

# Savings & Investment Index

**99** no change 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

**102** | -1 on previous index reading

### Attitude Index

**105** | +1 on previous index reading



**53%**

of people saved money regularly over the past 12 months

**46%**

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

### Environment Index

**98** | -4 on previous index reading



**41%**

of people felt it was a good time to save

**29%**

felt it was a bad time

VS

## INVESTING

**97** | +1 on previous index reading

### Attitude Index

**105** | +6 on previous index reading



**33%**

of people invested regularly over the past twelve months

**63%**

of investors felt they invested around the correct amount

### Environment Index

**90** | -2 on previous index reading



**30%**

of people felt it was a good time to invest

**33%**

felt it was a bad time

## Monthly Insights – January 2019

- Savings and Investment Index was unchanged at 99 in January with weaker saving sentiment offset by slightly stronger investment sentiment.
- The Saving Index slipped from 103 to 102 in the month – savings attitudes rose to their strongest since August. However the savings environment subindex surprisingly slipped back to 98 despite ongoing Brexit uncertainty and investment market volatility.
- The Investment Index rose from 96 to 97 in January, fuelled by stronger attitudes to investment in the month.
- The improved reading however masked continued pessimism about the outlook for investment markets.
- For the first time since launch, the number of people that thought it was a bad time to invest (33%) outweighed those that thought it was a good time (30%). This was despite a strong market rebound in January with world stock markets gaining 7.5% for Irish investors.