

# Savings & Investment Index

**102** +3 on previous index reading

## About the Index

- Research is carried out each month by the Economic and Social Research Institute (ESRI) for Bank of Ireland Group
- A survey of households across Ireland tracking sentiment towards saving and investment
- Identifies people's attitudes toward saving and their view of the savings environment
- Uncovers where people are investing and whether they believe it's a good or bad time to invest
- 800 households contacted each month



## SAVING

**107** | +5 on previous index reading

### Attitude Index

**110** | +5 on previous index reading



**51%** 

of people saved money regularly over the past 12 months

**43%** 

of savers weren't saving as much as they'd like to

### Environment Index

**103** | +5 on previous index reading



**43%** 

of people felt it was a good time to save

**26%** 

felt it was a bad time

VS

## INVESTING

**97** | No change on previous index reading

### Attitude Index

**109** | +4 on previous index reading



**36%** 

of people invested regularly over the past twelve months

**58%** 

of investors felt they invested around the correct amount

### Environment Index

**85** | -5 on previous index reading



**25%** 

of people felt it was a good time to invest

**31%** 

felt it was a bad time

## Monthly Insights – February 2019

- Savings and Investment Index rose to 102 in February, its highest level since September – the gain was wholly driven by improved saving sentiment.
- The Saving Index rose from 102 to 107 with attitudes towards savings and a brighter outlook for the savings environment both helping to push the index higher.
- The marked improvement in views of the saving environment suggests that Brexit concerns continue to rise, fuelling greater precautionary saving trends.
- In contrast the Investment Index was unchanged at 97 in the month – attitudes toward investment improved, offset by a weaker outlook for investment markets.