

YouGov Survey Results

Sample Size: 8016 Adults in GB
Fieldwork: 8th - 15th July 2025

	Total	Has a Cash ISA	Pays in more than £10,000 a year to a Cash ISA	Vote in 2024 GE					EU Ref 2016		Gender		Age				Social Grade	
				Con	Lab	Lib Dem	Reform UK	Green	Remain	Leave	Male	Female	18-24	25-49	50-64	65+	ABC1	C2DE
Weighted Sample	8016	1028	156	1443	2060	737	866	475	2814	2862	3880	4136	842	3311	1980	1883	4569	3447
Unweighted Sample	8016	1096	166	1442	2212	808	910	493	3202	2962	3539	4477	543	3023	2187	2263	4833	3183
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

For the following questions, please give your answers based on you personally, not including any investments or savings made by other people in your household.

ISA rules currently allow you to deposit up to £20,000 a year into a Cash or Stocks and Shares ISA without having to pay tax on interest earned.

Imagine the rules were changed so that this annual tax-free threshold is reduced to a much lower level for Cash ISAs, but remained at £20,000 for Stocks and Shares ISAs.

Thinking about the money you currently put into Cash ISAs each year which would now be over the limit, what would you do with the money instead?

[Asked only to those who said they put money into a Cash ISA; n=1096]

Would put it into a Stocks and Shares ISA instead	26	26	28	24	25	31	17	31	27	16	32	18	53	33	20	14	29	18
Would put it in into a taxable savings account instead	29	29	33	35	32	27	23	19	28	34	28	31	13	24	29	41	28	32
Would put it into some other form of investment	23	23	28	21	19	20	34	19	21	27	24	20	15	21	25	24	23	22
Not sure	29	29	21	26	30	28	29	37	29	28	23	36	36	31	29	24	27	33
Prefer not to say	1	1	1	1	1	2	3	0	1	1	1	1	0	1	1	1	1	1

Excluding pension savings, how willing or unwilling would you say you personally are generally to invest your savings in stocks and shares, e.g. through a Stocks and Shares ISA, brokerage account, general investment account, etc?

Very willing	9	13	11	10	9	13	9	10	11	7	13	5	9	12	8	5	12	5
Fairly willing	22	31	32	20	26	27	17	28	25	17	26	18	36	25	19	14	27	15
TOTAL WILLING	31	44	43	30	35	40	26	38	36	24	39	23	45	37	27	19	39	20
Fairly unwilling	22	27	35	23	23	26	22	26	25	22	21	24	23	22	23	21	23	21
Very unwilling	33	24	19	37	29	24	42	24	27	43	27	39	10	25	38	52	26	42
TOTAL UNWILLING	55	51	54	60	52	50	64	50	52	65	48	63	33	47	61	73	49	63
Don't know	14	5	3	10	13	11	11	12	12	11	13	15	22	17	12	8	12	17

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	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%

Which of the following are reasons that you personally are unwilling to invest your savings in stocks and shares? Please select all that apply

[Asked only to those whp are unwilling to invest their savings in stocks and shares; n=4566]

It's too risky	65	76	75	68	67	68	61	65	66	65	65	65	73	64	68	62	67	63
I don't understand enough about how the stock market works	41	44	37	35	45	49	34	51	44	35	36	45	62	49	37	33	43	39
I want to be able to access my savings at short notice	29	41	32	34	28	37	31	28	31	29	26	30	27	26	27	33	30	27
I'm only planning to save for a short time period	7	16	15	8	9	10	6	6	8	7	8	6	9	6	5	9	8	6
Cash savings are more likely to generate a good return on investment	5	9	12	7	4	4	4	4	4	5	6	3	3	4	3	6	4	5
Some other reason(s)	13	9	13	12	14	11	16	15	13	15	16	12	8	13	14	15	12	15
Not sure	3	1	0	1	1	1	3	1	2	2	3	3	2	3	3	2	2	4

*Any percentages calculated on bases fewer than 100 respondents do not represent a wide enough cross-section of the target population to be considered statistically reliable. These figures should not be used.

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	Total	Country			Region in England			
		England	Wales	Scotland	North	Midlands	London	Rest of South
Weighted Sample	8016	6934	385	697	1900	1315	970	2750
Unweighted Sample	8016	6884	407	725	1910	1315	775	2884
	%	%	%	%	%	%	%	%

For the following questions, please give your answers based on you personally, not including any investments or savings made by other people in your household.

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Would put it in into a taxable savings account instead	29	29	32	30	32	31	25	28
Would put it into some other form of investment	23	22	30	19	20	24	17	25
Not sure	29	29	22	31	30	32	26	29
Prefer not to say	1	1	0	1	1	2	0	1

Excluding pension savings, how willing or unwilling would you say you personally are generally to invest your savings in stocks and shares, e.g. through a Stocks and Shares ISA, brokerage account, general investment account, etc?

Very willing	9	9	7	9	7	6	15	10
Fairly willing	22	22	21	22	20	19	32	21
TOTAL WILLING	31	31	28	31	27	25	47	31
Fairly unwilling	22	22	21	22	21	24	19	23
Very unwilling	33	32	39	34	37	37	19	32
TOTAL UNWILLING	55	54	60	56	58	61	38	55
Don't know	14	14	11	13	15	14	16	14

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I want to be able to access my savings at short notice	29	29	26	29	25	32	27	30
I'm only planning to save for a short time period	7	7	7	5	6	7	10	7
Cash savings are more likely to generate a good return on investment	5	5	5	3	4	6	4	5
Some other reason(s)	13	13	16	15	13	12	14	13
Not sure	3	2	2	5	3	2	2	2

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