

## 9.12 Individual Savings Accounts

Number of Individuals holding ISAs by country, region and market value (1), 2000-2001

Government Office Region (GOR)

Numbers: thousands

	No of Individuals						Total
	Market Value (£)						
	(lower limit)						
	Less than 3,000	3,000	6,000	9,000	12,000	15,000 or more	
United Kingdom	4,381	3,474	2,343	799	749	757	12,504
England							
North East	193	129	90	24	25	18	478
North West and Merseyside	497	415	249	77	75	87	1,400
Yorkshire and the Humber	405	280	185	61	55	62	1,049
East Midlands	342	260	172	55	51	55	935
West Midlands	378	299	223	65	62	67	1,095
East of England	403	332	250	71	77	82	1,214
London	465	405	273	105	93	98	1,439
South East	609	527	366	142	130	120	1,896
South West	395	302	222	86	76	76	1,158
<b>Total</b>	<b>3,687</b>	<b>2,950</b>	<b>2,031</b>	<b>687</b>	<b>645</b>	<b>664</b>	<b>10,664</b>
Wales	209	165	103	35	37	38	588
Scotland	367	276	159	60	56	43	960
Northern Ireland	104	68	41	13	11	12	249

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### Footnotes

1 The estimates represent the total number of individuals holding Individual Saving Accounts at 5 April 2001. Market value represents the total value of subscriptions by individuals to ISAs since 6 April 1999, plus any accumulated interest or re-invested dividends, less any withdrawals. The value is at 5 April 2001.

### Notes on the tables

- The estimates are based on a sample of individuals who hold a fund values in an ISA. This information is reported by providers to HM Revenue and Customs on an annual basis, primarily for compliance purposes.
- As well as containing individual details such as the name and date of birth, the data also contains an individuals National Insurance number (NINO). Using this it is possible to aggregate across those who are subscribing to more than one type of Mini ISA and the estimates in tables 9.10 to 9.12 are for individuals.
- In addition, since the NINO is present, we have been able to link this data to other HMRC sources, primarily the Survey of Personal Incomes (SPI), in order to assess the income of the individual subscribers.  
[For more details regarding the SPI see the Income Distribution of IRS.](#)
- Total income represents the sum of earned and investment income and has been derived from the Survey of Personal Incomes for 2000-01.
- Whilst in theory the data source should give us details of all individuals, in practice due to incorrect or missing data less than 100% of records are available for analysis. Therefore imputation techniques based on the income distribution of those who have a reported holding of an ISA have been used to take account of this shortfall. The aggregate market values are then consistent with those published in table 9.6.