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## Retirement savings: a concern for 71% of French people

**The Autorité des marchés financiers publishes the findings of its annual study on the attitudes and opinions of French retail investors regarding financial products. It turns out that retirement savings are one of the priorities of the French when they save money. Real estate is their preferred investment. Interest in equities remains limited.**

This third edition of the AMF savings and investment barometer, based on a survey conducted in September-October 2019 by the Audirep institute on a representative sample of 1,200 people in France, shows that financial planning for retirement is one of the first reasons French retail investors put money aside.

- 71% of respondents say the goal of "having resources for retirement, having enough money throughout retirement" is one of their top savings priorities and 38% describe it as a "strong concern". The first concern remains "dealing with possible unexpected expenses".
- 53% of the working people add to their pensions savings at least occasionally, an increase over the past two years (53% vs 48% in 2017). Only one out of five working respondents (21%) do so regularly (86% of which every month).
- 70% of those who never or almost never save money for retirement explain they cannot due to "lack of financial means". Only 26% do so by choice.

The average amount saved for retirement is 2,300 euros per year (100 euros more than the previous year).

## Real estate, preferred investment of the French

Half of the working respondents think that their savings will not be sufficient for retirement, while 23% consider they will be "sufficient", a proportion on the rise (19% in 2018). However, almost one out of two working people admits having "no idea how many savings they need" to build up sufficient supplementary income for retirement.

Real estate ranks first among investments regarded as "the most appropriate for saving over the long term, for the next 15-20 years, for retirement for example". Employee savings plans follow, life insurance (euro-guaranteed contracts) comes third. 29% of respondents have a good opinion on financial investments (rating between 7 and 10 out of 10).

More generally, confidence in equity investments fell from 27% to 21% in 2019, as shown in the new issue of the AMF Household Savings Observatory Newsletter. The proportion of French people considering investing in equities in the next 12 months remains limited at 19%.

### *About the AMF*

*The AMF is an independent public authority responsible for ensuring that savings invested in financial products are protected and that investors are provided with adequate information. The AMF also supervises the orderly operations of markets. Visit our website <https://www.amf-france.org>*

PRESS CONTACT: \_\_\_\_\_

— AMF Communication  
Directorate

+33 (0)1 53 45 60 28


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- AMF Savings and Investment Barometer (2019)
- AMF Household Savings Newsletter - No. 36 - January 2020

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#### Legal information:

Head of publications: The Executive Director of AMF Communication Directorate. Contact: Communication Directorate – Autorité des marchés financiers 17 place de la Bourse – 75082 Paris cedex 02

