

## 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

### **Consumers, Saving and Investing - UK**

“Once consumers start saving, the benefits of having money set aside become more tangible. This increases their commitment to saving, and makes the habit self-perpetuating. The challenge for providers, therefore, is to find a way of encouraging consumers to take the first step.”

– **Jessica Morley, Financial Services Analyst**