

Savings & Investment Index

99 -4 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

100 | -2 on previous index reading

Attitude Index

102 | -2 on previous index reading



47%

of people saved money regularly over the past 12 months

47%

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

Environment Index

98 | -1 on previous index reading



39%

of people felt it was a good time to save

29%

felt it was a bad time

VS

INVESTING

99 | -4 on previous index reading

Attitude Index

102 | +1 on previous index reading



29%

of people invested regularly over the past twelve months

66%

of investors felt they invested around the correct amount

Environment Index

96 | -10 on previous index reading



33%

of people felt it was a good time to invest

26%

felt it was a bad time

Monthly Insights – October 2018

- Savings and Investment Index hit a seven month low in October 2018 as it moved from 103 to 99.
- The saving and investment sub indexes were lower in the month although the fall in the investment index was more noticeable.
- Savings Index fell from 102 to 100 – saving attitudes were slightly weaker with 47% of people regularly saving. Peoples' view of the saving environment also eased slightly.
- Investment Index fell sharply from 103 to 99. A much weaker view of the investment outlook pushed the Investment Environment sub index to its lowest level since launch.
- Irish people responded negatively to the 5.2% fall in world stock markets in October with the percentage saying it was a bad time to invest rising from 17% to 26%.