

Survey_sustainability_france_2024 {Data.2DII}

Sustainability survey France 2024

Description

The survey assets to understand the retail investors demand for sustainable finance products. It has 5 parts : A. Interest, B. Sustainable investing – General, C. Sustainability goals, D. Sustainability Preferences, E: Sociodemographic profile.

Usage

Survey_sustainability_france_2024

Format

A tibble with 1269 rows and 183 variables, however only 1000 respondents are available for the data:

uuid	Participant identifier
start_date	Survey start time
date	Completion time and date
qtime	Total Interview Time
status	Participant status
h_ctype	HIDDEN
E0	Hidden for the country.
E1	Gender
SD2r1	

What is your age?

demog_age_recode

HIDDEN to recode the age into breaks

F5

How much do you save monthly? Please indicate the amount of your monthly financial saving including retirement savings (but excluding real estate loan payments). If you save occasionally, please estimate the monthly average of your savings for the past 12 months. When saving together with a partner, please split the amount in half.

F6

Please indicate the amount of the money and securities assets of your household.

A1

Which of the following statements applies to you with regard to financial decisions (e.g., investing money)?

A2r1

Generate a precautionary buffer to be used in case of problem

A2r2

Save for retirement

A2r3

Generate a long-term increase in wealth that could eventually be bequeathed to my children

A2r4

Generate additional income

A2r5

Save money for personal projects

A2r6

Save money for children or relatives

A2r7

Any other objective

A2B

You mentioned other financial objectives, could you please detail what are these objectives?

A4

Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

A5

Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

A6

Buying a single company's stock usually provides a safer return than a stock mutual fund.

A7

If interest rates fall, what should happen to bond prices?

A8

How willing or unwilling are you to take risks when making decisions in your life?

noanswerA8_c8

No Answer

A9

How well do the following statements describe your personality? I see myself as someone who ...

A9r1

...is reserved

A9r2

...is generally trusting

A9r3

...tends to be lazy

A9r4

...is relaxed, handles stress well

A9r5

...has few artistic interests

A9r6

...is outgoing, sociable

A9r7

...tends to find fault with others

A9r8

...does a thorough job

A9r9

...gets nervous easily

A9r10

...has an active imagination

B1

Have you ever heard of sustainable finance products or sustainable investing?

B2

Do you currently own sustainable investments/sustainable finance products?

B3

Do you plan to invest (additional) money in sustainable investments/sustainable finance products within the next three years?

B4

You have previously answered that you already own sustainable investments. Could you say what proportion (in %) of your total financial savings is currently invested in sustainable investments

B4r1

Savings account

B4r2

Money market account

B4r3

Shares

B4r4

Equity funds (incl. ETFs and index funds)

B4r5

Bonds

B4r6

Bond funds

B4r7

Private equity or debt funds

B4r8

Crowdfunding

B4r9

Cooperative shares

B4r10

Other fixed-income securities (e.g. mortgage bonds, government bonds, savings contracts, time deposits, subordinated loans)

B4r11

Other non-fixed-income securities (e.g. warrants, open-end real estate funds, closed-end funds, mixed funds)

B5

We have observed a gap between your will to contribute to the financing of the sustainable transformation and the current situation of your personal savings.

B5r1

My financial advisor did not propose me the right products

B5r2

I have found no time to understand and evaluate products related to sustainability, so I stick to a conventional asset allocation

B5r3

I feel poorly informed about sustainable investments.

B5r4

I do not trust that providers of sustainable investments follow the sustainability guidelines that they represent in their investment information.

B5r5

I would like to invest in sustainable investments but I'm afraid that changing my asset allocation would increase the risk of my portfolio or decrease its return

B5r6

It takes too much time to inform myself about sustainable investments and the underlying criteria.

B5r7

I don't believe that sustainable investments generate a real world impact.

B5r8

I'm motivated to be a sustainable investor but my sustainability preferences are not super clear to me.

B5r9

The reasons are different among the financial products.

B5r10

Prefer not to say

B6

You have indicated that you do not want to invest in sustainable investments or do not want to invest (additional) money in sustainable investments within the next three years.

B6r1

My financial advisor did not propose me the right products

B6r2

I have found no time to understand and evaluate products related to sustainability, so I stick to a conventional asset allocation

B6r3

I feel poorly informed about sustainable investments.

B6r4

I do not trust that providers of sustainable investments follow the sustainability guidelines that they represent in their investment information.

B6r5

I would like to invest in sustainable investments but I'm afraid that changing my asset allocation would increase the risk of my portfolio or decrease its return

B6r6

It takes too much time to inform myself about sustainable investments and the underlying criteria.

B6r7

I don't believe that sustainable investments generate a real world impact.

B6r8

I'm motivated to be a sustainable investor but my sustainability preferences are not super clear to me.

B6r9

The reasons are different among the financial products.

B6r10

Prefer not to say

B7

Please assess your knowledge about sustainable investments.

B8

In the context of sustainable financial investments, the acronym "ESG" is often used. What do you think the abbreviation "ESG" stands for?

B9

Does a product advertised in the European Union as a "sustainable financial product" have to meet uniform criteria, set by the state regulatory authorities?

B10

Are you aware of a label (or certificate, or proof) that certifies a sustainable financial product (from governmental or non-governmental organizations)?

B11

Let's say a company has a low environmental footprint but has poor social and employee practices. Would it be possible to call the shares of this company a "sustainable" financial product in the financial markets?

B11B

In how many of the 3 ESG components (Environment, Social, Corporate Governance) does a company have to be sustainable in order to be considered a sustainable company on the financial markets?

B12

An investment in a sustainable fund that includes companies with a low CO2 footprint directly reduces global CO2 emissions.

B13

Do financial institutions that offer sustainable products always proactively influence the sustainability behavior of the invested companies (e.g., by participating in the annual shareholders' meeting)?

B14

Is there a difference for you between "sustainable investing" and "impact investing?"

B15

Which of the following labels or certificates characterizes a financial product as sustainable in terms of environmental, social and governance criteria (ESG criteria)?

B16

How does an investment in a sustainable equity fund that focuses specifically on companies with a low carbon footprint contribute to the reduction of global CO2 emissions?

B17

What is "greenwashing" in the context of sustainable investments?

B18

What is an "exclusion strategy" when investing sustainably?

B19

Which statement best describes a "best-in-class" investment strategy?

B20

Please indicate your assessment of the average risk level of sustainable investments compared to conventional investments.

B21

Please indicate your assessment of the average level of interest rates or returns of sustainable investments compared to conventional investments.

B22

Please indicate your assessment of the average level of fees of sustainable investments compared to conventional investments.

C1

Please rate the following statement.

C1r1

I believe that financial investments are an appropriate way to express one's values

C1r2

I believe that financial investments in general are effective to change the world

C1r3

I believe that my own financial investments, whatever their actual amount, can make a difference.

pos_1_LFr1

Generate a precautionary buffer to be used in case of problem

pos_1_LFr2

Save for retirement

pos_1_LFr3

Generate a long-term increase in wealth that could eventually be bequeathed to my children

pos_1_LFr4

Generate additional income

pos_1_LFr5

Save money for personal projects

pos_1_LFr6

Save money for children or relatives

pos_1_LFr7

Any other objective

pos_1_LF_selectedr1

Generate a precautionary buffer to be used in case of problem

pos_1_LF_selectedr2

Save for retirement

pos_1_LF_selectedr3

Generate a long-term increase in wealth that could eventually be bequeathed to my children

pos_1_LF_selectedr4

Generate additional income

pos_1_LF_selectedr5

Save money for personal projects

pos_1_LF_selectedr6

Save money for children or relatives

pos_1_LF_selectedr7

Any other objective

pos_2_LFr1

Generate a precautionary buffer to be used in case of problem

pos_2_LFr2

Save for retirement

pos_2_LFr3

Generate a long-term increase in wealth that could eventually be bequeathed to my children

pos_2_LFr4

Generate additional income

pos_2_LFr5

Save money for personal projects

pos_2_LFr6

Save money for children or relatives

pos_2_LFr7

Any other objective

pos_2_LF_selectedr1

Generate a precautionary buffer to be used in case of problem

pos_2_LF_selectedr2

Save for retirement

pos_2_LF_selectedr3

Generate a long-term increase in wealth that could eventually be bequeathed to my children

pos_2_LF_selectedr4

Generate additional income

pos_2_LF_selectedr5

Save money for personal projects

pos_2_LF_selectedr6

Save money for children or relatives

pos_2_LF_selectedr7

Any other objective

pos_3_LFr1

Generate a precautionary buffer to be used in case of problem

pos_3_LFr2

Save for retirement

pos_3_LFr3

Generate a long-term increase in wealth that could eventually be bequeathed to my children

pos_3_LFr4

Generate additional income

pos_3_LFr5

Save money for personal projects

pos_3_LFr6

Save money for children or relatives

pos_3_LFr7

Any other objective

pos_3_LF_selected

HIDDEN

hid_c1

HIDDEN

hid_c1r1

Generate a precautionary buffer to be used in case of problem

hid_c1r2

Save for retirement

hid_c1r3

Generate a long-term increase in wealth that could eventually be bequeathed to my children

hid_c1r4

Generate additional income

hid_c1r5

Save money for personal projects

hid_c1r6

Save money for children or relatives

hid_c1r7

Any other objective

D1_1

You documented in a previous question that your savings serve different financial goals. For the following goal "Generate a precautionary buffer to be used in case of problem", please express how important it is for you...?

D1_1r1

...to align your savings with your personal values

D1_1r2

...to use your savings to have a clear positive impact on the society or the environment

D1_1r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D2_1

For the following goal "Generate a precautionary buffer to be used in case of problem", you have chosen more than one sustainability-related objectives. Please rank their priority in the order you would like to have them implemented (1 = most important).

D2_1r1

...to align your savings with your personal values

D2_1r2

...to use your savings to have a clear positive impact on the society or the environment

D2_1r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D1_2

You documented in a previous question that your savings serve different financial goals. For the following goal "Save for retirement", please express how important it is for you...?

D1_2r1

...to align your savings with your personal values

D1_2r2

...to use your savings to have a clear positive impact on the society or the environment

D1_2r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D2_2

For the following goal "Save for retirement", you have chosen more than one sustainability-related objectives. Please rank their priority in the order you would like to have them implemented (1 = most important).

D2_2r1

...to align your savings with your personal values

D2_2r2

...to use your savings to have a clear positive impact on the society or the environment

D2_2r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D1_3

You documented in a previous question that your savings serve different financial goals. For the following goal "Generate a long-term increase in wealth that could eventually be bequeathed to my children", please express how important it is for you...?

D1_3r1

...to align your savings with your personal values

D1_3r2

...to use your savings to have a clear positive impact on the society or the environment

D1_3r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D2_3

For the following goal "Generate a long-term increase in wealth that could eventually be bequeathed to my children", you have chosen more than one sustainability-related objectives.

Please rank their priority in the order you would like to have them implemented (1 = most important).

D2_3r1

...to align your savings with your personal values

D2_3r2

...to use your savings to have a clear positive impact on the society or the environment

D2_3r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D1_4

You documented in a previous question that your savings serve different financial goals. For the following goal "Generate additional income", please express how important it is for you...?

D1_4r1

...to align your savings with your personal values

D1_4r2

...to use your savings to have a clear positive impact on the society or the environment

D1_4r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D2_4

For the following goal "Generate additional income", you have chosen more than one sustainability-related objectives. Please rank their priority in the order you would like to have them implemented (1 = most important).

D2_4r1

...to align your savings with your personal values

D2_4r2

...to use your savings to have a clear positive impact on the society or the environment

D2_4r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D1_5

You documented in a previous question that your savings serve different financial goals. For the following goal "Save money for personal projects", please express how important it is for you...?

D1_5r1

...to align your savings with your personal values

D1_5r2

...to use your savings to have a clear positive impact on the society or the environment

D1_5r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D2_5

For the following goal "Save money for personal projects", you have chosen more than one sustainability-related objectives. Please rank their priority in the order you would like to have them implemented (1 = most important).

D2_5r1

...to align your savings with your personal values

D2_5r2

...to use your savings to have a clear positive impact on the society or the environment

D2_5r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D1_6

You documented in a previous question that your savings serve different financial goals. For the following goal "Save money for children or relatives", please express how important it is for you...?

D1_6r1

...to align your savings with your personal values

D1_6r2

...to use your savings to have a clear positive impact on the society or the environment

D1_6r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D2_6

For the following goal "Save money for children or relatives", you have chosen more than one sustainability-related objectives. Please rank their priority in the order you would like to have them implemented (1 = most important).

D2_6r1

...to align your savings with your personal values

D2_6r2

...to use your savings to have a clear positive impact on the society or the environment

D2_6r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D1_7

You documented in a previous question that your savings serve different financial goals. For the following goal "", please express how important it is for you...?

D1_7r1

...to align your savings with your personal values

D1_7r2

...to use your savings to have a clear positive impact on the society or the environment

D1_7r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D2_7

For the following goal "", you have chosen more than one sustainability-related objectives. Please rank their priority in the order you would like to have them implemented (1 = most important).

D2_7r1

...to align your savings with your personal values

D2_7r2

...to use your savings to have a clear positive impact on the society or the environment

D2_7r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

E1

Imagine your financial advisor would recommend you to invest in the following investment fund product with the description below (please read)

E1r1

I would expect that an investment in this fund allows me to have a clear positive impact on climate change.

E1r2

I would expect that an investment in this fund allows me to align my savings with my personal values.

E1r3

I would expect that an investment in this fund allows me to achieve the maximum possible return with my savings.

F3

Please indicate your highest educational level.

F3r6oe

Please indicate your highest educational level. - Other professional qualification

F4

Please indicate the monthly net income of your household (income after taxes and social security contributions).

C1_Lr11r1

...to align your savings with your personal values

C1_Lr11r2

...to use your savings to have a clear positive impact on the society or the environment

C1_Lr11r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

C2_Lr11

For the following financial product "Other non-fixed-income securities (e.g. warrants, open-end real estate funds, closed-end funds, mixed funds)", you have chosen more than one sustainability-related objectives.

C2_Lr11r1

...to align your savings with your personal values

C2_Lr11r2

...to use your savings to have a clear positive impact on the society or the environment

C2_Lr11r3

...that your savings achieve the maximum possible return for the level of risk you accept to take

D1

In the following you will get some explanations. Please read the explanations carefully. The EU has developed a European classification system for economic activities (EU Taxonomy) that enables the measurement to what extent an economic activity of a company makes a substantial contribution to the six environmental goals. The six environmental objectives are

D2

In the following you will get some explanations. Please read the explanations carefully. In the Sustainable Finance Disclosure Regulation, the EU defines what a sustainable investment is - namely an investment in an economic activity that contributes to the achievement of an environmental or social objective. In so doing, no other of these objectives must be harmed, and the companies in which investments are being made must apply practices of good corporate governance.

D3

Under the concept of principal adverse impacts (PAIs) on sustainability factors, the EU considers adverse impacts on the environment and society. A financial product that considers PAIs avoids investments that have a negative effect on the environment and/or society (e.g., greenhouse gas emissions or waste, negative impacts on water biodiversity, or social and labor concerns).

D4

Based on the topics we explained before, which of the following options would meet your personal sustainability preference for your investment?

D4r1

Environmentally sustainable investments as defined in the EU Taxonomy Regulation

D4r2

Sustainable Investments within the meaning of the EU Sustainable Finance Disclosure Regulation

D4r3

Considering principal adverse impacts (PAIs) on sustainability factors as defined in the EU Sustainable Finance Disclosure Regulation

D4r4

Others:

D4r5

I don't have a sustainability preference

D4r6

I don't know

D4r4oe

Based on the topics we explained before, which of the following options would meet your personal sustainability preference for your investment? - Others

HID_VideoD5

- HIDDEN for Video Piping market wise

D5play_count

Play Count

D5time_elapsed

Elapsed Time

D6_1r1

Based on your understanding of the previous explanations, please rate the following statements

D6_2r1

Based on your understanding of the previous explanations, please rate the following statements

D7_1r1

Based on your understanding of the previous explanations, please rate the following statements

D7_2r1

Based on your understanding of the previous explanations, please rate the following statements

D7_3r1

Based on your understanding of the previous explanations, please rate the following statements

D8_1r1

Based on your understanding of the previous explanations, please rate the following statements

D8_2r1

Based on your understanding of the previous explanations, please rate the following statements

D8_3r1

Based on your understanding of the previous explanations, please rate the following statements

E3

Please indicate your highest educational level.

E3r6oe

Please indicate your highest educational level. - Other professional qualification

E4

Please indicate the monthly net income of your household (income after taxes and social security contributions).

E5

How much do you save monthly? Please indicate the amount of your monthly financial saving including retirement savings (but excluding real estate loan payments). If you save occasionally, please estimate the monthly average of your savings for the past 12 months. When saving together with a partner, please split the amount in half.

E6

Please indicate the amount of the money and securities assets of your household.

qtime

Total Interview Time