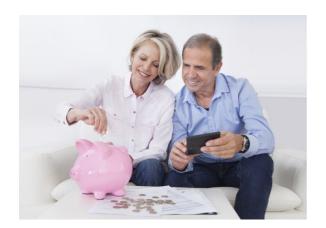


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"Despite consumers still feeling the squeeze on their finances, there is still some appetite for precautionary saving: the two most common reasons for saving are for security and to cover unexpected events."

— Brian O'Connor, Production Manager

This report looks at the following areas:

- · What level of savings do I rish consumers have?
- · What savings and investment products do Irish consumers own?
- Why do Irish consumers save?

Both Irish economies are growing and unemployment is in decline, but consumers are still feeling the squeeze on their personal finances – so most consumers are not yet in a position to add greatly to their savings.

Moreover, even though consumer confidence is high, many still feel the need for precautionary saving: the main reasons cited by Irish consumers for saving are to cover unexpected events and for security. For those consumers with the financial means to save, there is little financial incentive to do so given the historically low interest rates.

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This report is part of a series of reports, produced to provide you with a more holistic view of this market



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