

9.12 Individual Savings Accounts

Number of Individuals holding ISAs by country, region and market value (1), 1999-2000

Government Office Region (GOR)

Numbers: thousands

	No of Individuals				
	Market Value (£)				
	(lower limit)				
	Less than 3,000	3,000	6,000	9,000	Total
United Kingdom	3,751	3,218	1,701	228	8,898
England					
North East	154	120	52	6	332
North West and Merseyside	376	412	176	25	989
Yorkshire and the Humber	312	294	118	17	740
East Midlands	307	225	110	16	658
West Midlands	332	312	135	19	798
East of England	364	284	160	23	831
London	420	348	233	35	1,037
South East	601	456	315	38	1,410
South West	357	310	169	20	856
Total	3,223	2,762	1,468	198	7,652
Wales	160	155	75	6	397
Scotland	275	222	120	19	635
Northern Ireland	80	68	35	4	188

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Footnotes

1 The estimates represent the total number of individuals holding Individual Saving Accounts at 5 April 2000. 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 2000.

Notes on the tables

1. 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.

2. 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.

3. 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.](#)

4. Total income represents the sum of earned and investment income and has been derived from the Survey of Personal Incomes for 1999-2000.

5. 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.

6. Matured TESSA Transfers are not included into subscriptions therefore, tables 9.10 - 9.12 will not necessarily agree with the table 9.7 - 9.9.