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The AMF's latest savings barometer finds that the French are more receptive to equities

The fifth edition of the AMF savings and investment barometer shows an increase in intentions to subscribe to equity investments, particularly among younger people.

The 2021 savings and investment barometer, based on a survey conducted in September-October 2021 by the Audirep research institute on a sample of 2,000 people representative of the French population, reveals a more positive perception of investing in the stock market and a renewed interest in equity investments, against a backdrop of low interest rates and rising stock market indices.

For the first time in five years, the proportion of people in France who refuse "any risk on their investments although they know that the return will continue to be low" has fallen below the 50% mark to 43% (down 7 points in one year). This proportion is even lower for those aged under 35, at 36%.

At the same time, 39% of respondents accept "a certain amount of risk with the hope of getting a higher return than risk-free investments," compared with 34% over the last four years. The proportion rises to 42% for those aged under 35.

While the majority of French people continue to view equity investments as "reserved for people who know enough about them" (69% agree) and "too risky" (61%), several indicators show a less negative overall perception: for example, people who consider that equity investments "don't yield much in the end" are down to only 20% from 30% in 2017.

Intentions to invest in equities have increased significantly in recent years. For instance, 35% of respondents say they intend to invest in equities in the more or less long term, compared with 28% in 2019. This percentage rises to 49% among the under-35s and even to 58% among the under-25s.

This barometer's results confirm the influx of new investors that the AMF has noted since 2019:

- 14% of those who own shares say they made their first purchase in the past year,
- this proportion shoots up to 23% for women and 29% for 18-24 year olds.

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>. URL = [https://www.amf-france.org/]

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