

## 9.10 Individual Savings Accounts (ISAs)

Number of individuals holding ISAs by income and market value as at end of tax year 2017 to 2018<sup>1</sup>

All ISA Holders <sup>2</sup>		Numbers: thousands									
Market value											
Range of income	£1-£2,499	£2,500-£4,999	£5,000-£9,999	£10,000-£14,999	£15,000-£19,999	£20,000-£24,999	£25,000-£49,999	£50,000 or more	Total	Average ISA Market Value	
£0-£4,999	929	138	157	89	70	50	126	124	1,683	£13,136	
£5,000-£9,999	1,116	212	274	175	144	107	289	281	2,597	£18,795	
£10,000-£19,999	2,486	464	696	450	402	300	824	968	6,590	£23,385	
£20,000-£29,999	1,770	325	440	283	230	189	509	724	4,470	£25,468	
£30,000-£49,999	1,646	296	410	258	237	182	465	738	4,232	£28,928	
£50,000-£99,999	588	106	161	119	110	91	238	432	1,845	£40,014	
£100,000-£149,999	74	14	23	17	20	19	51	110	328	£56,462	
£150,000 or more	41	7	13	11	17	16	45	140	290	£84,528	
All ranges	8,650	1,563	2,173	1,402	1,230	955	2,547	3,516	22,035	£26,180	

Cash ISA Holders Only		Numbers: thousands									
Market value											
Range of income	£1-£2,499	£2,500-£4,999	£5,000-£9,999	£10,000-£14,999	£15,000-£19,999	£20,000-£24,999	£25,000-£49,999	£50,000 or more	Total	Average ISA Market Value	
£0-£4,999	878	123	128	65	44	34	61	31	1,363	£6,063	
£5,000-£9,999	1,053	186	220	129	99	74	160	82	2,004	£9,552	
£10,000-£19,999	2,349	401	572	333	277	203	476	324	4,935	£12,450	
£20,000-£29,999	1,652	277	356	199	149	122	268	201	3,223	£11,499	
£30,000-£49,999	1,496	236	311	173	145	109	227	164	2,860	£10,966	
£50,000-£99,999	493	72	105	68	57	49	101	82	1,028	£13,579	
£100,000-£149,999	57	7	12	8	8	9	18	15	135	£17,671	
£150,000 or more	29	3	6	4	6	6	11	13	78	£22,639	
All ranges	8,007	1,306	1,708	979	785	606	1,322	913	15,626	£11,223	

Stocks & Shares ISA Holders Only		Numbers: thousands									
Market Value											
Range of income	£1-£2,499	£2,500-£4,999	£5,000-£9,999	£10,000-£14,999	£15,000-£19,999	£20,000-£24,999	£25,000-£49,999	£50,000 or more	Total	Average ISA Market Value	
£0-£4,999	37	10	18	15	16	8	28	41	173	£40,056	
£5,000-£9,999	45	18	31	27	30	16	56	85	309	£46,807	
£10,000-£19,999	99	37	78	62	66	43	136	242	755	£52,420	
£20,000-£29,999	81	26	48	46	43	32	102	200	579	£57,396	
£30,000-£49,999	104	36	55	46	51	35	104	235	667	£63,224	
£50,000-£99,999	65	20	31	29	32	20	62	165	425	£76,258	
£100,000-£149,999	11	4	6	5	7	5	16	50	106	£90,804	
£150,000 or more	9	3	5	5	8	7	20	80	136	£117,994	
All ranges	452	155	273	236	253	167	524	1,099	3,160	£61,707	

Cash and Stocks & Shares ISA Holders		Numbers: thousands									
Market Value											
Range of income	£1-£2,499	£2,500-£4,999	£5,000-£9,999	£10,000-£14,999	£15,000-£19,999	£20,000-£24,999	£25,000-£49,999	£50,000 or more	Total	Average ISA Market Value	
£0-£4,999	14	6	11	9	9	7	37	52	145	£51,378	
£5,000-£9,999	17	7	23	18	15	16	72	113	282	£57,902	
£10,000-£19,999	38	25	45	54	58	53	210	399	884	£62,847	
£20,000-£29,999	36	22	35	38	39	35	139	320	663	£69,343	
£30,000-£49,999	45	23	44	39	40	37	133	336	697	£74,209	
£50,000-£99,999	30	14	24	21	20	22	73	182	385	£74,982	
£100,000-£149,999	5	2	5	4	4	4	17	43	85	£79,289	
£150,000 or more	3	1	2	2	3	3	14	46	75	£93,296	
All ranges	188	101	189	185	190	178	696	1,490	3,217	£68,296	

### Footnotes

<sup>1</sup> Tax year ending 5 April

<sup>2</sup> From tax year 2017 to 2018, All ISA categories will include 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.

### 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

(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.

