

## Funding the Future

Should the UK government be encouraging many more people

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There [is an article in the FT this morning](#) suggesting that it should become much easier to invest in UK government bonds and that the almost deliberate lack of data supply to retail (household) investors that lets them choose the right bonds to save in seems like a deliberate attempt to stop them doing so.

I agree that it is absurd that trading in shares is made really easy in this country, but saving by owning a part of the UK national debt is made really hard. A tiny proportion of that so-called debt is owned by individuals as a result, which is one reason why it is so hard for people to understand that this so-called debt is just a savings arrangement.

This makes no sense to me. The government wants people to save with it, but makes it hard for the people who should be doing that saving - the people of the UK - to do so. So, three questions:

[poll id="76"]

And:

[poll id="77"]

And, then there is this one with a question too long for the polling software, but which would be in full if I could show it, 'Alternatively, should the UK government provide a website with a Q&A to determine saver's needs (income, duration, desire for capital gains, etc) and then suggest a portfolio of government bonds to suit that need, then making them available to buy?'

[poll id="78"]