



## January 2022

### Equity Release Schemes - UK

“The pandemic has brought a series of challenges, but it has also proved beneficial for the equity release market. The prospects for further growth are strong as a series of factors, such as the ageing population and rising house prices, are likely to play in favour of the equity release ...

## December 2021

### Current Accounts - UK

“Despite generally high satisfaction levels with current accounts, switching activity has grown in the second half of the year as providers bring back incentives. With more branch closures throughout the year, digital customer service and video appointments will grow in importance, with particular need to raise awareness of these services ...

### Credit Cards - UK

“The COVID-19 pandemic has impacted the credit card market, as reduced spending opportunities and increased savings have limited credit card use and the need for borrowing. Consumers will continue to remain wary about debt and limit credit card borrowing as the cost of living rises and household budgets are squeezed ...

### Consumers and Investing - UK

“The COVID-19 pandemic has had a positive impact on the retail investing market, with future prospects looking positive. Gross and net investment sales have increased as people have turned to investing due to enduring low interest rates and pent-up household savings. The pandemic has also encouraged new, and younger, investors ...

## November 2021

### Consumer Attitudes towards Debt and Credit - UK

“Consumer credit will return to growth in 2021 and will be sustained by pent-up demand in the next couple of years as consumers take the opportunity to make up for cancelled and delayed plans. However, while many households have managed to improve their finances during the pandemic, some of those ...

## October 2021

### Personal Pensions - UK



“2020 was a challenging year for the individual pension market as COVID-19-related disruption added to the difficulties already facing the sector before the pandemic. Sales have recovered in 2021 thanks to a rise in household savings activity and improving consumer confidence. However, it remains to be seen if new business ...

## September 2021

### Pet Insurance - UK

“The COVID-19 pandemic led to an increase in pet ownership and boosted the value of the pet insurance market. While the length of the crisis is still to be determined, lifestyle changes such as more homeworking are expected to persist in the long term, providing a platform for higher levels ...

## August 2021

### ISAs - UK

“The pandemic has led to an increase in household deposits, but little of this has been put into ISAs. The personal savings allowance and ultra-low interest rates have undermined the benefits of ISAs, especially for basic-rate taxpayers, making it difficult to frame the benefits of the product. The advertising focus ...

### Retirement Planning - UK

“Only 34% of people aged over-45-65 have sought expert advice on a pension or retirement-related matter. Yet many more are interested in doing so. This shows there is good scope to expand the market for retirement planning and advice. The challenge for advisers is to convert this interest into positive ...

## July 2021

### Retail Payment Options - UK

“It has been a transformative year for the payments sector with the pandemic acting as a catalyst to regulatory, technological and behavioural change. Cash use has plummeted, contactless payments have surged, and consumers have made use of ‘buy now, pay later’ (BNPL) as shopping moved online. While cards now dominate ...

## April 2021

### Mortgages - UK

“Mortgage lending fell in 2020 as the housing market was distorted by lockdowns and the stamp duty holiday.

### Consumer Attitudes towards Investing in Property - UK



## Finance Intelligence: UK -



The market was also disrupted by lenders being forced to embrace working from home, and the technical and financial challenges of implementing payment holidays. Mortgage availability has been improving as vaccines have ...

“Unprecedented levels of savings have been accumulated during the pandemic by high-income households, which are key for growth in this sector. Potential investors see COVID-19 permanently changing the housing market, but also creating new prospects to invest. Seizing the right opportunity is the main motivator to invest in property, which ...