

December 2015

Consumers and the Economic Outlook: Quarterly Update - UK

"Mintel's key measures of consumer confidence show that people are still wary. Although the improvements in sentiment that accompanied the end of the income squeeze have been sustained, 2015 has been a year of consolidation, rather than one of soaring consumer spirits. Earlier in the year, the election added ...

SIPPs - UK

"The new pension freedoms, introduced in April 2015, will encourage growth in SIPPs, in both the accumulation and decumulation stage. However, to fully capitalise on this opportunity, operators will need to promote the benefits of investing in a SIPP more widely, including among the mass market, and have the economies ...

September 2015

Retirement Planning: Pre-retirement - UK

"Online tools that provide projections of what pension funds may be worth based on current contributions by an expected retirement date will help savers to take a more goal-oriented approach to their retirement planning. Services like this could be the key to bringing retirement planning to the fore much earlier ...

August 2015

Annuities - UK

"In retirement, people still want a predictable, guaranteed income more than anything else. Hybrid, or 'third way', products that provide this alongside more attractive rates and the ability to keep some pension funds invested to draw a more flexible income from seem well set for significant growth in the years ...

Consumers and the Economic Outlook: Quarterly Update - UK

"The generally positive outlook of the economic climate, and the benefits that are gradually being witnessed at the individual level, means that the people of Britain are finally regaining their confidence. For the first time since the economic downturn, Mintel's data shows that more people feel better off compared to ...

July 2015

Equity Release Schemes - UK

"The equity release market has enjoyed another successful year in 2014, and the momentum has continued into the start of 2015. All the signs suggest that equity release is becoming a more mainstream product in later-life planning, driven by a growing target demographic, underpinned by a strong property market and ...

June 2015

Workplace Pensions - UK

“The workplace pension supply chain has been hit with double-edged reform over the past few years – first with auto-enrolment and now with pension freedoms. The freedoms have drawn due attention from the industry, but more work is needed to plug the advice gap and support savers as they reach ...

May 2015

Consumers and the Economic Outlook: Quarterly Update - UK

“Economic improvements are finally beginning to be felt at the consumer level. Falling prices of essentials and rising wages are helping incomes go further and there are indications that people are beginning to relax their budgets and spend on items and experiences that have been out of reach during the ...

April 2015

Personal and Stakeholder Pensions - UK

“Concerns have been raised that the new pension freedoms will lead to many making poor decisions when they come to access their pensions in retirement. However, Mintel’s research suggests that consumers should be given more credit. Many are aware of the potential dangers and will likely cautiously evaluate their options ...

February 2015

Consumers and the Economic Outlook: Quarterly Update - UK

“People are finally starting to feel the benefit of the recovery in their pay packets. After five years, average wages are finally increasing more quickly than prices. Although this will take time to feed through into consumer confidence, there are signs that spending habits are changing.

January 2015

**Retirement Planning: At/post
Retirement - UK**

“Without the comfort of generous defined-benefit (DB) pensions, relatively few people will be able to enjoy the luxury of actively choosing to embark on a phased retirement. More likely is that phased retirement will most commonly be a result of people working to supplement their state pension, and attempting to ...