

13.2

Identified personal wealth

Estimated wealth of individuals in the U.K., 2008-2010
Assets by age and gender

Numbers: thousands; Amounts: £ million

Asset type	Age band Gender	Up to 44			45 to 64			65 and over			Unknown			All ages		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Securities	Number (000s)	703	507	1,210	977	915	1,892	877	1,045	1,922	46	52	98	2,603	2,519	5,123
	Amount (£m)	57,103	47,449	104,552	166,552	45,186	211,738	75,950	72,887	148,837	1,488	2,315	3,803	301,094	167,836	468,930
Cash	Number (000s)	2,371	2,087	4,458	2,207	2,293	4,500	1,817	2,343	4,160	122	155	277	6,517	6,878	13,395
	Amount (£m)	67,404	80,354	147,758	97,901	95,793	193,694	116,410	149,695	266,105	6,124	8,089	14,214	287,839	333,931	621,771
Insurance policies	Number (000s)	1,184	877	2,061	1,202	886	2,088	559	672	1,231	30	58	88	2,975	2,493	5,468
	Amount (£m)	116,999	69,604	186,602	78,245	46,026	124,271	14,758	13,605	28,362	1,802	1,172	2,974	211,803	130,406	342,209
UK residential buildings	Number (000s)	1,539	1,266	2,805	1,957	2,008	3,965	1,479	1,860	3,339	102	132	234	5,077	5,266	10,343
	Amount (£m)	269,719	216,929	486,648	418,111	421,542	839,653	293,174	364,083	657,257	15,162	30,285	45,447	996,166	1,032,839	2,029,005
Other buildings and land ²	Number (000s)	97	60	157	131	92	223	83	67	150	1	2	3	312	221	534
	Amount (£m)	21,156	11,251	32,407	31,916	18,992	50,908	23,708	12,887	36,596	1,030	278	1,308	77,809	43,409	121,218
Loans and other assets ²	Number (000s)	2,309	1,884	4,193	2,015	1,923	3,938	1,410	1,851	3,261	96	134	230	5,830	5,792	11,621
	Amount (£m)	81,823	52,038	133,861	129,091	62,343	191,434	44,863	36,900	81,762	1,310	986	2,295	257,086	152,266	409,352
Total gross capital value	Number (000s)	2,940	2,457	5,397	2,522	2,506	5,028	1,898	2,434	4,332	128	167	295	7,488	7,564	15,050
	Amount (£m)	614,204	477,624	1,091,827	921,815	689,882	1,611,697	568,863	650,056	1,218,919	26,916	43,126	70,041	2,131,797	1,860,687	3,992,485
Mortgages	Number (000s)	770	681	1,451	774	756	1,530	133	137	270	23	24	47	1,700	1,598	3,299
	Amount (£m)	92,188	62,442	154,630	73,110	64,187	137,297	8,686	7,454	16,140	1,440	3,922	5,362	175,424	138,005	313,429
Other debts ³	Number (000s)	1,398	1,096	2,494	1,293	1,214	2,507	704	948	1,652	43	52	95	3,438	3,310	6,749
	Amount (£m)	52,649	30,334	82,982	39,689	19,760	59,449	7,847	8,136	15,983	397	563	960	100,582	58,792	159,374
Total net capital value	Number (000s)	2,973	2,468	5,441	2,528	2,508	5,036	1,899	2,434	4,333	128	167	295	7,528	7,577	15,105
	Amount (£m)	469,367	384,848	854,215	809,016	605,934	1,414,951	552,330	634,467	1,186,797	25,078	38,641	63,719	1,855,791	1,663,890	3,519,681
Net movable property ⁵	Number (000s)	2,917	2,445	5,362	2,494	2,489	4,983	1,885	2,411	4,296	127	167	294	7,423	7,512	14,934
	Amount (£m)	270,680	219,110	489,791	432,100	229,588	661,687	244,133	264,950	509,083	10,327	11,999	22,326	957,240	725,647	1,682,887
Net immovable property ⁴	Number (000s)	1,552	1,238	2,790	1,980	1,998	3,978	1,497	1,876	3,373	102	132	234	5,131	5,244	10,375
	Amount (£m)	198,687	165,738	364,424	376,917	376,347	753,263	308,196	369,517	677,713	14,752	26,642	41,393	898,552	938,243	1,836,794
Number of individuals not in identified wealth population¹	Number (000s)	8,565	8,907	17,472	5,176	5,453	10,629	2,527	3,254	5,781				16,140	17,447	33,587
	Proportion of population	74%	78%	76%	67%	69%	68%	57%	57%	57%				68%	70%	69%

1. The data for the "up to 44" age group shows the coverage rate for the 18s to 44s and excludes the under 18s.

² Changes in asset codes have led to some uncertainty as to whether assets should be captured under the category other assets or other buildings and land.

³ Some debt on property may be included in 'other debts'

⁴ Net immovable property includes land, buildings, and timber.

⁵ Other assets other than those included in footnote 4

Notes on the table

1. This table shows Identified Wealth, i.e. the wealth owned by estates represented by those passing through probate in each year, grossed up to that of the living using mortality rates

2. Not all estates require a grant of representation, and hence the identified wealth does not represent the entire population. For 2008-10, this covers 31% of estates.

3. The data contained in the tables are not subject to revisions unless there is, for example, a substantial change in the source data or methodology.

For further details see the accompanying commentary.

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