

November 2018

ISAs - UK

"Despite the difficulties faced by UK households looking to boost their savings, the decline in the ISA market has been halted in the last 12 months. Rising interest rates will act as a greater incentive to save, while stocks and shares ISAs continue to increase in popularity. The lifetime ISA ...

Consumers and the Economic Outlook - Quarterly Update - UK

"Financial well-being and confidence was lower in each of the three months to October than we reported throughout the summer months. This matches the stagnant economic performance in August and September. Overall though, most consumers are still getting by, and remain relatively optimistic about their financial future."

– Rich ...

September 2018

Equity Investing - UK

"2017 was a bumper year for the equity investing market, but this is unlikely to be repeated in 2018, with Brexit looming. Competitive pressures are growing, even among the once-niche online platform providers, and the flow of new customers is inhibited by low levels of investable assets. Ethical and micro-investing ...

August 2018

Consumers and the Economic Outlook - Quarterly Update - UK

"Consumers continue to worry about the impact Brexit will have on the UK economy. But people are still focussing much more on their own financial situations, which are currently in a pretty healthy state. The base rate rise will make it harder for some, but the general outlook is positive ...

July 2018

Children's Attitudes towards Saving - UK

"Despite parents' commitment to save, a decade of low interest rates, regulatory interventions and limited developments in the market has reduced the appeal of child-specific products. The recent rate rise and digital innovations mean there are now plenty of opportunities

for providers to shake things up and offer something different ...

June 2018

Consumers and the Economic Outlook - Quarterly Update - UK

“The increase in confidence that we discussed in Consumers and the Economic Outlook – UK – March 2018 clearly wasn’t a one-off. Our confidence data has been running for almost a decade now, and people’s assessments, both of their current financial situation and how they expect their finances to shape ...

Deposit and Savings Accounts - UK

“Most people have an unstructured approach to saving, doing so as and when they can afford to. However, affordability constraints mean people are saving less of their disposable income than they previously have. Innovative digital savings tools can help people to establish better saving habits and ensure they meet their ...

May 2018

Property as an Investment - UK

“The buy-to-let mortgage market is expected to see slower growth in relation to house purchase going forward, reflecting a harsher regulatory climate and less favourable market conditions. High house prices and higher borrowing costs, as well as greater upfront expense for those who already own property, will likely make the ...

March 2018

Consumers and the Economic Outlook - Quarterly Update - UK

“People are still wary about the potential impact of Brexit – particularly when it comes to the cost of living. But people seem able to separate these macro-economic concerns from their own personal financial situation. Unemployment remains at record lows, and while average wages are still increasingly more slowly than ...