BPFI

Savings and Investments

June 2026

amárach
25 years of research

S26-125/MB/MC

Banking & Payments Federation Ireland

Methodology

Methodology

Online survey

Questionnaire designed in collaboration with BPFI.

Sample

A nationally representative sample of 1,000 adults 18+ in the Republic of Ireland

Fieldwork dates

8th to 15th June 2026

Margin of Error

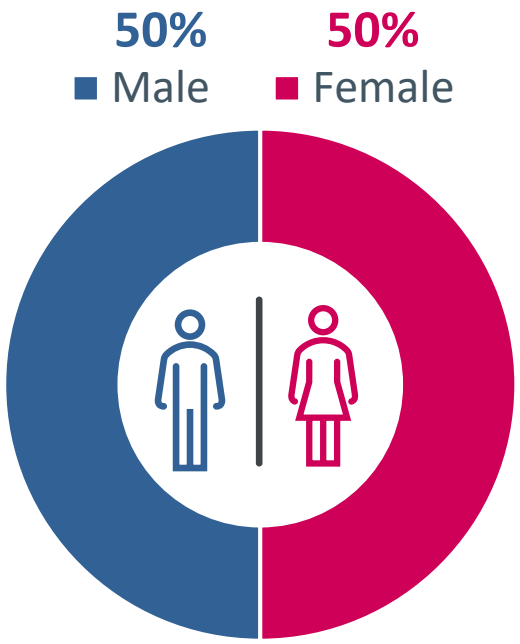
±3.1% at 95% confidence interval

The margin of error indicates the percentage points the results may differ from the overall population.

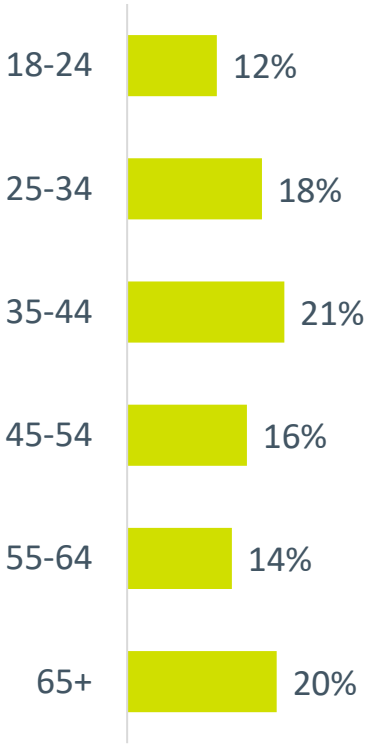
Margin of error changes according to the size of sample, the size of the population and to the observed percentage in question.

Sample profile – nationally representative of ROI 18+

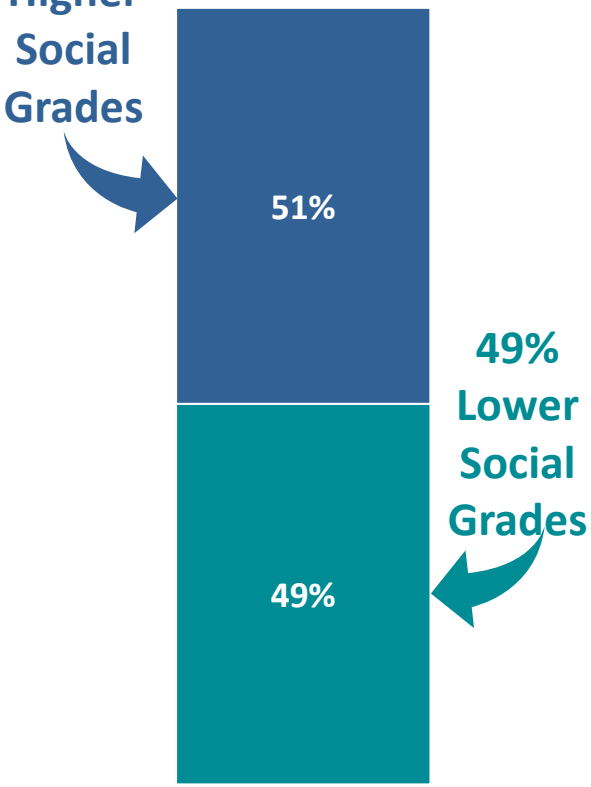
Gender



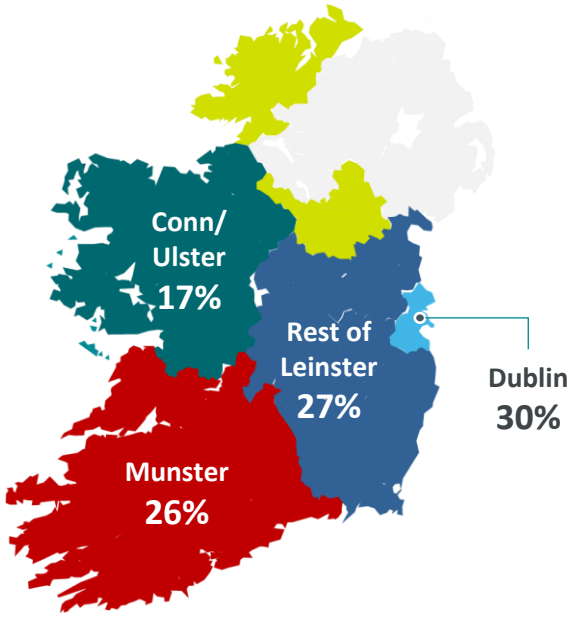
Age



Social Class



Region



A note on reporting:
- percentages may not add up to 100% due to rounding.
- the highlighted percentages are notably higher compared to the total sample average.

Main Findings:

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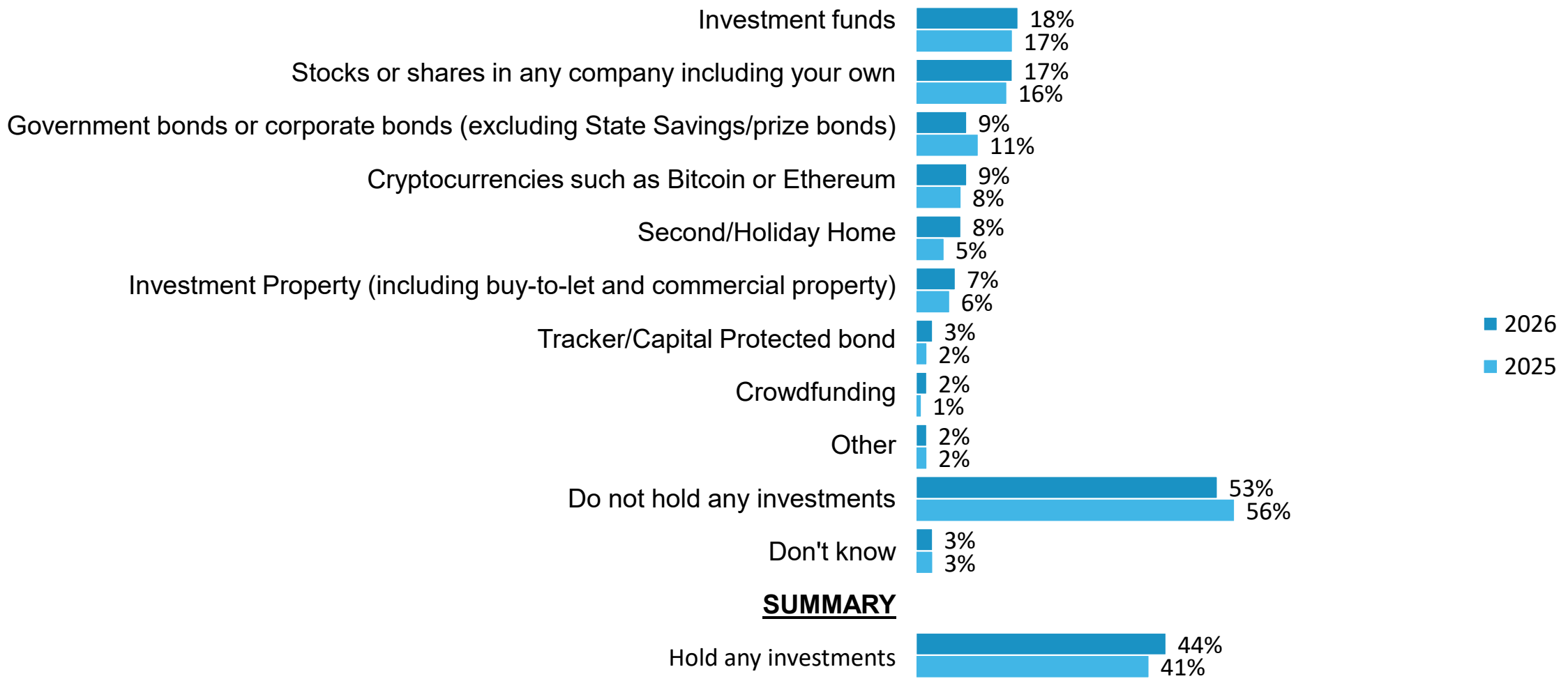
Investment ownership has increased slightly year-on-year, rising from 41% in 2025 to 44% in 2026. The results indicate modest growth across most categories.

(Base: All Respondents -1,000)



Q1. From the following list can you please select the investments you currently hold? Please only count assets that you own directly.

Investment ownership varies by demographics, with risk tolerance a key driver.

(Base: All Respondents -1,000)

		GENDER		AGE					CLASS		RISK		
	TOTAL	Male	Female	18-34	35-44	45-54	55-64	65+	ABC1 F50+	C2DE F50-	Minimise risk	Small risk	Moderate/ significant risk
N=	*1000*	*495*	*505*	*292*	*210*	*164*	*138*	*196*	*506*	*494*	*487*	*331*	*182*
Investment funds	18%	23%	13%	17%	14%	12%	23%	25%	22%	14%	8%	26%	30%
Stocks or shares in any company including your own	17%	24%	11%	20%	12%	14%	16%	22%	22%	13%	8%	23%	31%
Government bonds or corporate bonds (excluding State saving/ prize bonds)	9%	10%	9%	8%	5%	10%	8%	15%	11%	8%	8%	11%	9%
Cryptocurrencies such as Bitcoin or Ethereum	9%	14%	4%	13%	12%	8%	6%	3%	8%	9%	5%	12%	13%
Second/Holiday Home	8%	8%	7%	8%	7%	3%	12%	9%	9%	6%	7%	6%	13%
Investment Property (including buy-to-let and commercial property)	7%	9%	6%	11%	6%	3%	6%	7%	8%	7%	4%	7%	16%
Tracker/Capital Protected bond	3%	3%	2%	5%	2%	1%	2%	*	2%	3%	2%	2%	4%
Crowdfunding	2%	3%	1%	6%	2%	1%	1%	0	2%	3%	1%	3%	4%
Other	2%	2%	2%	1%	2%	2%	5%	2%	3%	1%	2%	2%	3%
Do not hold any investments	53%	44%	62%	47%	58%	59%	52%	50%	48%	58%	68%	42%	32%
Don't know	3%	2%	4%	4%	2%	5%	3%	3%	2%	5%	2%	3%	7%
SUMMARY													
Hold any investments	44%	54%	34%	49%	40%	36%	45%	47%	51%	37%	30%	55%	61%

Q1. From the following list can you please select the investments you currently hold? Please only count assets that you own directly.

Among all adults 18+, the largest group (49%) describe themselves as very conservative and aim to minimise risk entirely. A further 33% are willing to accept a small amount of risk. Around 1 in 7 (15%) are moderate risk-takers, while just 3% identify as high risk investors.

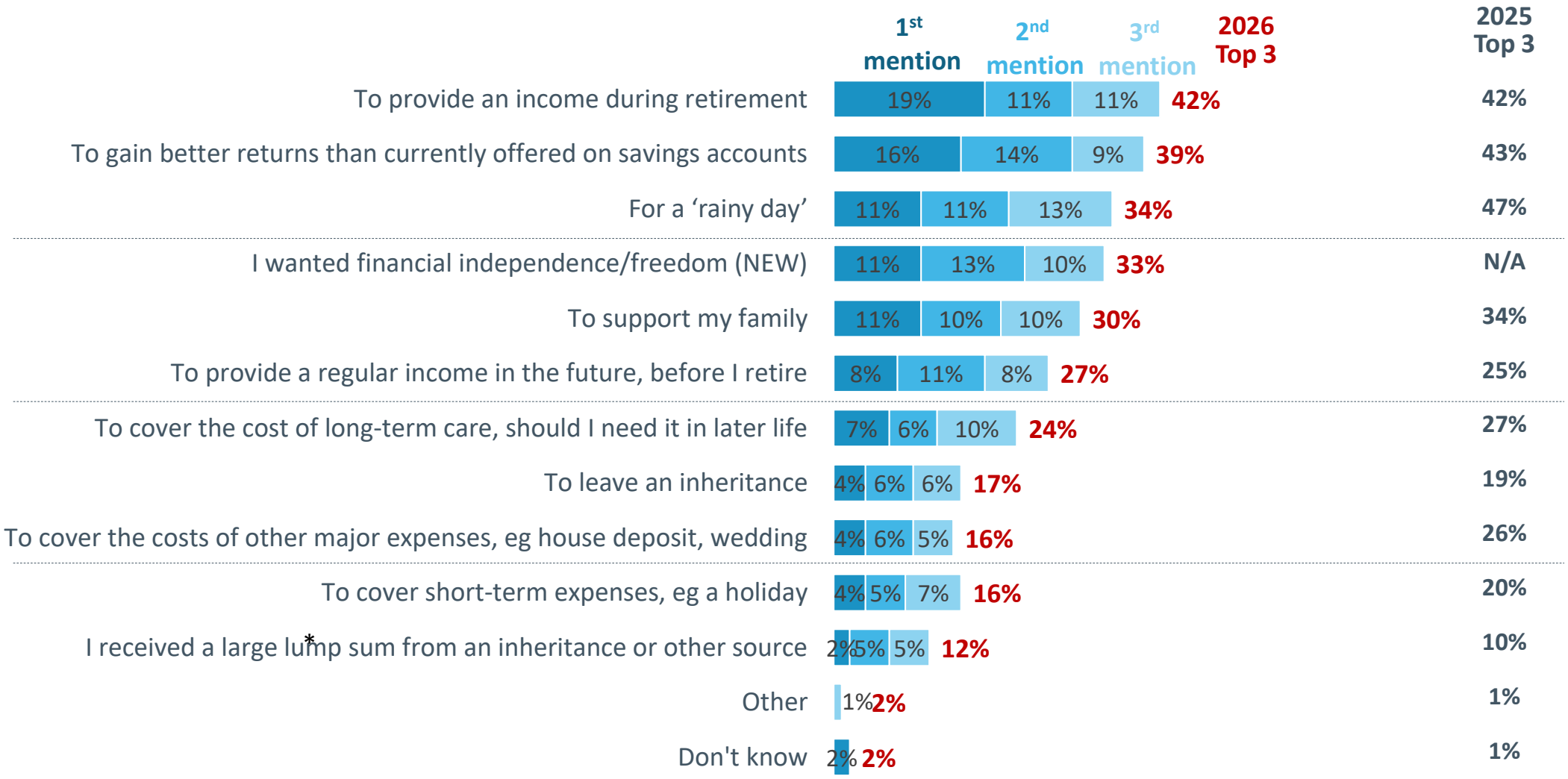
(Base: All Respondents -1,000)

		GENDER		AGE					CLASS		INVESTMENTS	
	TOTAL	Male	Female	18-34	35-44	45-54	55-64	65+	ABC1 F50+	C2DE F50-	Hold any	Do not hold any
N=	*1000*	*495*	*505*	*292*	*210*	*164*	*138*	*196*	*506*	*494*	*440*	*527*
I am very conservative and try to minimise risk and avoid the possibility of any loss	49%	40%	57%	34%	47%	54%	57%	64%	45%	53%	33%	63%
I am conservative but I am willing to accept a small amount of risk	33%	37%	29%	38%	36%	33%	26%	27%	37%	29%	41%	26%
I am willing to accept a moderate level of risk and tolerate losses to achieve potentially higher returns	15%	19%	12%	23%	14%	9%	15%	9%	16%	14%	22%	9%
I am aggressive and typically take on significant risk and I am willing to tolerate large losses for the potential of achieving higher returns	3%	4%	2%	5%	3%	4%	2%	0	2%	4%	4%	2%
SUMMARY												
Minimise risk	49%	40%	57%	34%	47%	54%	57%	64%	45%	53%	33%	63%
Small risk	33%	37%	29%	38%	36%	33%	26%	27%	37%	29%	41%	26%
Moderate or significant risk	18%	23%	14%	29%	17%	13%	17%	9%	18%	18%	25%	11%

*Q2. Which **ONE** of the following statements best describes your approach to making financial and investment decisions?*

Investment decisions in 2026 are primarily driven by a mix of long-term financial security (retirement, future income) and returns-focused and independence-oriented goals, with less emphasis on short-term spending needs.

(Base: All with any investments - 440)



Q3. What are the three most important factors that determine your choices when choosing to invest?

Investment motivations shift from independence and short-term needs among younger adults to retirement income and growing wealth among older groups.

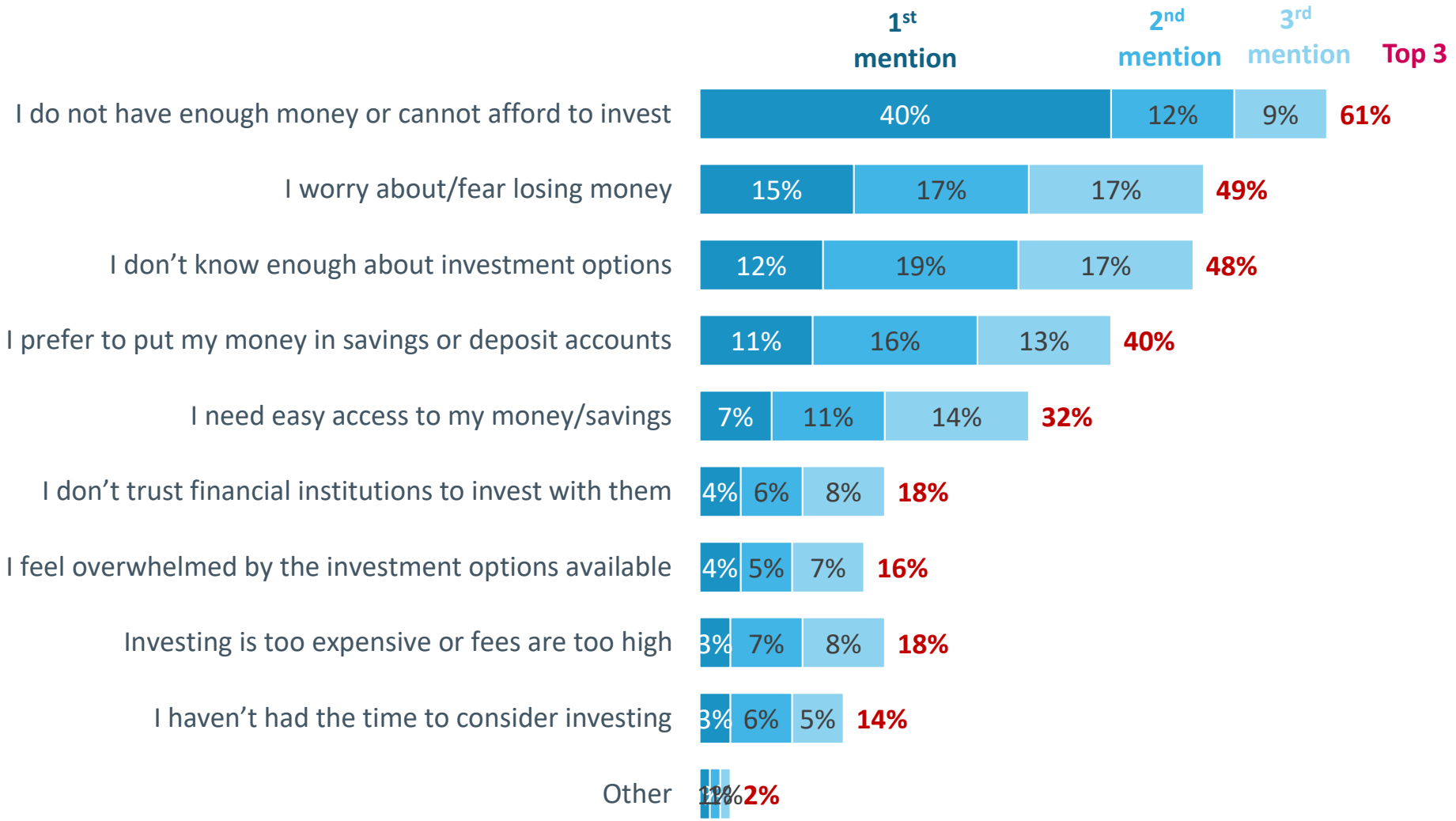
(Base: All with any investments - 440)

Top 3 Mentions	TOTAL	GENDER: Male	GENDER: Female	AGE: 18-34	AGE: 35-44	AGE: 45-54	AGE: 55-64	AGE: 65+	CLASS: ABC1 F50+	CLASS: C2DE F50-	RISK: Minimise risk	RISK: Small risk	RISK: Moderate/ Significant risk
N=	*440*	*266*	*174*	*142*	*84*	*59*	*62*	*92*	*256*	*184*	*147*	*183*	*111*
To provide an income during retirement	42%	37%	49%	31%	33%	44%	60%	53%	49%	32%	38%	44%	43%
To gain better returns than currently offered on savings accounts	39%	41%	36%	35%	31%	42%	40%	51%	43%	34%	27%	46%	44%
For a 'rainy day'	34%	36%	32%	27%	34%	41%	45%	35%	38%	30%	41%	34%	26%
I wanted financial independence/freedom (NEW)	33%	35%	31%	41%	30%	35%	25%	27%	31%	35%	31%	33%	35%
To support my family	30%	31%	28%	30%	41%	35%	25%	20%	29%	32%	35%	27%	29%
To provide a regular income in the future, before I retire	27%	26%	29%	30%	34%	32%	22%	18%	25%	31%	29%	26%	28%
To cover the cost of long-term care, should I need it in later life	24%	23%	26%	27%	16%	17%	22%	32%	22%	27%	25%	24%	23%
To leave an inheritance	17%	19%	13%	8%	23%	13%	17%	26%	17%	16%	17%	15%	19%
To cover the costs of other major expenses, e.g. house deposit, wedding	16%	16%	16%	22%	12%	16%	17%	7%	14%	19%	16%	12%	21%
To cover short-term expenses, e.g. a holiday	16%	16%	15%	24%	17%	6%	8%	14%	12%	21%	15%	17%	14%
I received a large lump sum from an inheritance or other source	12%	12%	12%	17%	13%	6%	11%	6%	11%	12%	14%	11%	11%
Other	2%	2%	1%	0	2%	3%	5%	0	2%	2%	2%	1%	2%
Don't know	2%	1%	3%	2%	4%	2%	0	2%	2%	3%	3%	2%	1%

Q3. What are the three most important factors that determine your choices when choosing to invest?

Among those who do not hold any investments, the primary barrier is affordability (61%), followed by risk aversion (49%), and lack of knowledge (48%). Many non-investors also prioritise security and easy access to their money over potential returns.

(Base: All who do not hold any investments - 527)



Q4. You said you do not have any investments. Why have you not invested? Please rank three most important factors.

Barriers to investing vary by life stage, gender and risk appetite. Affordability is universal. Fear of losing money is strongest among the risk averse. Knowledge gaps remain significant, and the importance of security and access increases with age.

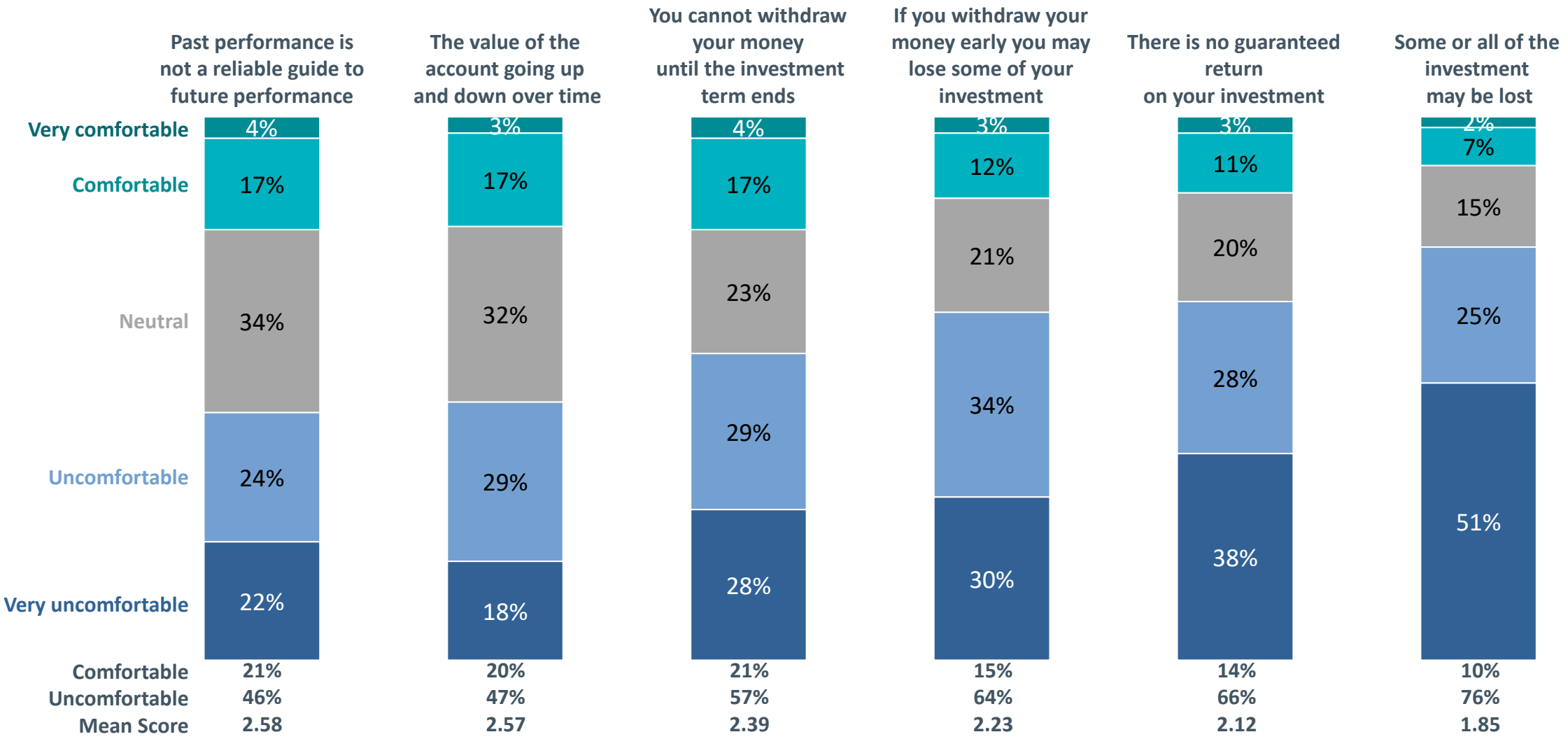
(Base: All who do not hold any investments - 527)

Top 3 Mentions	GENDER			AGE					CLASS		RISK		
	TOTAL	Male	Female	18-34	35-44	45-54	55-64	65+	ABC1 F50+	C2DE F50-	Minimise risk	Small risk	Moderate/ Significant risk
N=	*527*	*217*	*311*	*137*	*122*	*98*	*72*	*98*	*241*	*286*	*330*	*139*	*58*
I do not have enough money or cannot afford to invest	61%	61%	62%	48%	66%	66%	74%	60%	59%	64%	63%	57%	61%
I worry about/fear losing money	49%	46%	51%	46%	51%	51%	57%	44%	49%	49%	55%	41%	35%
I don't know enough about investment options	48%	43%	51%	52%	48%	50%	37%	48%	48%	48%	47%	49%	49%
I prefer to put my money in savings or deposit accounts	40%	39%	40%	35%	38%	36%	36%	54%	40%	39%	42%	36%	35%
I need easy access to my money/savings	32%	32%	32%	28%	33%	27%	29%	41%	37%	27%	29%	34%	39%
I don't trust financial institutions to invest with them	18%	23%	15%	15%	19%	14%	20%	23%	15%	21%	20%	13%	21%
I feel overwhelmed by the investment options available	16%	11%	19%	23%	15%	15%	15%	9%	19%	13%	13%	24%	12%
Investing is too expensive, or fees are too high	18%	24%	14%	15%	18%	27%	20%	12%	14%	22%	18%	20%	18%
I haven't had the time to consider investing	14%	16%	13%	29%	10%	12%	5%	5%	15%	13%	9%	21%	25%
Other	2%	2%	3%	3%	2%	1%	1%	4%	3%	1%	2%	1%	5%

Q4. You said you do not have any investments. Why have you not invested? Please rank three most important factors.

Most people are uncomfortable with investment risk. The biggest psychological barrier is the potential for losing money (76% uncomfortable). The lack of guaranteed returns also a major concern (66%), while early withdrawal penalties are a further significant barrier.

(Base: All Respondents - 1,000)

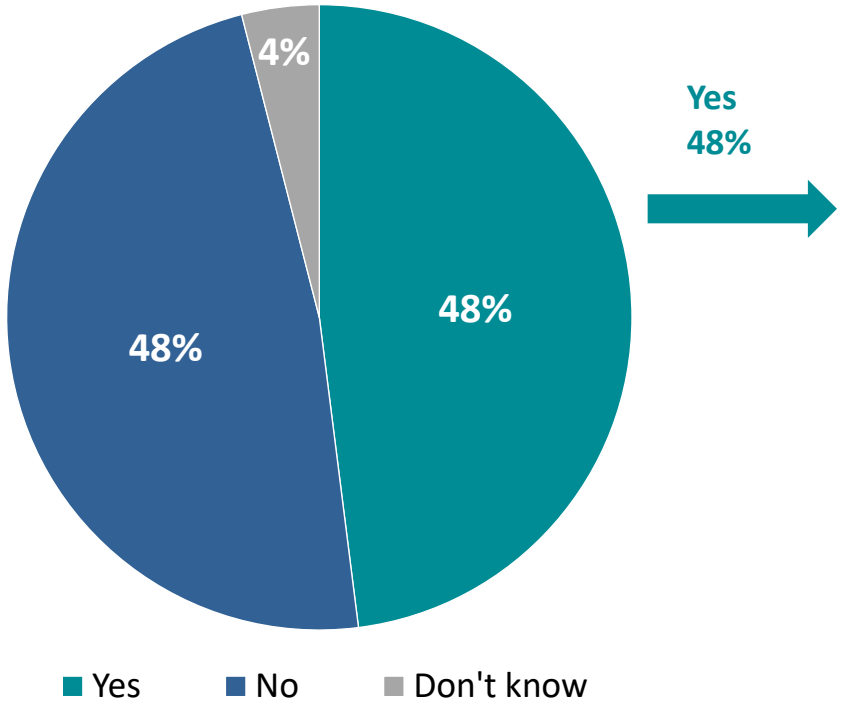


Q5. When you think about investing, how comfortable or uncomfortable would you be with the following?

Nearly half (48%) of adults 18+ are aware of the planned SIA – higher among males, ABC1s, older adults and existing investors.

(Base: All Respondents - 1,000)

Aware that the government plans to launch a new Savings & Investment Account (SIA) framework in the next budget?

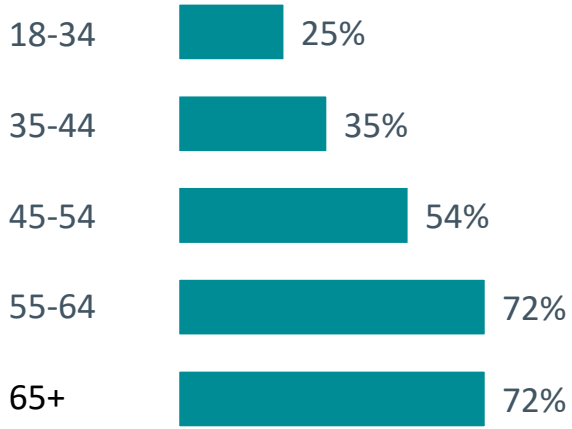


PROFILE FOR AWARE (N=478)

Gender

Social Class

Age

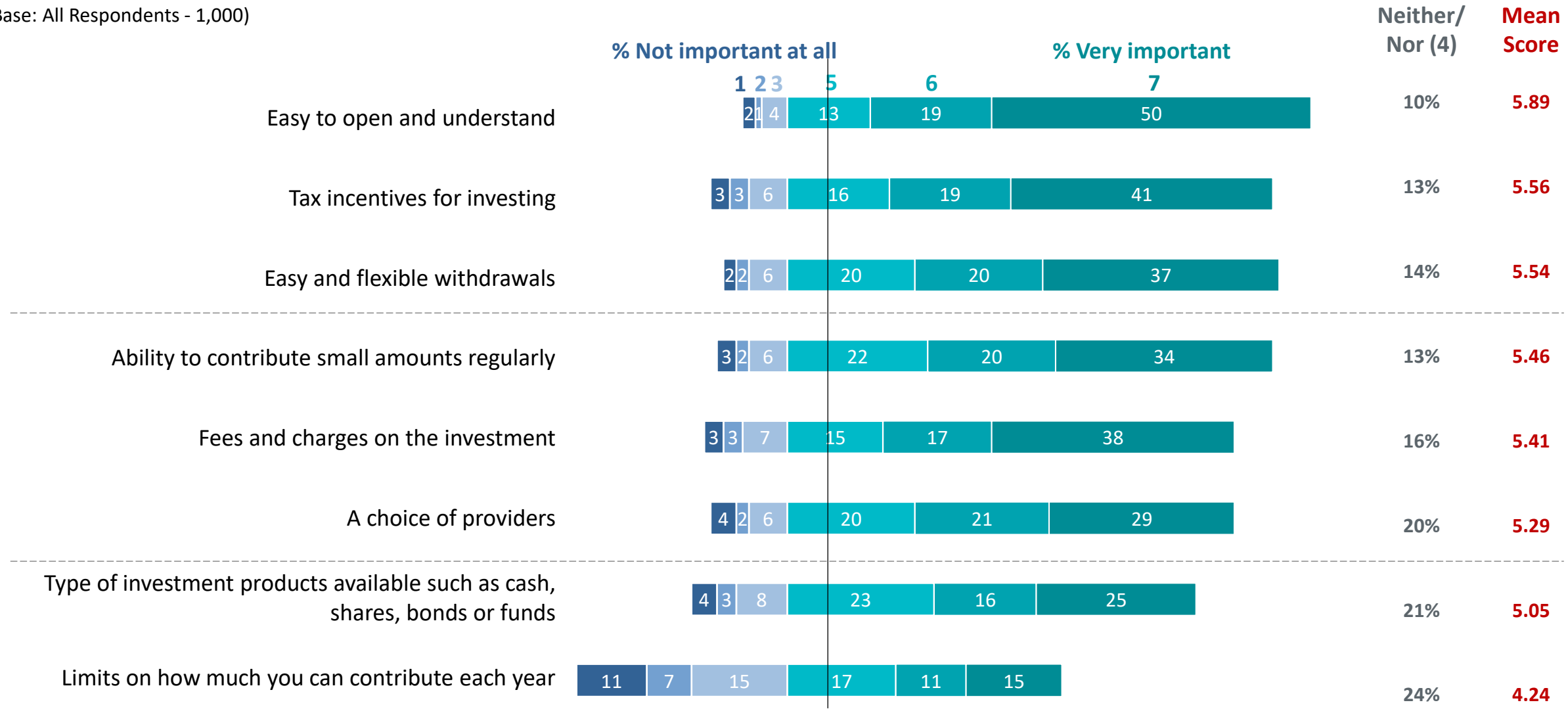


Hold any investment

Q6. Have you heard that the government plans to launch a new Savings & Investment Account (SIA) framework in the next budget?

Most features are viewed as important by a majority of respondents. The strongest drivers are simplicity, accessibility, flexibility and tax incentives.

(Base: All Respondents - 1,000)



Caution: low base

Q7. Please rate each of the following potential features of a new SIA framework using a 7-point scale where 1 is Not Important at All and 7 is Very Important.

Importance increases with age, with respondents aged 55+ rating most features more highly than younger cohorts.

(Base: All Respondents -1,000)

Important 5-7	TOTAL	GENDER: Male	GENDER: Female	AGE: 18-34	AGE: 35-44	AGE: 45-54	AGE: 55-64	AGE: 65+	CLASS: ABC1 F50+	CLASS: C2DE F50-	RISK: Minimise risk	RISK: Small risk	RISK: Moderate/ Significant risk	INVESTMENTS: Hold any investments	INVESTMENTS: Do not hold any investments	AWARENESS SIA: Aware SIA	AWARENESS SIA: Not aware SIA
N=	*1000*	*495*	*505*	*292*	*210*	*164*	*138*	*196*	*506*	*494*	*487*	*331*	*182*	*440*	*527*	*478*	*477*
Easy to open and understand	83%	80%	85%	72%	78%	85%	94%	93%	86%	79%	85%	84%	74%	83%	84%	90%	76%
Tax incentives for investing	76%	76%	76%	64%	74%	79%	87%	84%	83%	69%	74%	81%	72%	84%	70%	86%	68%
Easy and flexible withdrawals	77%	74%	79%	75%	73%	75%	77%	83%	76%	77%	79%	76%	72%	74%	80%	78%	75%
Ability to contribute small amounts regularly	76%	76%	76%	63%	78%	80%	87%	83%	80%	72%	77%	80%	66%	78%	77%	85%	68%
Fees and charges on the investment	71%	70%	71%	54%	71%	74%	84%	81%	72%	69%	72%	71%	65%	70%	72%	80%	62%
A choice of providers	70%	67%	72%	65%	64%	68%	73%	81%	72%	67%	71%	71%	61%	73%	68%	76%	64%
Type of investment products available such as cash, shares, bonds or funds	64%	63%	65%	58%	62%	66%	67%	72%	64%	64%	65%	63%	64%	70%	60%	70%	57%
Limits on how much you can contribute each year	43%	46%	40%	41%	41%	43%	44%	49%	40%	46%	44%	44%	41%	48%	40%	48%	37%

Q7. Please rate each of the following potential features of a new SIA framework using a 7-point scale where 1 is Not Important At All and 7 is Very Important.

In contrast, those aged 18-34 tend to rate most features as less important, reflecting differences in life stage, financial engagement, and the perceived relevance of long-term savings products.

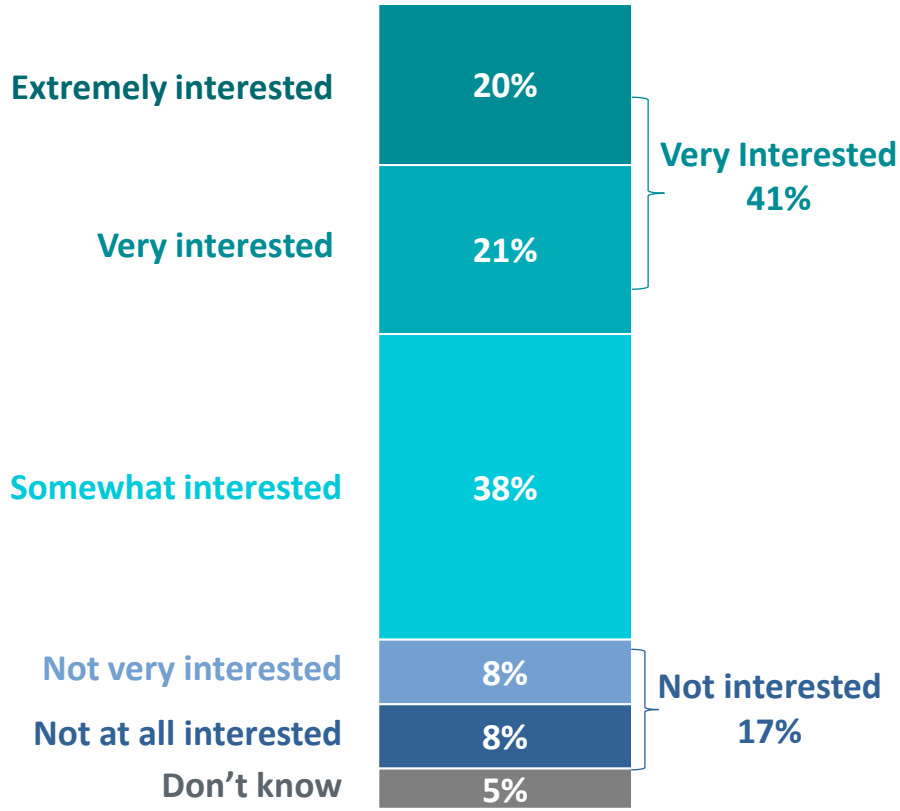
(Base: All Respondents -1,000)

Not Important 1-3	GENDER			AGE					CLASS		RISK			INVESTMENTS		AWARENESS SIA	
	TOTAL	Male	Female	18-34	35-44	45-54	55-64	65+	ABC1 F50+	C2DE F50-	Minimise risk	Small risk	Moderate/ Significant risk	Hold any investments	Do not hold any investments	Aware SIA	Not aware SIA
N=	*1000*	*495*	*505*	*292*	*210*	*164*	*138*	*196*	*506*	*494*	*487*	*331*	*182*	*440*	*527*	*478*	*477*
Easy to open and understand	8%	7%	8%	13%	8%	6%	2%	4%	7%	8%	8%	6%	10%	8%	6%	4%	11%
Tax incentives for investing	12%	11%	12%	18%	11%	11%	5%	7%	8%	15%	13%	9%	11%	7%	14%	6%	17%
Easy and flexible withdrawals	10%	12%	8%	11%	11%	10%	8%	9%	9%	11%	9%	11%	10%	11%	9%	9%	10%
Ability to contribute small amounts regularly	11%	9%	12%	17%	9%	8%	6%	9%	9%	13%	11%	7%	16%	11%	10%	7%	13%
Fees and charges on the investment	13%	11%	16%	24%	10%	13%	6%	7%	12%	15%	14%	11%	16%	13%	13%	6%	20%
A choice of providers	11%	12%	10%	16%	12%	10%	3%	7%	10%	12%	11%	10%	13%	10%	11%	7%	14%
Type of investment products available such as cash, shares, bonds or funds	15%	15%	15%	21%	14%	14%	14%	8%	13%	16%	15%	15%	14%	11%	18%	11%	19%
Limits on how much you can contribute each year	32%	30%	34%	33%	30%	33%	34%	33%	37%	28%	32%	33%	31%	31%	34%	31%	34%

Q7. Please rate each of the following potential features of a new SIA framework using a 7-point scale where 1 is Not Important At All and 7 is Very Important.

Interest in the proposed account is strong but not universal: 79% show some level of interest, including 41% who are very or extremely interested. The largest segment is ‘somewhat interested’ (38%), representing the key opportunity for growth.

(Base: All Respondents -1,000)



Q8. The government plans to develop a new Investment Account that will be simple, accessible, tax efficient, easy to administer and transparent on fees? How interested would you be in opening such an account? Please select one.

Those most interested are more likely to be aged 55-64, ABC1, less risk averse, already investing and aware of SIA. In contrast, a higher proportion of risk averse respondents are 'somewhat interested' (43%).

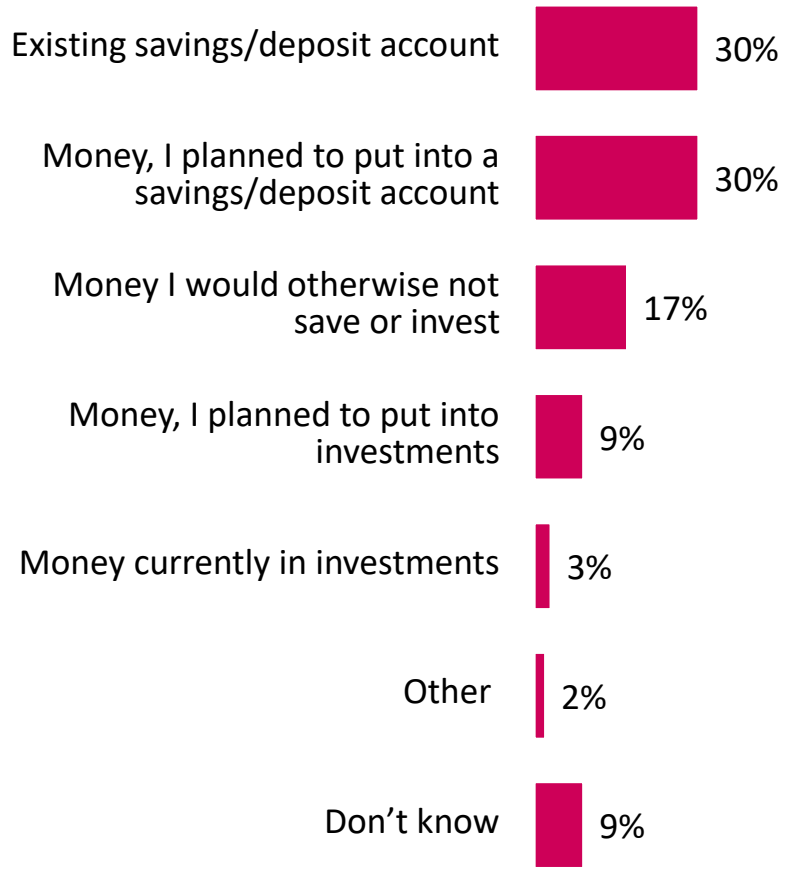
(Base: All Respondents -1,000)

		GENDER		AGE					CLASS		RISK			INVESTMENTS		AWARENESS SIA	
	TOTAL	Male	Female	18-34	35-44	45-54	55-64	65+	ABC1 F50+	C2DE F50-	Minimise risk	Small risk	Moderate/ Significant risk	Hold any investments	Do not hold any investments	Aware SIA	Not aware SIA
N=	*1000*	*495*	*505*	*292*	*210*	*164*	*138*	*196*	*506*	*494*	*487*	*331*	*182*	*440*	*527*	*478*	*477*
Extremely interested	20%	22%	18%	16%	18%	20%	27%	21%	25%	14%	12%	26%	28%	30%	11%	28%	12%
Very interested	21%	23%	19%	20%	19%	21%	23%	22%	25%	17%	16%	27%	23%	28%	16%	26%	17%
Somewhat interested	38%	35%	40%	37%	40%	37%	32%	40%	36%	39%	43%	32%	31%	34%	40%	34%	42%
Not very interested	8%	7%	9%	13%	6%	9%	6%	5%	6%	11%	10%	6%	7%	4%	11%	5%	10%
Not at all interested	8%	8%	9%	8%	11%	7%	6%	8%	5%	12%	12%	4%	5%	2%	14%	4%	12%
Don't know	5%	5%	6%	6%	6%	6%	6%	3%	3%	7%	6%	4%	5%	1%	8%	3%	6%
Summary																	
Very/extremely interested	41%	45%	36%	36%	37%	42%	50%	43%	50%	31%	28%	53%	51%	58%	27%	54%	29%
Somewhat interested	38%	35%	40%	37%	40%	37%	32%	40%	36%	39%	43%	32%	31%	34%	40%	34%	42%
Not interested	17%	15%	18%	21%	17%	16%	13%	13%	11%	23%	22%	11%	13%	6%	25%	9%	23%

Q8. The government plans to develop a new Investment Account that will be simple, accessible, tax efficient, easy to administer and transparent on fees? How interested would you be in opening such an account? Please select one.

SIA funding is expected to come primarily from savings (existing and planned), with limited shift from investments. This pattern is consistent across all levels of interest.

(Base: All excluding those not at all interested in SIA – 915)

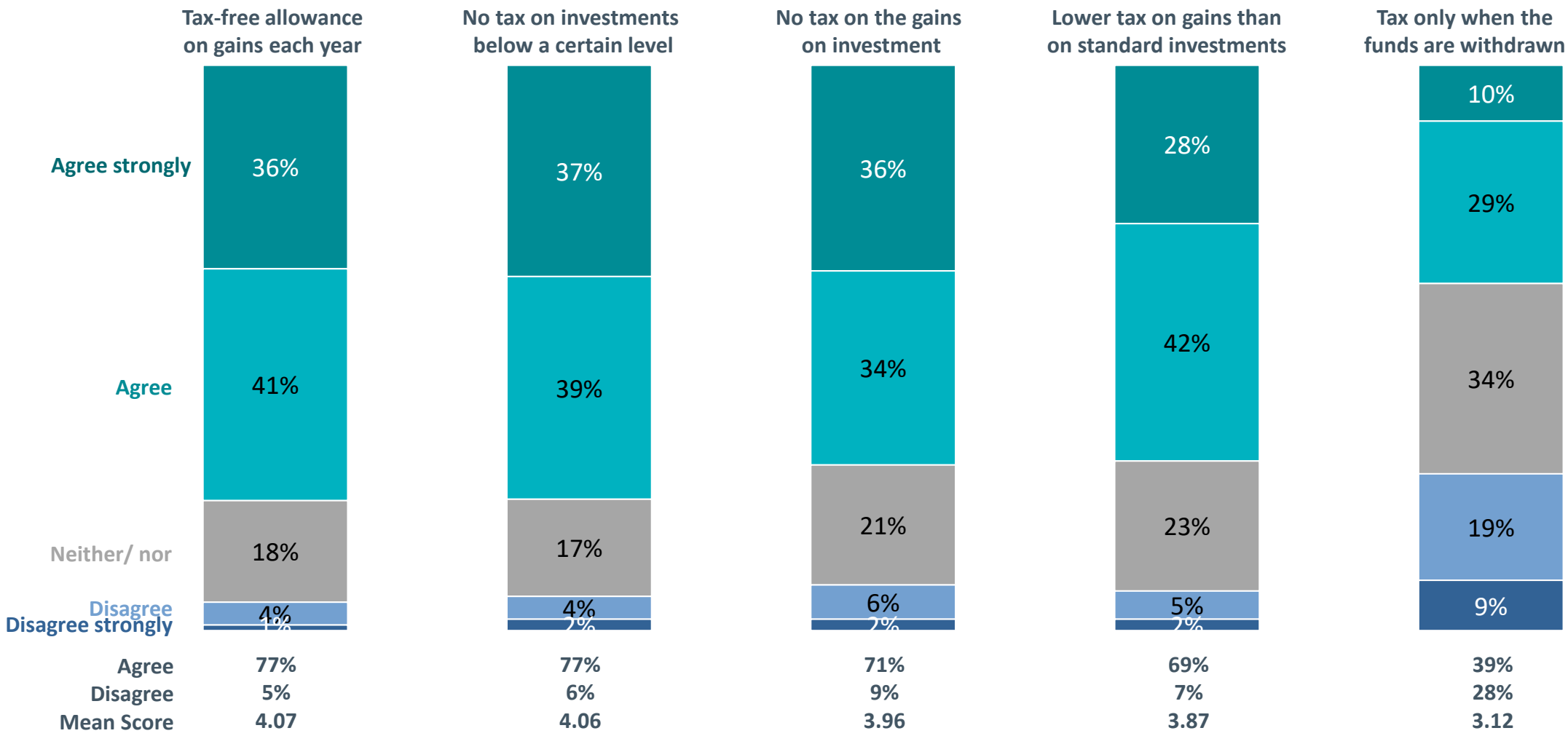


		INTEREST IN OPENING			
	TOTAL	Not very interested	Somewhat interested	Very/ extremely interested	Don't know
N=	*915*	*82*	*375*	*406*	*52*
Existing savings/deposit account	30%	21%	30%	33%	17%
Money, I planned to put into a savings/deposit account	30%	28%	30%	32%	15%
Money I would otherwise not save or invest	17%	16%	19%	16%	11%
Money, I planned to put into investments	9%	8%	10%	10%	2%
Money currently in investments	3%	2%	2%	4%	0
Other	2%	0	2%	1%	2%
Don't know	9%	26%	6%	2%	52%

Q9. If you were to invest in an SIA, where would the money most likely come from? Please select one.

There is strong support for simple, tax-free incentives, with weaker support for deferred taxation.

(Base: All excluding those not at all interested in SIA – 915)



Q10. Would you agree or disagree with each of the following tax approaches for investing in an SIA?

Support for simple, tax-free incentives is strongest among those aged 55+, ABC1s, already aware of SIA, and those very or extremely interested in opening an account.

(Base: All excluding those not at all interested in SIA – 915)

Agree/Agree Strongly	TOTAL	GENDER: Male	GENDER: Female	AGE: 18-34	AGE: 35-44	AGE: 45-54	AGE: 55-64	AGE: 65+	CLASS: ABC1 F50+	CLASS: C2DE F50-	RISK: Minimise risk	RISK: Small risk	RISK: Moderate/ Significant risk	INVESTMENTS: Hold any investments	INVESTMENTS: Do not hold any investments	AWARENESS SIA: Aware SIA	AWARENESS SIA: Not aware SIA	INTEREST IN OPENING: Not very interested	INTEREST IN OPENING: Somewhat interested	INTEREST IN OPENING: Very/ extremely interested	INTEREST IN OPENING: Don't know
N=	*915*	*454*	*461*	*268*	*187*	*152*	*129*	*179*	*480*	*435*	*426*	*316*	*173*	*429*	*455*	*459*	*418*	*82*	*375*	*406*	*52*
Tax-free allowance on gains each year	77%	76%	78%	67%	77%	77%	83%	89%	83%	71%	80%	78%	70%	81%	76%	84%	72%	57%	75%	87%	48%
No tax on investments below a certain level	77%	77%	76%	67%	77%	79%	84%	84%	80%	73%	77%	81%	69%	80%	76%	83%	72%	53%	73%	88%	54%
No tax on the gains on investment	71%	74%	68%	58%	72%	76%	75%	80%	75%	66%	72%	72%	65%	76%	68%	77%	66%	49%	67%	82%	48%
Lower tax on gains than on standard investments	69%	70%	68%	62%	68%	68%	78%	77%	74%	65%	67%	73%	68%	73%	68%	78%	63%	47%	64%	83%	38%
Tax only when the funds are withdrawn	39%	45%	33%	39%	39%	29%	41%	45%	42%	35%	36%	39%	46%	46%	33%	46%	33%	25%	33%	51%	12%

Q10. Would you agree or disagree with each of the following tax approaches for investing in an SIA?

Key Findings

- Investment ownership shows a modest increase from 41% in 2025 to 44% in 2026.
- Risk tolerance is a key driver of investment behaviour, with most adults conservative (82% low risk vs 18% moderate or high risk).
- Investment decisions in 2026 are driven by long-term financial security and growth goals, shifting from independence and short-term needs among younger adults to retirement income and wealth accumulation among older groups.
- Among non-investors, barriers are led by affordability, risk aversion and lack of knowledge.
- Fear of loss is the dominant psychological barrier, with most uncomfortable with investment risk and lack of guaranteed returns.
- Nearly half (48%) of adults are aware of the planned SIA, skewing towards males, older, more affluent and already investing consumers.
- The SIA concept has broad appeal, with 79% expressing interest and a large persuadable middle (38% somewhat interested).
- Simplicity, flexibility and tax incentives are the key drivers of engagement.
- SIA is likely to be funded primarily from savings rather than investments, reinforcing its positioning as a savings alternative, with tax incentives acting as a key lever for uptake.

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