

November 2017

ISAs - UK

“A falling savings ratio and the launch of the Personal Savings Allowance pose a serious threat to the ISA market, with contributions falling for the fourth year running in 2016/17. However, low interest rates and the development of online platforms have driven new interest in the stocks and shares ...

Consumers and the Economic Outlook: Quarterly Update - UK

“Consumers’ spending power is being hit by the squeeze on incomes as inflation continues to outpace average wage rises. In four of the last five months, people have been more likely to feel worse off compared to a year ago than to say that their finances have improved. This is ...

October 2017

Consumers and Direct Investment - UK

“Increasing numbers of people, from across the wealth spectrum, are choosing to invest directly rather than use an intermediary – and this trend is set to continue. Based on the findings of our consumer research, many consumers are planning to start investing over the coming year. Most of these expect ...

September 2017

Equity Investing - UK

“Equity investing has become far more accessible over the last decade, but there are still many real and perceived barriers that hold people back. Simplicity is the key to extending the market, but a raft of regulation and remedies due in 2018 could hold progress back. Uncertainty over Brexit has ...

August 2017

Consumers and the Economic Outlook: Quarterly Update - UK

“The snap election clearly unsettled consumers. All three of our measures of sentiment fell between April and May. And the inconclusive result means that there was no immediate bounce in confidence post-election. Instead, our data shows that people were even more concerned after the results were announced than they were ...

June 2017

Deposit and Savings Accounts - UK

“Savers are having a grim time, with an ultra-low base rate and rising inflation making it near-impossible to achieve a real return. The introduction of funding schemes by the Bank of England has also reduced banks’ reliance on retail deposits, removing the pressure to aggressively compete. Many savers, therefore, are ...

May 2017

Saving and Investing for Children - UK

“Parents naturally feel the pressure to plan for their children’s future, but with limited investment and focus in the sector children’s saving and investment providers are doing little to support this. Low interest rates mean reduced incentives to save, although it also leaves a huge opportunity for providers to improve ...

April 2017

Buy-to-let Mortgages - UK

“The buy-to-let market has been rocked by rule changes in the last two years, with little opportunity to adapt before the next change takes place. It will be some time before the market can settle and lenders can bring a fresh approach to the challenges presented by tighter controls. Remortgages ...

March 2017

Consumers and the Economic Outlook: Quarterly Update - UK

“Consumer sentiment has remained strong, reflecting growing real wages, low unemployment and, as yet, the absence of any major economic upheaval post-EU vote. When it comes to the impact of the vote, people are relatively positive about the big-picture issues such as the UK’s economic growth, and most feel ...