

9.7 Individual Savings Accounts (ISAs)

Number of individuals subscribing to ISAs in the tax year 2017 to 2018¹, by income and amount of subscription

All ISA Subscribers² (maximum combined subscription £20,000)

Numbers: thousands

Range of income	Combined subscription								All Subscriptions	No further subscription ³	All ISA holders	
	£1-£2,499	£2,500-£4,999	£5,000-£7,499	£7,500-£9,999	£10,000-£12,499	£12,500-£14,999	£15,000-£17,499	£17,500-£20,000				
£0-£4,999	326	78	40	18	18	9	14	16	80	600	1,083	1,683
£5,000-£9,999	459	106	61	28	32	12	28	20	128	874	1,722	2,597
£10,000-£19,999	1,226	309	185	91	107	48	74	69	413	2,522	4,068	6,590
£20,000-£29,999	953	248	153	79	85	41	60	57	325	2,001	2,469	4,470
£30,000-£49,999	839	274	166	91	93	52	72	84	387	2,056	2,176	4,232
£50,000-£99,999	287	110	81	48	55	26	42	45	267	962	883	1,845
£100,000-£149,999	33	16	13	8	10	5	10	13	78	188	140	328
£150,000 or more	16	9	8	4	8	5	9	15	115	188	102	290
All ranges	4,138	1,151	706	367	410	199	309	320	1,792	9,392	12,643	22,035

Cash ISA Subscribers Only

Numbers: thousands

Range of income	Subscription								All subscriptions	No further subscription ³	All ISA holders	
	£1-£2,499	£2,500-£4,999	£5,000-£7,499	£7,500-£9,999	£10,000-£12,499	£12,500-£14,999	£15,000-£17,499	£17,500-£20,000				
£0-£4,999	285	63	33	15	15	6	10	9	35	470	894	1,363
£5,000-£9,999	393	88	52	20	24	9	19	10	61	676	1,328	2,004
£10,000-£19,999	1,045	259	155	73	82	36	55	29	212	1,944	2,991	4,935
£20,000-£29,999	777	204	126	62	62	28	43	26	154	1,482	1,740	3,223
£30,000-£49,999	606	195	120	66	63	33	48	37	156	1,325	1,535	2,860
£50,000-£99,999	152	59	46	27	31	14	24	18	97	469	559	1,028
£100,000-£149,999	12	6	5	4	4	2	5	4	24	66	69	135
£150,000 or more	4	2	2	1	2	1	4	2	24	42	36	78
All ranges	3,275	876	540	267	283	130	207	135	762	6,474	9,151	15,626

Stocks & Shares ISA Subscribers Only

Numbers: thousands

Range of income	Subscription								All subscriptions	No further subscription ³	All ISA holders	
	£1-£2,499	£2,500-£4,999	£5,000-£7,499	£7,500-£9,999	£10,000-£12,499	£12,500-£14,999	£15,000-£17,499	£17,500-£20,000				
£0-£4,999	35	10	6	2	3	2	3	6	39	107	66	173
£5,000-£9,999	56	11	6	5	7	2	7	8	56	159	150	309
£10,000-£19,999	157	32	20	13	18	9	14	34	174	470	294	765
£20,000-£29,999	153	27	17	11	15	8	13	25	141	411	168	579
£30,000-£49,999	199	50	29	15	19	10	15	36	187	560	107	667
£50,000-£99,999	118	36	24	11	16	8	12	20	142	389	36	425
£100,000-£149,999	19	9	6	3	5	2	4	7	46	100	6	106
£150,000 or more	11	6	5	3	5	3	5	11	82	130	7	136
All ranges	749	183	114	61	87	45	72	148	866	2,325	835	3,160

Cash and Stocks & Shares ISA Subscribers

Numbers: thousands

Range of income	Combined Subscription								All subscriptions	No further subscription ³	All ISA holders	
	£1-£2,499	£2,500-£4,999	£5,000-£7,499	£7,500-£9,999	£10,000-£12,499	£12,500-£14,999	£15,000-£17,499	£17,500-£20,000				
£0-£4,999	4	5	1	1	0	1	2	1	7	21	124	145
£5,000-£9,999	10	6	3	3	1	1	1	2	11	38	245	282
£10,000-£19,999	22	17	9	4	7	3	5	6	25	98	786	884
£20,000-£29,999	22	16	9	6	7	4	4	5	26	101	562	663
£30,000-£49,999	31	28	15	10	11	7	8	10	39	157	540	697
£50,000-£99,999	15	14	9	9	8	4	5	6	24	94	291	385
£100,000-£149,999	1	2	2	1	1	1	2	2	7	20	65	85
£150,000 or more	0	1	1	1	1	1	1	2	8	15	60	75
All ranges	107	88	48	36	35	22	28	34	147	544	2,673	3,217

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Footnotes

¹ Tax year ending 5 April

² From tax year 2017 -2018, All ISA Subscribers includes Innovative Finance ISAs, along with Cash, and Stocks and Shares. Innovative Finance ISA data has low reliability due to HMRC not yet holding full information from providers. A separate category has not been created for Innovative Finance ISA holders and subscribers given the small sample size available which would yield unreliable results.

³ This represents individuals holding possibly one or more ISA account (variously cash, stocks & share, or a combination of both) but who did not make a further subscription during the year.

Notes to the tables

(i) The estimates are based on a sample of individuals. Information on ISA subscriptions and valuations is reported by managers to HM Revenue & Customs on an annual basis, primarily for compliance purposes. As well as providing information on the type of ISA this gives details of the account holder's date of birth, gender and National Insurance Number (NINO). This last item of information enables the data to be linked to personal incomes (both earnings and investment income, as taken primarily from the Survey of Personal Income or SPI). It also enables the analysis to be performed at individual rather than at account level. The total number of ISA holders is not reported by ISA managers. Estimates of the total numbers of ISA holders are based on average market values of ISAs for a sample of individuals combined with reported aggregate ISA market values (from Table 9.6).

(ii) Due to incorrect or missing returns there is usually a less than perfect match between the SPI and ISA account holder data. This is overcome by using imputation techniques, thus ensuring consistency between the various published ISA tables. As of tax year 2017 to 2018, an improvement to the method of merging SPI to ISA account holder data has improved our match rate. Consequently, age, gender, regional and income breakdowns may have notable differences compared to previous years due to this improvement. Therefore, it is not advisable to compare statistics produced from tax year 2017 to 2018 onwards to statistics produced in prior tax years. This is applicable to ISA statistics tables 9.7 to 9.12.

(iii) From 6th April 2008 Personal Equity Plans were incorporated into ISAs.