

# 9.12 Individual Savings Accounts

Number of Individuals holding ISAs by country, region and market value (1), 2004-2005

Numbers: thousands

Government Office Region (GOR)	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	5,433	3,509	2,207	1,328	1,071	3,707	17,256
England							
North East	230	146	93	55	44	123	690
North West and Merseyside	620	396	234	139	110	367	1,865
Yorkshire and the Humber	484	292	181	114	89	291	1,451
East Midlands	438	267	165	103	79	271	1,322
West Midlands	491	312	184	117	94	338	1,536
East of England	503	338	220	132	107	392	1,691
London	569	383	259	150	124	448	1,933
South East	747	500	328	200	168	603	2,546
South West	496	321	215	128	104	371	1,634
<b>Total</b>	<b>4,579</b>	<b>2,955</b>	<b>1,878</b>	<b>1,137</b>	<b>918</b>	<b>3,203</b>	<b>14,670</b>
Wales	262	172	101	60	52	180	827
Scotland	443	287	166	95	75	242	1,307
Northern Ireland	121	77	49	28	20	66	361

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## Footnotes

1 The estimates represent the total number of individuals holding an Individual Savings Account at 5 April 2005. 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 2005.

## Notes on the tables

1. The estimates are based on a sample of individuals who hold funds in an ISA. This information is reported by providers to HM Revenue & Customs on an annual basis, primarily for compliance purposes.

(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.

3. 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.

