

## 9.4 Individual Savings Accounts

Number of ISAs, amounts subscribed to each component and average subscription per account.

Annual subscriptions as reported to HMRC by providers for financial years ending 5th April.

### Adult ISAs

Numbers: thousands; Amounts: £ million; Averages £

	Number of accounts subscribed in current year (thousands)					Amounts subscribed (£million)					Average subscription per account (£)							
	Mini ISAs			Maxi ISAs	Total	Stocks and Shares			Insurance	Total	Mini ISAs			Maxi ISAs				
	Cash	Shares	Insurance			Cash	Shares	Insurance			Cash	Shares	Insurance		Cash	Shares	Insurance	
<b>1999-00</b>	4,591	1,278	116	3,293	<b>9,278</b>	12,306	16,054	71	<b>28,431</b>	2,520	1,240	480	4,620					
<b>2000-01</b>	6,018	1,625	214	3,402	<b>11,259</b>	14,477	15,184	117	<b>29,778</b>	2,300	1,130	460	4,100					
<b>2001-02</b>	7,594	1,577	316	2,477	<b>11,964</b>	17,058	11,319	173	<b>28,549</b>	2,220	1,120	480	3,950					
<b>2002-03</b>	8,556	1,604	356	1,971	<b>12,487</b>	18,558	9,195	208	<b>27,962</b>	2,150	1,070	530	3,890					
<b>2003-04</b>	8,789	1,283	340	1,643	<b>12,055</b>	19,361	8,117	190	<b>27,668</b>	2,190	1,210	510	4,090					
<b>2004-05</b>	9,242	1,199	292	1,474	<b>12,207</b>	20,575	7,490	173	<b>28,237</b>	2,220	1,240	550	4,150					
	Mini ISAs			Maxi ISAs	Total	Stocks and Shares			Insurance	Total	Mini ISAs			Maxi ISAs				
	Cash	Shares	Insurance			Cash	Shares	Insurance			Cash	Shares	Insurance		Cash	Shares	Insurance	
<b>2005-06</b>	9,939	1,523	1,543	<b>13,005</b>	232	21,935	9,170	<b>31,105</b>	153	2,200	1,510	580	4,520					
<b>2006-07</b>	10,387	1,564	1,617	<b>13,568</b>	189	22,677	10,363	<b>33,041</b>	117	2,180	1,690	460	4,810					
<b>2007-08</b>	11,468	1,662	1,584	<b>14,714</b>	157	25,261	10,440	<b>35,701</b>	139	2,200	1,750	690	4,810					
	Cash	Shares	Innovative Finance <sup>u</sup>	Lifetime ISA	Total	Stocks and Shares	Innovative Finance <sup>u</sup>	Lifetime ISA	Total	Insurance	Stocks and Shares	Innovative Finance <sup>u</sup>	Lifetime ISA	Total	Stocks and Shares			
<b>2008-09</b>	12,234	2,960	-	-	<b>15,194</b>	175	30,383	9,711	-	-	<b>40,094</b>	117	2,483	3,281	-	-	<b>2,639</b>	666
<b>2009-10</b>	11,426	3,011	-	-	<b>14,437</b>	148	31,437	12,542	-	-	<b>43,978</b>	130	2,751	4,165	-	-	<b>3,046</b>	877
<b>2010-11</b>	11,859	3,387	-	-	<b>15,246</b>	139	38,197	15,515	-	-	<b>53,712</b>	153	3,221	4,581	-	-	<b>3,523</b>	1,099
<b>2011-12</b>	11,187	2,863	-	-	<b>14,049</b>	116	37,222	15,546	-	-	<b>52,768</b>	171	3,327	5,431	-	-	<b>3,756</b>	1,477
<b>2012-13</b>	11,682	2,924	-	-	<b>14,606</b>	112	40,901	16,459	-	-	<b>57,359</b>	184	3,501	5,629	-	-	<b>3,927</b>	1,639
<b>2013-14</b>	10,481	2,992	-	-	<b>13,473</b>	119	38,821	18,439	-	-	<b>57,260</b>	242	3,704	6,163	-	-	<b>4,250</b>	2,034
<b>2014-15</b>	10,288	2,711	-	-	<b>12,999</b>	123	60,951	22,288	-	-	<b>83,239</b>	302	5,924	8,221	-	-	<b>6,403</b>	2,455
<b>2015-16</b>	10,118	2,539	-	-	<b>12,657</b>	140	58,694	21,129	-	-	<b>79,823</b>	634	5,801	8,322	-	-	<b>6,307</b>	4,529
<b>2016-17</b>	8,480	2,589	5	-	<b>11,074</b>	145	39,191	22,325	36	-	<b>61,552</b>	693	4,622	8,623	7,200	-	<b>5,558</b>	4,779
<b>2017-18<sup>f</sup></b>	7,018	2,869	49	154	<b>10,090</b>	155	36,689	27,786	277	486	<b>65,238</b>	984	5,228	9,685	5,653	3,156	<b>6,466</b>	6,348
<b>2018-19<sup>p</sup></b>	8,476	2,424	38	223	<b>11,161</b>	165	43,966	22,618	328	604	<b>67,516</b>	846	5,187	9,331	8,632	2,709	<b>6,049</b>	5,127

## Junior ISAs (introduced from 1 November 2011)

	Number of accounts subscribed in current year (thousands)				Amounts subscribed (£million)				Average subscription per account (£)			
	Stocks and Shares		Insurance		Stocks and Shares		Insurance		Stocks and Shares		Insurance	
	Cash	Shares	Total	Component	Cash	Shares	Total	Component	Cash	Shares	Total	Component
<b>2011-12</b>	n/a	n/a	<b>71</b>	~	n/a	n/a	<b>115</b>	~	n/a	n/a	<b>1,623</b>	~
<b>2012-13</b>	204	92	<b>296</b>	1	294	99	<b>393</b>	1	1,442	1,075	<b>1,327</b>	816
<b>2013-14</b>	310	122	<b>432</b>	2	431	147	<b>578</b>	1	1,391	1,208	<b>1,340</b>	435
<b>2014-15</b>	365	145	<b>510</b>	3	405	177	<b>582</b>	2	1,110	1,221	<b>1,141</b>	667
<b>2015-16</b>	497	241	<b>738</b>	7	522	399	<b>921</b>	4	1,050	1,656	<b>1,248</b>	571
<b>2016-17</b>	569	225	<b>794</b>	20	525	333	<b>858</b>	9	922	1,480	<b>1,080</b>	450
<b>2017-18<sup>r</sup></b>	636	271	<b>907</b>	25	517	385	<b>902</b>	14	812	1,421	<b>994</b>	560
<b>2018-19<sup>p</sup></b>	668	286	<b>954</b>	30	555	419	<b>974</b>	17	830	1,465	<b>1,020</b>	566

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### Footnotes

~ These figures are too small to report given the units in which data is presented in this table.

p. Provisional.

r. Revised.

u. Low reliability based on not yet holding full information from providers.

### Notes on the table

- The above table shows the number of ISAs to which subscriptions have been made and amounts invested split by type of component. The information in the tables comes from the annual returns that must be made to the HM Revenue & Customs by ISA managers. Adjustments have been made for missing and incorrect returns.
- Until 2007-08 this information was available on a quarterly basis.
- Life insurance component qualifying investment rules were merged with the stocks and shares component rules from the 6th April 2005 subject to a cash like test.
- Prior to April 2008 there was a separation between mini and maxi ISAs. Mini ISAs had separate discrete limits on the amounts that could be saved in each class of ISA. A Maxi ISA also imposed limits on the amounts that could be saved in cash but allowed any unused allowance up to the maximum overall limit to be saved in stocks and shares. From April 2008 this mini/maxi separation was abolished in favour of a simple distinction between cash and stocks and shares ISAs (again with any unused cash allowance increasing the amount that could be saved in a stocks and shares ISA up to the overall limit).
- Prior to April 2008 the overall ISA limit was £7,000 with the cash limit being set at £3,000. From April 2008 these limits were raised to £7,200 and £3,600 respectively. And from October 2009, for those aged 50 or over, the overall subscription limit was increase to £10,200, of which £5,100 could be invested in a cash ISA. These higher limits applied to all age groups in 2010-11. Stocks & shares and cash subscription limits of £10,680 and £5,340 respectively applied in 2011-12. Stocks & shares and cash subscription limits of £11,280 and £5,640 respectively applied in 2012-13. Stocks & shares and cash subscription limits of £11,520 and £5,760 respectively applied in 2013-14.
- For the tax year starting 6th April 2014 but prior to 1st July 2014, the stocks and shares limit was £11,880 and the cash limit was £5,940. From 1st July 2014, all ISAs became New ISAs (NISAs). The annual subscription limit was increased to £15,000, which can be subscribed in cash, stocks and shares, or any combination of the two. For 2015-16 and 2016-17, the annual limit was £15,240. For 2017-18 the annual limit increased to £20,000.
- 2017-18 is the first year for which Lifetime ISAs were available. The annual subscription limit for Lifetime ISAs is £4,000, although those with Help to Buy ISAs could transfer in their account balance without affecting their annual subscription limit up until 5 April 2018. The government provides a 25% bonus on this amount, which is not reported in these statistics.