



# Your Planet, Your Future

A report by Amundi Ireland, 2024

Third Edition

Trust  
must be earned

**Amundi**  
ASSET MANAGEMENT

# Contents

## About Amundi

### Foreword

by David Harte,  
Chief Executive Officer,  
Amundi Ireland

Page 4

### Executive Summary

Page 5

### Methodology

Page 6

### Appendix

Page 22



## Chapter 1:

### Setting the scene

- the world we live in

Page 7



## Chapter 2:

### The challenges we face

- what role can we play?

Page 12



## Chapter 3:

### The world of investment

- have our views changed over  
the past three years?

Page 15



## Our journey:

### Amundi's approach

- what are we doing?

Page 20



# About Amundi

Amundi is a leading European asset manager with **€1,950 billion** in assets under management<sup>1</sup>

## Amundi Ireland at a glance:



**Established in 1998**, Amundi Ireland is one of six **investment hubs** for the Group and has a strong focus on **responsible investment**



**€46 billion** in assets under management<sup>2</sup>



**350+ employees** including investment, research and sales professionals



A centre of excellence for **Amundi Technology**

<sup>1,2</sup> Amundi data at the end of September 2023

# Foreword

Welcome to Amundi Ireland's third annual **Your Planet, Your Future** report, which provides insight into the attitudes of Irish people towards responsible investing, as well as information about their financial situation.

Inflation and interest rates across Europe are still higher than targets set by central banks, but we may have reached the peak, so there could now be an easing of the cost-of-living crisis. However, this year's report has shown us that it's still difficult for people to pay for their basic expenses, especially their energy bills, and the squeeze on personal finances is affecting their ability to invest. The high cost of living is also impacting people's motivation to buy sustainable goods and services.

Almost half the respondents to our survey had a private or company pension and, among them, there is a strong interest in discussing the benefits of responsible investing with a financial adviser.

With the Department of Social Protections' auto-enrolment scheme due to be established this year, this will mean even more Irish people will be able to start saving for their retirement.

As Europe's largest asset manager, and a major shareholder in companies via the funds and mandates we manage on behalf of our clients, we believe we have a responsibility to accelerate the transition towards a more sustainable future. We are actively collaborating with hundreds of organisations to define credible climate strategies as we work towards an inclusive low-carbon economy.

We remain committed to supporting global net-zero objective by 2050 and we are on track to reach our short-term operational and investment decarbonisation targets by 2025.

**David Harte,**  
*Chief Executive Officer,*  
*Amundi Ireland*



# Executive Summary

We commissioned our third annual survey to learn more about the Irish population's attitudes towards their finances, and how these attitudes interlink with their thoughts about responsible investing.

We have referred to survey data from the last two years to discover if the uncertain geopolitical situation and high cost of living have led to any changes in consumer behaviours.

The majority of Irish people remain concerned about social and environmental issues, especially poverty, global warming and the impact of plastic on our ocean life. However, this year's survey revealed that there was a substantial fall in the number of people who would be prepared to pay more for sustainable products.

The overwhelming majority felt that businesses needed to prioritise the environment over financial gain, although there were marked increases in the number of people who felt that improving people's living conditions and wellbeing at work were more important than the environment.

People's savings and investments are still being affected by the high cost of living, but it's encouraging to see that more people than last year hold a pension, and nearly half believe it is important to invest in financial products that help the planet.

## Headline figures:



▲ ▾ Indicates difference vs. 2022

◇ Question posed in 2023 only, therefore no comparison with 2022

# Methodology

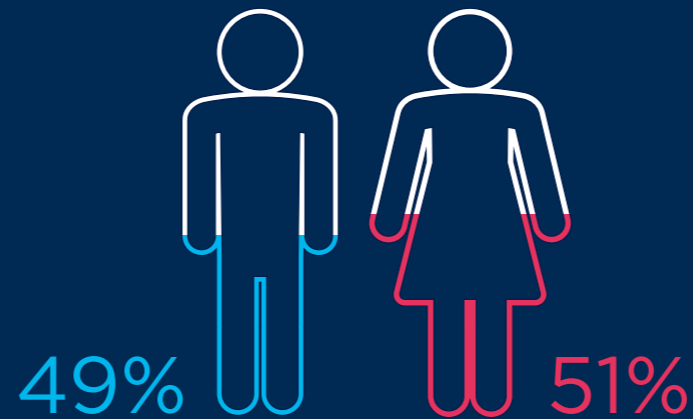
The 2023 survey was carried out by market research and polling company RED C Research on behalf of Amundi Ireland. A total of 1,018 Irish adults aged 18 and over completed an online questionnaire from 20-25 October 2023.

RED C used its online omnibus, the RED Line, which is conducted via its panel of more than 45,000 members. This enabled RED C to draw on a representative sample of the adult Irish population.

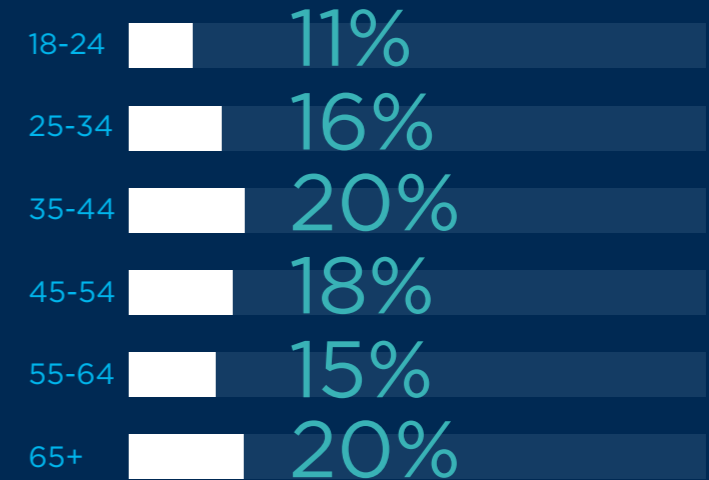
Quota controls and interlocking quotas were used. The data gathered was weighted across gender, age, region, social classification and level of education to ensure we had a nationally representative sample based on the latest projections from the Central Statistics Office.

## The composition of the sample was as follows:

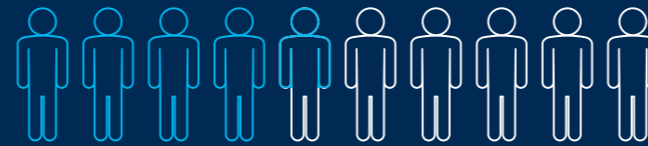
### Gender



### Age



### Socio-economic background



**ABC1 46%** (this includes managerial, professional and administrative staff)



**C2DE 48%** (this includes skilled and unskilled manual workers)



**F 6%** (this includes agricultural labour)

### Region

Conn/Ulster

17%

Munster

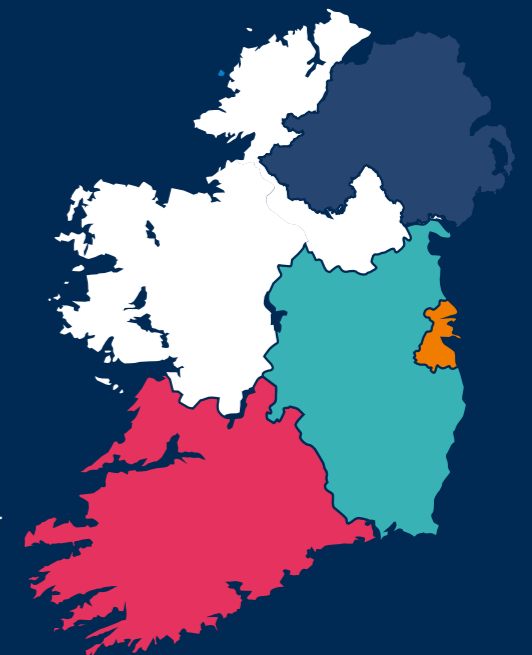
27%

Dublin

29%

Rest of Leinster

27%



### Education level



Up to

second level

third level

50%

50%



Key findings  
within the chapter

**96%**

are concerned about the  
cost of living

**57%**

aged 35-44 don't know  
what interest rate they are  
receiving on their cash  
deposits

**37%**

surveyed in 2022 planned  
to increase their savings  
in 2023 but only 22%  
managed to do so



# 1. Setting the scene: the world we live in

> Money matters | > The role of wider society | > The brands we admire

## Chapter 1: Setting the scene: Money matters [\(See appendix Q5, Q6, Q7, Q8, Q9, Q10\)](#)

# Money matters

## What are people doing with their savings, investments and pensions?

Inflation rose to 9.2% in late 2022<sup>3</sup> so the European Central Bank raised its base interest rate to over 4% in 2023. This countered surging prices and inflation has now fallen back to 5.1%<sup>4</sup>. However, this is well above the central bank's 2% target, and 96% of those surveyed were concerned about the cost of living, with 95% worried about their energy bills.

With GDP expected to grow by only around 2.6% in 2024<sup>5</sup>, the Irish population remains sceptical about the economy. Indeed, of those aged 35-44, 69% were worried about their job security, and 93% of those aged 55-64 were concerned about a global recession.

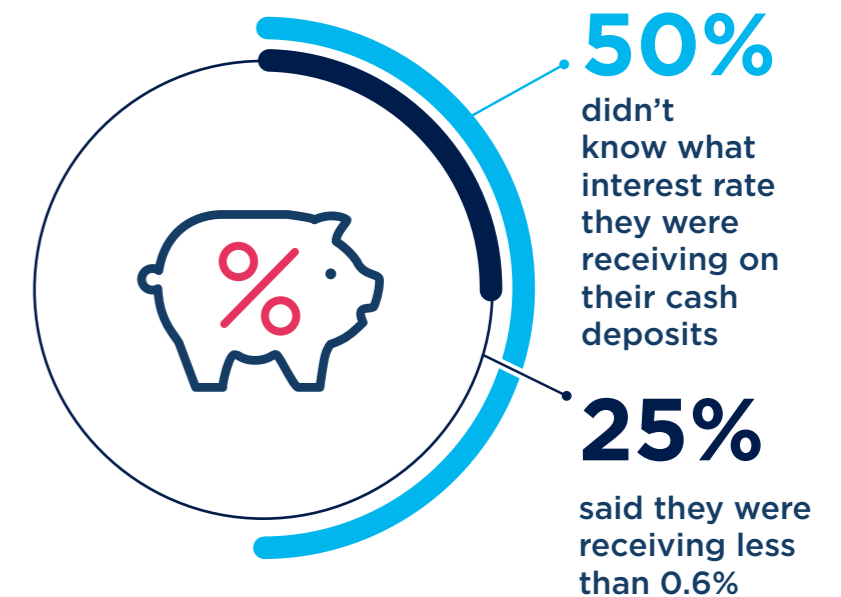
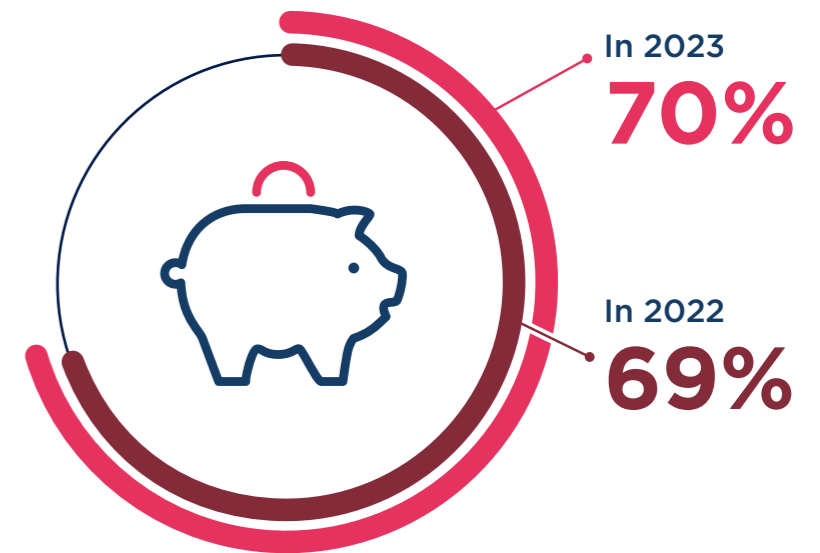
### Savings

Despite the high cost of living, the number of people with some form of savings (post office, savings account, lump sum in a current account) increased slightly from 69% in 2022 to 70% in 2023. However, 50% of respondents said that they didn't know what interest rate they were receiving on their cash deposits, and another quarter said they were receiving

less than 0.6%. While some banks are offering more favourable rates, there are many other options available to Irish savers, such as money-market funds and lower-risk investments. By consulting a financial adviser, savers could discover alternative ways of making their money work harder for them.

In our 2022 survey, we noted that 37% of people wanted to increase their savings, 19% planned to increase their pension and 29% intended to invest more. The cost-of-living crisis in 2023 clearly affected people's ability to make good on these intentions - indeed 77% listed this as the main reason why they found it difficult to meet their goals. Nevertheless, it was still encouraging to see that 22% managed to increase their savings, 16% increased their pension contributions and 20% increased their investments. It will be interesting to see if the 35% who plan to increase their savings (21% pension, 32% investments) have the financial means to realise their intentions in the coming year.

The number of people with savings has increased slightly



<sup>3,4</sup> Source: Trading Economics, January 2024

<sup>5</sup> Source: Central Bank Quarterly Bulletin, September 2023



# Money matters

## What are people doing with their savings, investments and pensions? (continued)

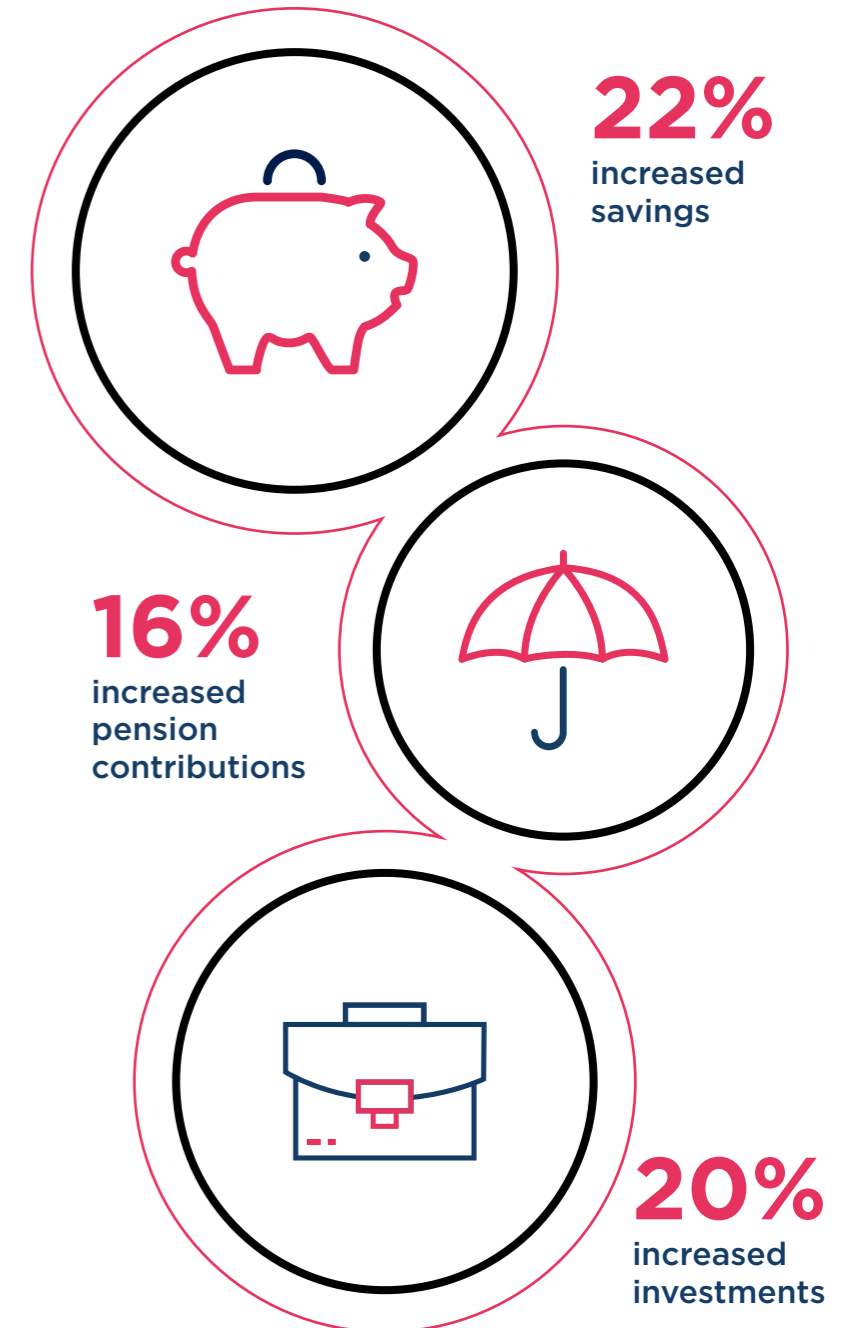
### Investments

The number of people who own stocks and shares has remained consistent at 9%, but investment overall remains low: only 24% of men and 11% of women have some form of investment. Men aged 18-34 (30%) and those classed AB (31%) were the most likely to invest. Only 21% and 14% of those classed as C1 or C2 respectively held investments, while just 8% of women aged 18-34 and 6% of those classed DE had investments. However, nearly a third (29%) of agricultural workers had some form of investment in 2023, as did 52% of those people who had a financial adviser.

### Pensions

Slightly more people had a pension in 2023 (43% vs 42% in 2022), including 60% of those classed ABC1. Very few people (7%) reduced their pension payments in 2023 despite the economic headwinds impacting their personal finances.

Auto-enrolment into the government's pension scheme, which is due to be established this year, should benefit many of the 750,000 people aged 23-60 who earn more than €20,000 per year but currently have no pension other than that provided by the state<sup>6</sup>. Indeed, our survey found that just 35% of women have some form of private or employer pension, as well as only 30% of those classified in socio-economic group C2DE. Given that 83% of those surveyed were concerned about their ability to sustain their lifestyle into retirement, the auto-enrolment scheme could provide a solution for many Irish people. Furthermore, anyone earning less than €20,000 per year, or anyone who falls outside the age bracket, will be able to opt into the scheme provided they don't already have a pension<sup>7</sup>.

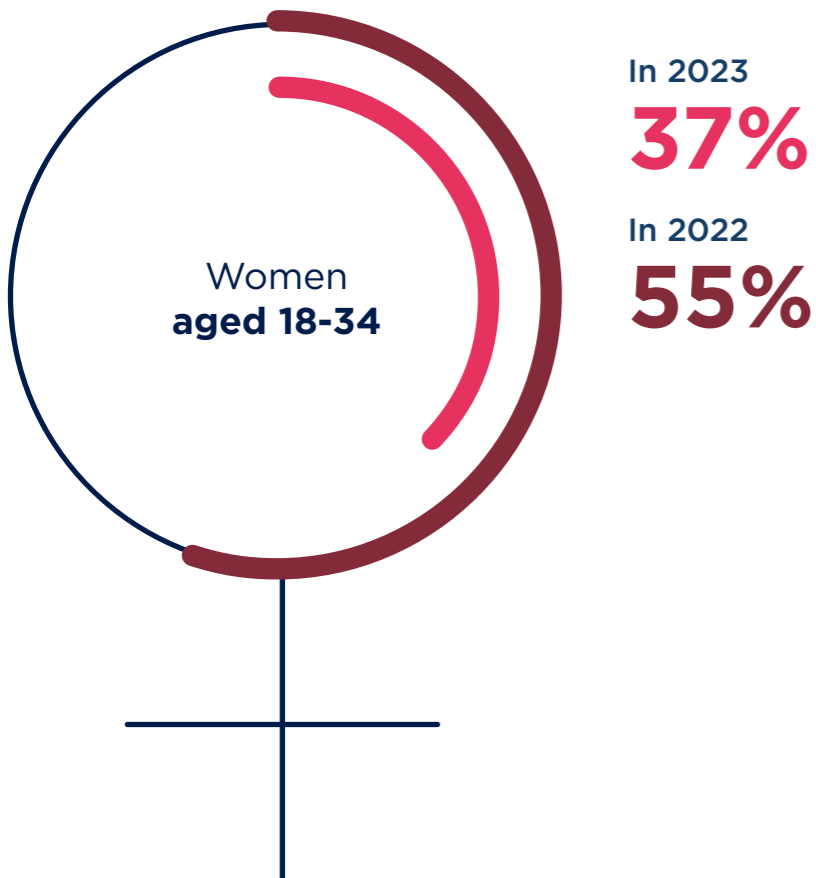
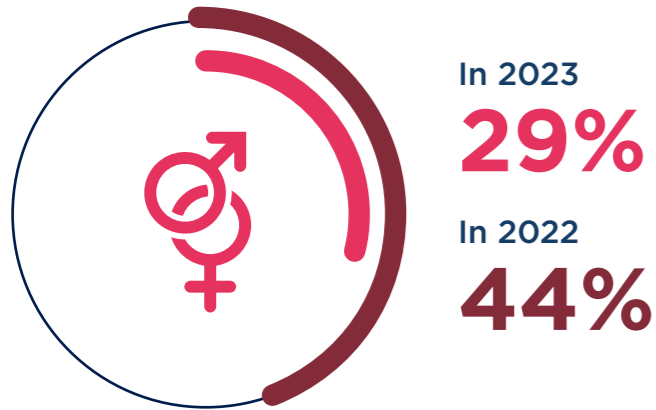


<sup>6</sup> Source: The Irish Times, Special Report, October 5th, 2023

<sup>7</sup> Source: Irish Government website, September 12th, 2023

## Chapter 1: Setting the scene: The role of wider society [\(See appendix Q2, Q12\)](#)

### People supporting sustainable brands



## The role of wider society

### Are we prepared to pay more for goods and services that are produced sustainably?

Our 2022 survey highlighted that 44% of people would be willing to pay more for a socially responsible brand's goods and services, but this fell to 29% in 2023. This might suggest that global events have distracted people from their environmental concerns and forced them to prioritise short-term financial self-preservation instead.

Despite the squeeze on personal finances and the turbulent economic outlook, it's interesting to see that 45% of those who were unemployed and 47% of those who were full-time students would be prepared to pay more for sustainable products. In 2022, women aged 18-34 were particularly conscious of trying to support sustainable companies (55%) but only 37% of this demographic said the same in 2023. Indeed, there are now more sustainability-minded men in this age group (40%). There was also a noticeable split by social class, with 34% of those classified ABC1 willing to prioritise sustainable brands, compared with 25% in bands C2, DE and F.

People's intentions to spend on sustainable products were largely consistent across the country. Those in Dublin (30%), other towns and cities (29%) and rural areas (28%) all intended to prioritise responsible companies. However, a third (32%) of those surveyed said they were unlikely to spend more on sustainable brands, which is up from around a quarter the year before. In 2022, people were nearly twice as likely to pay more for sustainable goods and services, whereas now the desire has fallen to approximately equal.

## Chapter 1: Setting the scene: The brands we admire [\(See appendix Q1\)](#)

# The brands we admire

## Which companies and brands do we associate with sustainability and environmental awareness?

While many brands promote themselves as being more environmentally aware, our survey shows that there is no guarantee the public will recognise their efforts.

For the third year in a row, the supermarket chains were most associated with sustainability by the Irish people. Of those surveyed, 13% associated Lidl with sustainability, followed by Aldi (11%) and

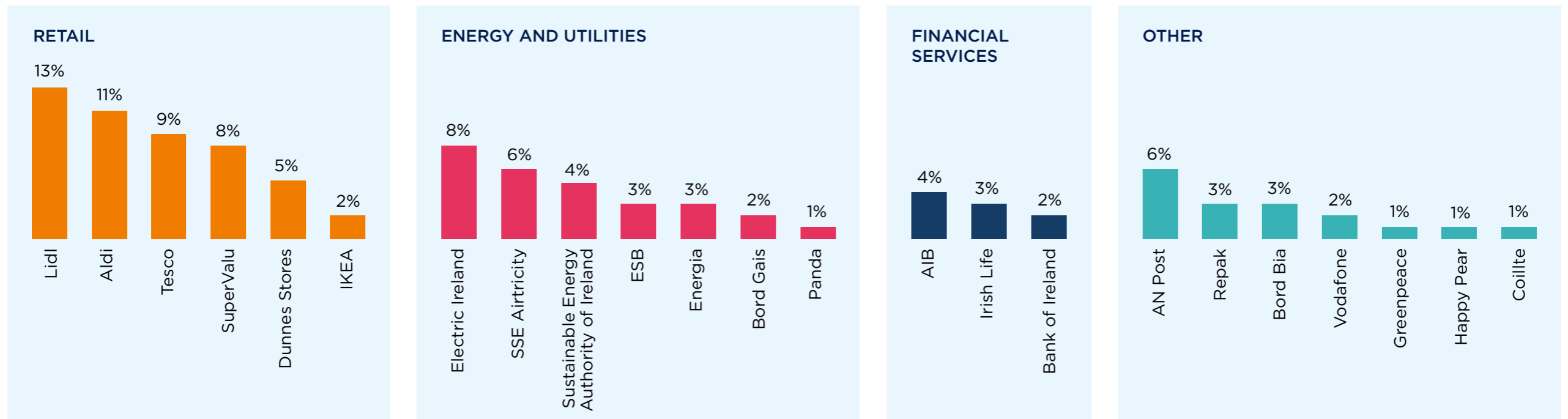
Tesco (9%), figures that increased slightly from last year (10%, 8% and 8% respectively). SuperValu also increased from 6% last year to 8% this year.

Of the energy companies, Electric Ireland led the way in the eyes of the Irish people, with 8% associating the company with sustainability in 2023 (up from 5% in 2022). The Sustainable Energy Authority of Ireland

also showed a slight increase from 2% to 4%. SSE Airtricity, however, declined from 8% in 2022 to 6% in 2023.

Financial institutions still aren't as widely recognised as retail outlets, but AIB (4%) and Irish Life (3%) remained on the list of sustainable organisations in 2023 (up from 3% and 2% respectively in 2022).

### What companies or brands in Ireland do you associate with being sustainable or responsible to the planet and people?





**Key findings**  
within the chapter

**69%**  
are concerned about poverty

**44%**  
are worried about their  
wellbeing at work

**43%**  
believe there should be less  
focus on the environment  
and more on improving  
people's living conditions



## 2. The challenges we face: what role can we play?

> Global concerns | > Me, us and them

## Chapter 2: The challenges we face: Global concerns [\(See appendix Q3, Q4\)](#)



**71%**

State of the planet for future generations

**69%**

Poverty

**62%**

Global warming

**60%**

Impact of plastic on ocean life

**50%**

Management of water/natural resources

**46%**

Air pollution

**44%**

Wellbeing at work

## Global concerns

What are our attitudes towards the environment, the way companies are managed and our legacy for future generations?

The wellbeing of people and planet continue to be a priority for most Irish people, with 69% concerned about poverty and 60% worried about the impact of plastic on ocean life. Over the last three years, however, there has been a decline in their concerns about air pollution (from 61% in 2021 to 46% in 2023), the management of water and natural resources (57% to 50%) and global warming (68% to 62%).

Given the environmental events we saw in 2023 – such as very poor air quality in India, floods in California, a polar vortex in Afghanistan, devastating cyclones in southern Africa and Myanmar, wildfires in Canada, heatwaves across Europe and North America, and deadly fires in Hawaii – the fall in people’s concerns is at odds with another record-breaking year in climate terms.

Nearly three quarters of all those surveyed (71%) said they were worried about the state of the planet they were leaving for future generations, although this is down from 77% in 2022.

There has been a noticeable rise in the number of people concerned about their wellbeing at work (36% to 44%), especially those aged 25-34 (50%), those classed as socio-economic group F (57%), and those working full time (51%). In the last three years, we’ve also seen people’s focus shift from the environment (64% in 2021 to 57% now) to improving their living conditions (36% in 2021 to 43% now).

While nearly a third (32%) of people were concerned about the overall governance of companies in 2022, this is down to 28% now. Interestingly, those who held private pensions (41%) or were receiving annuities (44%) were the most concerned about how companies were run in 2023.

## Chapter 2: The challenges we face: Me, us and them [\(See appendix Q4\)](#)

# Me, us and them

## Who should take responsibility for protecting the Earth? Individuals, businesses or governments?

Most Irish people remain concerned about the state of the planet, and the overwhelming majority (80%) believe that world leaders and governments should be doing more to stand up to businesses that prioritise profits over the environment and society in general. This sentiment is particularly prevalent among older people, with 88% of those aged over 65 believing that our leaders could be pressuring businesses to put the environment before financial gain.

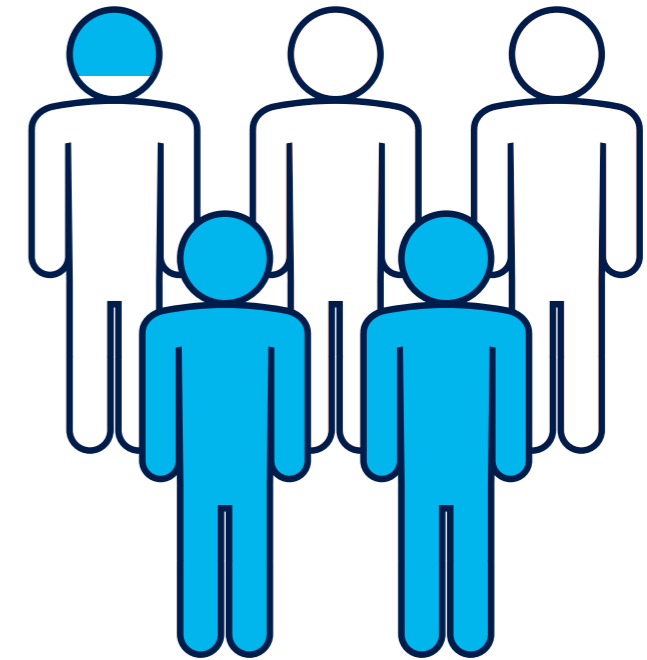
Nearly three quarters (73%) of those surveyed felt that businesses themselves should be prioritising the environment over profits. Overall, however, people were more forceful in 2021 and 2022 with their opinions about what businesses, governments and individuals should be doing to tackle climate change.

This year, 54% of people believed that individual actions could make a difference, and 66% felt that they needed to make immediate, drastic changes to their lifestyles

to minimise their environmental impact. For those aged over 65, this rose to 78% (and 80% of women over 55), indicating that older people are possibly more aware of the climate emergency. Indeed, there was a significant weakening of resolve among those aged 25-44 (60%).

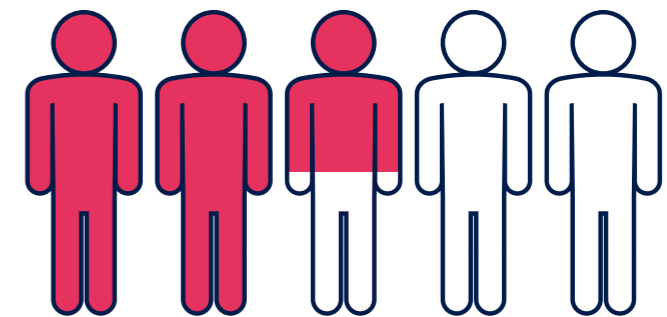
In our first survey, 74% of people living in Dublin felt that making lifestyle changes would benefit the environment but this fell to 64% in 2022. There was a small rebound to 67% in 2023. More than two thirds (69%) of those living outside Dublin and in rural areas across Ireland felt the same about making lifestyle changes.

The big change from 2022 concerns improving people's living conditions rather than focusing on the environment. While the underlying theme of placing the environment above all other considerations remains, more than two in five people (43%) overall believe that living conditions should now be a priority. This rose to more than half (53%) for those aged 35-44.



**43%**

believe that improving people's living conditions should now be a priority



**53%**

for those aged 35-44



**Key findings**  
within the chapter

**66%**

would prioritise investing in financial products that generate the highest possible returns

**46%**

believe it's important to invest in products that improve the planet

**24%**

believe they would be helping the planet more by making responsible investments than by living more sustainably



## 3. The world of investment: have our views changed over the past three years?

> Doing the right thing | > Where do our priorities lie? | > Investment intentions

## Chapter 3: The world of investment: **Doing the right thing** [\(See appendix Q12 and Q13\)](#)

# Doing the right thing

## What are our attitudes to responsible investing?

As defined by the PRI, responsible investing involves the consideration of environmental, social and governance (ESG) issues when making investment decisions and influencing companies or assets (known as active ownership or stewardship)<sup>8</sup>. However, 56% of respondents believe responsible investing simply means being more sensible with their money, a figure that rises to 69% for retirees.

Most people (76%) felt that they would be helping the planet more by living more sustainably than by making responsible investments. The gender difference we noticed in 2022 remained in 2023, with 72% of men and 79% of women believing that living more sustainably was more important than responsible investing.

In our last survey, 50% of people believed that financial institutions offering responsible-investing products

were leading the way in addressing environmental challenges, although this had fallen slightly to 45% this year. Overall beliefs about responsible investing also fell a little, particularly among those classed ABC1. However, certain demographics felt that they could simultaneously generate returns and prioritise the planet. For example, 58% of men aged 18-34 and 65% of people with existing investments felt that responsible investing represented an opportunity to grow their savings while benefiting the planet.

Overall, 42% of people felt that businesses rather than individuals should take the lead on responsible investing but, among agricultural workers in socio-economic group F, 74% believed that individuals had a role to play in responsible investing. For those who owned rental properties, 62% felt that businesses and not individuals should be taking the lead on responsible investing.



**56%**  
of Irish savers  
believe  
**responsible investing means being more careful with their money**

**76%**

felt that they would be **helping the planet by living more sustainably** than by investing in responsible investment products.



Gender difference among respondents who believed **living sustainably was more important than responsible investing**

**72%** of men

**79%** of women

<sup>8</sup> Source: The UN Principles for Responsible Investing, January 2024



## Chapter 3: The world of investment: Where do our priorities lie? [\(See appendix Q7, Q12, Q13, Q14\)](#)

Supporting financial products that prioritise improving the planet

**46%**

2023

**53%**

2022

**48%**

2021



## Where do our priorities lie?

### Can investors generate profits as well as benefiting the planet?

While there was a slight fall from 2021 (48%) to 2023 (46%) in the number of people who supported investing in financial products that improve the planet, it was interesting to note that younger men aged 18-34 (59%) and those who held post-retirement funds (63%) or personal retirement bonds (62%) had the greatest willingness to invest in products that benefited the planet.

Two thirds (66%) of people felt that it was more important to invest in products that delivered the greatest financial returns (up from 63% last year). This sentiment was particularly noticeable among working-age men and those classed as socio-economic group F, where nearly 80% of respondents felt that it was more important to generate financial returns. Among those with a private pension, the vast majority (89%) would prioritise financial gain from their investments.

Half of those surveyed didn't know what interest rate they were receiving on their savings. Another quarter were receiving less than 0.6%, and only one in eight (12%) respondents were receiving more than 1%. More than 2 in 5 (43%) of those who didn't know their interest rate believed that generating financial returns was very important, a figure that rose to 53% of those earning less than 1%.

Among those who had a financial adviser, 21% were receiving more than 1% interest on their savings, and more than half (55%) agreed that placing some of their savings in responsible investments could benefit the planet. Both these figures are significantly higher than for those without a financial adviser (10% and 35% respectively), which suggests that advisers are not only helping investors generate better returns but also highlighting the benefits of responsible investing.

**50%**

didn't know what interest rate they were receiving on their savings

**25%**

were receiving less than 0.6%

**12%**

were receiving more than 1%



## Chapter 3: The world of investment: Investment intentions [\(See appendix Q8, Q9, Q10, Q14, Q15\)](#)

# Investment intentions

## How will our investments change over the coming year?

People remain concerned about the economic outlook, and the rising cost of living has clearly affected people's ability to save. In 2022, 28% of respondents increased their savings but, despite 37% of people wanting to save more in 2023, only 22% managed to do so. Nearly a third (31%) decreased the amount they saved in 2023, with 77% of people saying this was due to the cost of living, 64% saying they needed the money elsewhere and 11% because they were worried about their jobs.

Younger people aged 18-34 were much more likely to increase their savings in 2023 (34%), as were those classed in the AB socio-economic group (43%) and those who already held some form of investment (39%). Encouragingly, nearly two thirds (63%) of those aged 18-24 intend to save more in 2024.

Despite 83% of people being worried about maintaining their standard of living in retirement, it was interesting to see that more people were able to meet their

pension goals than those who planned to boost their savings. In 2022, 19% of those surveyed planned to increase their pensions, and 16% managed to do so in 2023. More than a fifth (21%) intend to increase their pension contributions in 2024. The vast majority (77%) made no change to their contributions in 2023 and approximately the same number of people (76%) have no plans to change their contributions in the coming year.

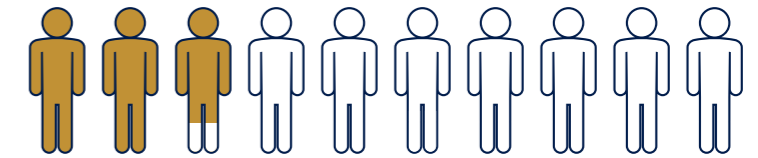
However, younger people again bucked the trend, with 33% of those aged 18-34 increasing their pension contributions in 2023. Even more people in this age group (36%) plan to increase their pensions in 2024.

In other investments, 29% planned to increase their contributions in 2022, 20% were able to do so in 2023, and only 15% reduced their investments. Nearly a third (32%) of people plan to invest more of their capital in 2024, which is almost as many who plan to increase their savings (35%).

### Proportion of people who increased their **savings**

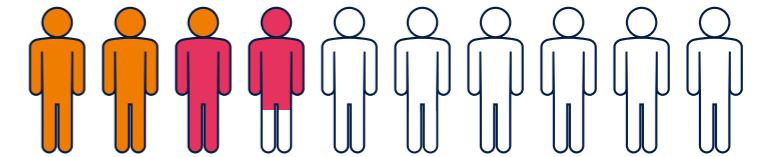
In 2022

**28%**



In 2023

**22%**

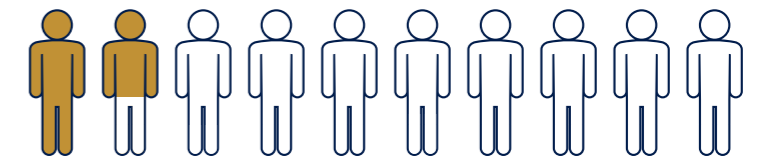


Despite **37%** wanting to save more

### Proportion of people who increased their **pensions**

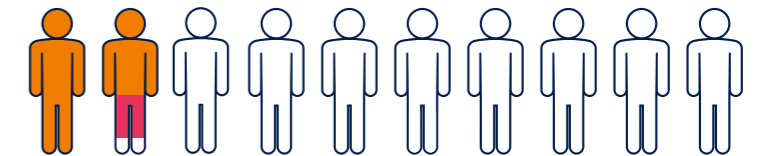
In 2022

**16%**



In 2023

**16%**

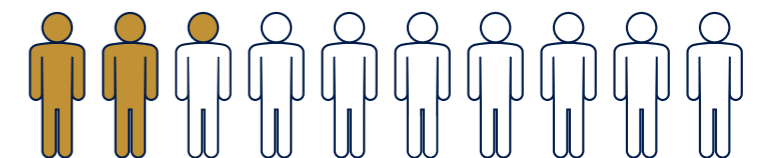


Despite **19%** wanting to increase their pension

### Proportion of people who increased their **investments**

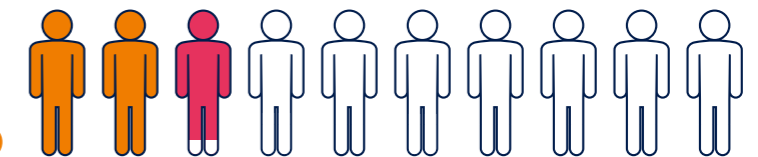
In 2022

**22%**



In 2023

**20%**



Despite **29%** wanting to invest more

# Investment intentions

## Where are we investing now and will this change over the coming year? (continued)

The youngest generation (18-24) led the way on investments in 2023, with 40% increasing their capital outlay. Even more people in this age bracket (46%) plan to increase their investments in 2024, as do 55% of those aged 25-34.

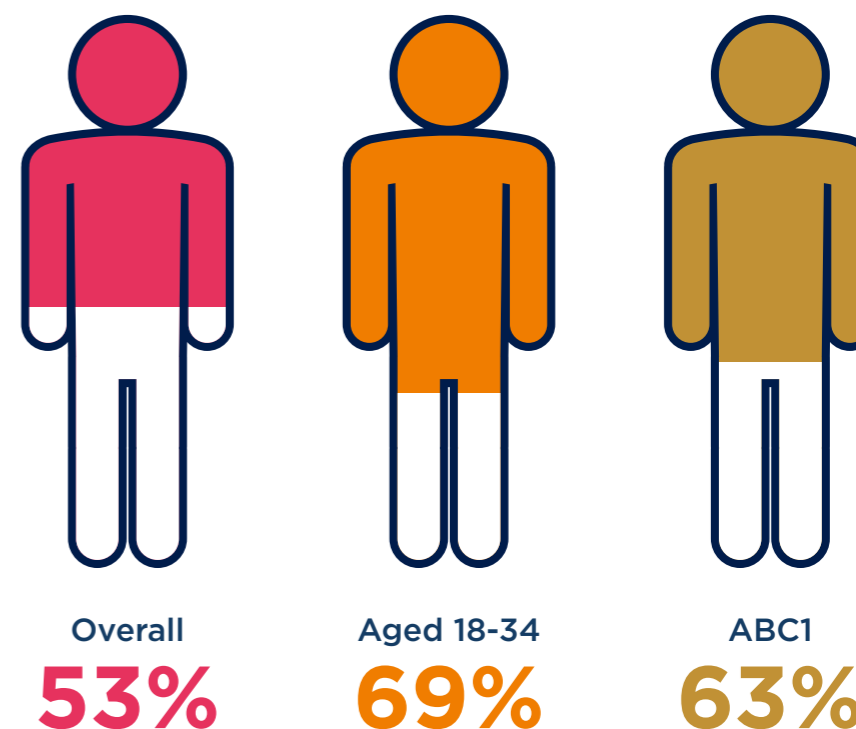
Overall, younger people increased their contributions across savings, pensions and other investments throughout 2023 much more than the other age groups, and they are planning to set aside even more money in 2024.

### The role of financial advisers

According to our survey, 10% of Irish people had a financial adviser in 2023 – a 43% increase from 2022 – and another 20% would like to find one. The figure was even higher for those aged 25-34 (33%).

For those who already had an adviser, the majority (53%) would like their adviser to discuss more about responsible investing. Of those aged 18-34, this rose to 69%, while those classed as ABC1 also showed an interest in their adviser discussing the benefits of responsible investing (63%). It's encouraging to see that more of those surveyed this year had an adviser and more people would like to discuss the benefits of investing in companies with solid ESG credentials.

### Proportion of people who would like their adviser to discuss more about the benefits of responsible investing



# Our journey

## Amundi's approach: what are we doing?

**As Europe's leading asset manager, it remains Amundi's priority to deliver sustainable long-term value for all our clients, so responsible investment continues to be the cornerstone of our development.**

Amundi is committed to combatting climate change. Since 2021, we have integrated ESG in all of our open-ended actively managed funds and all of our voting activity. In July 2021, we joined the Net Zero Asset Managers initiative, committing to support the global net-zero objective by 2050 or sooner. In December 2021, Amundi announced its 2025 ESG Ambitions plan, setting 10 concrete objectives to accelerate our ESG transformation and pave the way towards carbon neutrality in 2050 in our investments and saving solutions, in our engagements and dialogues with companies, and by acting responsibly as a corporate.

Among these objectives, we announced that we will engage with 1,000 additional companies to define credible strategies for reducing their greenhouse-gas (GHG) emissions, to vote at their annual general meetings (AGMs), and for management remuneration packages to be linked to these strategies. We're aiming to increase our allocation towards impact funds, delivering €20 billion in investment to companies that are seeking to achieve positive environmental and social performance. We will also introduce a new energy-transition rating that assesses companies' efforts to decarbonise their operations and develop sustainable activities, covering €400 billion of actively managed funds.

The survey results show us that we need to highlight the benefits of responsible investing to more Irish people so that the next generation of investors will place greater emphasis on companies with solid ESG credentials.



## Our journey

# Closer to home

## Amundi Ireland

**As a leader in responsible investment, Amundi Ireland works in the interests of our clients, the environment and society. Being a responsible investor is one of the foundations on which we were built. We offer our clients, institutions and partners savings solutions and bespoke products with a strong commitment to responsible investing. We also have a voluntary employee resource group dedicated to sustainable activities.**

Our team of over 70 investment professionals covers a wide range of asset classes, including multi-assets and equities. We are working with our clients all along the investment-value chain to support the global net-zero objective by 2050 through investment solutions, advisory & engagement, and knowledge-based services.

Amundi was the first asset manager to launch a full range of net-zero-ambition investment solutions across all asset classes. Open to institutional and retail investors, this suite of actively and passively managed funds targets companies best equipped to support the transition to a low-carbon economy.

**We have two such funds managed in Ireland that are available to Irish Investors:**

- **Amundi Funds Net Zero Ambition Top European Player**
- **Amundi Funds Net Zero Ambition Multi-Asset**



Image taken at the woodland environmental fund's native forest in Co. Wicklow

# Appendix List of questions

## Q1

What companies or brands in Ireland do you associate with being sustainable or responsible to the planet and people?

[> Return to article](#)

## Q2

How likely or unlikely would you be to pay more for a brand's product if you feel that its products are more sustainable and/or socially responsible?

1. Very likely to pay more
2. Somewhat likely to pay more
3. Neither likely nor unlikely to pay more
4. Somewhat unlikely to pay more
5. Very unlikely to pay more
6. Don't know

[> Return to article](#)

## Q3

Which of the following are you concerned about? You can pick as many or as few as you like.

1. Global warming
2. Biodiversity loss
3. Impact of plastic on our ocean life
4. Water and natural-resource management
5. Air pollution
6. Social inequalities, discrimination, and racism
7. Poverty
8. Governance of companies
9. Wellbeing at work
10. None of these
11. Don't know

[> Return to article](#)

## Q4

With regard to the world today, how much do you agree or disagree that...

- A. Individuals need to make immediate, drastic changes to their lifestyles in order to minimise their environmental impact
- B. Businesses need to prioritise the environment over financial gain
- C. Individual actions cannot make a difference – businesses and governments just need to do more
- D. World leaders need to stand up to big business interests to ensure the environment is protected
- E. There needs to be less focus on the environment and more on improving people's living conditions
- F. I am concerned about the state of the planet that I'll be passing on to future generations
  1. Strongly agree
  2. Somewhat agree
  3. Neither agree nor disagree
  4. Somewhat disagree
  5. Strongly disagree
  6. Don't know

[> Return to article](#)

## Appendix continued

### Q5

Thinking about the financial health of you and your family over the next 12 months, how concerned are you about each of the following?

- A. The cost of living
  - B. Energy prices
  - C. Job uncertainty
  - D. Threat of another global recession
  - E. Global warming
  - F. Ability to sustain your lifestyle into retirement
1. Not at all concerned
  2. Somewhat concerned
  3. Very concerned
  4. Don't know

[> Return to article](#)

### Q6

Which if any of the following do you currently have, either in your own name or someone else's?

1. SAVINGS - Post office/Credit Union savings or certificates
2. SAVINGS - Regular savings account (bank deposit version)
3. SAVINGS - Lump sum left in deposit/current account with bank
4. PENSION - Private pension plan (one you organised yourself)
5. PENSION - Post-retirement fund (this is where you invest a lump sum with your pension at retirement)
6. PENSION - Company/employer pension plan - one organised or run by your employer
7. PENSION - Regular income in retirement (also known as an annuity)
8. PENSION - Personal retirement bond (transfer of company pension to a personally owned pension plan)
9. INVESTMENT - An investment fund where you made a single lump-sum payment
10. INVESTMENT - An investment fund where you make a regular payment
11. INVESTMENT - Stocks/shares (in public-listed companies)
12. INVESTMENT - Cryptocurrency (e.g. Bitcoin)
13. INVESTMENT - Property purchased with the intention of earning returns through rental income, future resale, or both
14. None of these
15. Don't know

[> Return to article](#)

### Q7

Are you aware of the interest rate you receive on your cash deposits?

- A. Less than 0.6%
- B. 0.6-1%
- C. More than 1%
- D. Don't know

[> Return to article](#)

[> Return to article](#)

### Q8

Have you increased, decreased, or made no change over the past 12 months to the amount that you put into each of the following products that you own?

- A. Savings
  - B. Pension
  - C. Investment
1. Yes, I have increased the amount over the past 12 months
  2. Yes, I have decreased the amount over the past 12 months
  3. Made no change over the past 12 months

[> Return to article](#)

[> Return to article](#)

## Appendix continued

### Q9

**Do you plan to increase, decrease, or make no change over the next 12 months to the amount that you put into each of the following products that you own?**

- A. Savings
- B. Pension
- C. Investment

1. Yes, I plan to increase the amount over the next 12 months
2. Yes, I plan to decrease the amount over the next 12 months
3. Do not plan to make any change over the next 12 months

> Return to article

> Return to article

### Q10

**Why have you decreased or plan to decrease the amount that you put into your savings, pension, or investments product?**

1. Inflation
2. Cost of living
3. Increase in energy prices
4. Ability to sustain your lifestyle into retirement
5. Job uncertainty
6. Money needed elsewhere
7. I will have saved enough
8. Other (please specify)
9. Don't know

> Return to article

> Return to article

### Q11

**What is your level of awareness of Amundi?**

1. Have never heard of them
2. Have heard of Amundi - but don't know anything about them
3. Have heard of Amundi - and know a little about them
4. Have heard of Amundi - and know a lot about them

### Q12

**With regard to investing your savings, how important are each of the following to you?**

- A. Investing in financial products that generate the highest possible financial returns
- B. Investing in financial products that help improve the planet

Scale: 1-10, where 1 is "not at all important" and 10 is "extremely important", include 'don't know' option

> Return to article

> Return to article



## Appendix continued

### Q13

**How much do you agree or disagree with the following statements regarding responsible investing?**

- A. Responsible investing means being sensible with my money and not wasting it
- B. Responsible investing is an opportunity to benefit the planet while growing my savings
- C. Responsible investing is something that businesses should be involved in rather than individuals
- D. Placing some of my savings in responsible investments could make a difference to the planet
- E. I would be helping the planet more through responsible investments than by living more sustainably
- F. By offering responsible investment products, financial institutions are helping lead the way on improving people and the planet

- 1. Strongly agree
- 2. Somewhat agree
- 3. Neither agree nor disagree
- 4. Somewhat disagree
- 5. Strongly disagree
- 6. Don't know

[> Return to article](#)

### Q14

**Do you have a financial adviser?**

- 1. Yes
- 2. No – and not interested in having one
- 3. No – I would like one but don't know where to find one

[> Return to article](#)

### Q15

**How interested or not would you be in your financial adviser discussing how to access responsible investing? From 5 (very interested) to 1 (not interested at all), plus don't know.**

[> Return to article](#)



**Contact Us**

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HEAD OF COMMUNICATIONS



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For further information: [www.amundi.ie](http://www.amundi.ie)