

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 ...

November 2015

Affluent Investing - UK

"Wealth managers have managed to perform well in a testing investment environment in the last year. However, firms must remain vigilant in order to remain successful and provide returns for their clients. The increased market share of discretionary services in 2014 reflects investors' belief in managers to negotiate turbulent periods ...

October 2015

Share Dealing - UK

"Share dealing appeals to a wider range of people than might be expected. This is the case both in the numbers of people who hold a share dealing account, as well as those who aspire to have an account in the future. At the same time, the execution-only channel is ...

September 2015

ISAs - UK

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 ...

August 2015

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“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

Collective Investments - UK

The UK investment market performed strongly in 2014 and the first half of 2015. The gross value of retail sales of unit trusts and OEICs grew by 15% in 2014, while sales in Q1 2015 were 5% higher than the year before. This increase in value is expected to continue ...

May 2015

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“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

Saving and Investing for Children - UK

“Due to the initial government incentivisation Child Trust Fund ownership levels have remained considerably above those for Junior ISAs. However, as of April 2015 CTF owners have the option to switch their accounts to JISAs. As the JISA market is far more competitive than the now-stagnant CTF market, this is ...

March 2015

Buy-to-let Mortgages - UK

“For the majority of people who will benefit from the pensions freedoms, a buy-to-let investment is unlikely to be either a viable or an enticing investment option. Even ignoring funding complications, the perceived hassle of being a landlord puts many off. As Mintel’s data reveals, among those already retired and ...

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.