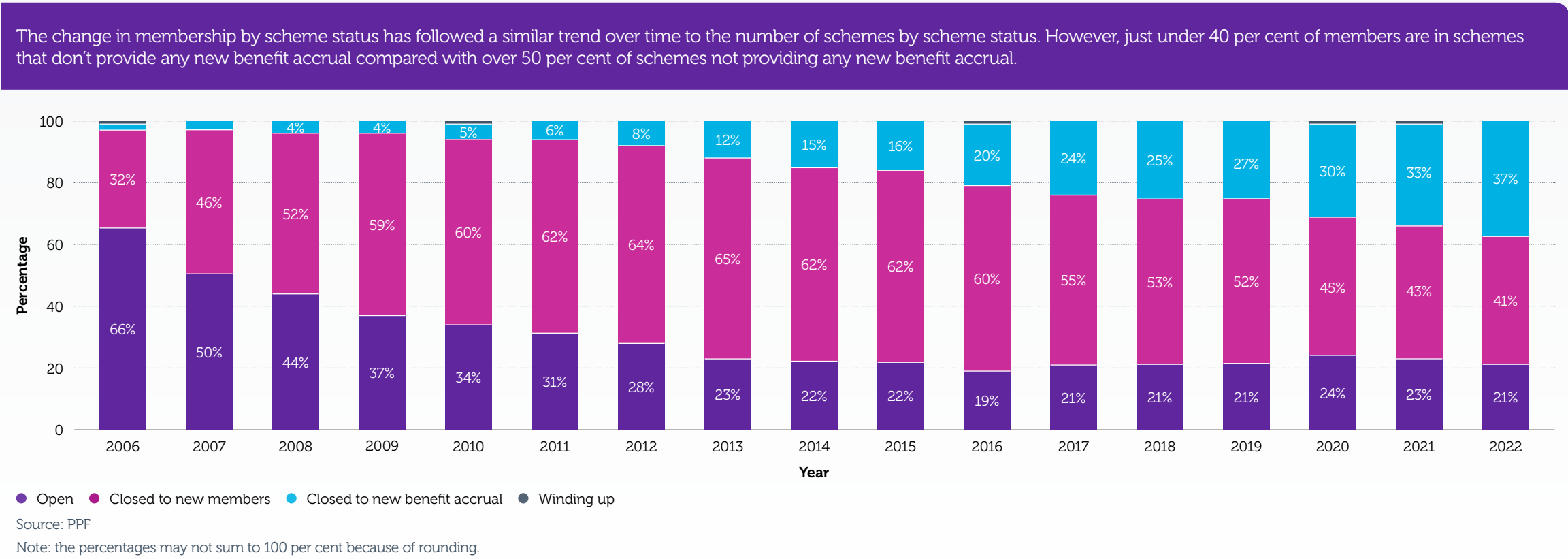
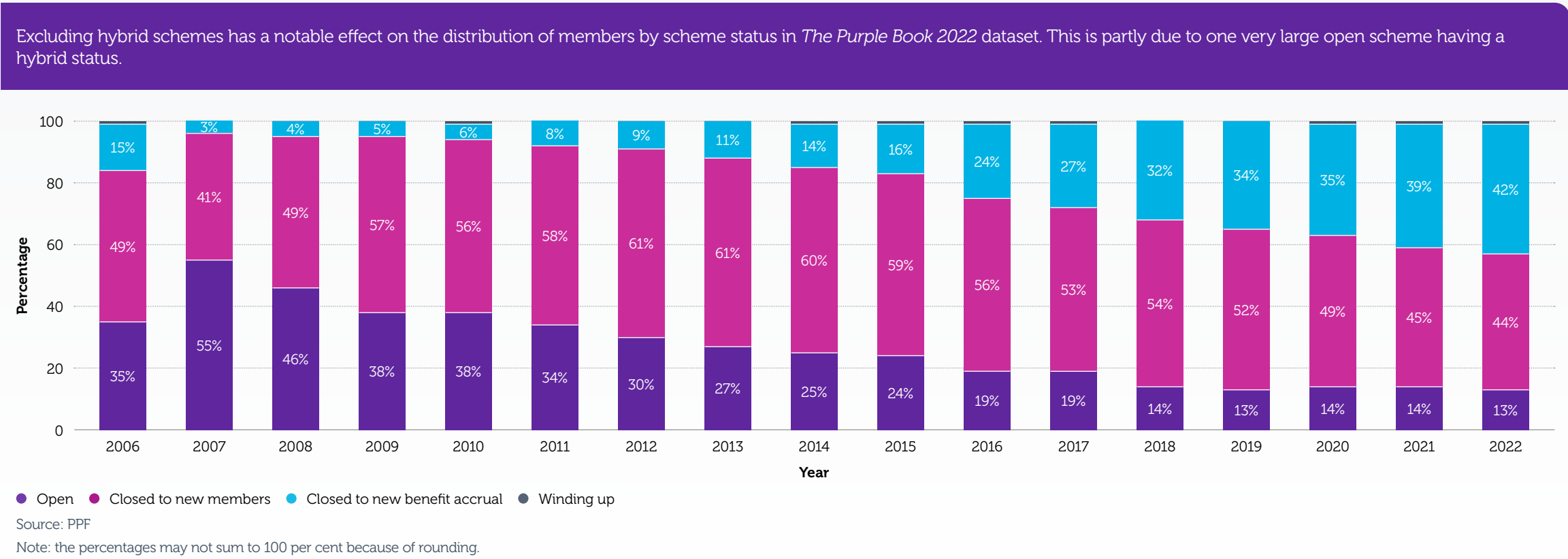


Figure 3.7 | Distribution of members by scheme status and year (excluding hybrid schemes)

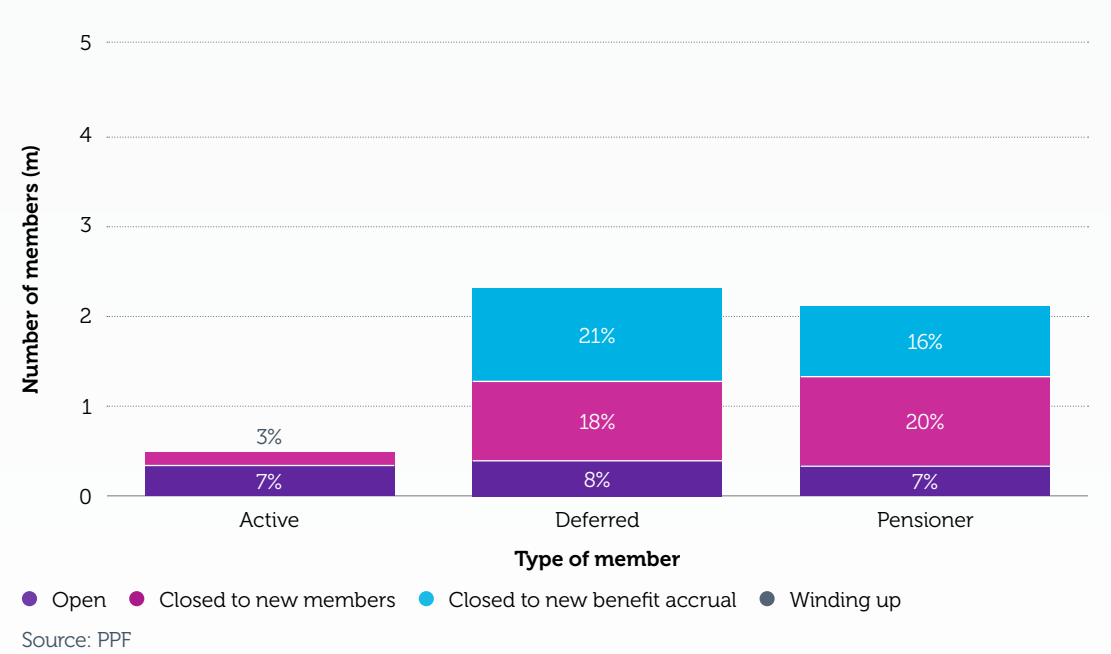


Scheme membership

Figure 3.8 | Number and distribution of members by member type and scheme status as at 31 March 2022



Note: the percentages may not sum to 100 per cent and the components may not sum to their totals because of rounding.



Scheme demographics continued

Figure 3.9 | Active members in *The Purple Book* datasets

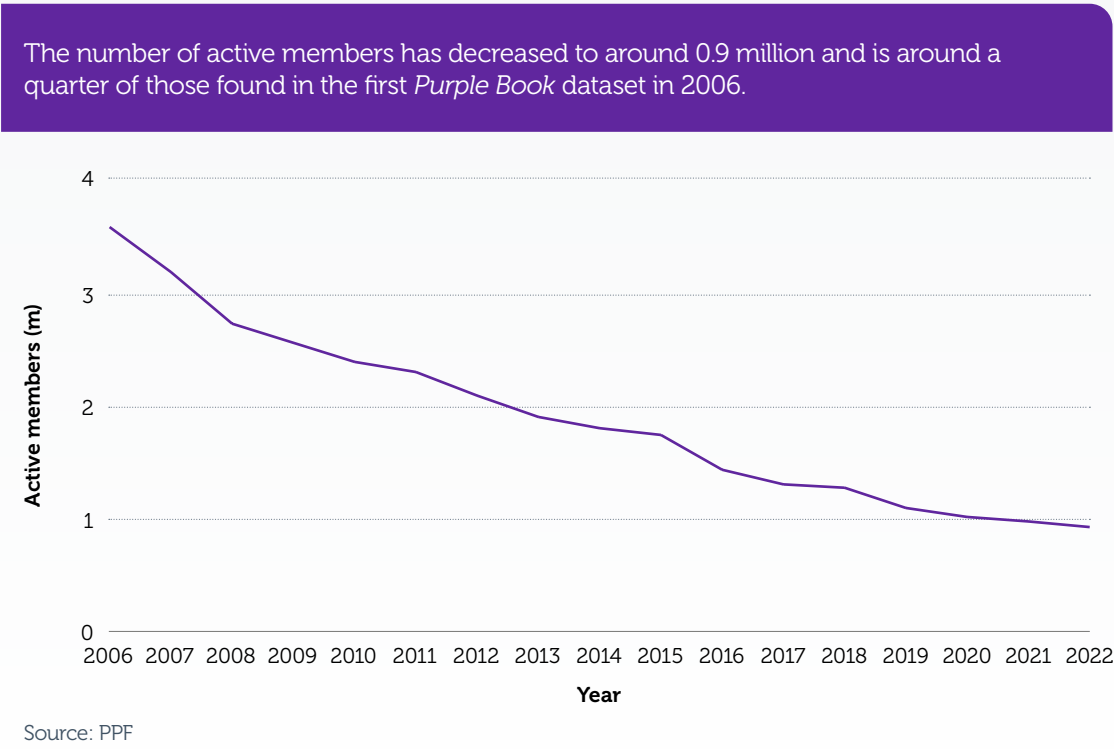


Figure 3.10 | Distribution of member type, by scheme membership size

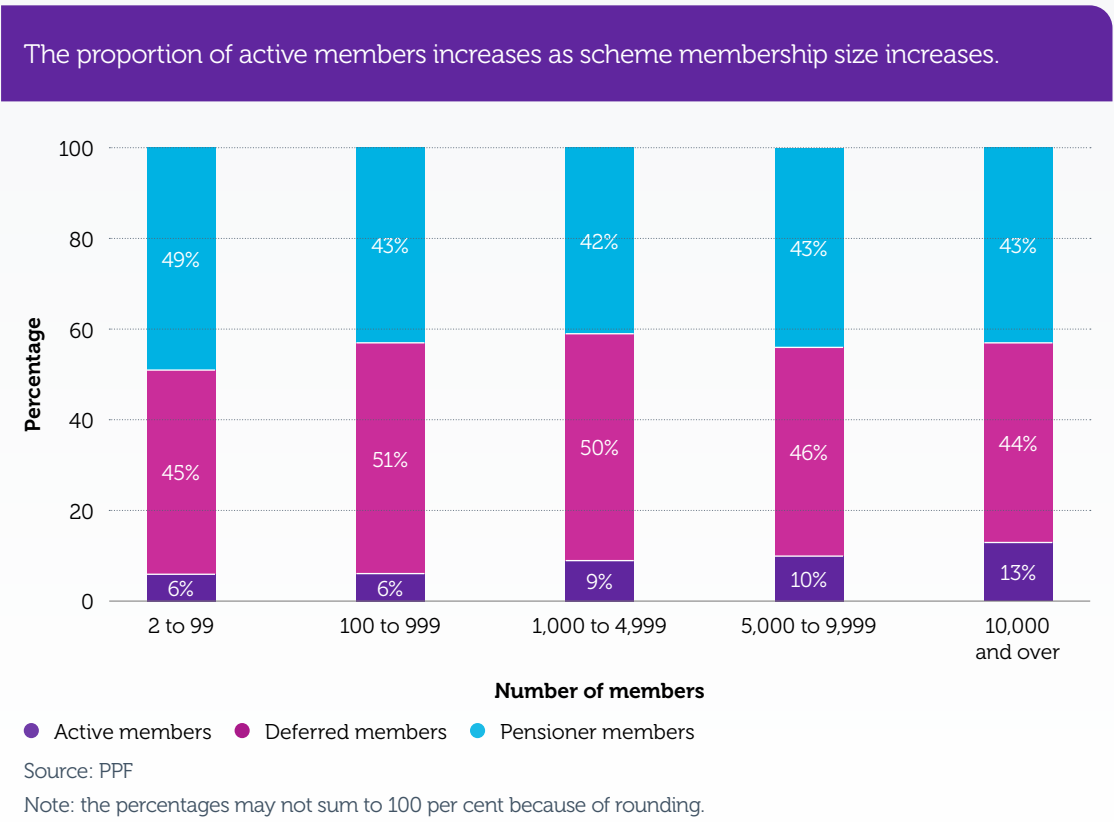
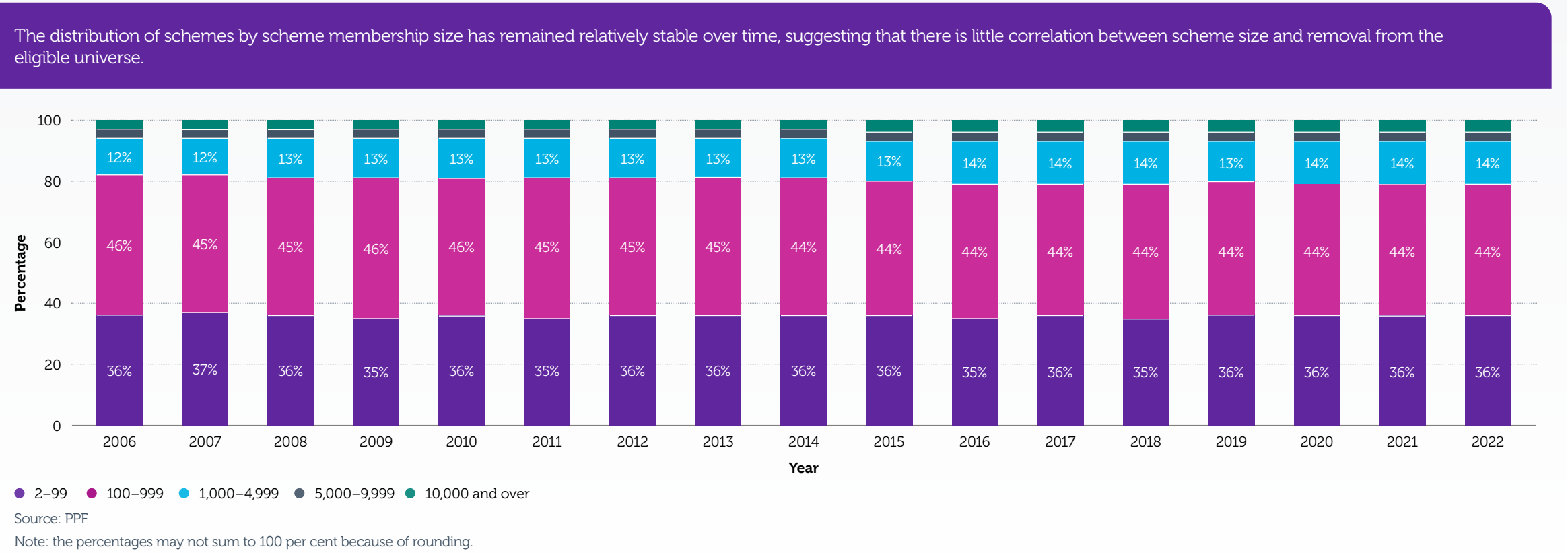
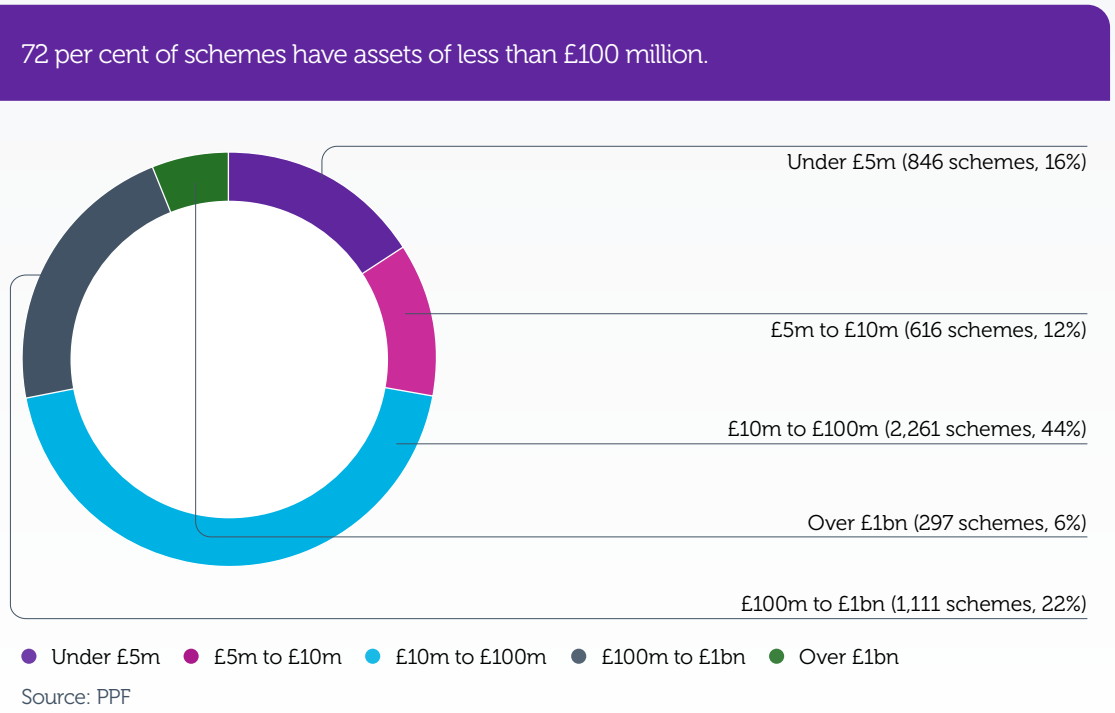


Figure 3.11 | Proportion of schemes by scheme membership size, by year



Asset size

Figure 3.12 | Distribution of schemes by asset size



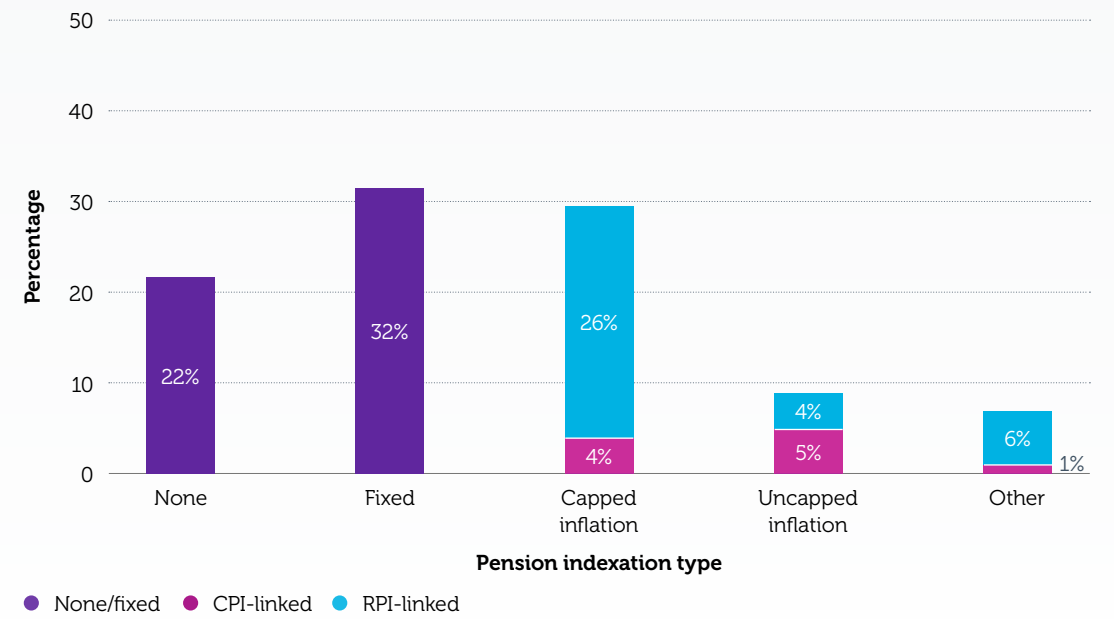
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Pension indexation types

Figure 3.13 | Pension indexation types for scheme benefits accrued before 6 April 1997

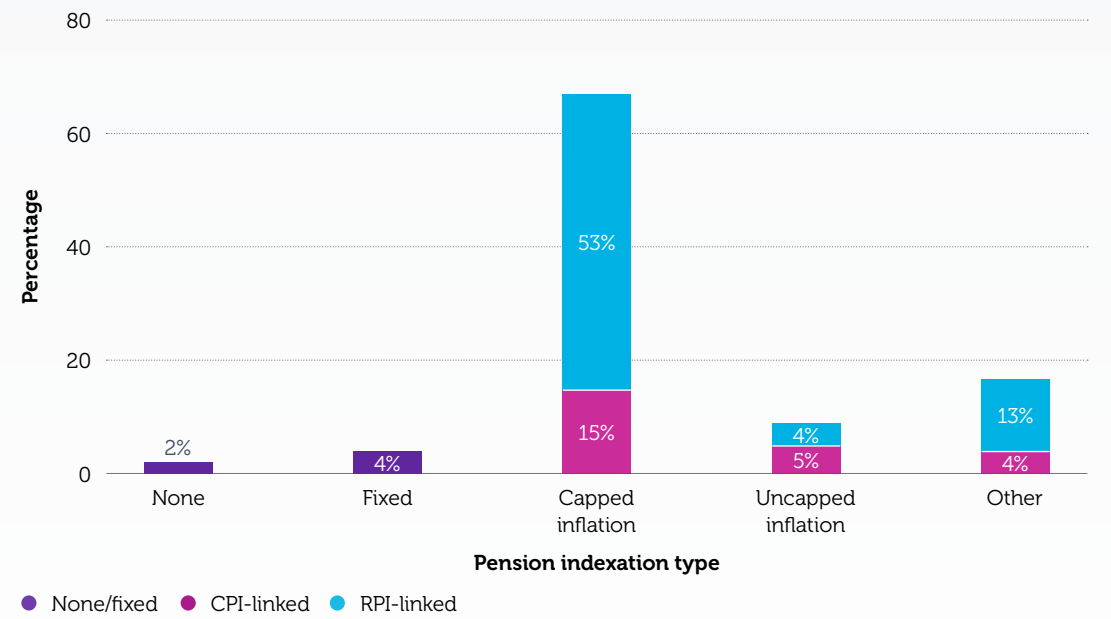
More than three quarters of schemes provide indexation on scheme benefits accrued before 6 April 1997.



Source: PPF

Figure 3.14 | Pension indexation types for scheme benefits accrued after 5 April 1997

Around two thirds of schemes provide indexation of capped inflation on scheme benefits accrued after 5 April 1997. For the vast majority of these schemes, the inflation cap is five per cent a year.



Source: PPF

Note: this is based on scheme return data provided by schemes, where the scheme return specifies that in cases where there is more than one rate of indexation, the rate applying to the largest proportion of protected liabilities should be submitted.

Note: most of the schemes with no pension indexation don't have any scheme benefits that were accrued after 5 April 1997 or are cash balance schemes.

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