

Assets and Savings

Introduction

All adults questioned in the Family Resources Survey (FRS) are asked about their types of accounts, investments and interest received over the last 12 months.

For benefit units who estimate the value of all their investments to be in the range of £1,500 to £20,000, further questions are asked in respect of the actual value of their holdings. For benefit units whose total savings fall outside this range, the value of their total investments are estimated based on the interest they earn from individual accounts. Just over a quarter of all respondents are asked the detailed questions on their assets and savings.

Data are not available for amounts held in individual accounts or average amounts of savings because this information is not collected for all respondents.

Contents and points to note when interpreting tables

The data relating to assets and savings should be treated with caution. Questions relating to assets are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and therefore around one in seven cases are imputed (the Methodology outlines the imputation methods undertaken). Evidence also suggests that there is some under reporting of capital by respondents, in terms of both the actual values of the assets and the investment income (see Chapter 3: Income and State Support Receipt for further details).

Tables 5.1 to 5.8 illustrate the type of accounts and savings that are held by households, benefit units and individuals. For households, there are cross tabulations of type of savings by region, household composition, age and ethnic group of the head of the household, and total weekly household income. For benefit units there are cross- tabulations of type of savings by economic and family status. For individuals, there is a cross-tabulation of type of savings by age and sex.

Tables 5.9 to 5.11 display households by amount of savings and composition, and benefit units by family and economic status. Tables of total capital holdings are given in the bands that reflect the original estimate made by respondents and capital limits for different types of benefit and support.

Table 5.12 shows households by amount of savings and total weekly household income. This shows broadly what would be expected: households with larger income have more capital. Any deviations from this pattern may be due to the reporting problems with income and capital already highlighted. Individual figures in this table should be treated with caution.

Key definitions used

(for a full explanation of all definitions please refer to the Glossary)

- Account types – see glossary entries
- Adult
- Age

- Any type of account
- Benefit unit
- Child
- Direct payment account
- Economic status
- Ethnic group
- Family status
- Head of benefit unit
- Head of household
- Household
- Household composition
- Pension age
- Region
- Savings
- Sick or disabled adult
- Total weekly household income

Changes to tables between 2004-05 and 2005-06

TESSAs are no longer available so have been dropped from Tables **5.1** to **5.8**.

Information on Post Office Card Accounts was collected for the first time this year and is included in Tables **5.1** to **5.8**.

Changes have been made to tables with regional and ethnic group breakdowns. See Section 1 for more detail.

Post Office accounts have been renamed NSI savings accounts (see Glossary for definition) although their derivation has not changed.

Table 5.1: Households by type of saving and region

Type of account	Region					
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	Eastern
Current account	89	91	89	81	89	94
NSI Savings Accounts	2	3	4	3	4	5
Basic Bank account	6	6	6	5	6	4
Post Office Card Account	11	8	9	8	7	7
ISA	26	32	36	33	32	39
Other Bank/Building Society account	38	43	52	46	47	57
Stocks and shares						
/Member of a Share Club	13	18	18	18	17	25
PEPs	4	6	6	5	5	8
Unit trusts	3	4	5	4	4	6
Gilts	-	1	-	-	1	1
Endowment Policy not linked	3	2	3	3	2	3
Premium Bonds	16	18	21	21	20	29
National Savings Bonds	2	3	2	4	3	3
Guaranteed Equity Bonds	-	-	-	-	-	1
Company Share Scheme						
/Profit Sharing	2	4	4	4	3	5
Save As You Earn	1	-	-	1	-	1
Credit Unions	1	1	1	-	1	-
Any type of account	96	98	96	87	96	99
No accounts	4	2	4	13	4	1
Direct Payment Account	96	98	96	86	96	98
<i>Sample size (=100%)</i>	<i>1,088</i>	<i>2,852</i>	<i>2,158</i>	<i>1,928</i>	<i>2,128</i>	<i>2,284</i>

Table 5.1: Continued

Type of account	Percentage of households				
	Region				
	London	<i>Inner London</i>	<i>Outer London</i>	South East	South West
Current account	90	86	93	95	95
NSI Savings Accounts	5	3	6	5	4
Basic Bank account	6	7	6	5	4
Post Office Card Account	5	8	4	5	6
ISA	31	27	33	42	40
Other Bank/Building Society account	48	45	50	63	57
Stocks and shares /Member of a Share Club	22	19	24	29	23
PEPs	7	5	8	9	8
Unit trusts	4	5	4	6	6
Gilts	1	1	1	1	1
Endowment Policy not linked	2	2	2	3	3
Premium Bonds	20	15	23	32	28
National Savings Bonds	4	3	5	4	3
Guaranteed Equity Bonds	-	1	-	-	-
Company Share Scheme /Profit Sharing	5	5	5	7	4
Save As You Earn	1	1	1	1	1
Credit Unions	1	-	1	-	1
Any type of account	97	96	97	99	99
No accounts	3	4	3	1	1
Direct Payment Account	97	96	97	99	98
<i>Sample size (=100%)</i>	<i>2,624</i>	<i>1,041</i>	<i>1,583</i>	<i>3,342</i>	<i>2,041</i>

Table 5.1: Continued

Type of account	Percentage of households				
	Region				
	England	Wales	Scotland	Northern Ireland	United Kingdom
Current account	91	91	88	83	90
NSI Savings Accounts	4	6	3	3	4
Basic Bank account	5	4	8	7	6
Post Office Card Account	7	8	7	13	7
ISA	35	31	32	19	34
Other Bank/Building Society account	51	45	42	29	50
Stocks and shares /Member of a Share Club	21	14	16	10	20
PEPs	7	6	5	2	7
Unit trusts	5	4	4	2	5
Gilts	1	-	1	-	1
Endowment Policy not linked	3	2	3	1	3
Premium Bonds	23	17	15	6	22
National Savings Bonds	3	4	3	3	3
Guaranteed Equity Bonds	-	-	-	-	-
Company Share Scheme /Profit Sharing	5	3	4	2	4
Save As You Earn	1	-	-	-	1
Credit Unions	1	1	2	10	1
Any type of account	97	97	97	94	97
No accounts	3	3	3	6	3
Direct Payment Account	96	97	97	93	96
<i>Sample size (=100%)</i>	<i>20,445</i>	<i>1,251</i>	<i>4,438</i>	<i>1,895</i>	<i>28,029</i>

Table 5.2: Households by type of saving and composition

Type of account	Percentage of households						
	Households without children				Households with children		
	One male adult	One female adult	Two adults	Three or more adults	One adult	Two adults	Three or more adults
Current account	85	85	94	96	81	94	95
NSI Savings Accounts	3	4	4	7	2	4	5
Basic Bank account	6	4	4	8	9	6	10
Post Office Card Account	8	11	6	6	10	5	8
ISA	25	31	44	45	11	30	29
Other Bank/Building Society account	39	45	57	60	22	51	51
Stocks and shares /Member of a Share Club	16	15	26	24	5	20	17
PEPs	5	5	10	7	1	5	4
Unit trusts	4	4	7	6	1	4	3
Gilts	-	1	1	-	-	-	-
Endowment Policy not linked	2	1	3	4	1	4	3
Premium Bonds	17	19	29	28	6	18	20
National Savings Bonds	3	4	5	3	-	2	2
Guaranteed Equity Bonds	-	-	1	1	0	-	0
Company Share Scheme /Profit Sharing	3	1	4	6	2	7	7
Save As You Earn	-	-	1	-	-	1	1
Credit Unions	1	1	1	2	1	1	3
Any type of account	96	96	97	97	96	97	99
No accounts	4	4	3	3	4	3	1
Direct Payment Account	95	95	97	97	96	97	99
<i>Sample size (=100%)</i>	<i>3,615</i>	<i>4,796</i>	<i>9,201</i>	<i>1,855</i>	<i>1,999</i>	<i>5,661</i>	<i>902</i>

Table 5.2: Continued

Percentage of households

Type of account	Household composition			All households
	<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	88	86	86	90
NSI Savings Accounts	4	4	4	4
Basic Bank account	4	9	10	6
Post Office Card Account	12	10	10	7
ISA	38	28	22	34
Other Bank/Building Society account	51	41	38	50
Stocks and shares				
/Member of a Share Club	23	16	11	20
PEPs	9	4	3	7
Unit trusts	7	3	3	5
Gilts	1	-	-	1
Endowment Policy not linked	1	3	2	3
Premium Bonds	27	18	13	22
National Savings Bonds	6	2	2	3
Guaranteed Equity Bonds	1	-	0	-
Company Share Scheme				
/Profit Sharing	1	3	4	4
Save As You Earn	-	-	-	1
Credit Unions	-	1	1	1
Any type of account	96	97	97	97
No accounts	4	3	3	3
Direct Payment Account	95	97	97	96
<i>Sample size (=100%)</i>	9,388	6,100	1,168	28,029

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

Percentage of households

Type of account	Age									All households
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Current account	86	91	92	93	93	91	89	85	83	90
NSI Savings Accounts	4	4	4	5	5	4	4	5	5	4
Basic Bank account	9	7	6	6	5	4	4	4	2	6
Post Office Card Account	5	4	5	5	5	7	12	14	15	7
ISA	21	29	28	37	47	47	42	32	21	34
Other Bank/Building Society account	32	45	49	53	56	56	51	48	48	50
Stocks and shares										
/Member of a Share Club	7	12	18	23	29	27	24	20	16	20
PEPs	-	2	4	7	11	12	11	8	3	7
Unit trusts	-	2	3	5	8	8	7	5	3	5
Gilts	0	-	-	-	1	1	1	1	1	1
Endowment Policy not linked	-	2	4	4	4	4	1	-	0	3
Premium Bonds	7	12	17	24	33	29	29	26	21	22
National Savings Bonds	-	1	1	2	4	5	6	8	8	3
Guaranteed Equity Bonds	-	-	-	-	1	1	1	-	-	-
Company Share Scheme										
/Profit Sharing	2	6	7	6	5	2	1	-	0	4
Save As You Earn	1	1	1	1	1	-	-	-	-	1
Credit Unions	1	1	1	1	1	1	1	-	0	1
Any type of account	95	97	97	97	97	96	96	96	94	97
No accounts	5	3	3	3	3	4	4	4	6	3
Direct Payment Account	94	97	97	97	97	96	95	95	94	96
<i>Sample size (=100%)</i>	<i>917</i>	<i>4,025</i>	<i>5,653</i>	<i>5,023</i>	<i>2,564</i>	<i>2,259</i>	<i>3,979</i>	<i>2,836</i>	<i>773</i>	<i>28,029</i>

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

Percentage of households

Type of account	Ethnic group				
	White	Mixed	Asian or Asian British	Indian	Pakistani and Bangladeshi
Current account	90	85	90	90	89
NSI Savings Account	5	5	3	3	3
Basic Bank Account	5	6	4	4	5
Post Office Card Account	.	.	.	.	.
ISA	35	21	20	28	7
Other bank/building society accounts	53	38	37	42	28
Stocks and shares /Member of a Share Club	22	14	13	18	7
PEPs	7	4	3	5	1
Unit trusts	5	4	1	2	1
Gilts	1	-	-	-	0
Endowment Policy not linked	.	.	.	.	.
Premium Bonds	24	12	8	10	4
National Savings Bonds	4	2	2	3	-
Guaranteed Equity Bonds	-	0	-	-	0
Company Share Scheme / Profit Sharing	4	4	2	3	1
Save As You Earn	1	1	-	1	0
Credit Union	.	.	.	.	.
Any type of account	96	93	94	94	95
No accounts	4	7	6	6	5
Direct Payment Account	95	92	94	93	95
<i>Sample size (=100%)</i>	<i>79,735</i>	<i>514</i>	<i>2,140</i>	<i>1,053</i>	<i>768</i>

Source: 2003-04, 2004-05 and 2005-06 Family Resources Survey, United Kingdom

Table 5.4: Continued

Percentage of households

Type of account	Ethnic group				All households
	Black or Black British	<i>Black Caribbean</i>	<i>Black Non-Caribbean</i>	Chinese or Other Ethnic Group	
Current account	85	85	85	85	90
NSI Savings Account	3	3	2	2	5
Basic Bank Account	6	6	6	5	5
Post Office Card Account	.	.	.	.	.
ISA	16	18	13	21	34
Other bank/building society accounts	38	41	34	38	52
Stocks and shares /Member of a Share Club	8	9	6	13	21
PEPs	2	2	1	3	7
Unit trusts	1	1	1	2	5
Gilts	0	0	0	-	1
Endowment Policy not linked	.	.	.	.	.
Premium Bonds	7	9	4	9	22
National Savings Bonds	2	2	1	1	4
Guaranteed Equity Bonds	-	-	0	1	-
Company Share Scheme / Profit Sharing	2	3	2	3	4
Save As You Earn	-	-	1	-	1
Credit Union	.	.	.	.	.
Any type of account	92	93	92	90	95
No accounts	8	7	8	10	5
Direct Payment Account	92	92	92	90	95
<i>Sample size (=100%)</i>	<i>1,574</i>	<i>844</i>	<i>730</i>	<i>967</i>	<i>84,930</i>

Source: 2003-04, 2004-05 and 2005-06 Family Resources Survey, United Kingdom

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

Percentage of benefit units

Type of account	Family status								All benefit units
	Pensioner couple	Single male pensioner	Single female pensioner	Couple with children	Couple without children	Single with children	Single male without children	Single female without children	
Current account	91	83	81	94	94	81	82	86	88
NSI Savings Accounts	5	4	4	4	4	2	3	3	4
Basic Bank account	3	3	3	5	5	8	5	4	5
Post Office Card Account	10	14	14	5	2	9	4	3	6
ISA	44	27	28	30	44	10	17	23	29
Other Bank/Building Society account	54	43	44	51	58	23	29	34	43
Stocks and shares /Member of a Share Club	28	17	16	20	26	4	8	8	16
PEPs	12	7	5	5	8	1	2	2	5
Unit trusts	8	5	4	4	6	1	2	2	4
Gilts	2	1	1	-	1	-	-	-	1
Endowment Policy not linked	1	-	-	4	4	1	1	1	2
Premium Bonds	34	19	20	18	27	7	10	10	18
National Savings Bonds	8	6	5	2	3	-	1	1	3
Guaranteed Equity Bonds	1	1	-	-	-	0	-	-	-
Company Share Scheme /Profit Sharing	1	-	-	7	7	2	2	2	3
Save As You Earn	-	-	-	1	1	-	-	-	1
Credit Union	-	-	-	1	1	1	-	1	1
Any type of account	96	95	94	97	97	96	91	93	95
No accounts	4	5	6	3	3	4	9	7	5
Direct Payment Account	96	95	94	97	97	96	91	93	95
<i>Sample size (=100%)</i>	<i>3,673</i>	<i>1,380</i>	<i>3,693</i>	<i>6,142</i>	<i>6,257</i>	<i>2,403</i>	<i>5,601</i>	<i>4,168</i>	<i>33,317</i>

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	Head or spouse in part time work
Current account	95	93	96	95	91
NSI Savings Accounts	5	3	4	4	3
Basic Bank account	4	4	4	5	5
Post Office Card Account	2	1	2	4	4
ISA	35	30	41	35	29
Other Bank/Building Society account	52	47	59	51	36
Stocks and shares /Member of a Share Club	23	15	25	22	15
PEPs	7	4	7	7	6
Unit trusts	4	3	5	5	4
Gilts	-	-	-	-	1
Endowment Policy not linked	4	3	4	4	2
Premium Bonds	23	16	26	21	17
National Savings Bonds	2	2	2	2	2
Guaranteed Equity Bonds	-	-	-	-	-
Company Share Scheme /Profit Sharing	3	6	9	6	2
Save As You Earn	-	1	2	1	-
Credit Unions	1	1	1	1	1
Any type of account	97	96	97	97	96
No accounts	3	4	3	3	4
Direct Payment Account	96	96	97	97	96
<i>Sample size (=100%)</i>	<i>2,307</i>	<i>9,010</i>	<i>2,923</i>	<i>2,445</i>	<i>3,262</i>

Table 5.6: Continued

Percentage of benefit units

Type of account	Economic status				Others	All benefit units
	Head or spouse aged 60 or over	Head or spouse unemployed	Head or spouse sick or disabled			
Current account	85	70	65		75	88
NSI Savings Accounts	4	2	2		2	4
Basic Bank account	3	8	11		6	5
Post Office Card Account	13	9	17		5	6
ISA	33	8	8		11	29
Other Bank/Building Society account	47	17	17		21	43
Stocks and shares						
/Member of a Share Club	20	2	4		6	16
PEPs	8	-	1		2	5
Unit trusts	6	1	1		2	4
Gilts	1	0	-		-	1
Endowment Policy not linked	1	-	1		1	2
Premium Bonds	25	4	7		7	18
National Savings Bonds	6	1	1		1	3
Guaranteed Equity Bonds	1	0	-		-	-
Company Share Scheme						
/Profit Sharing	-	1	-		1	3
Save As You Earn	-	-	0		0	1
Credit Union	-	-	1		-	1
Any type of account	95	88	91		87	95
No accounts	5	12	9		13	5
Direct Payment Account	95	88	90		87	95
<i>Sample size (=100%)</i>	<i>8,523</i>	<i>1,065</i>	<i>2,116</i>		<i>1,666</i>	<i>33,317</i>

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

Percentage of Adults

Type of account	Age									All males
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Males										
Current account	81	89	89	89	91	89	89	86	86	88
NSI Savings Accounts	2	2	2	2	3	2	3	4	3	2
Basic Bank account	5	5	4	4	3	4	3	3	2	4
Post Office Card Account	1	2	2	3	3	4	9	11	13	4
ISA	11	21	22	29	39	42	39	33	23	27
Other Bank/Building Society account	21	37	42	45	47	49	47	44	48	40
Stocks and shares										
/Member of a Share Club	2	9	15	20	26	25	22	22	19	16
PEPs	-	1	4	6	10	12	11	9	4	5
Unit trusts	-	1	3	4	7	8	7	5	4	4
Gilts	0	-	-	-	-	1	1	1	2	-
Endowment Policy not linked	-	1	4	4	3	3	1	-	-	2
Premium Bonds	5	8	12	18	26	25	25	23	23	16
National Savings Bonds	1	1	1	1	3	3	4	7	10	2
Guaranteed Equity Bonds	-	-	-	-	-	1	1	-	1	-
Company Share Scheme										
/Profit Sharing	1	4	6	5	4	2	-	-	0	3
Save As You Earn	-	1	1	1	-	-	-	-	-	-
Credit Unions	-	1	1	1	1	1	-	-	0	1
Any type of account	88	94	95	95	96	96	96	95	96	94
No accounts	12	6	5	5	4	4	4	5	4	6
Direct Payment Account	88	94	94	95	95	95	95	94	95	94
<i>Sample size (=100%)</i>	2,225	3,614	4,526	4,033	2,067	1,822	2,886	1,664	346	23,183

Table 5.7: Continued

Percentage of Adults

Type of account	Age									All females
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Females										
Current account	84	89	89	91	89	89	86	82	78	88
NSI Savings Accounts	3	3	2	3	3	3	3	4	5	3
Basic Bank account	5	5	4	4	3	3	3	3	2	4
Post Office Card Account	2	3	5	4	3	6	10	13	14	5
ISA	15	23	24	33	42	43	38	28	18	29
Other Bank/Building Society account	24	41	44	48	50	49	47	45	42	43
Stocks and shares										
/Member of a Share Club	2	7	12	17	21	21	19	16	13	13
PEPs	-	1	3	5	9	10	9	6	2	4
Unit trusts	-	1	2	4	6	6	6	4	2	3
Gilts	0	-	-	-	1	1	1	1	-	-
Endowment Policy not linked	-	1	3	3	3	1	-	-	0	2
Premium Bonds	4	7	12	19	23	23	24	21	17	15
National Savings Bonds	-	1	1	1	3	4	5	7	6	2
Guaranteed Equity Bonds	-	-	-	-	-	1	-	-	0	-
Company Share Scheme										
/Profit Sharing	1	3	3	3	2	1	-	-	0	2
Save As You Earn	-	-	1	1	1	-	-	-	-	-
Credit Unions	1	1	1	1	1	1	-	-	0	1
Any type of account	92	95	96	96	95	96	95	95	92	95
No accounts	8	5	4	4	5	4	5	5	8	5
Direct Payment Account	91	95	95	95	94	95	94	94	91	94
<i>Sample size (=100%)</i>	<i>2,397</i>	<i>4,163</i>	<i>5,145</i>	<i>4,343</i>	<i>2,220</i>	<i>1,925</i>	<i>3,204</i>	<i>2,135</i>	<i>605</i>	<i>26,137</i>

Table 5.7: Continued

Percentage of Adults

Type of account	Age									All adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
All Adults										
Current account	82	89	89	90	90	89	87	84	81	88
NSI Savings Accounts	3	3	2	3	3	2	3	4	4	3
Basic Bank account	5	5	4	4	3	3	3	3	2	4
Post Office Card Account	2	3	4	3	3	5	9	12	14	5
ISA	13	22	23	31	40	42	38	30	20	28
Other Bank/Building Society account	22	39	43	46	49	49	47	45	44	42
Stocks and shares										
/Member of a Share Club	2	8	13	18	23	23	20	18	15	14
PEPs	-	1	3	6	9	11	10	7	3	5
Unit trusts	-	1	3	4	6	7	7	5	3	3
Gilts	0	-	-	-	1	1	1	1	1	-
Endowment Policy not linked	-	1	3	3	3	2	-	-	-	2
Premium Bonds	4	8	12	19	24	24	24	22	19	15
National Savings Bonds	1	1	1	1	3	3	5	7	7	2
Guaranteed Equity Bonds	-	-	-	-	-	1	1	-	-	-
Company Share Scheme										
/Profit Sharing	1	3	5	4	3	1	-	-	0	3
Save As You Earn	-	1	1	1	-	-	-	-	-	-
Credit Unions	-	1	1	1	1	1	-	-	0	1
Any type of account	90	95	95	96	95	96	95	95	93	95
No accounts	10	5	5	4	5	4	5	5	7	5
Direct Payment Account	90	94	95	95	94	95	95	94	93	94
<i>Sample size (=100%)</i>	<i>4,622</i>	<i>7,777</i>	<i>9,671</i>	<i>8,376</i>	<i>4,287</i>	<i>3,747</i>	<i>6,090</i>	<i>3,799</i>	<i>951</i>	<i>49,320</i>

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

Type of account	Percentage of households					
	Total weekly household income					
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600
Current account	81	77	83	90	93	95
NSI Savings Accounts	3	3	3	3	4	5
Basic Bank account	6	6	6	6	5	5
Post Office Card Account	5	15	12	9	5	4
ISA	17	18	21	30	33	37
Other Bank/Building Society account	29	31	33	43	47	52
Stocks and shares /Member of a Share Club	11	8	11	15	18	19
PEPs	3	3	3	5	7	7
Unit trusts	3	2	2	3	4	5
Gilts	1	-	-	-	1	1
Endowment Policy not linked	1	-	1	1	2	2
Premium Bonds	12	14	16	20	21	22
National Savings Bonds	2	3	3	4	3	3
Guaranteed Equity Bonds	-	-	-	-	-	-
Company Share Scheme /Profit Sharing	1	-	1	1	2	3
Save As You Earn	-	-	-	-	-	1
Credit Unions	-	-	-	1	1	1
Any type of account	90	94	96	97	97	98
No accounts	10	6	4	3	3	2
Direct Payment Account	90	93	95	97	97	97
<i>Sample size (=100%)</i>	<i>731</i>	<i>3,880</i>	<i>4,713</i>	<i>3,612</i>	<i>2,841</i>	<i>2,479</i>

Table 5.8: continued

Type of account	Percentage of households					
	Total weekly household income					All households
	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
Current account	97	97	97	98	97	90
NSI Savings Accounts	4	6	4	5	6	4
Basic Bank account	5	5	4	5	5	6
Post Office Card Account	4	3	3	2	3	7
ISA	41	44	44	48	53	34
Other Bank/Building Society account	59	63	61	67	73	50
Stocks and shares						
/Member of a Share Club	24	25	27	26	39	20
PEPs	7	7	7	10	13	7
Unit trusts	5	5	6	6	10	5
Gilts	1	1	1	1	1	1
Endowment Policy not linked	3	4	4	4	7	3
Premium Bonds	25	26	27	28	32	22
National Savings Bonds	3	4	3	2	4	3
Guaranteed Equity Bonds	1	-	-	1	1	-
Company Share Scheme						
/Profit Sharing	4	6	6	9	14	4
Save As You Earn	1	1	2	1	2	1
Credit Unions	1	1	2	2	1	1
Any type of account	98	98	98	98	98	97
No accounts	2	2	2	2	2	3
Direct Payment Account	98	98	97	98	98	96
<i>Sample size (=100%)</i>	<i>1,912</i>	<i>1,674</i>	<i>1,326</i>	<i>970</i>	<i>3,891</i>	<i>28,029</i>

Table 5.9: Households by amount of savings and composition

Savings	Percentage of households						
	Households without children				Households with children		
	One male adult	One female adult	Two adults	Three or more adults	One adult	Two adults	Three or more adults
No savings	34	29	19	19	62	30	28
Less than £1,500	19	20	18	19	24	25	27
£1,500 but less than £3,000	8	8	7	8	4	8	7
£3,000 but less than £8,000	14	17	15	17	5	13	15
£8,000 but less than £10,000	3	3	4	4	1	4	3
£10,000 but less than £16,000	6	7	8	9	1	6	6
£16,000 but less than £20,000	2	3	3	3	1	3	1
£20,000 or more	13	12	25	21	2	11	11
<i>Sample size (=100%)</i>	<i>3,615</i>	<i>4,796</i>	<i>9,201</i>	<i>1,855</i>	<i>1,999</i>	<i>5,661</i>	<i>902</i>

Table 5.9: Continued

Savings	Percentage of households			
	Household composition			All households
	<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	22	40	49	28
Less than £1,500	16	22	20	21
£1,500 but less than £3,000	7	6	5	7
£3,000 but less than £8,000	16	11	10	15
£8,000 but less than £10,000	4	2	3	4
£10,000 but less than £16,000	8	5	4	7
£16,000 but less than £20,000	4	2	1	3
£20,000 or more	24	12	8	16
<i>Sample size (=100%)</i>	<i>9,388</i>	<i>6,100</i>	<i>1,168</i>	<i>28,029</i>

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

Savings	Percentage of benefit units								All benefit units
	Family status								
	Pensioner couple	Single male pensioner	Single female pensioner	Couple with children	Couple without children	Single with children	Single male without children	Single female without children	
No savings	17	27	28	29	20	63	50	47	35
Less than £1,500	14	16	19	25	20	24	22	25	21
£1,500 but less than £3,000	5	8	7	8	8	3	7	6	7
£3,000 but less than £8,000	15	17	17	14	16	5	9	12	13
£8,000 but less than £10,000	5	3	4	4	4	1	2	2	3
£10,000 but less than £16,000	8	9	7	7	8	1	3	3	6
£16,000 but less than £20,000	4	3	3	3	3	1	1	1	2
£20,000 or more	32	18	14	11	21	2	5	4	13
<i>Sample size (=100%)</i>	<i>3,673</i>	<i>1,380</i>	<i>3,693</i>	<i>6,142</i>	<i>6,257</i>	<i>2,403</i>	<i>5,601</i>	<i>4,168</i>	<i>33,317</i>

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

Savings	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	Head or spouse in part-time work
No savings	22	31	20	27	42
Less than £1,500	23	26	24	22	23
£1,500 but less than £3,000	9	8	8	7	5
£3,000 but less than £8,000	14	15	16	13	10
£8,000 but less than £10,000	4	3	4	4	2
£10,000 but less than £16,000	7	5	8	8	4
£16,000 but less than £20,000	3	2	3	3	2
£20,000 or more	16	9	16	15	12
Sample size (=100%)	2,307	9,010	2,923	2,445	3,262

Table 5.11: Continued

Savings	Percentage of benefit units				
	Economic status				
	Head or spouse aged 60 or over	Head or spouse unemployed	Head or spouse sick or disabled	Others	All benefit units
No savings	25	75	71	65	35
Less than £1,500	16	15	17	17	21
£1,500 but less than £3,000	7	3	3	4	7
£3,000 but less than £8,000	16	3	3	6	13
£8,000 but less than £10,000	4	1	1	1	3
£10,000 but less than £16,000	7	1	1	2	6
£16,000 but less than £20,000	4	-	1	-	2
£20,000 or more	22	1	3	5	13
Sample size (=100%)	8,523	1,065	2,116	1,666	33,317

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

Savings	Percentage of households					
	Total weekly household income					
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600
No savings	46	45	41	34	29	25
Less than £1,500	19	19	20	22	24	24
£1,500 but less than £3,000	8	7	6	6	6	8
£3,000 but less than £8,000	11	12	14	13	14	14
£8,000 but less than £10,000	3	3	3	3	3	3
£10,000 but less than £16,000	4	6	5	6	6	6
£16,000 but less than £20,000	2	2	2	3	3	3
£20,000 or more	7	7	9	14	15	16
<i>Sample size (=100%)</i>	<i>731</i>	<i>3,880</i>	<i>4,713</i>	<i>3,612</i>	<i>2,841</i>	<i>2,479</i>

Table 5.12: Continued

Savings	Percentage of households					All households
	Total weekly household income					
	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
No savings	18	14	17	14	9	28
Less than £1,500	24	25	21	21	15	21
£1,500 but less than £3,000	9	9	9	9	8	7
£3,000 but less than £8,000	17	18	17	19	17	15
£8,000 but less than £10,000	4	4	5	4	4	4
£10,000 but less than £16,000	8	9	8	7	10	7
£16,000 but less than £20,000	2	3	5	4	4	3
£20,000 or more	18	17	18	22	34	16
<i>Sample size (=100%)</i>	<i>1,912</i>	<i>1,674</i>	<i>1,326</i>	<i>970</i>	<i>3,891</i>	<i>28,029</i>