

9.9

Individual Savings Accounts

Number of individuals subscribing⁽¹⁾ to ISAs in 1999-00, by country and region

Numbers: thousands

Government Office Region (GOR Number of Individuals)

	Cash ISA only (2)	Stocks & Shares ISA only (2)	Stocks & Shares and Cash ISA (2)	Insurance ISA (2)	Total
United Kingdom	4,525	3,665	585	132	8,908
England					
North East	170	135	13	8 (3)	326
North West	529	377	70	16	992
Yorkshire and the Humber	409	265	46	15 (3)	735
East Midlands	333	266	35	9 (3)	644
West Midlands	447	308	57	10 (3)	823
East of England	432	360	67	10 (3)	869
London	487	451	69	9 (3)	1,016
South East	655	625	90	14	1,385
South West	427	353	57	13 (3)	849
Total	3,889	3,140	506	105	7,639
Wales	215	157	26	9 (3)	406
Scotland	320	279	35	16	650
Northern Ireland	88	78	15	2 (3)	184

Table updated April 2005

Footnotes

1 The estimates refer to the number of individuals who have subscribed to an Individual Savings Account during the year and do not represent the total number holding an Individual Savings Account during this period.

2 The estimates represent the number of individuals who have subscribed to these components in this year. Those who have subscribed to an Insurance ISA alone or in addition to subscriptions to a Cash or Stocks and shares ISA or both are all included in the Insurance ISA table.

3 Estimates that are tentative due to sample size limitations.

Notes on the tables

1. The estimates are based on a sample of individuals who have subscribed to ISAs during the year. This information is reported by providers to the Inland Revenue 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 their National Insurance number (NINO). Using this it is possible to aggregate across those who are subscribing to more than one type of Mini ISA. Therefore, unlike table 9.4 which is based on aggregate returns from providers and is therefore at account level, the estimates in tables 9.7 to 9.9 are for individuals. Note that these represent individuals who have made a subscription during the year, and do not equate to the total number who held ISAs during this period.

3. In addition, since the NINO is present we have been able to link to other Revenue sources, primarily the Survey of Personal Incomes (SPI), in order to assess the income of the individual subscribers.

[For more details of the SPI see the Income Distribution of IRS.](#)

4. All the tables relate to the number of individuals who have made a subscription in the year. All the tables have been presented with a common grouping of ISA type, these are for individuals who have made a subscription to;

- a cash ISA only,

- a stocks and share ISA only,

- both cash and stocks and shares ISAs,

- an insurance ISA - note this includes those who have additionally made a subscription to either a Cash or Stocks and Shares ISA, this latter group are not included in the previous three categories.

5. Whilst in theory the TPI 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 subscription have been used to take account of this shortfall. The aggregate subscriptions are then consistent with those published in table 9.4

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.