

## ISAs - UK - September 2015

Report Price: £1750.00 | \$2834.04 | €2223.04

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Following the increase in the NISA annual allowance to £15,000 in 2014, the value of ISA subscriptions increased by 38% to reach £78.8 billion by the end of the 2014/15 tax year. Most of this increase came from cash deposits, which increased in value by 60% year-on-year, despite an overall decrease in the number of subscribed accounts for both cash, and stocks and shares deposits.

### This report looks at the following areas:

- ISAs at risk of becoming out-competed by regular savings accounts
- Goal-oriented ISAs have the potential to boost product uptake
- Workplace ISAs could help encourage long-term saving

This report examines the ISA market, investigating competing products and factors influencing the market, including wider economic trends and regulatory challenges. It provides an overview of value and volume sales for cash and stocks and shares ISAs, including a market forecast showing expected growth in the value of the ISA market over the next five years. Mintel's consumer research concludes the report, looking at product ownership, the value of ISA savings, motivations for saving, planned uses for ISA savings, ISA savings habits, and general attitudes towards ISA savings products and providers.

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### DID YOU KNOW?

This report is part of a series of reports, produced to provide you with a more holistic view of this market

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