

# Issue with SAPS data for 2013-2019

November 2022

## Summary

A bulk submission of data to the Self-Administered Pension Scheme (SAPS) investigation has been found to have incorrect pension amounts. This affects various CMI analyses of amounts-weighted mortality, though does **not** affect “S3” Series mortality tables.

The note describes the nature of the incorrect data and the impact on CMI analyses so that Subscribers can consider whether to take any action. The CMI does not intend to update any existing analyses in light of the incorrect data. However, we have added prominent links to this note from the affected SAPS outputs and the relevant pages of the CMI website.

We note that this issue is separate to [a previous issue with a data submission for 2012-2016](#).

## Incorrect data submission

The bulk submission with incorrect data covers the period from April 2013 to March 2019. It is for public sector schemes, categorised as “local government” rather than “other public sector” in CMI analysis.

The issue affects the “Annual Pension at Beginning” and “Annual Pension at End” fields – both of these were erroneously doubled for all records before submission.

When considering analyses of the aggregate SAPS dataset:

- Lives-weighted results are unaffected,
- Amounts-weighted results place too much weight on the erroneous bulk submission, and
- Amount banded amounts-weighted results are particularly affected, as many members from the erroneous bulk submission were categorised in the wrong amount band.

## Affected CMI outputs

The affected bulk submission has been used in the following CMI analyses:

- SAPS annual experience analyses for 2012-19 and 2013-20. (Working papers 142 and 158)
- SAPS analysis by region and index of multiple deprivation. (Working paper 146)

The affected bulk submission was **not** used in the “S3” Series mortality tables (as the data was submitted in 2020), or any MPC interim update papers (given specific criteria for data to be included in those analyses).

## Impact on SAPS outputs

We have considered the materiality of this issue by looking at the impact on the experience analysis for 2013-2020 dataset, the latest at the time of writing, which was published in Working Paper 158. We have produced a corrected dataset which is identical to the original dataset, except for all pensions in the erroneous bulk submission being halved.

We note that:

- For data protection reasons, we ask for data for individuals with pensions above £100,000 p.a to be anonymised before submission and we store their pension amount as £160,000 p.a. We have halved such pensions for the erroneous bulk submission to £80,000 p.a, which will overstate in some cases and understate in others. We do not expect that this approximation will materially affect the impacts set out in this note.
- While the analysis in this note corrects erroneous data for the 2013-2019 local government submission, it does not correct data for the erroneous 2012-2016 other public sector submission. The impact of that error is discussed in [a separate note](#).

- We are considering how to treat the erroneous data when producing the “S4” Series tables and will provide a full proposal in the upcoming consultation paper.

Table 1 shows the original and corrected 100 A/Es for four key datasets. For most datasets, the corrected 100 A/E is lower than the original 100 A/E. This is due to the erroneous bulk submission tending to have heavier experience, on average, than the rest of the SAPS dataset.

**Table 1: Increase in amounts-weighted mortality when the dataset is corrected**

Gender Dataset	Original 100 A/E	Corrected 100 A/E	Increase
All pensioners – Male	101.5	100.3	- 1.2
Dependants – Male	97.5	98.8	+ 1.3
All pensioners – Female	105.7	104.0	- 1.7
Dependants – Female	97.9	97.8	- 0.2

Tables 2 and 3 show the original and corrected 100 A/Es for amount banded results. The changes are largest in the highest amount bands, which typically contain the fewest pensioners.

**Table 2: Increase in amounts-weighted mortality when the dataset is corrected, for male pensioner amount banded results**

Pensioner dataset	Original 100 A/E	Corrected 100 A/E	Increase
Pensions £300-£5,000 p.a. compared to S3PMA_H	96.1	96.9	+ 0.8
Pensions £5,000-£20,000 p.a. compared to S3PMA_M	104.1	101.0	- 3.0
Pensions over £20,000 p.a. compared to S3PMA_L	106.0	101.3	- 4.7
Pensions over £40,000 p.a. compared to S3PMA_VL	108.4	101.8	- 6.6

**Table 3: Increase in amounts-weighted mortality when the dataset is corrected, for female pensioner amount banded results**

Pensioner dataset	Original 100 A/E	Corrected 100 A/E	Increase
Pensions under £1,000 p.a. compared to S3PFA_H	95.7	94.1	- 1.6
Pensions £1,000-£8,000 p.a. compared to S3PFA_M	99.1	99.6	+ 0.5
Pensions over £8,000 p.a. compared to S3PFA_L	112.6	107.7	- 4.9
Pensions over £16,000 p.a. compared to S3PFA_VL	126.8	111.8	- 15.1