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First annual AMF survey of savings and investment: nearly one french person in two believes that equities are the best long-term investment

The AMF is launching an annual study to gain a better understanding of the behaviour and opinions of retail investors. The first edition of this Survey ⁽¹⁾, which is the most complete overview of the market with regard to savers' decisions and objectives, in particular measures their appetite for the Stock Market and detects some encouraging signs when it comes to equity investment. At the same time, the AMF is revealing the results of a study of returns on investments over time, whose conclusions support the legitimate interest of many French people in equities.

Confirmation of a preference for guaranteed investments

A majority share of French people's savings is invested in products that are risk free and liquid but low yield ⁽²⁾. The reasons for this preference for low-risk or risk-free investments, which is correlated with the fall in individual share ownership, include the financial crisis of 2007-2008 and savers' increased caution, or even mistrust.

The AMF Survey quite strongly confirms this preference for guaranteed investments:

- 52% of the people surveyed are not willing to take any risks on investments, despite low yields;

- 64% say that they have "little" or "no" confidence in the Stock Market.

But there are signs of a potential increase in interest in equities

In 2017, a survey found that, for the first time in a decade, the rate of share ownership had to some extent rebounded ⁽³⁾, to 8.7% of the population versus 7.6% in 2016.

Some of the Survey's results seem to show that savers may possibly return to the equity markets.

- 44% of French people consider equity investments to be the most advantageous over the long term;
- 56% believe that it is a "good idea" to diversify investments;
- Lastly, 1/3 of retail investors say that they are interested in the Stock Market, which represents the same proportion of French people who would agree to take on a certain level of risk if it meant higher returns.

A long term investment horizon, diversification and profitability are the advantages that many savers claim are offered by equities; given that preparation for retirement is a savings priority for 7 out of 10 people, equity investments therefore seem able to meet these demands.



About the AMF

The AMF is an independent public authority responsible for ensuring that savings invested in financial products are protected, that investors are provided with adequate information and supervising the orderly operation of markets. Visit our website www.amf-france.org.

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[1] Sample of 1200 persons representative of French people of 18 years old and more. In order to develop a reference tool, to perfect his knowledge of investors and track these indicators, the AMF intends to publish at annual pace this barometer.

[2] In 2016, French households made a net investment of €53 billion in cash and deposit accounts - Banque de France, national annual report.

[3] TNS's SoFia survey of 12,000 French people aged 15 and over on shareholding - both direct and through collective vehicles.

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