



The Guide to...Personal Finance (September 2009)

- *80% of Irish adults are more aware of personal finance than they used to be compared to 71% in 2008.*
- *38% trust banks or building societies to look after their money, compared to 43% in Britain.*
- *40% use the internet to access banking services - up from 33% in 2008.*
- *Two million have a credit card (56% of the population), and 500,000 have two or more.*
- *87% don't like the idea of being in debt. 72% take out credit or loans only when absolutely necessary compared to 50% in Northern Ireland.*
- *29% currently have a loan. The average value of a loan has increased by over €600 since 2008 to €13,000.*
- *56% have a credit union account, up 5% from 2008.*
- *More than half say the economic outlook heavily affects their purchasing behaviour, compared to 40% in Northern Ireland and Britain.*
- *43% of adults think owning stocks & shares is too risky for them - up from 34% in 2008.*
- *73% donated €7.50 or more to charity, up from 68% in 2008.*

Source: Republic of Ireland TGI 2009. Base: Adults aged 15+.