

Consumers, Saving and Investing - UK - January 2012

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"Although the current squeeze on household budgets has undoubtedly put a damper on the amount of money people are able to save, the lack of a savings habit among many individuals often comes down to lifestyle choices. By designing savings products and services that take lifestyle into consideration providers may be able to encourage more people to develop disciplined savings habits."

– George Zaborowski, Senior Financial Services Analyst

In this report we answer the key questions:

- How will changing population dynamics affect the market?
- Why don't British savers chase better returns on the stockmarket?
- How can long-term investing be made more appealing to young savers?
- How can providers encourage better savings habits?
- Is there a way to help those hampered by debt become savers?

This report is a study of the saving and investment market from the consumer's perspective. Starting with an investigation of the current economic environment and a brief overview of savings and investment market sizes, the core of the report centres on the findings of Mintel's exclusively commissioned research on the topic of savings and investing. In addition to detailing consumer product ownership and savings levels these sections of the report provide an analysis of consumer attitudes and behaviour, the primary motivations (and barriers) to saving and investing are considered, as well as consumers' views on the best ways to achieve various types of personal financial goals.

Abbreviations used

AWE - Average Weekly Earnings
 CPI - Consumer Price Index
 GAD - Government Actuary's Department
 GDP - Gross Domestic Product
 HMRC - HM Revenues & Customs
 IMA - Investment Management Association
 ISA - Individual Saving Account
 NS&I - National Savings and Investments
 OEIC - Open-ended Investment Company
 RPI - Retail Price Index
 SIPP - Self-invested Personal Pension

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