

The FCA should not be encouraging people to take risk t...

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I [noted this opening paragraph](#) to an article in the FT this morning:

The Financial Conduct Authority has launched a push to encourage 1.7m people in the UK to invest their money by 2025 after the regulator said too many savers were missing out on wealth creation by holding excessive cash.

So, the FCA wishes people who clearly do not wish to embrace risk to do so against their better judgement when it is widely acknowledged that markets are probably overvalued and that the moment interest rates do rise - which some are dedicated to achieve - they will fall.

You could not make incompetence on that scale up. It has to be witnessed instead.

What the FCA is actually doing is seeking to keep the stock market hype going. They won't succeed. But in the process they are seeking to prejudice the financial well being of many people. That's pretty reckless, in my opinion.

Next, of course, [they will want to ban bloggers](#) from saying such things.