

Table 5.1: Households by type of saving and region

Percentage of households						
Government Office Region						
Type of account	North East	North West and Merseyside	Yorkshire and the Humber	East Midlands	West Midlands	Eastern
Current account	79	83	85	87	80	89
Post Office account	6	11	9	12	10	13
TESSA	10	13	12	16	14	17
Other bank/building society accounts	54	58	60	67	68	72
Gilts	-	1	-	1	1	1
Unit trusts	4	5	5	4	5	6
Stocks and shares	19	26	25	30	24	32
National Savings Bonds	4	7	7	8	8	9
Save As You Earn	1	2	1	2	1	2
Premium Bonds	16	23	22	26	26	33
PEPs	10	13	11	14	13	17
Any type of account	87	90	93	95	91	95
No accounts	13	10	7	5	9	5
Total households (base=100%)	1,185	2,803	1,971	1,664	2,034	2,110

Table 5.1: Continued

Percentage of households							
Government Office Region							
Type of account	London	South East	South West	England	Wales	Scotland	Great Britain
Current account	85	92	91	86	84	76	85
Post Office account	10	14	17	12	12	7	11
TESSA	14	17	15	14	13	11	14
Other bank/building society accounts	64	75	68	66	56	55	64
Gilts	1	2	2	1	1	1	1
Unit trusts	7	8	7	6	4	6	6
Stocks and shares	28	38	31	29	22	24	28
National Savings Bonds	7	11	11	8	7	6	8
Save As You Earn	2	2	2	2	1	1	2
Premium Bonds	28	37	34	28	23	17	27
PEPs	16	20	17	15	12	13	15
Any type of account	92	97	96	93	90	86	92
No accounts	8	3	4	7	10	14	8
Total households (base=100%)	2,598	3,219	2,050	19,634	1,287	1,992	22,913

Table 5.2: Households by type of saving and composition

Percentage of households								
Type of account	Households with children			Households without children				Total households
	One adult	Two adults	Three or more adults	One male adult	One female adult	Two adults	Three or more adults	
Current account	61	92	94	78	75	90	95	85
Post Office account	9	16	15	7	10	10	16	11
TESSA	2	10	11	9	13	20	19	14
Other bank/building society accounts	40	72	71	52	57	69	75	64
Gilts	-	1	1	1	2	2	1	1
Unit trusts	1	5	5	5	4	8	7	6
Stocks and shares	6	31	28	22	19	34	38	28
National Savings Bonds	4	12	8	3	8	8	6	8
Save As You Earn	-	2	1	2	1	2	2	2
Premium Bonds	10	29	28	19	20	33	35	27
PEPs	3	13	13	11	10	20	21	15
Any type of account	75	95	96	87	89	95	97	92
No accounts	25	5	4	13	11	5	3	8
Total households (base=100%)	1,629	4,866	762	2,718	3,959	7,383	1,596	22,913

Table 5.2: Continued

Percentage of households			
Type of account	Household composition		
	<i>Households with one or more adults over pension age</i>	<i>Households with one or more sick or disabled adults under pension age</i>	<i>Households with one or more unemployed adults under pension age</i>
Current account	79	80	73
Post Office account	11	11	9
TESSA	17	12	8
Other bank/building society accounts	64	56	46
Gilts	2	1	1
Unit trusts	7	4	2
Stocks and shares	27	22	15
National Savings Bonds	12	5	3
Save As You Earn	1	1	1
Premium Bonds	30	24	17
PEPs	15	12	8
Any type of account	91	87	81
No accounts	9	13	19
Total households (base=100%)	7,507	4,989	1,290

Table 5.3: Households by type of saving and age of head

	Percentage of households				
	Age				
Type of account	16 to	25 to	35 to	45 to	55 to
	24	34	44	54	59
Current account	80	86	89	91	89
Post Office account	11	10	12	13	11
TESSA	5	7	10	18	22
Other bank/building society accounts	45	62	66	70	67
Gilts	-	-	-	1	2
Unit trusts	1	3	4	7	9
Stocks and shares	12	22	28	36	34
National Savings Bonds	3	5	8	6	6
Save As You Earn	1	2	2	2	2
Premium Bonds	11	17	25	33	32
PEPs	3	9	12	19	23
Any type of account	86	91	93	95	94
No accounts	14	9	7	5	6
Total households (base=100%)	771	3,930	4,434	4,098	1,713

Table 5.3: Continued

	Percentage of households				
	Age				
Type of account	60 to	65 to	75 to	85 or over	Total households
	64	74	84		
Current account	86	80	74	68	85
Post Office account	9	10	12	13	11
TESSA	23	19	12	7	14
Other bank/building society accounts	66	64	62	58	64
Gilts	2	2	3	3	1
Unit trusts	10	8	5	4	6
Stocks and shares	35	28	22	18	28
National Savings Bonds	8	12	13	11	8
Save As You Earn	2	1	-	-	2
Premium Bonds	34	31	27	23	27
PEPs	24	17	9	5	15
Any type of account	93	91	90	88	92
No accounts	7	9	10	12	8
Total households (base=100%)	1,689	3,431	2,263	584	22,913

Table 5.4: Households by type of saving and ethnic group of head

Percentage of households						
Ethnic group						
Type of account	White	Black	Indian	Pakistani/ Bangladeshi	Other	Total households
Current account	86	75	88	73	83	85
Post Office account	12	7	7	5	9	11
TESSA	14	4	25	2	10	14
Other bank/building society accounts	65	47	62	45	56	64
Gilts	1	0	-	0	1	1
Unit trusts	6	1	8	1	2	6
Stocks and shares	29	11	35	9	18	28
National Savings Bonds	8	-	7	2	3	8
Save As You Earn	2	1	3	0	1	2
Premium Bonds	28	9	20	7	14	27
PEPs	15	5	16	4	9	15
Any type of account	93	86	94	84	90	92
No accounts	7	14	6	16	10	8
Total households (base=100%)	21,744	428	289	191	261	22,913

Table 5.5: Benefit units by type of saving and family status

Percentage of benefit units									
Family status									
Type of account	Pensioner couple	Single male	Single female	Couple with children	Couple without children	Single with children	Single male without children	Single female without children	Total benefit units
		pensioner	pensioner				children	children	
Current account	85	69	67	92	94	61	79	83	83
Post Office account	12	8	10	15	9	9	6	7	10
TESSA	20	10	12	10	20	2	5	8	12
Other bank/building society accounts	68	56	56	72	71	39	41	48	58
Gilts	3	1	2	1	1	-	-	-	1
Unit trusts	8	5	4	5	8	1	3	2	5
Stocks and shares	32	23	17	31	37	6	14	13	23
National Savings Bonds	15	8	10	12	4	4	2	2	6
Save As You Earn	1	-	-	2	3	-	1	1	1
Premium Bonds	38	24	19	29	32	9	13	13	23
PEPs	18	9	8	14	22	3	7	7	12
Any type of account	94	86	86	96	96	75	86	90	90
No accounts	6	14	14	4	4	25	14	10	10
Total benefit units (base=100%)	2,699	1,064	3,229	5,356	5,296	1,896	4,423	3,329	27,292

Table 5.6: Benefit units by type of saving and economic status

Type of account	Percentage of benefit units				
	Economic status				
	Self employed	Single or couple, all in full time work	Couple, one in full time work, one in part time work	Couple, one in full time work, one not working	One or more in part time work
Current account	95	93	97	95	84
Post Office account	11	8	14	12	10
TESSA	14	10	17	14	13
Other bank/building society accounts	72	61	77	70	54
Gilts	1	-	1	1	1
Unit trusts	6	4	6	6	6
Stocks and shares	34	24	40	31	21
National Savings Bonds	7	3	10	8	7
Save As You Earn	1	2	3	2	1
Premium Bonds	31	20	35	28	21
PEPs	19	11	19	17	13
Any type of account	98	97	99	98	92
No accounts	2	3	1	2	8
Total benefit units (base=100%)	1,864	7,227	2,603	2,180	2,178

Table 5.6: Continued

Type of account	Percentage of benefit units				Total benefit units
	Economic status				
	Head or spouse aged 60 or over	Head or spouse unemployed	Head or spouse sick or disabled	Others	
Current account	73	55	50	68	83
Post Office account	10	5	6	7	10
TESSA	14	2	3	4	12
Other bank/building society accounts	59	24	29	31	58
Gilts	2	-	-	1	1
Unit trusts	6	1	2	2	5
Stocks and shares	23	4	6	8	23
National Savings Bonds	11	1	1	3	6
Save As You Earn	-	-	-	-	1
Premium Bonds	26	7	9	8	23
PEPs	12	2	4	4	12
Any type of account	88	68	64	77	90
No accounts	12	32	36	23	10
Total benefit units (base=100%)	7,112	1,114	1,622	1,392	27,292

Table 5.7: Individuals by sex, type of saving and age

Type of account	Percentage of individuals						
	Age						
	4 and under	5 to 10	11 to 15	16 to 24	25 to 34	35 to 44	45 to 54
Male							
Current account	0	0	0	65	86	87	90
Post Office account	5	8	10	7	5	4	5
TESSA	0	0	0	2	5	8	14
Other bank/building society accounts	22	29	33	32	51	53	57
Gilts	-	-	-	-	-	-	-
Unit trusts	-	1	1	1	2	4	6
Stocks and shares	1	1	2	5	18	25	32
National Savings Bonds	10	8	6	3	1	1	2
Save As You Earn	0	0	0	-	2	1	1
Premium Bonds	4	7	8	8	12	17	23
PEPs	0	0	0	1	8	10	17
Any type of account	34	42	43	80	91	92	93
No accounts	66	58	57	20	9	8	7
Total males (base=100%)	1,949	2,493	1,929	2,412	3,534	3,674	3,439
Female							
Current account	0	0	0	61	83	85	87
Post Office account	4	8	10	8	5	5	6
TESSA	0	0	0	2	6	9	16
Other bank/building society accounts	23	30	31	39	55	55	62
Gilts	0	0	-	-	-	-	1
Unit trusts	-	-	1	1	2	2	5
Stocks and shares	1	1	1	5	15	19	25
National Savings Bonds	10	8	6	2	1	1	2
Save As You Earn	0	0	0	-	2	1	1
Premium Bonds	4	5	8	7	11	15	24
PEPs	0	0	0	1	6	9	15
Any type of account	34	41	43	79	89	90	93
No accounts	66	59	57	21	11	10	7
Total females (base=100%)	1,811	2,279	1,786	2,676	4,118	4,053	3,659
Total individuals							
Current account	0	0	0	63	85	86	88
Post Office account	4	8	10	8	5	4	6
TESSA	0	0	0	2	5	8	15
Other bank/building society accounts	23	30	32	36	53	54	59
Gilts	-	-	-	-	-	-	-
Unit trusts	-	-	1	1	2	3	5
Stocks and shares	1	1	1	5	16	22	29
National Savings Bonds	10	8	6	3	1	1	2
Save As You Earn	0	0	0	-	2	1	1
Premium Bonds	4	6	8	7	11	16	24
PEPs	0	0	0	1	7	9	16
Any type of account	34	41	43	79	90	91	93
No accounts	66	59	57	21	10	9	7
Total individuals (base =100%)	3,760	4,772	3,715	5,088	7,652	7,727	7,098

Table 5.7: Continued

Type of account	Age					Percentage of individuals
	55 to	60 to	65 to	75 to	85 or	Total individuals
	59	64	74	84	over	
Male						
Current account	85	85	80	76	72	65
Post Office account	4	6	6	8	13	6
TESSA	18	19	17	11	6	8
Other bank/building society accounts	55	57	58	61	57	47
Gilts	1	1	1	2	4	-
Unit trusts	8	9	7	5	5	4
Stocks and shares	30	30	28	24	23	18
National Savings Bonds	3	5	9	12	10	4
Save As You Earn	2	1	1	-	0	1
Premium Bonds	23	27	28	26	25	16
PEPs	20	23	17	8	7	9
Any type of account	91	91	91	91	91	79
No accounts	9	9	9	9	9	21
Total males (base=100%)	1,419	1,307	2,326	1,195	236	25,913
Female						
Current account	84	81	74	67	58	63
Post Office account	7	7	9	12	13	7
TESSA	20	20	16	8	4	9
Other bank/building society accounts	62	61	60	57	55	50
Gilts	1	2	2	2	3	1
Unit trusts	7	8	5	3	2	3
Stocks and shares	24	27	21	15	13	15
National Savings Bonds	5	8	11	12	9	5
Save As You Earn	1	1	-	-	0	1
Premium Bonds	24	27	24	21	15	15
PEPs	18	20	13	6	1	8
Any type of account	92	90	89	87	84	79
No accounts	8	10	11	13	16	21
Total females (base=100%)	1,470	1,436	2,709	1,718	470	28,185
Total individuals						
Current account	85	83	77	71	63	64
Post Office account	6	6	7	10	13	7
TESSA	19	19	16	10	5	8
Other bank/building society accounts	58	59	59	59	56	49
Gilts	1	2	2	2	3	1
Unit trusts	7	9	6	4	3	3
Stocks and shares	27	29	24	19	16	16
National Savings Bonds	4	6	10	12	9	5
Save As You Earn	1	1	1	-	0	1
Premium Bonds	23	27	26	23	18	16
PEPs	19	22	15	7	3	9
Any type of account	92	91	90	89	86	79
No accounts	8	9	10	11	14	21
Total individuals (base =100%)	2,889	2,743	5,035	2,913	706	54,098

Table 5.8: Households by type of saving and gross weekly household income

		Percentage of households							
		Gross weekly household income							
Type of account	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and above	Total households
Current account	69	65	81	92	96	98	99	99	85
Post Office account	9	8	10	10	12	14	14	16	11
TESSA	7	6	10	13	16	17	19	27	14
Other bank/building society accounts	47	45	54	64	72	78	82	88	64
Gilts	1	1	1	1	1	1	1	2	1
Unit trusts	2	2	3	5	6	6	9	13	6
Stocks and shares	14	11	18	26	32	38	40	52	28
National Savings Bonds	8	5	6	7	7	9	9	12	8
Save As You Earn	-	-	1	1	2	3	3	4	2
Premium Bonds	18	16	21	27	29	34	37	42	27
PEPs	6	5	9	13	15	18	22	32	15
Any type of account	84	81	90	97	99	99	99	100	92
No accounts	16	19	10	3	1	1	1	-	8
Total households (base=100%)	1,349	5,591	3,822	2,691	2,330	1,824	1,421	3,885	22,913

Table 5.9: Households by amount of savings and composition

Percentage of households								
Capital	Households with children			Households without children				Total households
	One adult	Two adults	Three or more adults	One male adult	One female adult	Two adults	Three or more adults	
No savings	71	29	27	36	32	19	17	28
Less than £1,500	19	28	30	20	20	20	22	22
£1,500 but less than £3,000	3	8	9	9	10	8	8	8
£3,000 but less than £8,000	4	14	12	13	15	15	15	14
£8,000 but less than £10,000	-	4	2	3	3	4	5	3
£10,000 but less than £16,000	1	6	7	6	6	8	9	7
£16,000 but less than £20,000	-	2	3	2	3	4	4	3
£20,000 or more	1	8	10	11	11	22	19	14
Total households (base=100%)	1,629	4,866	762	2,718	3,959	7,383	1,596	22,913

Table 5.9: Continued

Percentage of households			
Capital	Household composition		
	<i>Households with one or more adults over pension age</i>	<i>Households with one or more sick or disabled adults under pension age</i>	<i>Households with one or more unemployed adults under pension age</i>
No savings	23	39	52
Less than £1,500	16	22	22
£1,500 but less than £3,000	9	6	4
£3,000 but less than £8,000	15	11	8
£8,000 but less than £10,000	4	3	2
£10,000 but less than £16,000	8	6	3
£16,000 but less than £20,000	4	2	2
£20,000 or more	22	11	6
Total households (base=100%)	7,507	4,989	1,290

Table 5.10: Benefit units by amount of savings and family status

Percentage of benefit units									
Family status									
Capital	Pensioner couple	Single	Single	Couple	Couple	Single	Single	Single female without children	Total benefit units
		male pensioner	female pensioner	with children	without children	with children	male without children		
No savings	16	30	32	29	20	70	50	45	35
Less than £1,500	14	15	18	28	22	20	24	29	23
£1,500 but less than £3,000	8	10	10	8	9	3	6	7	8
£3,000 but less than £8,000	14	15	16	14	16	4	9	9	12
£8,000 but less than £10,000	3	4	4	3	4	-	2	2	3
£10,000 but less than £16,000	9	7	6	6	8	1	4	3	6
£16,000 but less than £20,000	5	3	3	3	4	-	1	1	2
£20,000 or more	31	17	12	9	19	1	5	4	11
Total benefit units (base=100%)	2,699	1,064	3,229	5,356	5,296	1,896	4,423	3,329	27,292

Table 5.11: Benefit units by amount of savings and economic status

Percentage of benefit units					
Economic status					
Capital	Self employed	Single or couple, all in full time work	Couple, one in full time work, one in part time work	Couple, one in full time work, one not working	One or more in part time work
No savings	22	31	18	25	41
Less than £1,500	23	29	28	24	22
£1,500 but less than £3,000	9	9	9	9	6
£3,000 but less than £8,000	15	14	17	15	8
£8,000 but less than £10,000	4	3	4	3	2
£10,000 but less than £16,000	7	6	8	8	4
£16,000 but less than £20,000	4	2	3	3	2
£20,000 or more	15	6	13	14	14
Total benefit units (base=100%)	1,864	7,227	2,603	2,180	2,178

Table 5.11: Continued

Percentage of benefit units					
Economic status					
Capital	Head or spouse aged 60 or over	Head or spouse unemployed	Head or spouse sick or disabled	Others	Total benefit units
No savings	28	75	70	67	35
Less than £1,500	16	18	16	18	23
£1,500 but less than £3,000	9	2	3	3	8
£3,000 but less than £8,000	14	3	4	6	12
£8,000 but less than £10,000	4	1	1	1	3
£10,000 but less than £16,000	7	1	2	1	6
£16,000 but less than £20,000	4	1	-	1	2
£20,000 or more	20	1	3	4	11
Total benefit units (base=100%)	7,112	1,114	1,622	1,392	27,292

Table 5.12: Households by amount of savings and gross weekly household income

		Percentage of households							
		Gross weekly household income							
Capital	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and above	Total households
No savings	41	47	39	28	20	16	13	7	28
Less than £1,500	20	19	21	26	28	27	25	17	22
£1,500 but less than £3,000	8	7	8	7	10	10	10	8	8
£3,000 but less than £8,000	14	11	11	14	15	16	18	17	14
£8,000 but less than £10,000	3	2	2	3	4	4	4	5	3
£10,000 but less than £16,000	6	5	5	5	7	8	8	11	7
£16,000 but less than £20,000	2	2	2	3	3	4	3	5	3
£20,000 or more	6	7	11	14	14	14	18	29	14
Total households (base=100%)	1,349	5,591	3,822	2,691	2,330	1,824	1,421	3,885	22,913

For further information on using this table, see explanatory text at the beginning of Chapter 5.