

Section

5

Assets and Savings

Introduction

All adults questioned in the 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 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. Only around one quarter of 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 ten cases are imputed (Methodology section 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 section on Income and State Support Receipt for further details).

Tables 5.1 to 5.3 and Tables 5.5 to 5.8 illustrate the type of accounts and savings that were held by households, benefit units and individuals.

Tables 5.9 to 5.11 display the amounts of savings held on a household and benefit unit level. 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 type - see glossary entries
- Adult
- Age
- Any type of account
- Benefit unit
- Child
- Direct payment account
- Economic status
- Ethnic group
- Family status
- Government Office Region
- Head of benefit unit
- Head of household
- Household
- Household composition
- Pension age
- Savings
- Sick or disabled adult
- Total weekly household income

Changes to tables between 2003-04 and 2004-05

Ownership of Endowment Policy not linked to property and membership of Credit Unions were collected for the first time this year and are included in Tables 5.1 to 5.8.

Section 5 Summary

- 8% of households in NI have no savings or bank account, compared to a UK average of 4%. The comparable figure for NI in 2003/04 was 13%.
- 83% of NI households have a current account compared to 90% in the UK.
- Households with two adults and children are more likely to have a current account (94%) than single-headed households with children (72%).
- 88% of single parent households have some sort of savings account.
- Older people are less likely to have a current account with only 70% of Pensioners aged 75 or over compared to 89% of 45 to 54 year olds.
- 94% of pensioner couples have some type of savings account compared to 82% of single female pensioners, or 76% of single male pensioners.
- Only 71% of benefit units where the head or spouse is sick or disabled have some type of savings account.
- Households with higher weekly income are more likely to have a current account plus some other type of account e.g. ISA, PEP.
- 75% of single-parent households have no savings, compared to the 41% of all households.
- 82% of Benefit Units with the head or spouse sick or disabled have no savings.
- 65% of households whose weekly income is between £100 and £200 have no savings whilst 21% of households with weekly income over £1000 have savings of £20,000 or more.

Table 5.1: Households by type of saving and region

Type of account	Government Office Region						
	North East	North West and Yorkshire and the Humber		East Midlands	West Midlands	Eastern	London
		Merseyside					
Current account	87	89	89	85	87	94	92
Post Office account	4	4	4	4	4	6	4
Basic Bank account	6	8	8	7	7	5	5
TESSA	5	6	6	5	5	7	7
ISA	25	33	34	34	28	38	28
Credit Union account	-	1	-	-	1	-	-
Other bank/building society accounts	42	49	51	47	51	61	49
Stocks and shares /Member of a Share Club	14	19	20	20	17	27	22
PEPs	5	6	6	6	5	8	6
Unit trusts	3	4	4	4	3	5	5
Gilts	-	1	1	1	-	1	1
Premium Bonds	15	18	22	23	21	29	20
National Savings Bonds	3	3	3	3	3	4	4
Guaranteed Equity Bonds	-	-	-	-	-	1	-
Endowment Policy Not Linked	1	3	2	3	3	3	3
Company Share Scheme/Profit Sharing	3	5	4	4	4	5	4
Save As You Earn	-	1	1	1	1	1	1
Any type of account	94	95	95	90	95	98	96
No accounts	6	5	5	10	5	2	4
Direct Payment Account	94	95	95	89	94	97	95
Sample size (=100%)	1,104	2,992	2,015	1,843	2,170	2,215	2,553

Table 5.1: Households by type of saving and region (continued)

Type of account	Government Office Region						Percentage of households
	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Current account	95	95	91	91	88	83	90
Post Office account	6	5	5	6	4	3	5
Basic Bank account	4	4	6	6	10	13	6
TESSA	8	7	6	5	5	4	6
ISA	42	38	34	32	31	21	33
Credit Union account	-	-	-	1	2	8	1
Other bank/building society accounts	66	60	54	44	45	34	52
Stocks and shares /Member of a Share Club	31	24	22	15	19	11	21
PEPs	10	9	7	5	6	3	7
Unit trusts	7	6	5	4	4	2	5
Gilts	1	1	1	1	1	-	1
Premium Bonds	33	29	24	19	16	6	22
National Savings Bonds	5	5	4	3	3	1	4
Guaranteed Equity Bonds	1	-	-	-	-	-	-
Endowment Policy Not Linked	3	3	3	2	2	3	3
Company Share Scheme/Profit Sharing	6	4	5	3	4	2	4
Save As You Earn	1	-	1	1	1	1	1
Any type of account	98	98	96	95	96	92	96
No accounts	2	2	4	5	4	8	4
Direct Payment Account	98	98	95	95	96	92	95
Sample size (=100%)	3,296	2,164	20,352	1,239	4,523	1,927	28,041

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	69	68	87	90	72	94	.
Post Office account	1	4	3	6	2	3	.
Basic Bank account	16	15	11	13	19	9	.
TESSA	4	4	7	6	1	3	.
ISA	14	16	25	27	10	21	.
Credit Union account	4	3	5	11	8	14	.
Other bank/building society accounts	21	27	42	44	11	38	.
Stocks and shares /Member of a Share Club	9	7	15	17	1	11	.
PEPs	2	3	4	6	0	1	.
Unit trusts	3	1	3	2	0	2	.
Gilts	0	-	1	0	0	0	.
Premium Bonds	4	5	8	9	1	5	.
National Savings Bonds	2	2	2	2	1	-	.
Guaranteed Equity Bonds	-	-	-	1	0	1	.
Endowment Policy Not Linked	2	0	3	2	1	5	.
Company Share Scheme/Profit Sharing	1	0	1	3	1	5	.
Save As You Earn	0	0	-	1	0	1	.
Any type of account	86	85	93	95	88	98	.
No accounts	14	15	7	5	12	2	.
Direct Payment Account	84	84	93	94	88	97	.
Sample size (=100%)	255	335	502	132	176	438	89

Table 5.2: Households by type of saving and composition (continued)

Type of account	Household composition			All households
	<i>Households with 1 or more adults over pension age</i>	<i>Households with 1 or more sick or disabled adults under pension age</i>	<i>Households with 1 or more unemployed adults under pension age</i>	
Current account	75	76	.	83
Post Office account	4	4	.	3
Basic Bank account	17	18	.	13
TESSA	7	4	.	4
ISA	20	15	.	21
Credit Union account	4	9	.	8
Other bank/building society accounts	35	23	.	34
Stocks and shares /Member of a Share Club	14	8	.	11
PEPs	4	2	.	3
Unit trusts	3	1	.	2
Gilts	1	-	.	-
Premium Bonds	8	5	.	6
National Savings Bonds	3	2	.	1
Guaranteed Equity Bonds	1	-	.	-
Endowment Policy Not Linked	1	2	.	3
Company Share Scheme/Profit Sharing	-	1	.	2
Save As You Earn	0	-	.	1
Any type of account	89	90	.	92
No accounts	11	10	.	8
Direct Payment Account	88	89	.	92
Sample size (=100%)	583	471	67	1,927

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

Type of account	Age								All households	
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 59	60 to 64	65 to 74	75 or over		
Current account	.	88	87	89	85	85	73	70	83	
Post Office account	.	2	4	3	5	1	3	6	3	
Basic Bank account	.	10	13	12	9	8	20	16	13	
TESSA	.	1	3	3	8	11	7	6	4	
ISA	.	21	20	24	24	30	17	14	21	
Credit Union account	.	12	11	12	5	5	5	1	8	
Other bank/building society accounts	.	33	35	36	34	38	32	34	34	
Stocks and shares /Member of a Share Club	.	8	11	12	12	19	15	9	11	
PEPs	.	1	2	3	4	9	5	2	3	
Unit trusts	.	1	2	2	2	3	6	-	2	
Gilts	.	0	0	-	1	1	-	2	-	
Premium Bonds	.	2	5	5	9	10	8	9	6	
National Savings Bonds	.	-	1	1	1	6	1	3	1	
Guaranteed Equity Bonds	.	0	1	-	-	1	1	0	-	
Endowment Policy Not Linked	.	3	3	3	4	3	1	0	3	
Company Share Scheme/Profit Sharing	.	5	4	3	1	1	0	0	2	
Save As You Earn	.	1	0	2	0	1	0	0	1	
Any type of account	.	94	95	95	91	93	89	87	92	
No accounts	.	6	5	5	9	7	11	13	8	
Direct Payment Account	.	93	94	94	90	92	87	87	92	
Sample size (=100%)		77	315	426	349	163	157	237	203	1,927

The information presented in Table 5.4 has been omitted from NI Report due to small sample size of ethnic groups.

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

Type of account	Family status								Percentage of 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	All benefit units
Current account	82	58	61	94	90	70	68	74	78
Post Office account	2	2	4	2	3	3	2	4	3
Basic Bank account	16	15	18	10	8	18	9	4	10
TESSA	8	4	5	3	6	1	1	1	3
ISA	24	8	13	23	28	8	11	9	17
Credit Union account	5	3	2	15	7	8	4	5	7
Other bank/building society accounts	41	29	25	39	43	11	17	20	29
Stocks and shares /Member of a Share Club	16	12	7	11	16	2	4	3	9
PEPs	6	2	3	2	4	0	1	1	2
Unit trusts	4	3	2	2	1	0	1	1	2
Gilts	2	0	1	0	-	0	0	-	-
Premium Bonds	12	4	4	5	6	2	3	3	5
National Savings Bonds	3	3	2	1	2	-	-	1	1
Guaranteed Equity Bonds	-	0	1	1	0	0	-	0	-
Endowment Policy Not Linked	-	0	1	5	4	2	1	-	2
Company Share Scheme/Profit Sharing	0	0	0	4	2	1	1	0	2
Save As You Earn	0	0	0	1	1	1	0	0	-
Any type of account	94	76	82	97	94	88	80	82	88
No accounts	6	24	18	3	6	12	20	18	12
Direct Payment Account	93	75	82	97	94	87	78	82	87
Sample size (=100%)	178	101	260	491	372	216	405	354	2,377

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

Type of account	Percentage of benefit units				
	Self-employed	Economic status			
		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	85	98	95	83
Post Office account	2	3	3	3	3
Basic Bank account	4	6	7	9	7
TESSA	4	2	5	2	5
ISA	26	20	28	20	15
Credit Union account	10	9	13	9	9
Other bank/building society accounts	37	32	48	38	27
Stocks and shares /Member of a Share Club	13	8	17	8	9
PEPs	4	2	3	2	4
Unit trusts	2	2	2	1	2
Gilts	-	0	0	0	-
Premium Bonds	7	3	6	6	5
National Savings Bonds	1	1	1	1	1
Guaranteed Equity Bonds	0	-	1	0	1
Endowment Policy Not Linked	4	3	4	1	2
Company Share Scheme/Profit Sharing	1	4	5	2	2
Save As You Earn	-	1	1	1	0
Any type of account	97	92	100	98	90
No accounts	3	8	0	2	10
Direct Payment Account	96	91	100	98	89
Sample size (=100%)	236	590	153	152	248

Table 5.6: Continued

Type of account	Percentage of benefit units				All benefit units
	Economic status			Others	
	Head or spouse aged 60 or over	Head or spouse unemployed	Head or spouse sick or disabled		
Current account	68	.	47	57	78
Post Office account	3	.	3	3	3
Basic Bank account	18	.	17	13	10
TESSA	6	.	1	1	3
ISA	16	.	4	6	17
Credit Union account	2	.	5	2	7
Other bank/building society accounts	30	.	8	10	29
Stocks and shares /Member of a Share Club	10	.	2	4	9
PEPs	3	.	0	-	2
Unit trusts	2	.	1	-	2
Gilts	1	.	1	0	-
Premium Bonds	6	.	1	2	5
National Savings Bonds	3	.	1	0	1
Guaranteed Equity Bonds	-	.	0	1	-
Endowment Policy Not Linked	1	.	-	1	2
Company Share Scheme/Profit Sharing	-	.	0	0	2
Save As You Earn	0	.	0	0	-
Any type of account	86	.	71	72	88
No accounts	14	.	29	28	12
Direct Payment Account	84	.	69	71	87
Sample size (=100%)	559	70	233	136	2,377

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

Percentage of Adults

Type of account	Age								All Males
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 59	60 to 64	65 to 74	75 or over	
Males									
Current account	66	83	87	83	76	83	71	73	79
Post Office account	1	2	1	2	2	0	3	0	1
Basic Bank account	5	6	7	8	5	7	13	15	8
TESSA	0	-	3	2	6	12	5	5	3
ISA	7	14	15	19	16	25	19	15	16
Credit Union account	3	9	8	7	3	3	6	0	6
Other bank/building society accounts	15	27	29	32	33	27	33	35	28
Stocks and shares /Member of a Share Club	3	6	9	8	11	17	13	13	9
PEPs	0	0	1	3	6	6	5	4	2
Unit trusts	-	1	2	2	2	1	5	1	2
Gilts	0	0	0	0	1	1	0	3	-
Premium Bonds	2	3	3	5	5	10	8	8	5
National Savings Bonds	0	0	-	1	1	5	1	6	1
Guaranteed Equity Bonds	0	0	1	-	1	0	1	0	-
Endowment Policy Not Linked	1	2	3	3	2	4	0	0	2
Company Share Scheme/Profit Sharing	1	2	3	2	2	1	0	0	2
Save As You Earn	0	0	-	1	0	0	0	0	-
Any type of account	76	89	93	92	87	91	85	88	88
No accounts	24	11	7	8	13	9	15	12	12
Direct Payment Account	74	87	93	91	84	89	83	88	87
Sample size (=100%)	167	252	349	264	145	116	160	108	1,561
Type of account	Age								All Females
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 59	60 to 64	65 to 74	75 or over	
Females									
Current account	73	86	84	80	79	79	71	61	78
Post Office account	4	2	3	3	2	1	1	6	3
Basic Bank account	6	7	10	6	5	10	16	18	9
TESSA	-	1	2	2	4	6	7	6	3
ISA	6	16	14	18	17	20	17	12	15
Credit Union account	4	7	10	7	3	7	2	1	6
Other bank/building society accounts	19	28	29	31	26	34	28	30	28
Stocks and shares /Member of a Share Club	0	4	6	9	8	11	11	4	6
PEPs	0	1	1	3	2	8	2	1	2
Unit trusts	0	0	-	2	2	2	4	1	1
Gilts	0	0	0	-	0	1	1	1	-
Premium Bonds	1	1	2	4	5	6	4	5	3
National Savings Bonds	0	-	-	1	0	2	1	1	1
Guaranteed Equity Bonds	0	0	-	0	0	1	1	0	-
Endowment Policy Not Linked	0	2	3	3	3	2	1	0	2
Company Share Scheme/Profit Sharing	1	2	1	1	0	1	0	0	1
Save As You Earn	0	1	0	0	2	0	0	0	-
Any type of account	84	93	93	87	89	90	89	82	89
No accounts	16	7	7	13	11	10	11	18	11
Direct Payment Account	84	92	92	86	85	90	88	82	88
Sample size (=100%)	224	345	378	290	135	132	197	150	1,851

Table 5.7: Continued

Type of account	Age								Percentage of Adults
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 59	60 to 64	65 to 74	75 or over	All Adults
All adults									
Current account	69	84	85	82	77	81	71	65	79
Post Office account	3	2	2	3	2	-	2	4	2
Basic Bank account	5	6	9	7	5	9	14	17	8
TESSA	-	1	2	2	5	9	6	6	3
ISA	7	15	15	19	17	22	17	13	15
Credit Union account	4	8	9	7	3	5	4	-	6
Other bank/building society accounts	17	28	29	31	30	31	30	32	28
Stocks and shares /Member of a Share Club	1	5	7	8	10	14	12	8	7
PEPs	0	-	1	3	4	7	3	2	2
Unit trusts	-	-	1	2	2	1	5	1	1
Gilts	0	0	0	-	-	1	1	1	-
Premium Bonds	2	2	3	5	5	8	6	6	4
National Savings Bonds	0	-	-	1	1	4	1	3	1
Guaranteed Equity Bonds	0	0	1	-	-	-	1	0	-
Endowment Policy Not Linked	-	2	3	3	2	3	-	0	2
Company Share Scheme/Profit Sharing	1	2	2	2	1	1	0	0	1
Save As You Earn	0	1	-	-	1	0	0	0	-
Any type of account	80	91	93	89	88	90	87	84	88
No accounts	20	9	7	11	12	10	13	16	12
Direct Payment Account	79	90	92	88	85	89	86	84	87
Sample size (=100%)	391	597	727	554	280	248	357	258	3,412

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

Type of account	Percentage of households					
	Total weekly household income					
	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
Current account	.	60	73	87	86	93
Post Office account	.	3	2	2	5	2
Basic Bank account	.	18	17	13	11	9
TESSA	.	2	3	6	5	4
ISA	.	8	10	18	22	22
Credit Union account	.	2	4	6	12	11
Other bank/building society accounts	.	17	21	29	31	42
Stocks and shares /Member of a Share Club	.	4	4	11	14	13
PEPs	.	1	1	3	3	3
Unit trusts	.	1	1	2	2	1
Gilts	.	-	0	1	1	1
Premium Bonds	.	2	2	5	10	8
National Savings Bonds	.	1	-	4	2	3
Guaranteed Equity Bonds	.	0	0	-	1	1
Endowment Policy Not Linked	.	0	1	1	3	3
Company Share Scheme/Profit Sharing	.	0	-	-	1	4
Save As You Earn	.	0	0	-	0	1
Any type of account	.	80	90	95	93	99
No accounts	.	20	10	5	7	1
Direct Payment Account	.	78	89	95	92	98
Sample size (=100%)		62	371	344	252	203
				136		

Table 5.8: Continued

Type of account	Percentage of households			All households
	Total weekly household income			
	£600 and less than £800	£800 and less than £1000	£1000 and above	
Current account	98	97	98	83
Post Office account	4	4	6	3
Basic Bank account	13	8	7	13
TESSA	4	7	8	4
ISA	26	35	42	21
Credit Union account	14	15	12	8
Other bank/building society accounts	47	54	59	34
Stocks and shares /Member of a Share Club	13	19	23	11
PEPs	2	6	8	3
Unit trusts	2	3	7	2
Gilts	1	1	0	-
Premium Bonds	7	9	10	6
National Savings Bonds	-	1	2	1
Guaranteed Equity Bonds	-	0	1	-
Endowment Policy Not Linked	5	5	6	3
Company Share Scheme/Profit Sharing	4	4	8	2
Save As You Earn	1	0	2	1
Any type of account	98	98	99	92
No accounts	2	2	1	8
Direct Payment Account	98	98	99	92
Sample size (=100%)	244	135	180	1,927

Table 5.9: Households by amount of saving and composition

Capital	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	52	51	32	27	75	35	.
Less than £1,500	13	17	17	15	18	26	.
£1,500 but less than £3,000	6	10	5	10	2	9	.
£3,000 but less than £8,000	13	11	18	15	3	14	.
£8,000 but less than £10,000	5	2	4	6	1	3	.
£10,000 but less than £16,000	4	6	7	11	1	6	.
£16,000 but less than £20,000	1	0	3	2	1	2	.
£20,000 or more	6	4	13	14	.	5	.
Sample size (=100%)	255	335	502	132	176	438	89

Capital	Household composition			All households
	Households with 1 or more adults over pension age	Households with 1 or more sick or disabled adults under pension age	Households with 1 or more unemployed adults under pension age	
	No savings	39	57	
Less than £1,500	13	15	.	18
£1,500 but less than £3,000	8	6	.	7
£3,000 but less than £8,000	16	9	.	14
£8,000 but less than £10,000	4	2	.	4
£10,000 but less than £16,000	6	4	.	6
£16,000 but less than £20,000	2	1	.	2
£20,000 or more	12	6	.	8
Sample size (=100%)	583	471	67	1,927

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

Capital	Percentage of benefit units							All benefit units
	Family status					Single male	Single female	
	Single male pensioner	Single female pensioner	Couple with children	Couple without children	Single with children	without children	without children	
No savings	52	54	36	31	73	60	63	48
Less than £1,500	10	13	25	20	16	18	22	19
£1,500 but less than £3,000	3	9	7	5	5	6	3	6
£3,000 but less than £8,000	17	13	15	18	4	9	6	12
£8,000 but less than £10,000	4	1	3	4	2	3	3	3
£10,000 but less than £16,000	3	4	6	7	1	2	1	4
£16,000 but less than £20,000	1	1	2	3	-	-	0	1
£20,000 or more	9	5	6	12	1	2	2	6
Sample size (=100%)	101	260	491	372	216	405	354	2,377

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

Capital	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
No savings	31	41	25	40	53
Less than £1,500	18	24	24	27	20
£1,500 but less than £3,000	8	6	9	6	5
£3,000 but less than £8,000	19	14	16	17	8
£8,000 but less than £10,000	6	4	5	1	2
£10,000 but less than £16,000	4	5	12	3	4
£16,000 but less than £20,000	2	1	2	1	2
£20,000 or more	11	4	7	5	6
Sample size (=100%)	236	590	153	152	248

Capital	Economic status				All benefit units
	Head or spouse aged 60 or over	Head or spouse unemployed	Head or spouse sick or disabled	Others	
No savings	47	.	82	76	48
Less than £1,500	13	.	9	16	19
£1,500 but less than £3,000	7	.	3	2	6
£3,000 but less than £8,000	15	.	2	3	12
£8,000 but less than £10,000	3	.	1	0	3
£10,000 but less than £16,000	4	.	-	-	4
£16,000 but less than £20,000	2	.	0	0	1
£20,000 or more	10	.	1	3	6
Sample size (=100%)	559	70	233	136	2,377

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

Capital	Percentage of households					
	Total weekly household income					
	Less than £100	£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
No savings	.	65	63	46	35	25
Less than £1,500	.	15	14	19	19	25
£1,500 but less than £3,000	.	6	5	7	8	11
£3,000 but less than £8,000	.	7	11	12	17	21
£8,000 but less than £10,000	.	1	2	3	6	2
£10,000 but less than £16,000	.	3	2	3	6	7
£16,000 but less than £20,000	.	1	1	1	2	1
£20,000 or more	.	2	3	9	7	8
Sample size (=100%)	62	371	344	252	203	136

Capital	Total weekly household income			
	£600 and less than £800	£800 and less than £1000	£1,000 and above	All households
No savings	24	17	14	41
Less than £1,500	26	18	15	18
£1,500 but less than £3,000	10	10	6	7
£3,000 but less than £8,000	17	20	17	14
£8,000 but less than £10,000	4	6	8	4
£10,000 but less than £16,000	7	9	15	6
£16,000 but less than £20,000	3	3	3	2
£20,000 or more	8	17	21	8
Sample size (=100%)	244	135	180	1,927