

Investing Statistics

*A detailed look at the investing
landscape in the UK*



*Analysis
conducted by*

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1. **33%** of Brits own shares.
2. **2.2 million** people in the UK (that's just over 3%) were subscribed to a stocks and shares ISA account in 2019.
3. Around **4 in 10 (39%)** women say they currently invest, compared to **6 in 10 men (58%)**.
4. From 2019 to 2020, the average search interest in share trading **increased by 121%**.
5. The most popular reason for investing overall (55%) was the fact that savings accounts **offer poor interest rates**.
6. Investors are now holding onto their shares for **0.8 years on average** before selling them. In 1980, the average was **9.7 years**, representing a **decline of 91.75%**.
7. Over the course of 2020, the FTSE 100 **fell by 14.34%**, **the biggest decline** since the year of the financial crisis.
8. The FTSE 100 **closed at 6,460.50** in 2020.
9. **Less than 5%** (3%) of Brits currently have a stocks and shares ISA.
10. The average amount held in adult stocks and shares ISA is **£9,331**.
11. The average annual rate of return for stocks and shares ISAs for April 1999 to April 2020 was **5.14%** (however, past performance is no guarantee of future results).
12. In total there is **£22.6 billion** in adult stocks and shares ISAs.
13. The average junior stocks and shares ISA has **£1,465** in it.
14. There is almost the same number of people **over the age of 65** with a stocks and shares ISA as there are of people **under the age of 45** with a stocks and shares ISA (740,000 vs 777,000).
15. There were **over 800,000 CFD-funded retail client accounts** in 2018.
16. **82% of CFD clients** lose money.
17. The average CFD client **loses £2,200** when trading these products.
18. Elon Musk's Twitter activity has **shifted the share price of six companies by 108%** on average by the close of the respective market each day.
19. Bitcoin saw a **\$50 billion surge** in value on the day Elon Musk added "#bitcoin" to his Twitter bio.
20. According to our new research, **28% of Brits** would only consider investing in ethical choices if they thought their investments **could perform as well as, or better than, other investments**.

Who owns UK shares?

Shares in the UK are traded on the London Stock Exchange (LSE). These shares are available to buy by any individual or company around the world. So who owns the most?

- The number of UK shares which are owned by individuals has been increasing, with individuals now owning 13.5% of all UK shares.

Ownership of UK shares by value

Owner	2018	2016	2014	2012
Rest of the world	54.90%	53.90%	53.70%	53.30%
Individuals	13.50%	12.30%	12.40%	10.60%
Unit trusts	9.60%	9.50%	9.10%	9.50%
Other financial institutions	8.10%	8.10%	7.10%	6.60%
Insurance companies	4.00%	4.90%	5.90%	6.20%
Private non-financial companies	2.60%	2.20%	2.00%	2.30%
Pension funds	2.40%	3.00%	3.00%	4.70%
Banks	2.10%	1.80%	1.40%	1.90%
Investment trusts	1.40%	2.10%	1.80%	1.70%
Public sector	0.90%	1.10%	2.60%	2.50%
Charities	0.50%	1.00%	1.10%	0.60%



Source: Office for National Statistics

Who is and who isn't buying stocks and shares?

Two-thirds of Brits are planning to buy stocks and shares in the future. However, the risky world of stocks and shares isn't for everyone, so who is and who isn't buying shares in the UK?

- According to our 2020 survey, 33% of Brits owns shares.
- 2.2 million people in the UK (that's just over 3%) were subscribed to a stocks and shares ISA account in 2019.

- Around 3 in 4 men plan to invest in stocks and shares of a company at some point in the future.
- Londoners are most likely to plan to invest in stocks and shares with 75% saying they intend to invest.
- Those in Northern Ireland were least keen to invest, with 43% saying they have no intentions to invest.
- Younger generations are most keen to invest in the future.
- Only 43.5% of these ISAs were held by women (957,000).
- While 56.5% of stocks & shares ISAs were held by men (1.25 million).
- The average stocks & shares ISA account is worth £27,000.
- Men have slightly more money in their stocks & shares ISAs, at £29,500 compared to £25,800 for women.

Why are fewer women investing in stocks and shares?

Around 4 in 10 women (39%) said they had money currently invested in some form (either a share, fund, ETF or private pension), compared to around 6 in 10 men (58%).

However, investing is proving much more popular with younger generations of women than their older counterparts. While around a quarter (26%) of those aged over 55 and 35% of 45 to 54 year olds said they currently hold at least one investment, this figure rises to 60% of 25 to 34 year olds. For 18 to 24 year olds the total who invest is almost 4 in 5 (79%).



The proportion of women holding management positions in **ethical funds** is **97%** higher than it is at 'regular' funds.



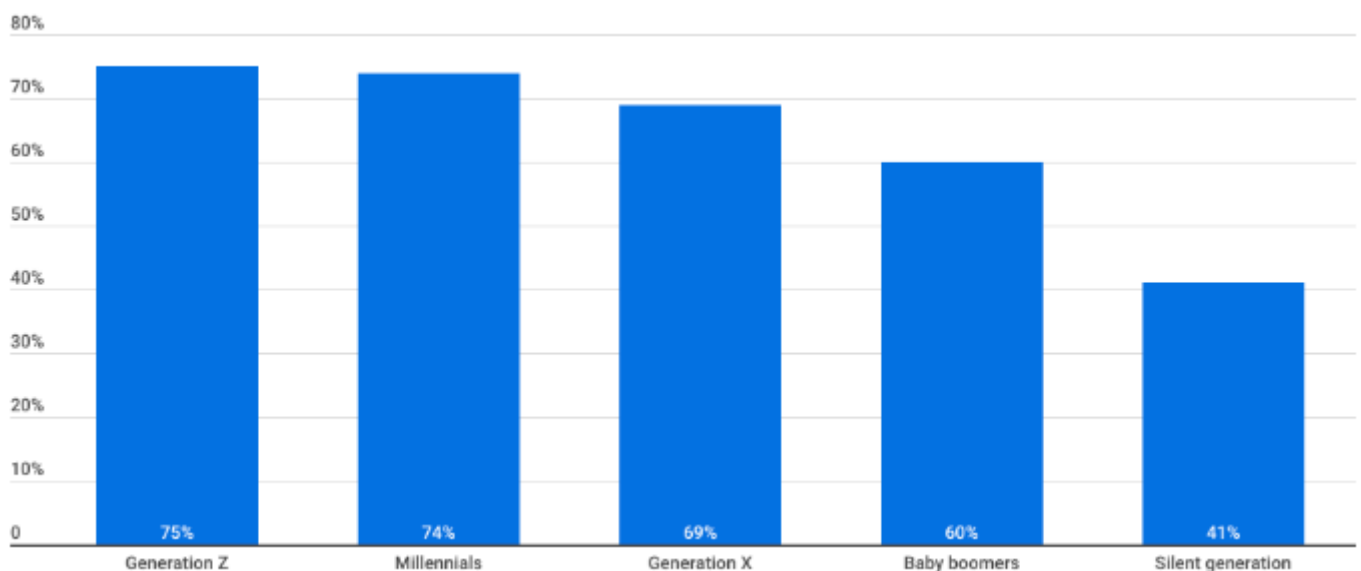
The generation most likely to invest

While share trading was once the preserve of an elite minority, the democratisation of trading via online trading and investing apps is leading to a huge number of people now considering investing.

Finder's survey shows that three quarters of both Generation Z and millennials (75% and 74%) already have or would consider investing during or after the COVID-19 pandemic.

Despite being the generation that you might typically associate with share trading, only 60% of baby boomers said that they would consider investing in the future, while the figure drops to just 41% for the silent generation.

Who would invest during or after the pandemic?



Source: Finder.com Investing whitepaper

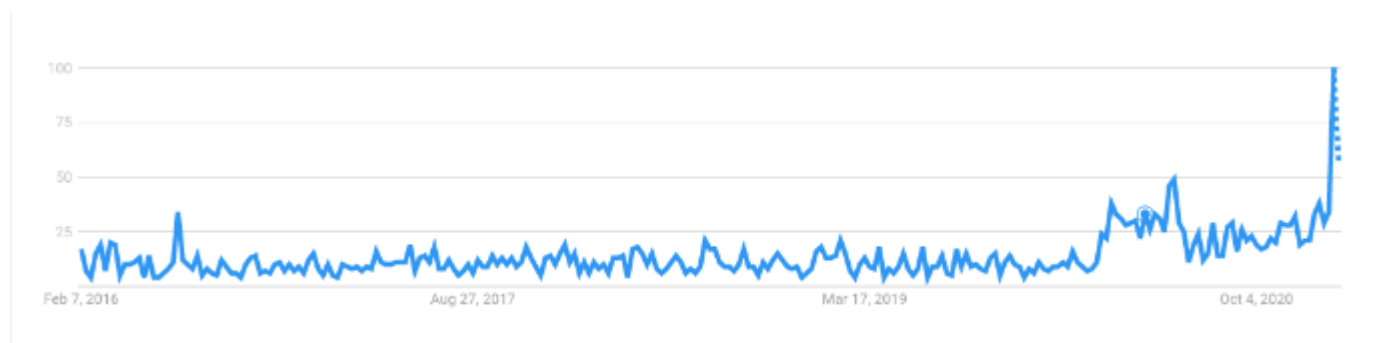


The rising interest in share trading

Share trading has become more common for individuals with the rise of a range of accessible and easy-to-use investing platforms and apps. We analysed the latest search data to see how interest has changed over the past five years by examining the search term “share trading”.

Our analysis suggests that interest in share trading stayed fairly consistent from 2016 to 2019. However, from 2019 to 2020 the average search interest in share trading increased by 121%. This is a trend which doesn't look like slowing, with search interest growing a further 111% so far in 2021 (01/02/2021).

Search interest for 'share trading'



United Kingdom. Past 5 years. Web Search.

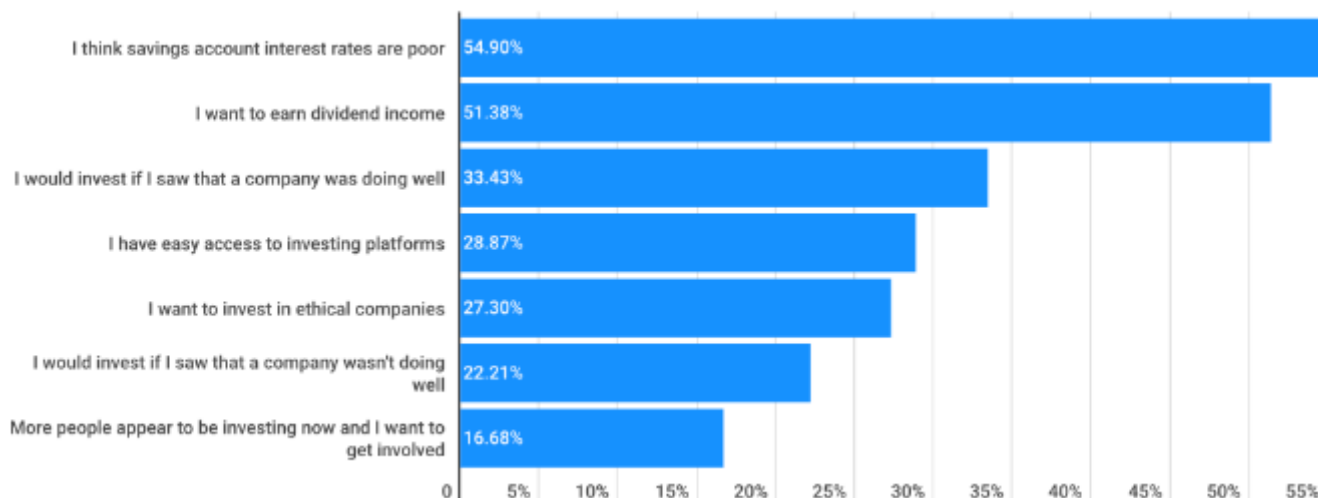
Source: Google Trends



Reasons to invest

The most popular reason for investing overall (55%) was due to the fact that savings accounts offer poor interest rates. 33% are intrigued by companies that do well and would be more likely to invest if they saw one doing well. 22% found that it was a good time to get involved in investing while many companies aren't doing well.

Reasons for investing



Source: Finder.com Investing white paper



Generational: Reasons to invest

Why is the interest in investing higher now than before? Fundamental shifts are happening in retail investing: younger generations seem to be embracing the idea as it becomes more accessible via apps.

Reasons to invest by Generation

Generation	It's more accessible due to apps	The apps are cheaper	I want to invest while prices are cheaper
Postmillennial/Generation Z (Born after 1996)	27%	17%	25%
Millennials (Born 1981-1996)	32%	24%	23%
Generation X (Born 1965-1980)	16%	11%	12%
Boomers (Born 1946-1964)	11%	8%	10%
Silent (Born 1928-1945)	8%	9%	4%

Source: Finder.com Investing white paper



How long do investors hold on to stocks and shares?

The stock market is in constant transition, and over time, investor behaviour has changed.

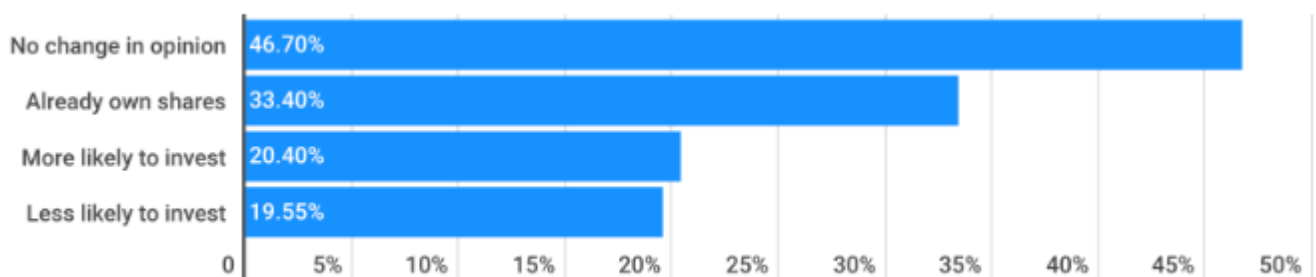


What method has worked out the best so far in 2020? We decided to start the year with £1,000* placed in some of the most popular investments from last year, in the best savings account available on Finder, and under our mattress. [Follow our live tracker to see which method is currently winning.](#)

COVID-19 and investing

After COVID-19 hit the world and made most of us housebound, many people used their time to invest, or at least to consider it. The results from a Finder survey done in May 2020 revealed that 20% of Brits thought the pandemic was a good time to invest, while equally as many thought to wait a bit longer.

Opinions on investing during the coronavirus pandemic



Source: Finder.com Investing white paper



Most popular ways to invest: Movers and shakers

Fintech is quietly revolutionising retail investing in much the same way that challengers like Revolut, Monzo and Starling Bank have transformed banking – by breaking down the biggest barriers to entry: ease-of-use and cost.

The aptly-named Robinhood was the first to offer commission-free trading for US retail investors in 2015, and this has since been replicated by other disruptors, primarily as a way to attract new customers.

Top direct platforms by assets under administration (AUA), September 2019

1. Hargreaves Lansdown (£98.4 billion)
2. interactive investor (£30.2 billion)
3. Fidelity Personal Investing (£18.8 billion)
4. Halifax Share Dealing (£13.5 billion)
5. Barclays Smart Investor (£12.8 billion)
6. AJ Bell YouInvest (£11.1 billion)

Top 5 most downloaded trading apps, March-April 2020

1. Trading 212
2. Plus500
3. Plum
4. Hargreaves Lansdown
5. Coinbase

The drop in fees has been accompanied by an “appification” of investing platforms, both among established platforms like Hargreaves Lansdown, AJ Bell and Fidelity, and challengers like Trading 212, Degiro and eToro. The fast-growing challengers still have a long way to go to catch the incumbents, but their influence is changing the whole market.

The next big challenge is engaging a new audience, and it seems the time is right. A survey we ran in 2018 showed that only 22% of Brits owned stocks and shares and 49% had no plans to invest. In 2020, 33% said they owned shares and only 33% said they had no plans to invest. In the space of two years, we’ve seen the proportion of Brits who invest leap by 11 percentage points. This is likely to increase, but it will take work.

“

Our biggest competitor is not Hargreaves Lansdown, it’s the notion that you should not bother investing. It’s not understanding investing as a lifestyle choice.

Viktor Nebehaj, co-founder, Freetrade

”

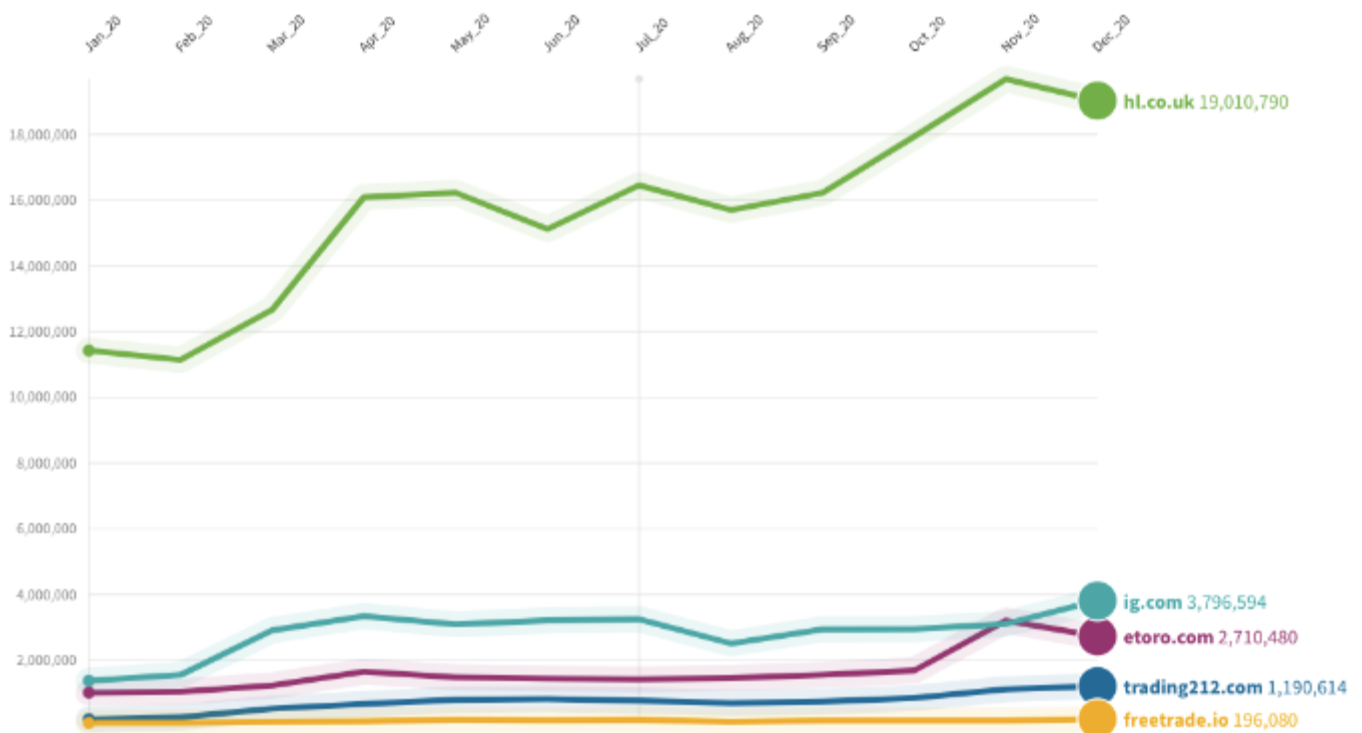
The most popular and fastest-growing platforms in 2020 (website visits)

We looked at site visits across five investment platforms and apps in the UK to see how popular each is.

In terms of the number of visits to its website, Hargreaves Lansdown was the most popular website with 15.62 million visits per month across the year in 2020. IG was the second most visited website (2.82 million), followed by eToro (1.64 million), Trading 212 (703,395) and then Freetrade (135,724).

All five platforms saw significant growth in interest, with the monthly website visits to the retail investment platforms increasing by 223% on average from January 2020 to December 2020. The fastest-growing, in terms of monthly traffic, was Trading 212, which saw an increase of 539% from January to December 2020. The next fastest-growing share trading platform was IG (180%), followed by eToro (172%), Freetrade (159%) and Hargreaves Lansdown (67%).

Website visits of five investment platforms and apps (retrieved 12/2020)



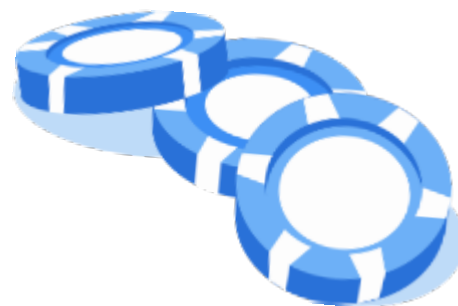
Source: Google Trends



What can you trade?

Once you've opened a trading account, there are a whole host of different companies you can choose to invest in. So which companies are available?

Only companies that have "floated" on the stock exchange can sell shares publicly. There are two main markets available in the UK: the Financial Times Stock Exchange 100 (FTSE 100) and the Alternative Investment Market (AIM).



FTSE 100

The FTSE 100 is the top 100 companies listed on the London Stock Exchange (LSE) and is often used as a gauge of the UK's business economy. The FTSE 100 includes big names such as Barclays, Vodafone, easyJet and Sainsbury's.

- The FTSE 100's record high was 7,877.45 on 22 May 2018.
- The record low was 3,287.04 on 12 March 2003.
- Over the course of 2020, the FTSE 100 fell by 14.34%, the biggest decline since the year of the financial crisis.
- The FTSE 100 closed at 6,460.50 in 2020.
- The lowest point in 2020 was on 23 March where the FTSE dropped to 4,993.90.
- The total market capitalisation of the FTSE 100 is £1.814 trillion (as of May 2020).

FTSE 100 performance (5 years -retrieved 04/02/2021)



Source: Google Trends

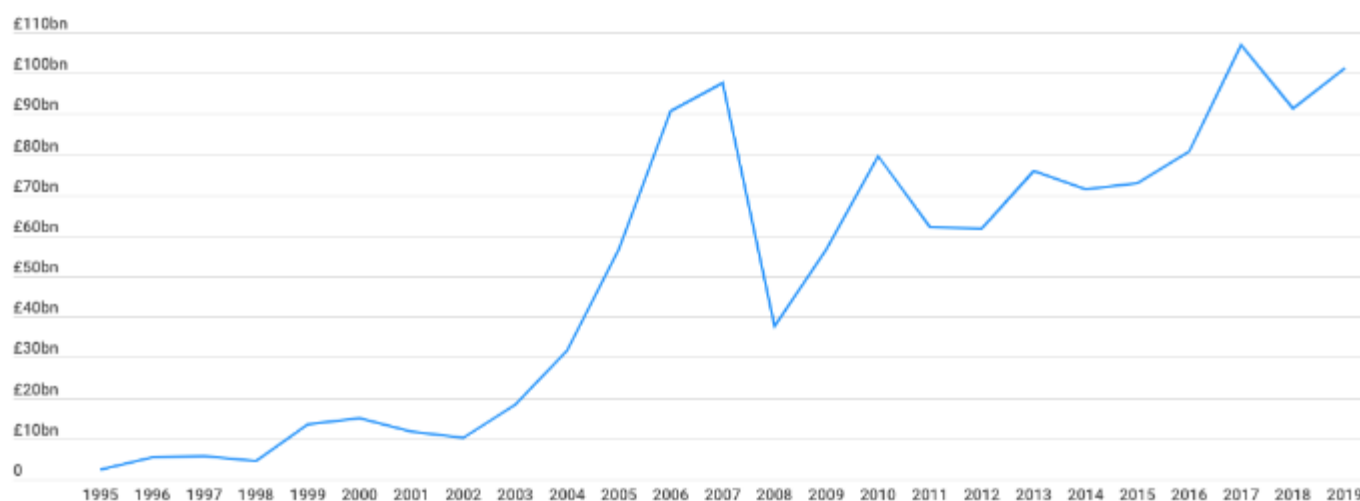


AIM

The other option for trading shares is through the AIM, a subsidiary of the London Stock Exchange. The AIM is a list of new growing companies that are less well known.

- The primary AIM market now lists around 850 companies.
- AIM's market value is now standing at £104 billion.
- The AIM market has raised over £115 billion since its inception in 1995.

Market value of AIM primary market 1995-2019 (retrieved 08/08/2019)



Source: London Stock Exchange



What stocks are people buying?

So what stocks have people been buying over the last week? The latest figures are from Trading 212 showing how many users currently own each stock (retrieved 03/02/2020). Note that these figures are shown for your interest only and are not a guide for how you should invest.

Stock leaderboard (retrieved 03/02/2020)

#	Leaderboard	Users
1	Tesla	183,738
2	NIO Inc	137,580
3	Apple	128,527
4	Amazon	93,846
5	AMC Entertainment Holdings	79,326
6	GameStop	74,789
7	iShares Global Clean Energy	60,143
8	Nokia	58,992
9	BP PLC	57,407
10	Rolls-Royce Holdings	55,453

Source: Trading 212



Quick overview

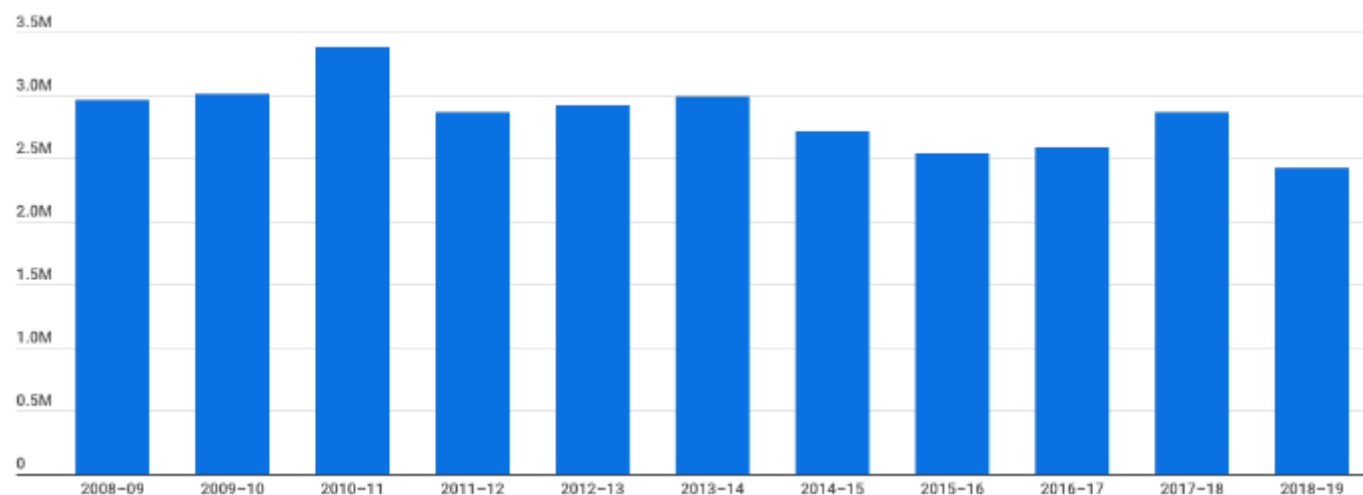
- Less than 5% of Brits currently have a stocks and shares ISA.
- The average annual rate of return for stocks and shares ISAs for April 1999 to April 2020 was 5.14% (past performance is no guarantee of future results).
- Over 2.4 million adult accounts and 286,000 junior accounts were open in 2018–2019.
- The average adult stocks and shares ISA has £9,331.
- The average junior stocks and shares ISA has £1,465.
- In total there is £22.6 billion in adult stocks and shares ISAs.
- In junior stocks and shares ISAs, there is more than £419 million.

All investing should be regarded as long term. The value of investments can fall as well as rise, and you may get back less than you invested. Past performance is no guarantee of future results. Your capital is at risk.

Adult ISAs: Number of accounts

The number of adult stocks and shares ISAs reached 2.9 million accounts in 2017–2018. However, the number of accounts dropped by 445,000 in 2018–2019 to 2.4 million. This means that less than 5% of British adults are currently utilising a stocks and shares ISA.

Number of adult stocks and shares ISAs (UK)



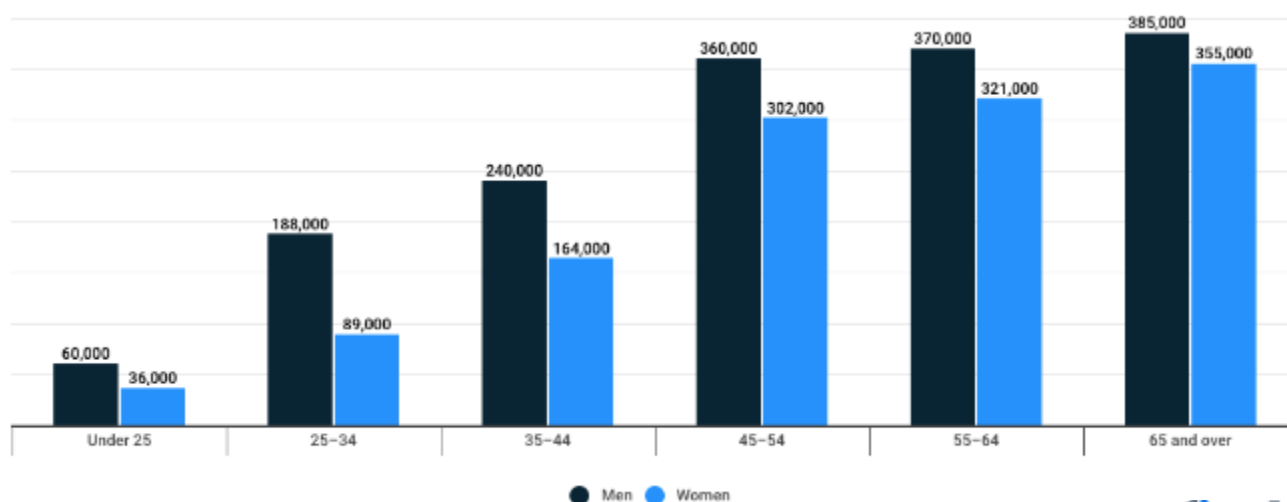
Source: Gov.uk



Gender and age: Number of accounts

Older generations are far more likely to put money in stocks and shares ISAs for men and women. For example, there are almost the same amount of people over the age of 65 with a stocks and shares ISA than those under 45 (740,000 vs 777,000). Across all ages, there were more men than women invested in stocks and shares ISAs.

Number of adult stocks and shares accounts by age group and gender



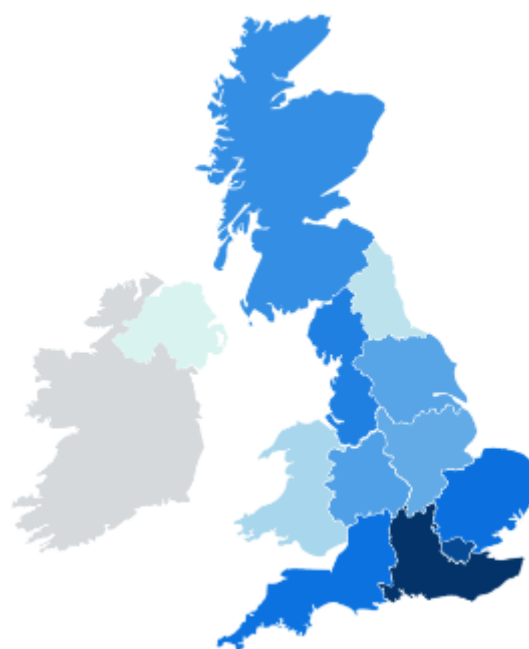
Source: Gov.uk



Regional: Number of accounts

The number of people with stocks and shares ISA differs across the UK. The South East is the region with the largest number of stocks and shares ISAs, with 522,000 accounts. Following this, was London (435,000), East of England (294,000), the South West (288,000) and the North West (262,000).

Northern Ireland had the lowest number of stocks and shares ISA subscriptions out of the UK (51,000), followed by the North East (83,000).



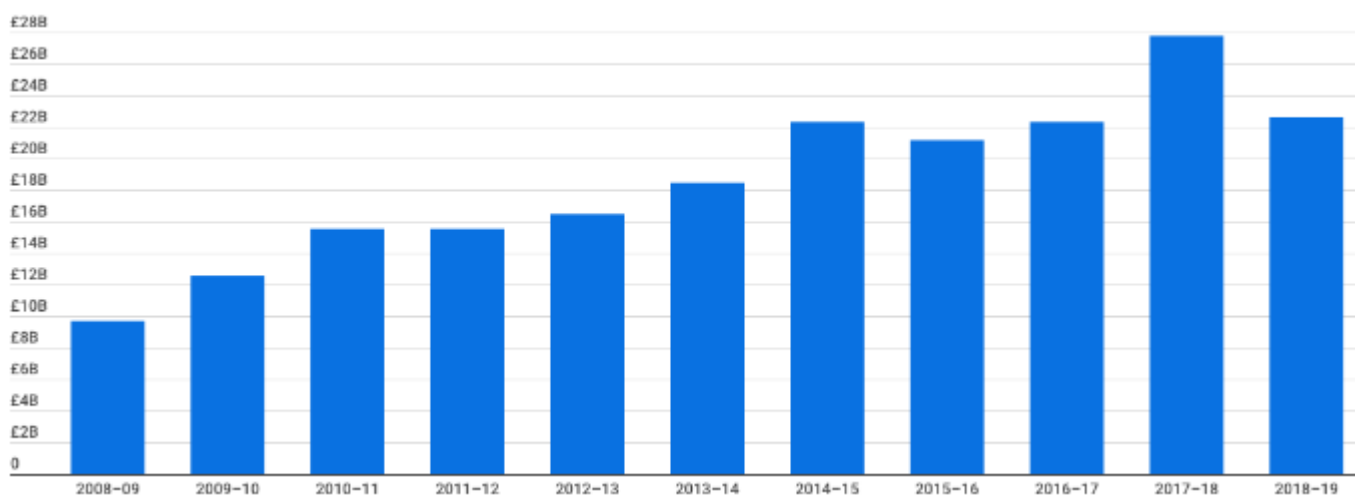
Source: Gov.uk



Adult ISAs: Total amount invested

Brits have £23 billion invested in stocks and shares ISAs in 2018–2019. This is down £5 billion from the high of £28 billion in 2017–2018. However, despite this drop, this is still the second-highest amount subscribed to stocks and shares ISAs and is up 133% since 2008–2009.

Total amount invested in adult stocks and shares ISAs (UK)



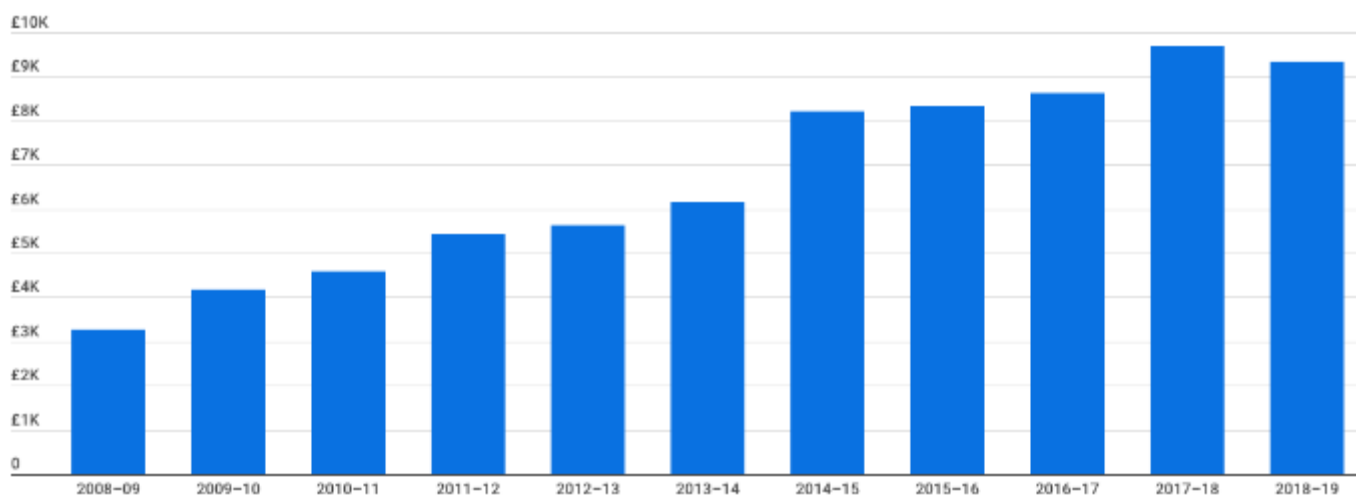
Source: Gov.uk



Adult ISAs: Average amount per account

The average amount invested in adult stocks and shares ISAs in the UK per account is currently at £9,331, the second-highest amount since 2008. The average amount subscribers have put into their stocks and shares ISAs has almost tripled since 2008. However, the average amount invested by stocks and shares ISA subscribers is down from 2017–2018, where it reached an all-time high of £9,685.

The average amount invested in adult stocks and shares ISAs (UK)



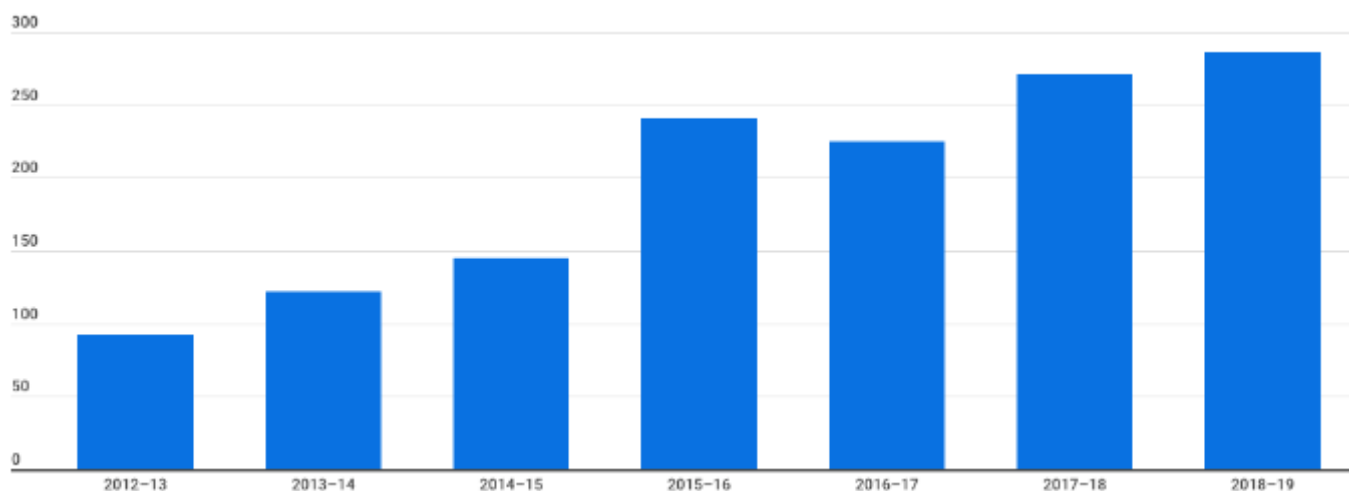
Source: Gov.uk



Junior ISAs: Number of accounts

Since their inception in November 2011, the number of junior ISA stocks and shares accounts has been steadily increasing. After a slight dip in 2016–2017, the number of junior stock and shares ISAs have bounced back with 271,000 accounts open in 2017–2018. In 2018-2019 the number of junior stocks and shares ISAs hit an all-time high, with 286,000 accounts now open.

Number of junior stocks and shares ISAs (UK)



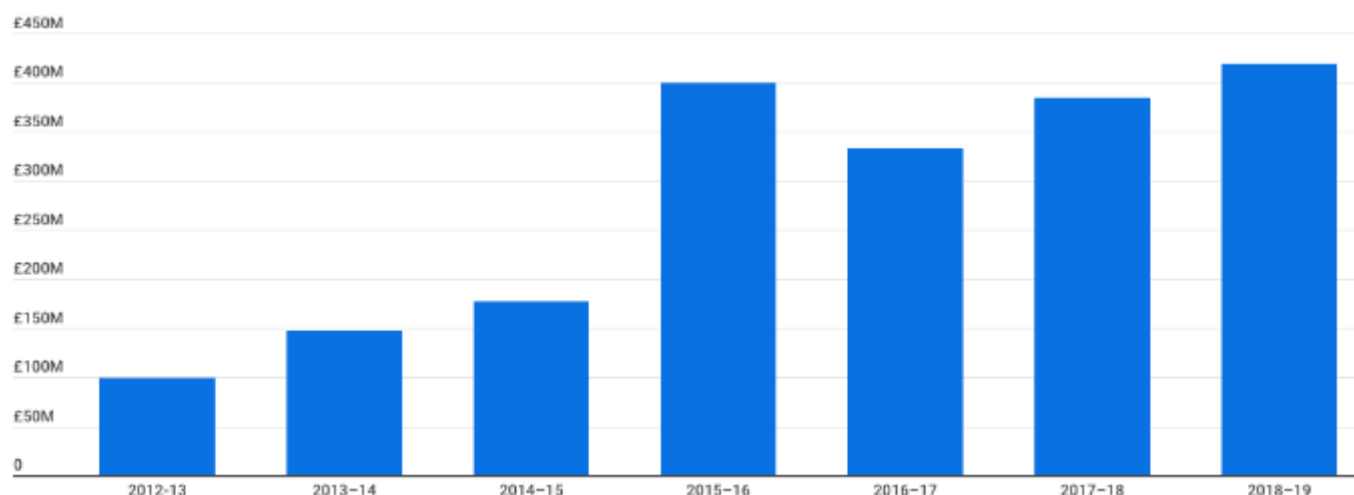
Source: Gov.uk



Junior ISAs: Total amount invested

The total amount invested in junior stocks and shares ISAs hit an all-time high in 2018–2019, with £419 million in accounts. This is more than four times more than in 2012–2013 where only £99 million was invested in junior stocks and shares ISAs.

Total amount invested in iunior stocks and shares ISAs (UK)



Source: Gov.uk



CFD providers

We looked into the latest statistics to see how many providers of CFD trading there are and just how many customers are using them.

- In 2018, there were around 100 FCA-authorized specialist CFD providers.
- There were over 800,000 CFD-funded retail client accounts in 2018.
- On average, 279,000 retail client accounts traded CFDs each month in 2017.
- The sum value of holdings in these accounts is over £1.5 billion.

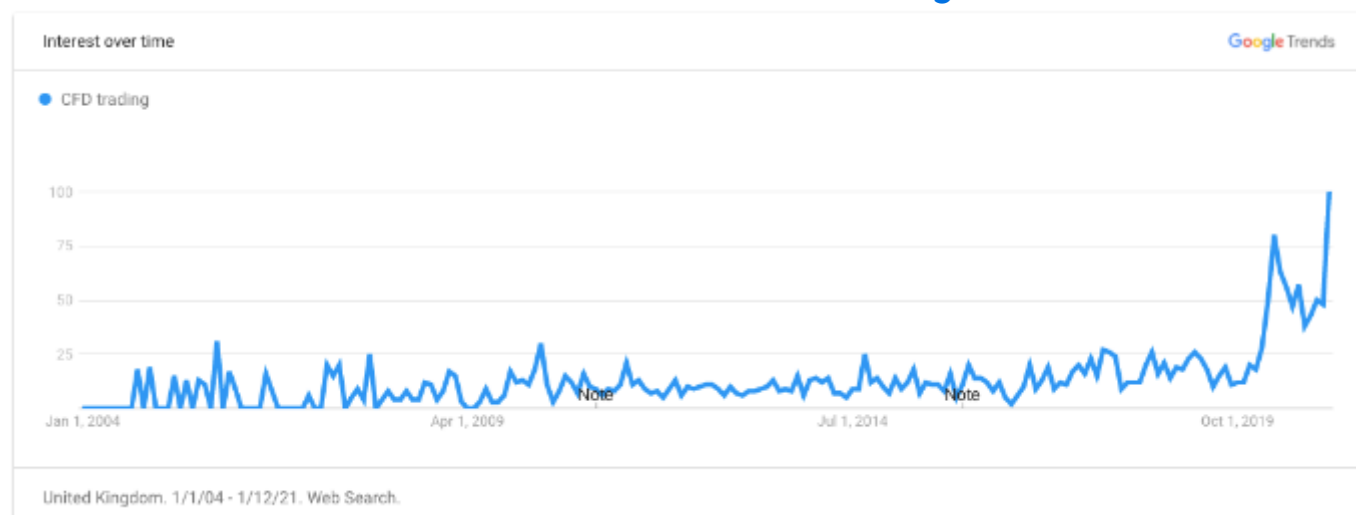
CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.

CFD trading interest

We looked into how Brits' interest in CFD trading has changed over time.

- Search interest for CFD trading reached all-time highs in 2020.
- In 2020, the average search interest in "CFD trading" was up 193% in comparison to 2019.
- There is now over 4x more search interest in CFD trading than there was in 2015.
- Search interest is predicted to continue to increase over 2021.

Search interest for 'share trading'



Source: Google Trends



FCA report: 82% lose money

The FCA recently published new regulations relating to the CFD market. This is after recent research suggested that over 80% of CFD clients lose money when trading these products.

- FCA analysis revealed that 82% of CFD clients lose money.
- The average loss amounts to £2,200 when trading these products.
- New measures are expected to save retail consumers between £267 million and £451 million per year.



Overview

Tesla boss Elon Musk has gained a reputation for his seemingly God-like ability to control the stock market from his Twitter account. Based on an analysis of six times he's flexed his power on Twitter, we've calculated just how much Elon Musk's social media presence has dramatically affected the value of different companies over the past year.

- Elon Musk's Twitter activity has shifted the share price of six companies by 108% on average by the close of the respective market each day.
- On average, Elon Musk's Twitter activity has changed these companies' value (market capitalisation) by \$11.62 billion by the close of the respective market each day.
- Bitcoin saw a \$50 billion surge in value on the day Elon Musk added "#bitcoin" to his Twitter bio.
- When the Tesla CEO Tweeted saying that Tesla's share price was "too high", the share price dropped by over 10%.
- Elon Musk's endorsement of Signal saw the wrong company's (Signal Advance) share price soar by 6,350% over a few days.

Effects of Elon Musk's twitter activity on share prices of various companies

Investment	Time/Date	Close price the day before	Close price the day of the Tweet	% change	Market cap the day before	Market cap the day of the Tweet	Amount change
Signal Advance	12:56pm · 7 Jan 2021	\$0.60	\$3.76	526.67%	\$0.01 billion	\$0.04 billion	\$0.03 billion
Bitcoin	3:22am EST · 29 Jan 2021	\$31,649.61	\$34,316.39	8.43%	\$589.08 billion	\$638.77 billion	\$49.69 billion
Etsy	11:25am · 26 Jan 2021	\$208.81	\$204.41	-2.11%	\$26.33 billion	\$25.77 billion	-\$0.56 billion
CD Projekt (Cyberpunk)	2:34am · 28 Jan 2021, 11:54am · 28 Jan 2021, 11:29pm · 28 Jan 2021	\$20.90	\$23.19	10.96%	\$8.37 billion	\$9.29 billion	\$0.92 billion
Tesla	4:11pm · 1 May 2020	\$156.38	\$140.26	-10.31%	\$145.43 billion	\$130.45 billion	-\$14.98 billion
GameStop	9:08pm · 26 Jan 2021	\$76.79	\$147.98	92.71%	\$5.01 billion	\$9.65 billion	\$4.64 billion

Sources: NASDAQ



This article offers general information about investing and the stock market, but should not be construed as personal investment advice. The information has been provided without consideration of your personal circumstances or objectives. It should not be interpreted as an inducement, invitation or recommendation relating to any of the products listed or referred to. The value of investments can fall as well as rise and you may get back less than what you invested. Past performance is no guarantee of future results. If you're not sure which investments are right for you, please get financial advice.

The Elon Effect: Share price changes

Elon Musk has become one of the most influential people in the market, with single Tweets resulting in significant changes in share prices. We analysed the share prices of six companies that Elon Musk has Tweeted about, looking at their close prices the day before the Tweet and their close prices the day of the Tweet.

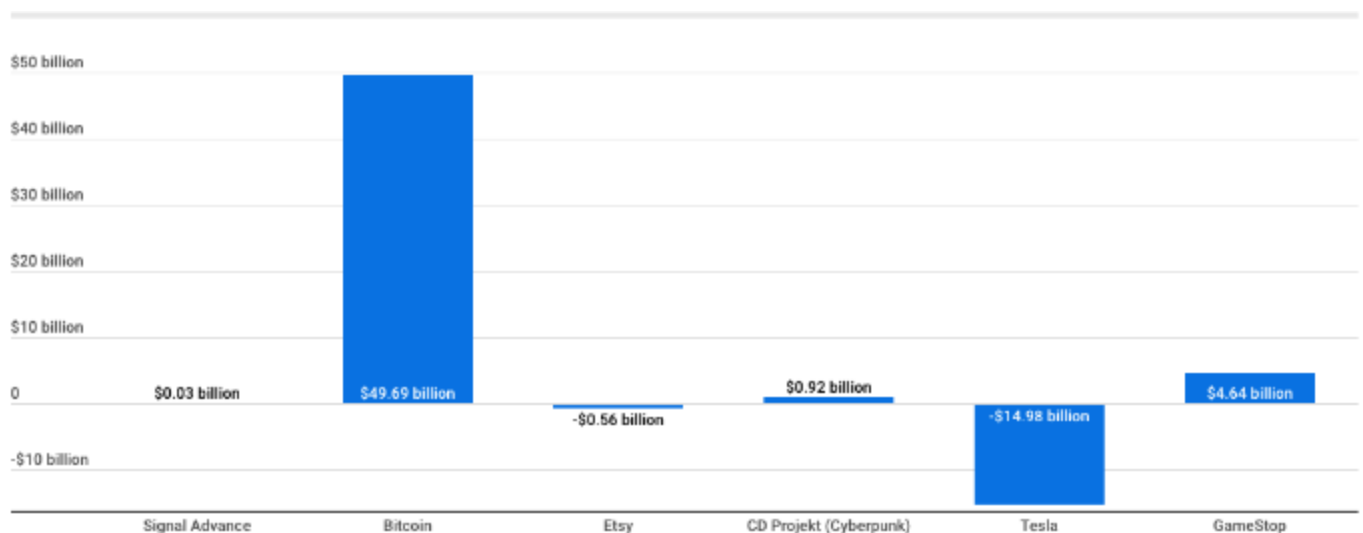
Elon Musk Tweets directed at Tesla, Signal, Bitcoin and many others have resulted in an average share price change of 108%.

The Elon Effect: Market capitalisation changes

We also looked at how Elon Musk's Tweets influenced these companies' overall market capitalisation. Market capitalisation refers to how much a company is worth as determined by the stock market.

By the end of the days that Elon Musk Tweeted, these companies' market capitalisation shifted by \$11.62 billion on average. For a more detailed analysis of the Elon Effect [click here](#).

Change in market capitalisation from the day before to the day of Elon Musk's Tweet



Source: NASDAQ



- Finder.com research
- House of Commons Library
- World Bank
- Scottish Friendly
- Block-Builders
- Gov.uk
- London Stock Exchange
- FTSE Russell
- Trading 212
- FCA
- Delta Stock
- Money Advice Service
- Twitter
- Stock Market Clock

This document contains information and charts from our stats and facts pages. Follow the links below to read more in-depth about the topics mentioned.

[Investment statistics](#)

[CFD trading statistics](#)

[Stocks and shares ISA statistics](#)

[Share trading statistics 2021](#)

[Investing in the UK Finder survey](#)

[The Elon Effect](#)

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About Finder

Finder is a personal finance website which helps consumers compare products online so they can make better-informed decisions. Consumers can visit the website to compare utilities, mortgages, credit cards, insurance products, shopping voucher codes, and so much more before choosing the option that best suits their needs.

finder.com/uk launched in the UK in February 2017 and is privately owned and self-funded by two Australian entrepreneurs – Fred Schebesta and Frank Restuccia – who successfully grew finder.com.au to be Australia's most visited personal finance website (Source: Experian Hitwise).

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About the author

Charlie Barton is a publisher at Finder. He specialises in banking and investments products, including banking apps, current accounts, share-dealing platforms and stocks and shares ISAs. Charlie has a first-class degree from the London School of Economics, and in his spare time enjoys long walks on the beach.