

9.12 Individual Savings Accounts



Number of Individuals holding ISAs by country, region and market value (1), 2006-2007

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	
England							
North East	243	136	98	70	43	177	767
North West and Merseyside	627	368	246	194	124	525	2,084
Yorkshire and the Humber	525	274	189	139	91	392	1,611
East Midlands	436	259	164	136	83	370	1,450
West Midlands	494	297	207	147	94	420	1,658
East of England	524	318	221	161	104	533	1,861
London	599	356	254	203	120	589	2,121
South East	762	466	329	257	158	816	2,789
South West	504	321	209	167	106	490	1,797
Total	4,715	2,796	1,918	1,475	923	4,311	16,139
Wales	278	160	113	84	54	235	923
Scotland	476	272	185	122	124	361	1,540
Northern Ireland	122	83	47	31	19	83	385
Overseas and Unknown (2)	31	16	13	9	7	25	100
United Kingdom	5,621	3,327	2,276	1,720	1,127	5,015	19,087

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Footnotes

1 The estimates represent the total number of individuals holding an Individual Savings Account at 5 April 2007. 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 2007.

2 Individuals are allocated to regions according to their postcode, which is used to determine the appropriate region. A small number of people with overseas addresses have not been allocated to a region but have been included in the UK figures. Investigations indicate that the vast majority of these are for families of armed forces or other crown servants serving overseas. There are also a small number of people where it was not possible to identify their postcode. These also have been included in the UK figures.

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.

2. As well as containing individual details such as the name and date of birth, the data also contains an individual's 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.

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.