

9.11 Individual Savings Accounts (ISAs)

Number of individuals holding ISAs by age, gender and market value, as at end of tax year 2017 to 2018¹

All ISA Holders²

Numbers: thousands

Market value										Total	Average ISA Market Values
Gender/ Age	£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			
Male											
Under 25	323	83	70	33	19	10	20	7	566	£5,601	
25-34	1,005	146	163	72	57	40	76	48	1,609	£7,189	
35-44	994	111	135	81	66	52	120	119	1,678	£12,188	
45-54	840	131	170	119	104	79	189	253	1,885	£22,031	
55-64	556	105	168	126	127	98	267	414	1,862	£35,142	
65 and ove	436	146	284	229	218	177	556	948	2,994	£50,784	
Total	4,154	723	990	660	591	457	1,228	1,790	10,594	£27,643	
Female											
Under 25	369	99	90	30	18	13	19	10	647	£5,654	
25-34	1,077	166	185	84	54	40	67	39	1,711	£6,260	
35-44	1,038	128	160	97	75	57	111	96	1,762	£10,256	
45-54	984	162	207	138	120	93	211	231	2,146	£18,467	
55-64	606	120	208	144	147	113	304	418	2,061	£31,672	
65 and ove	423	165	331	250	224	181	606	931	3,111	£47,605	
Total	4,496	840	1,182	742	639	497	1,318	1,724	11,439	£24,831	
Total											
Under 25	691	182	161	62	37	23	39	17	1,213	£5,629	
25-34	2,083	311	349	156	111	81	143	87	3,320	£6,709	
35-44	2,032	239	295	179	141	109	232	214	3,441	£11,196	
45-54	1,823	293	377	257	224	172	400	484	4,031	£20,129	
55-64	1,162	226	376	270	274	212	571	832	3,923	£33,315	
65 and ove	859	311	615	479	442	358	1,162	1,880	6,105	£49,161	
Total	8,650	1,563	2,172	1,402	1,230	954	2,546	3,514	22,033	£26,180	

Published: June 2020

Footnotes

¹ Tax year ending 5 April

² 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 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.