

BANK OF IRELAND YOUTH RESEARCH 2025

August 2025



**Bank of
Ireland**

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Youth Survey | August 2025 | Confidential



1. Introduction

Objectives & research approach



This report details the findings from an online survey amongst 13-30 year olds.



Survey results are based on a nationally representative sample of 500 people aged 13-30 years. The sample was disproportionately sampled to achieve robust sub sample sizes for the following age cohorts. Then at the analysis stage the sample was weighted in line with the age, gender, socio-economic and regional profile of 13-30 year olds from the CSO.

Full Sample	500
13-18 yrs	200
19-24 yrs	150
25-30 yrs	150



An **online survey** was conducted. Strict quality control measures in place to ensure robust & reliable findings.



Fieldwork was conducted from 22nd July – 10th August 2025

Profile of Respondents

All respondents aged 13-30 yr olds



Analysis of sample
Base: All respondents aged 16+ - 543

Reminder of the Qualitative Findings Young People and their Lives

1

The Dualities of the World

They are navigating the immediate pressures and joys of their lives while simultaneously harbouring significant anxieties/avoidance relating to the future.

2

Unable to be certain in an unpredictable world

There is a bleak view of global issues that is combined with an optimistic, if vague, sense of their own future. Avoidance of firm commitments minimises disappointment.

3

The Primacy of Experiences and Relationships

A consistent focus on living for the moment. They are looking to achieve work-life balance from an early age with travel linked to relationships, freedom and independence.

4

A Desire for Financial Education

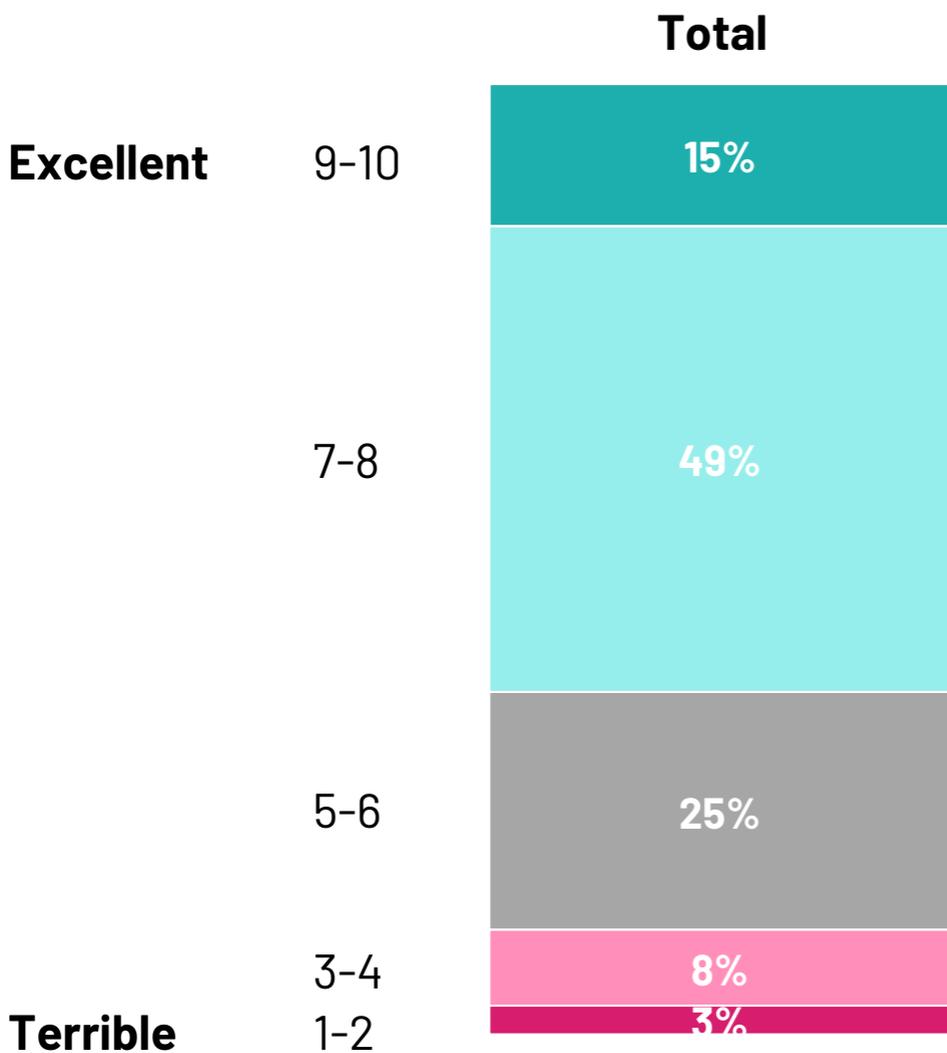
School and college-aged cohorts are particularly interested.

This desire appears to weaken as they grow older.

2. Key findings



Youth are fairly happy today



Mean Score
6.84



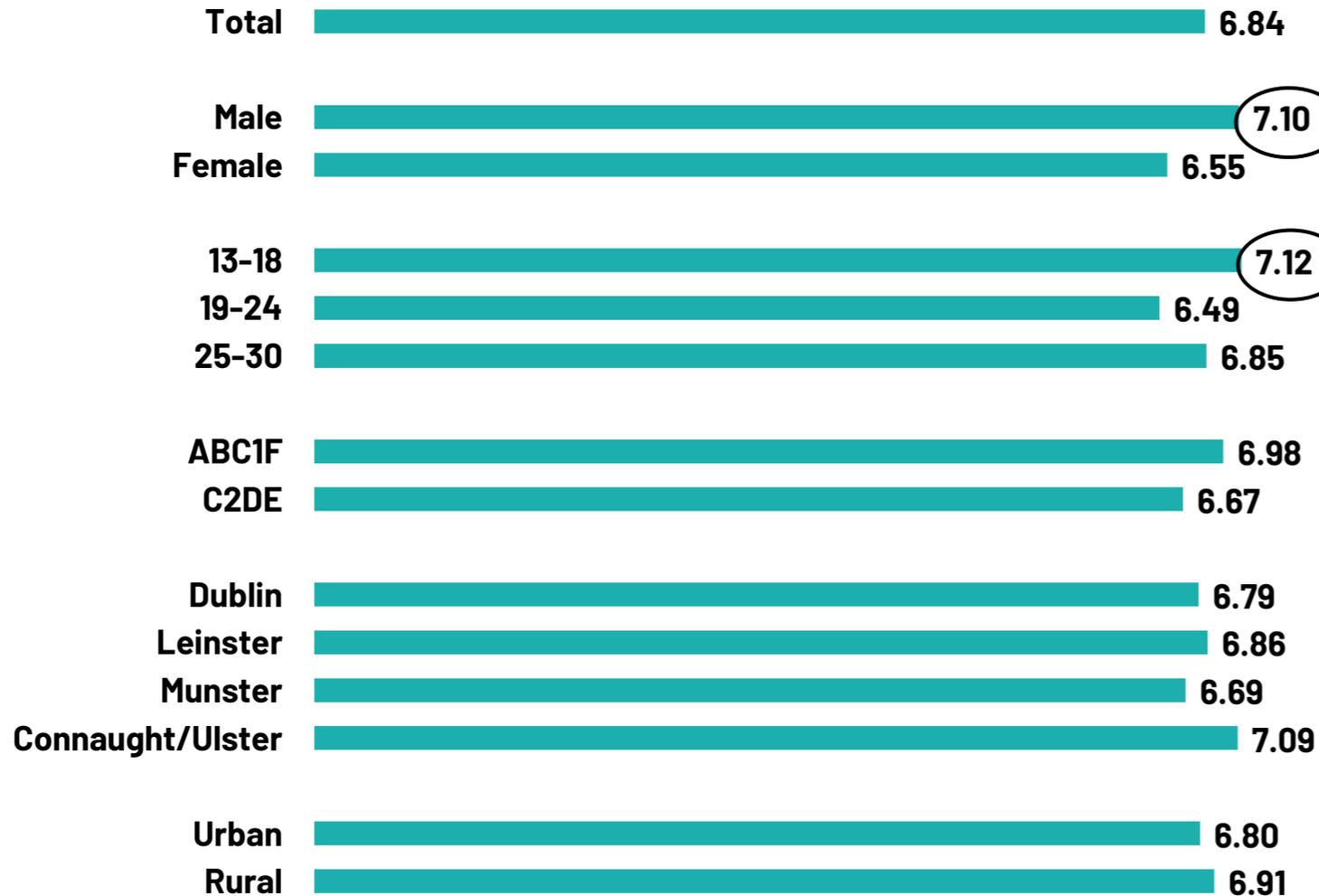
Q1. On a scale of one to ten, how happy are you feeling today?
Base: All respondents aged 13-30 - 543

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Classified as Public (Green)

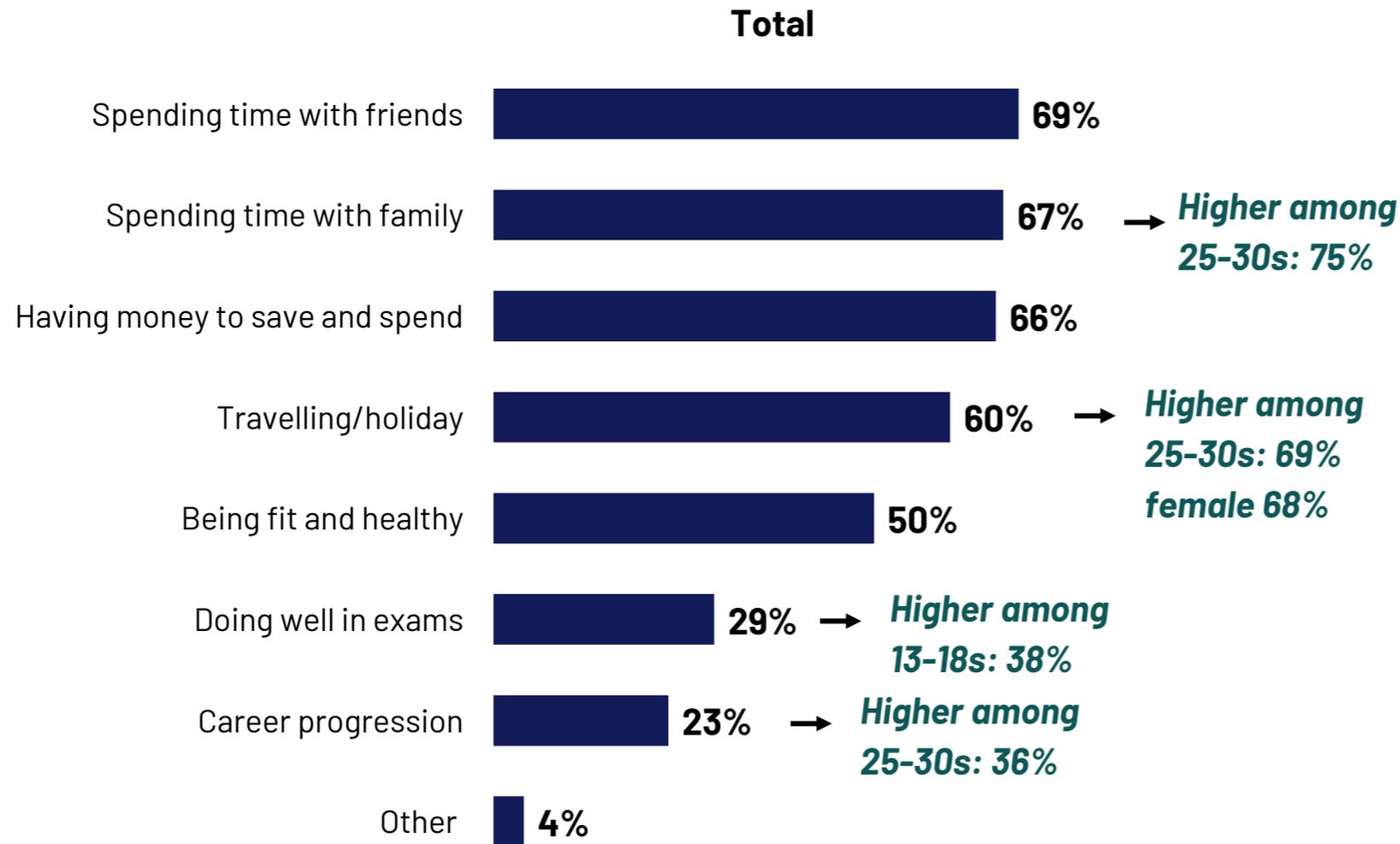
Youth are fairly happy: Drivers are the enjoyment and excitement of youth lifestage, however milestones increasingly out of reach.

Mean Score out of 10



Base: All respondents aged 13-30 - 543
Q1. On a scale of one to ten, how happy are you feeling today?
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The social aspect (family, friends), money and travel drives youth happiness



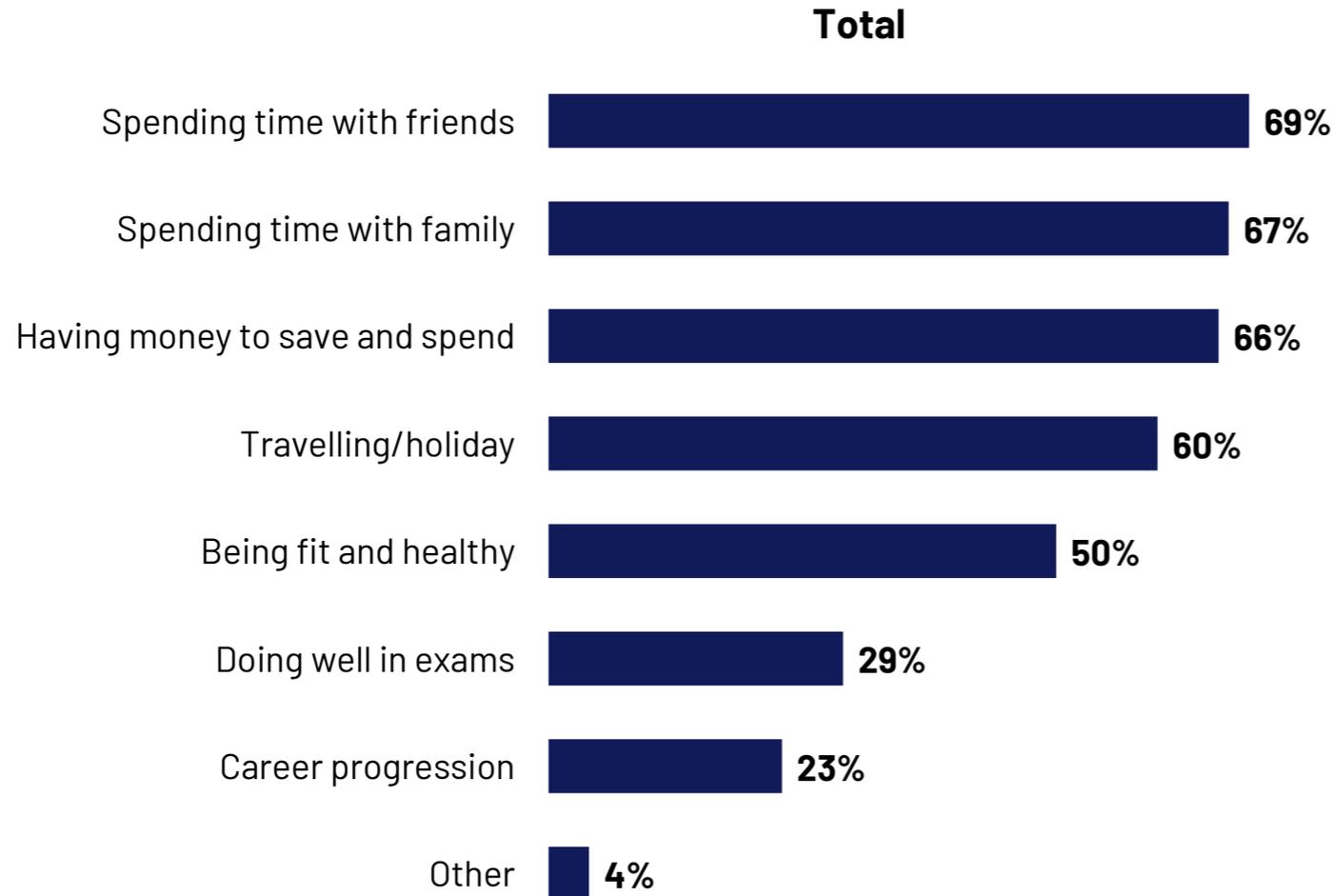
Q2. What makes you happiest?

Base: All respondents aged 13-30 - 543

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The social aspect (family, friends), money and travel drives youth happiness

Travel important to females, exam success more a driver for 13-18s, with family, travel and career becoming more of a driver for 25-30 yr olds



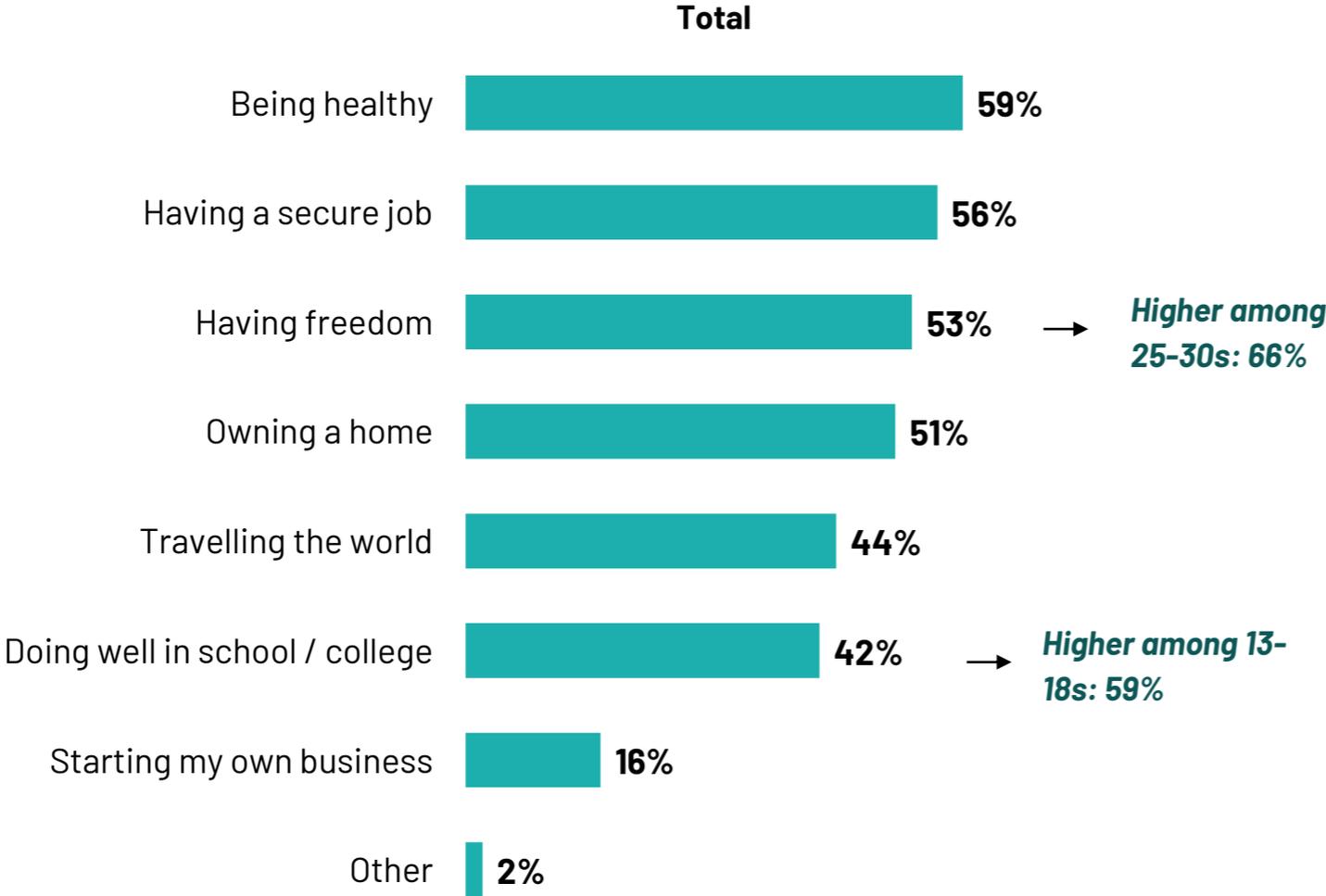
Gender		Age		
Male	Female	13-18	19-24	25-30
266	275	223	179	141
68%	70%	76%	64%	68%
65%	68%	69%	56%	75%
63%	70%	64%	64%	72%
52%	68%	56%	56%	69%
51%	48%	43%	49%	57%
24%	36%	38%	25%	23%
26%	21%	10%	26%	36%
4%	4%	4%	6%	2%

Q2. What makes you happiest?

Base: All respondents aged 13-30 - 543

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What Does Success Truly Look Like?

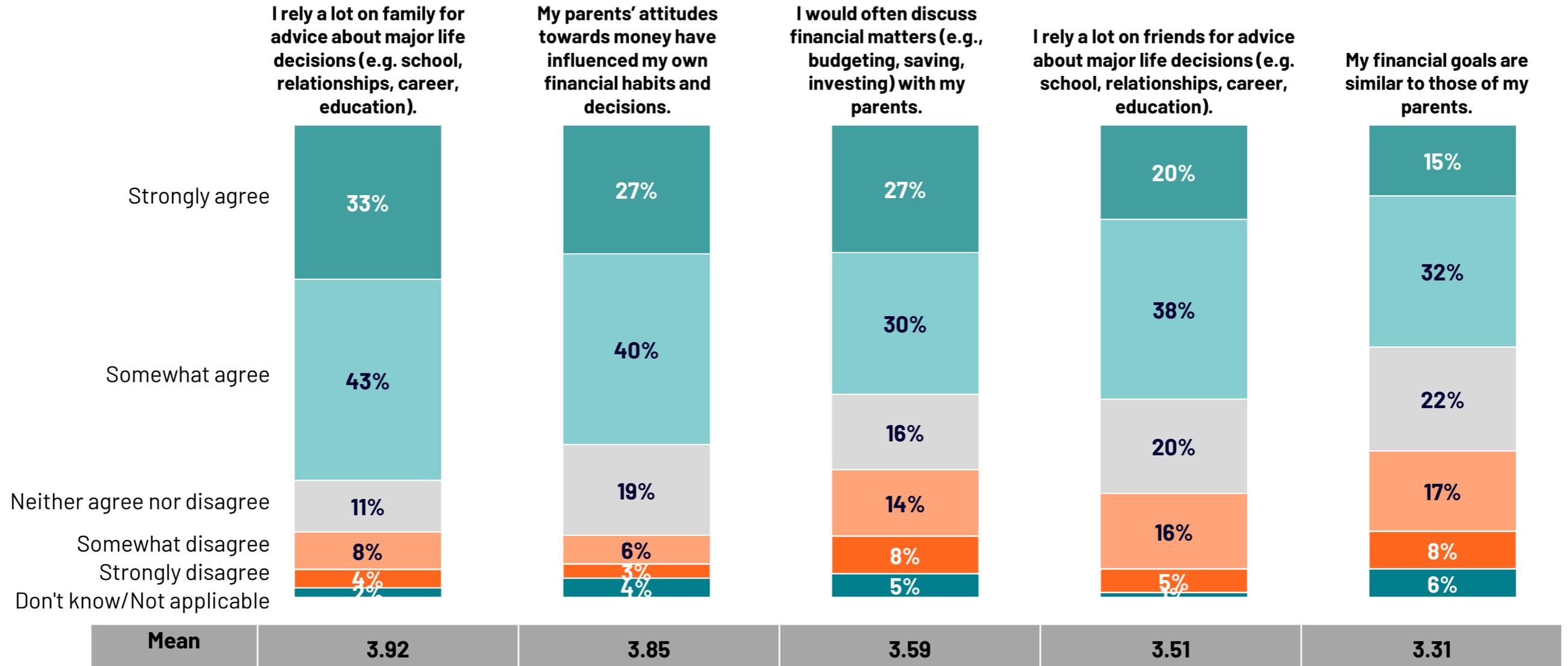


Q3. What does success/prosperity look like to you?
 Base: All respondents aged 13-30 - 543
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3. Friends & Family



Family/parent influence on money and life decision is profound



Q4. Thinking about your friends and family, to what extent do you agree or disagree with the following....

Base: All respondents aged 13-30 - 543

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13-18 not surprisingly rely most on parents

Any agree	Total	Gender		Age		
		Male	Female	13-18	19-24	25-30
<i>UNWTD</i>	543	266	275	223	179	141
	%	%	%	%	%	%
I rely a lot on family for advice about major life decisions (e.g. school, relationships, career, education).	75	76	75	85	70	68
My parents' attitudes towards money have influenced my own financial habits and decisions.	67	68	66	75	65	60
I would often discuss financial matters (e.g., budgeting, saving, investing) with my parents.	58	58	58	57	58	57
I rely a lot on friends for advice about major life decisions (e.g. school, relationships, career, education).	57	53	62	66	52	52
My financial goals are similar to those of my parents.	47	47	46	47	51	43

Q4. Thinking about your friends and family, to what extent do you agree or disagree with the following....

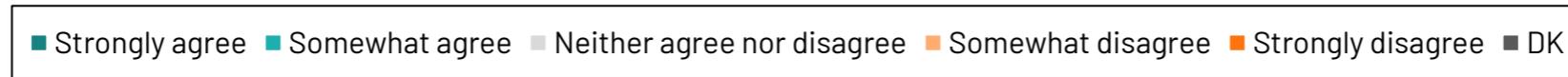
Base: All respondents aged 13-30 - 543

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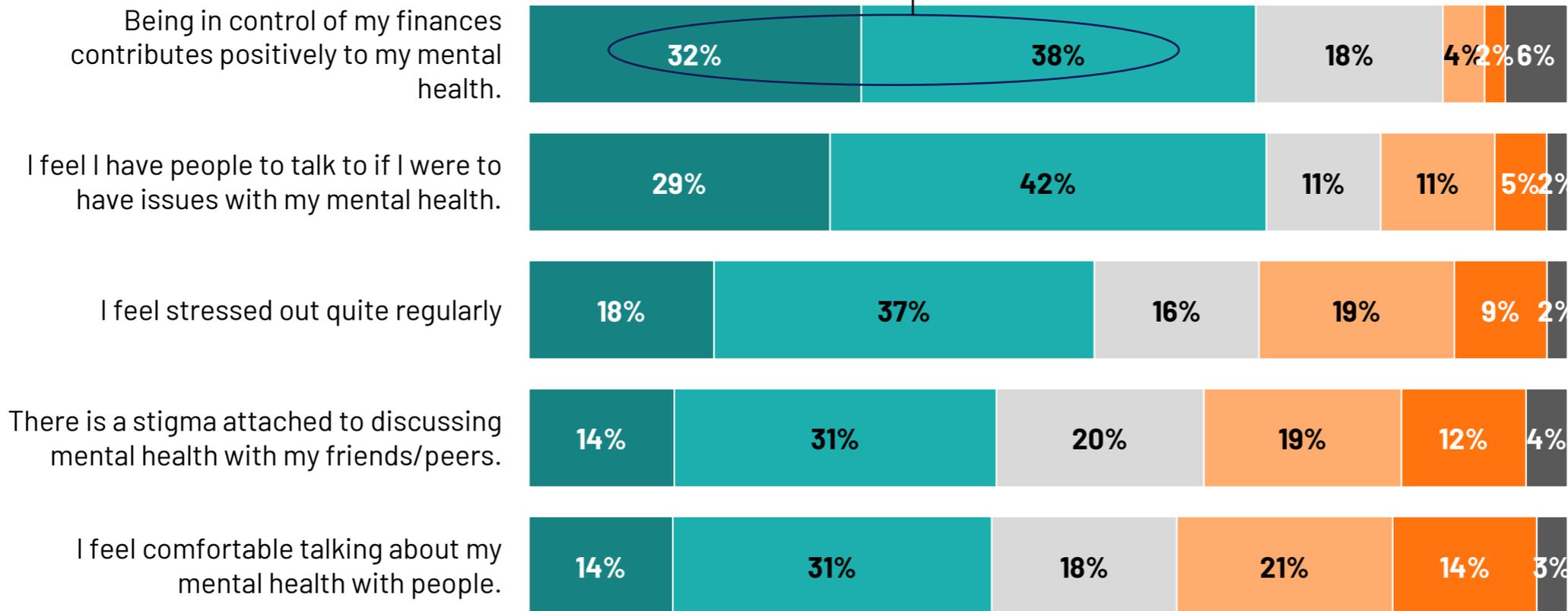
4. Mental Health



The link between financial control and mental health is clear. However, a stigma still exists in sharing mental health difficulties.



Especially for ABC1's (77%)



NET Agree	NET Disagree	Mean
70%	6%	3.99
71%	16%	3.80
55%	27%	3.37
45%	30%	3.18
45%	35%	3.11

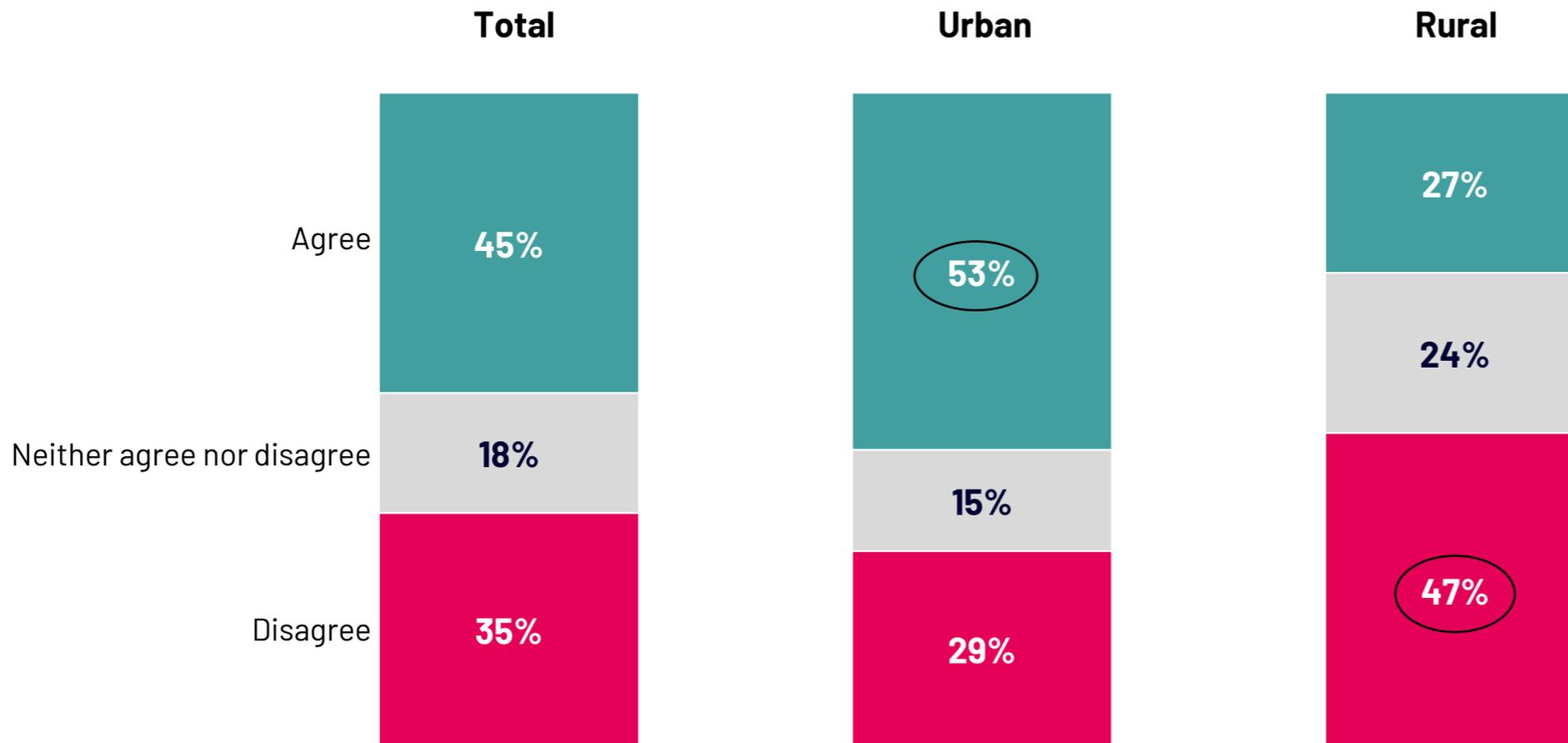
Q5. Thinking about your mental health, to what extent do you agree or disagree with the following....

Base: All respondents aged 13-30 - 543

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Rural respondents less comfortable in talking about mental health.

"I feel comfortable talking about my mental health with people."



Q4. Thinking about your friends and family, to what extent do you agree or disagree with the following....

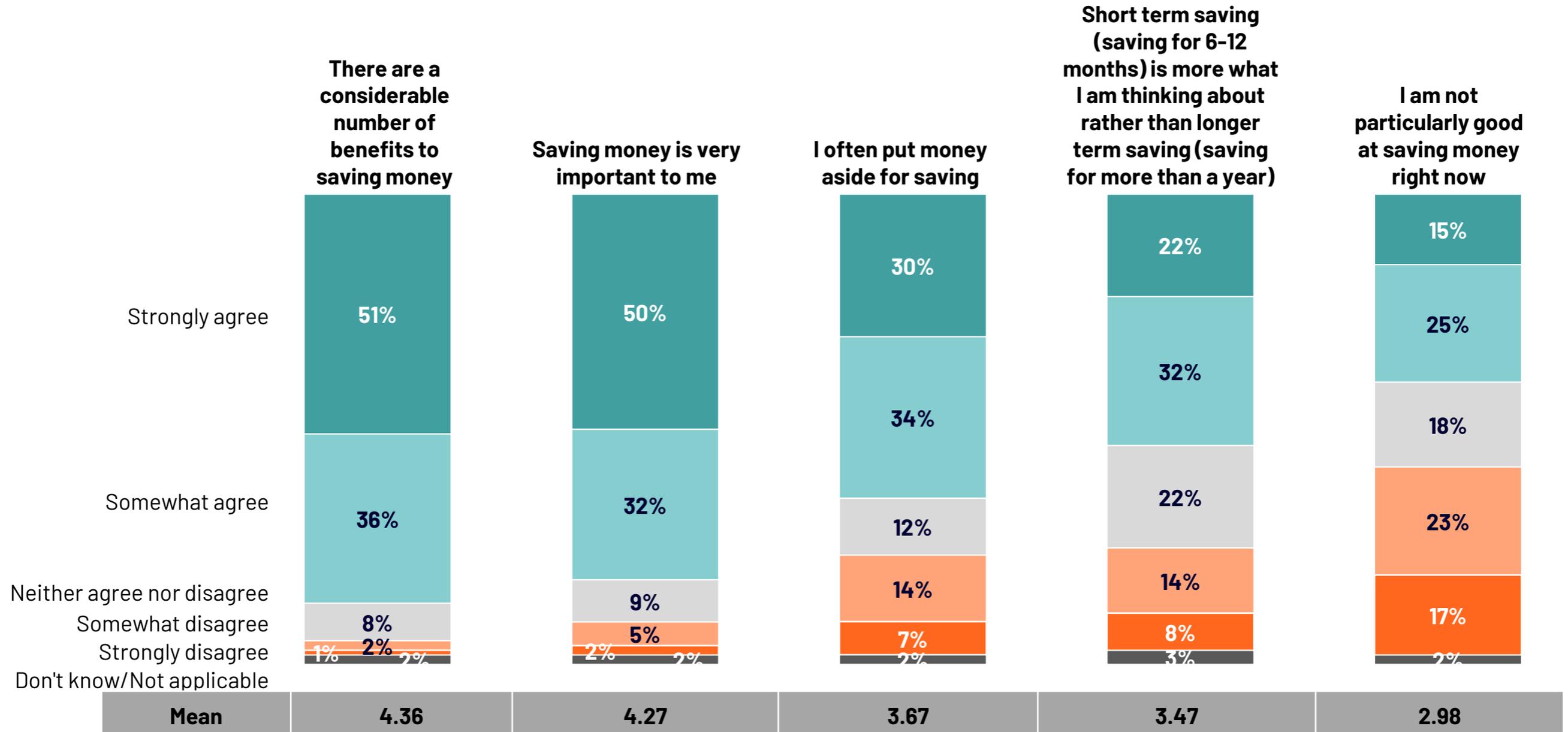
Base: All respondents aged 13-30 - 543

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6. Savings



Youth see the benefits of saving, though are divided on being 'good' at saving right now



Q7. Thinking about savings, to what extent do you agree or disagree with the following....

Base: All respondents aged 13-30 - 543

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A clear age dynamic exists with savings agreement dropping with age

ANY AGREE	Total Agree	Gender		Age			Area	
		Male	Female	13-18	19-24	25-30	Urban	Rural
UNWTD	543	266	275	223	179	141	461	82
	%	%	%	%	%	%	%	%
There are a considerable number of benefits to saving money.	87	85	89	91	87	83	87	88
Saving money is very important to me.	83	81	84	86	74	88	81	86
I often put money aside for saving.	64	65	63	65	62	66	64	66
Short term saving (saving for 6-12 months) is more what I am thinking about rather than longer term saving (saving for more than a year).	53	61	46	60	52	46	54	50
I am not particularly good at saving money right now.	40	40	41	46	43	31	41	40

Q7. Thinking about savings, to what extent do you agree or disagree with the following....

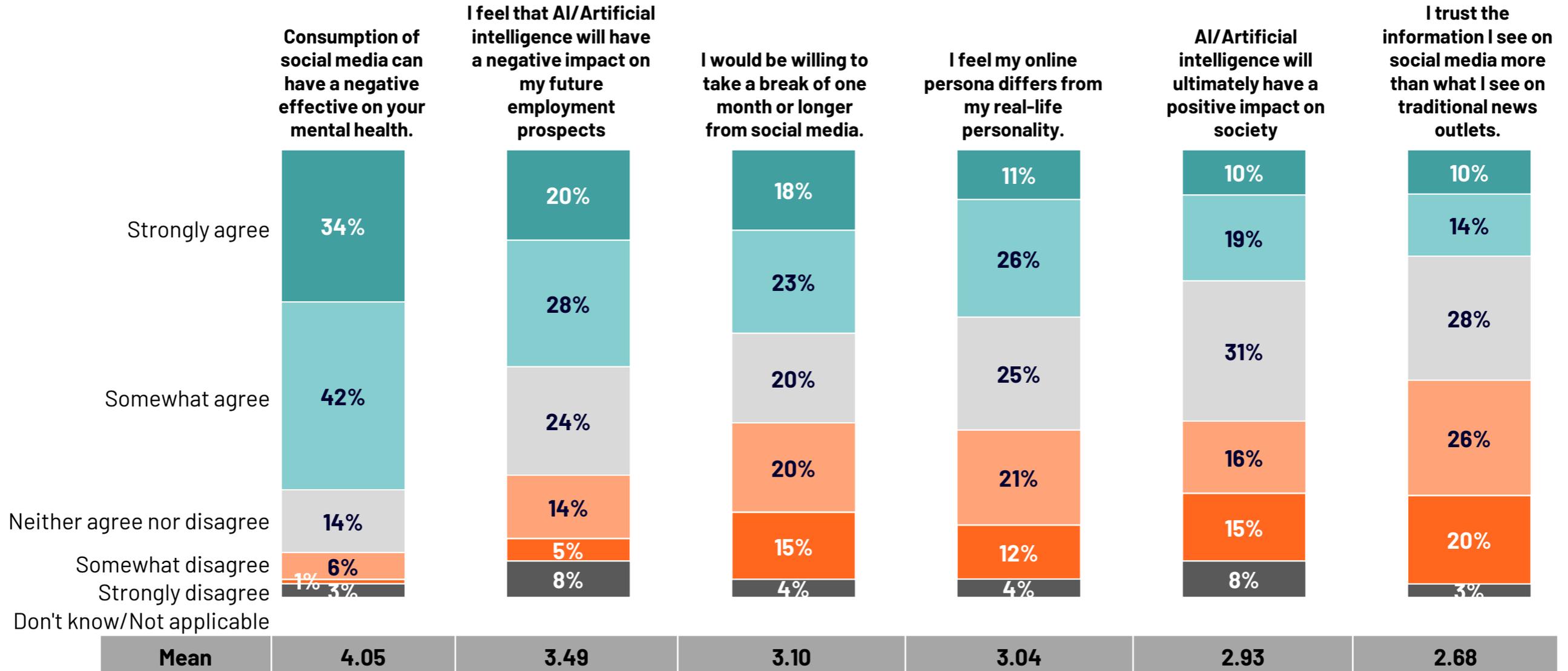
Base: All respondents aged 13-30 - 543

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7. Social Media & Technology



Crystal clear on the negativity of SM; but divided on taking a break from it. AI is seen as likely to have a more negative impact on employment opportunities than positive



Q8. Thinking about social media, to what extent do you agree or disagree with the following....

Base: All respondents aged 13-30 - 543

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Females are most negative towards SM and AI

ANY AGREE	Total	Gender		Age			Area	
		Male	Female	13-18	19-24	25-30	Urban	Rural
UNWTD	543	266	275	223	179	141	461	82
	%	%	%	%	%	%	%	%
Consumption of social media can have a negative effective on your mental health.	76	71	82	82	73	73	75	79
I feel that AI/Artificial intelligence will have a negative impact on my future employment prospects	48	48	48	51	48	44	45	55
I would be willing to take a break of one month or longer from social media.	41	41	41	32	42	50	41	41
I feel my online persona differs from my real-life personality.	38	40	35	39	35	38	40	32
AI/Artificial intelligence will ultimately have a positive impact on society	29	35	23	27	30	31	35	17
I trust the information I see on social media more than what I see on traditional news outlets.	24	32	15	22	23	26	27	16

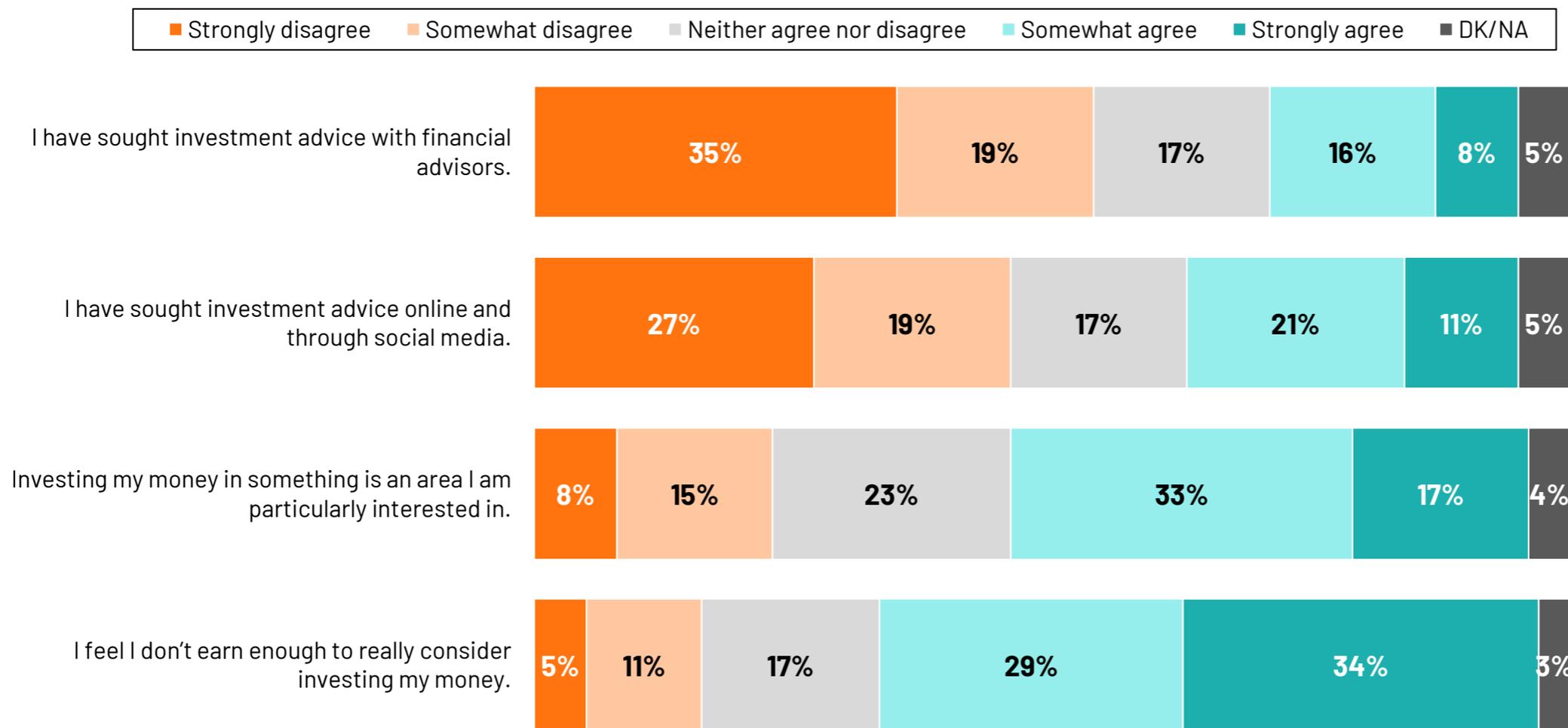
Q8. Thinking about social media, to what extent do you agree or disagree with the following....

Base: All respondents aged 13-30 - 543

8. Investments (all 18–30 year olds)



For the majority (64%) investments are not considered, due to finances.



NET Disagree	NET Agree	Mean
53	24	2.41
46	33	2.70
22	51	3.39
16	64	3.78

Q9a. Thinking about investing money, to what extent do you agree or disagree with the following....

Base: All respondents aged 18-30 - 336

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For the majority (63%) investments are not considered, due to finances. However, about one third have sought advice online/SM or via advisors

Males are more likely to agree that investing money in something is an area I am particularly interested in.

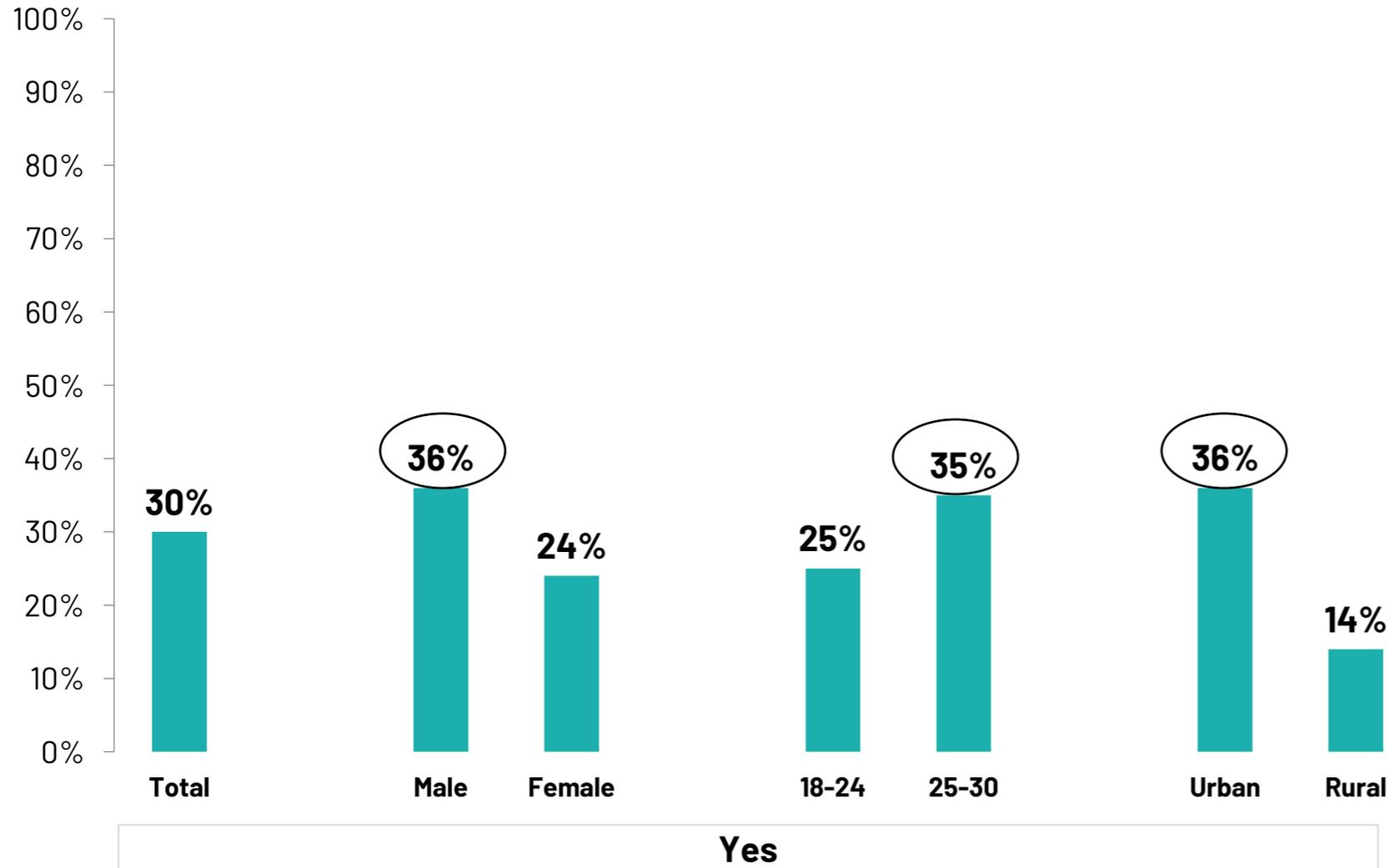
ANY AGREE	Total	Gender		Age		Area	
		Male	Female	18-24	25-30	Urban	Rural
UNWTD	336	169	166	195	141	294	42
	%	%	%	%	%	%	%
I feel I don't earn enough to really consider investing my money.	63	57	69	67	59	63	63
Investing my money in something is an area I am particularly interested in.	51	62	40	45	57	52	47
I have sought investment advice online and through social media.	33	42	24	29	37	35	27
I have sought investment advice with financial advisors.	24	29	20	18	31	25	23

Q9a. Thinking about investing money, to what extent do you agree or disagree with the following....

Base: All respondents aged 18-30 - 336

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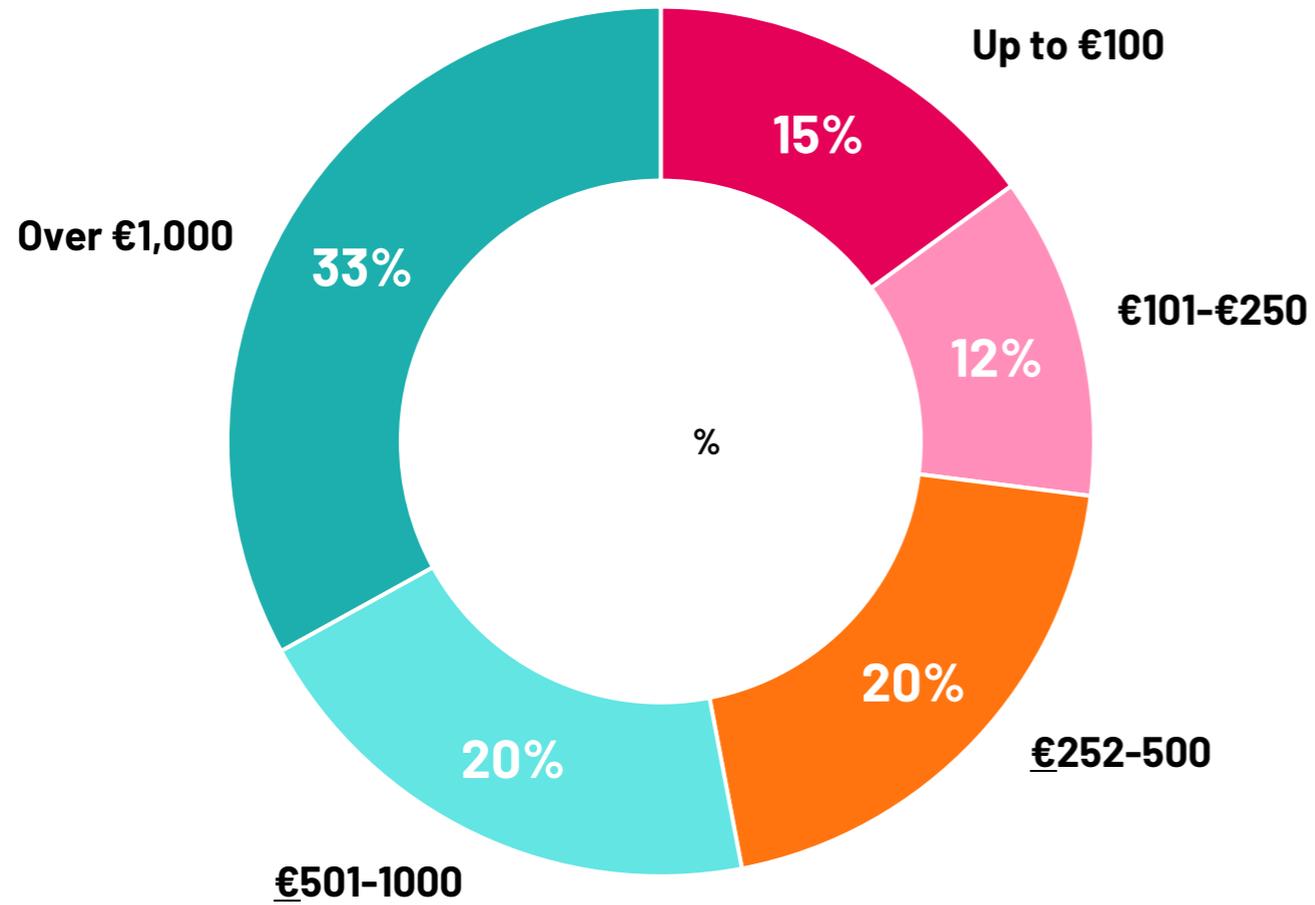
Investing increases with age and affluence and urban, male skew



Q.9b. Do you currently invest your money or have any investments?
Base: All respondents aged 18-30 - 336
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 = Significantly higher  = Significantly lower

One-third of those aged 18-30 with an investment, have €1,000+ in investments

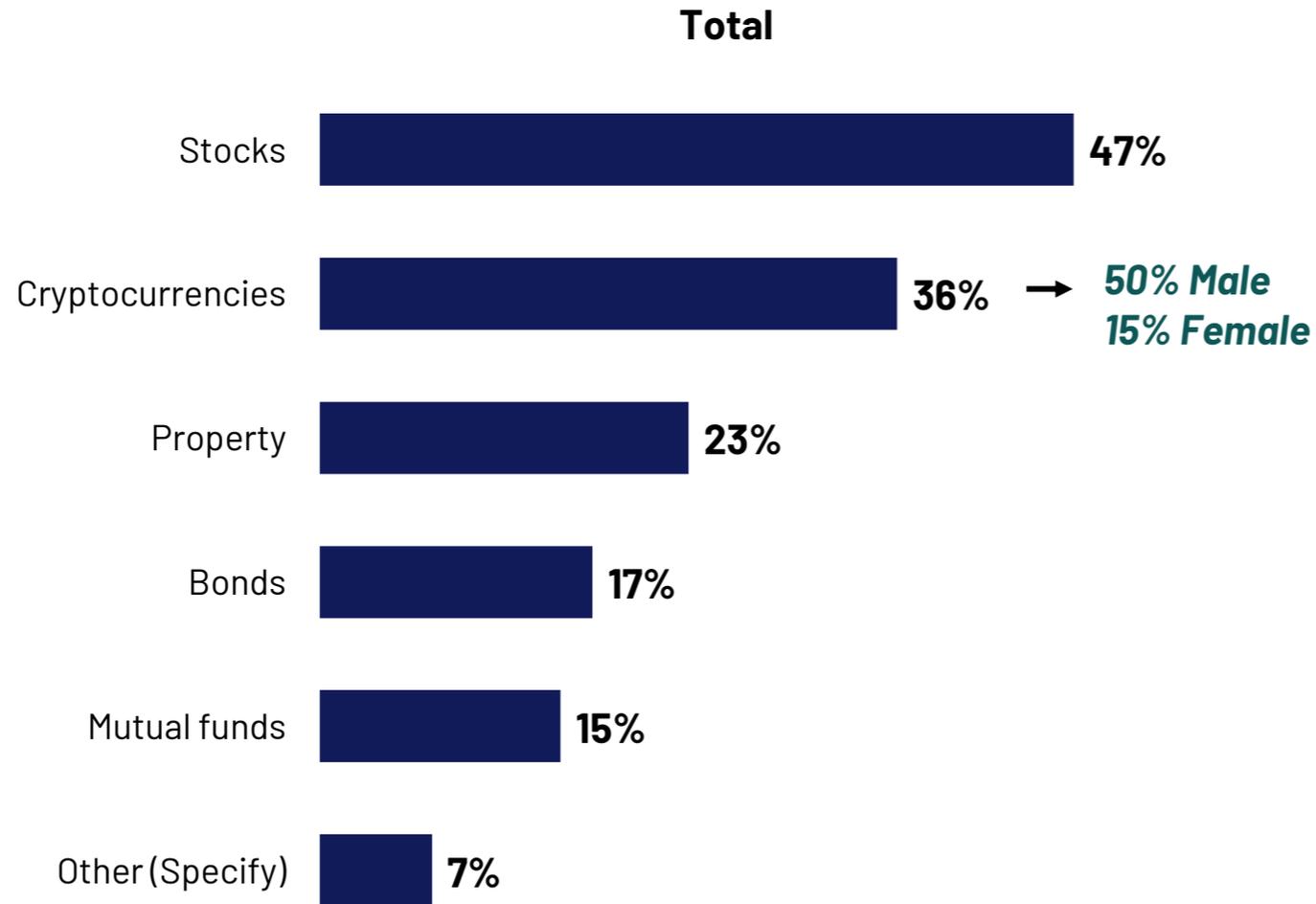


Q.9c. How much money have you in investments right now?

Base: All have investment - 112

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Stocks and Cryptocurrencies hold the most interest for youth. Crypto has a male investors skew

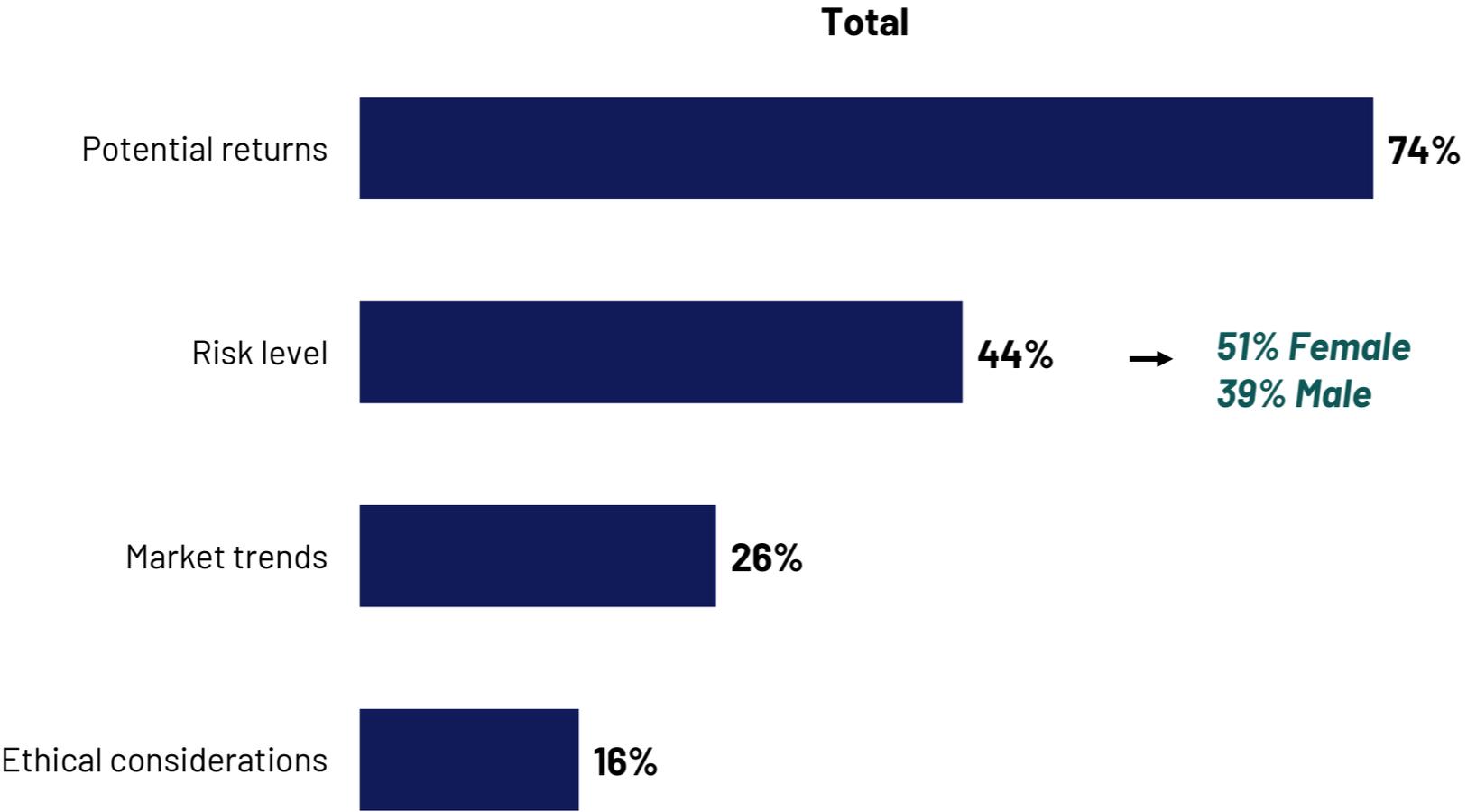


Q.9d. Where do you primarily invest your money?

Base: All have investment - 112

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It's all about potential returns, with risk playing a factor, especially for females



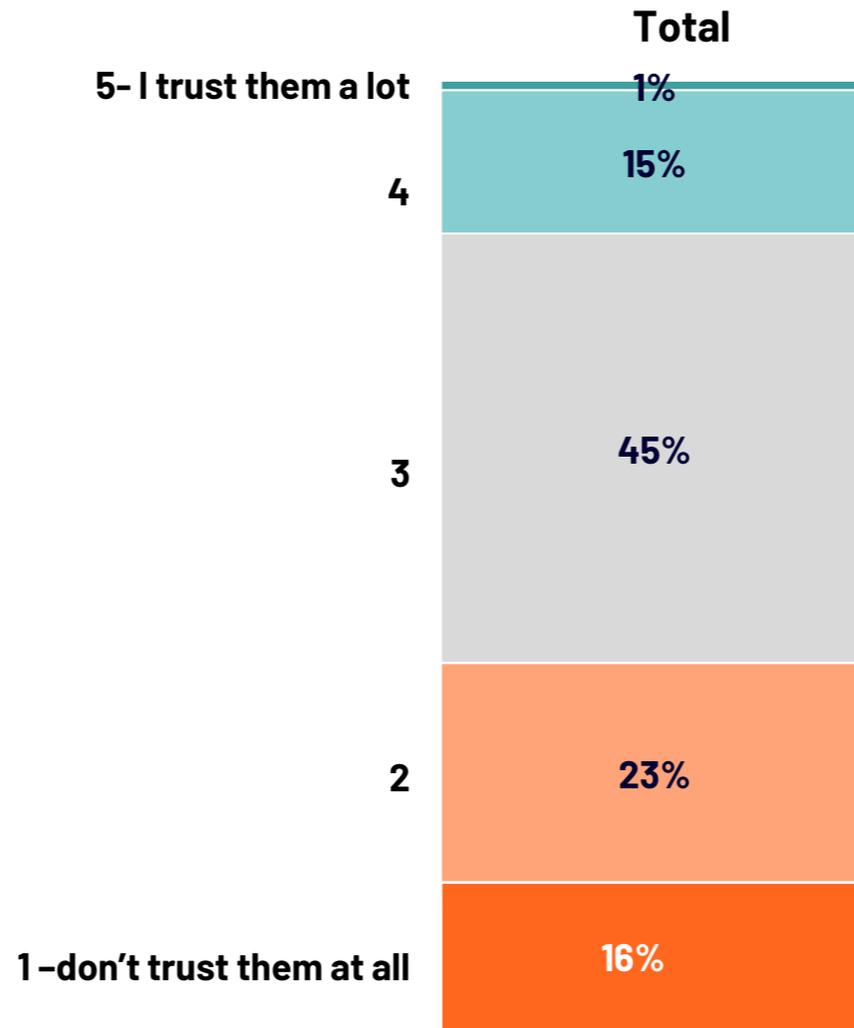
Q.9e. What factors attract you to certain investments?
Base: All have investment - 112

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9. Brands and Engagement (18–30 year olds)

Only
16%
trust them to
any degree

Low trust exists in personalised advertisements.



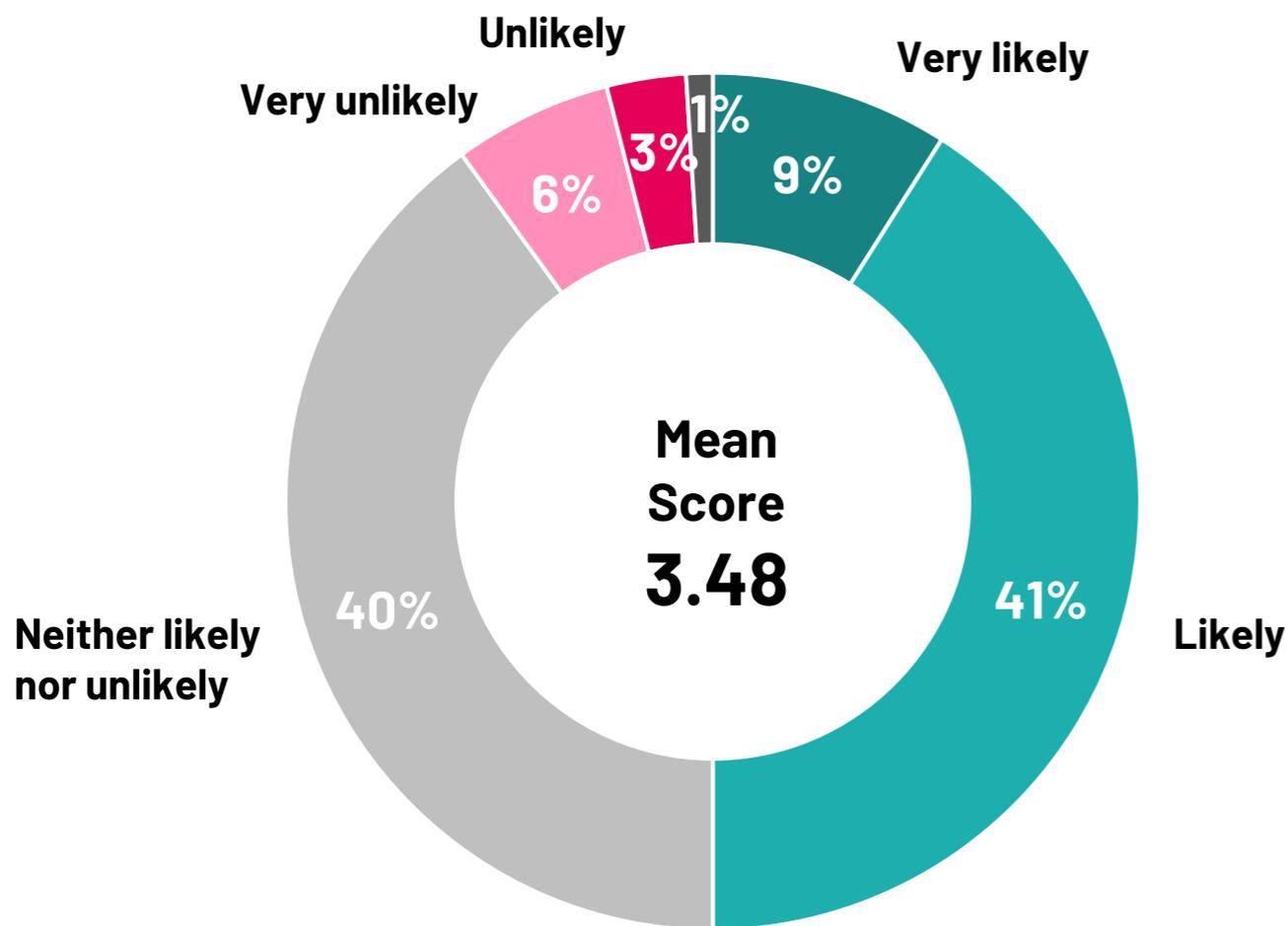
Mean score
2.63
(Out of 5)

Q.10a How much do you trust personalised advertisements (e.g., ads tailored to your interests or behaviour)

Base: All 18-30 yr olds 336

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Half of your target audience will engage if you teach them something useful. .



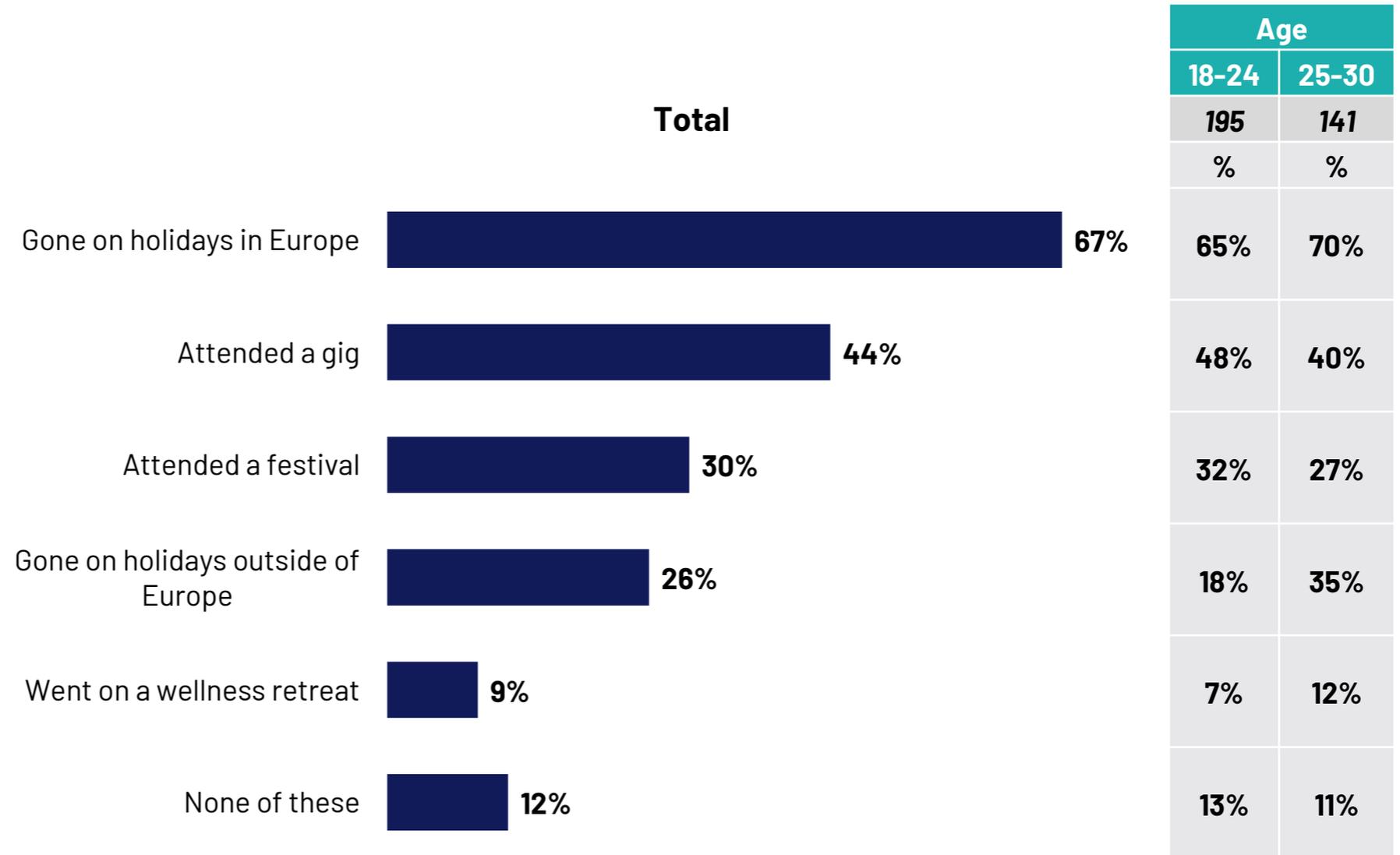
Q.10b How likely are you to engage with a financial brand if it provides educational resources (e.g. budgeting tips, investment guides)?

Base: All 18-30 yr olds - 336

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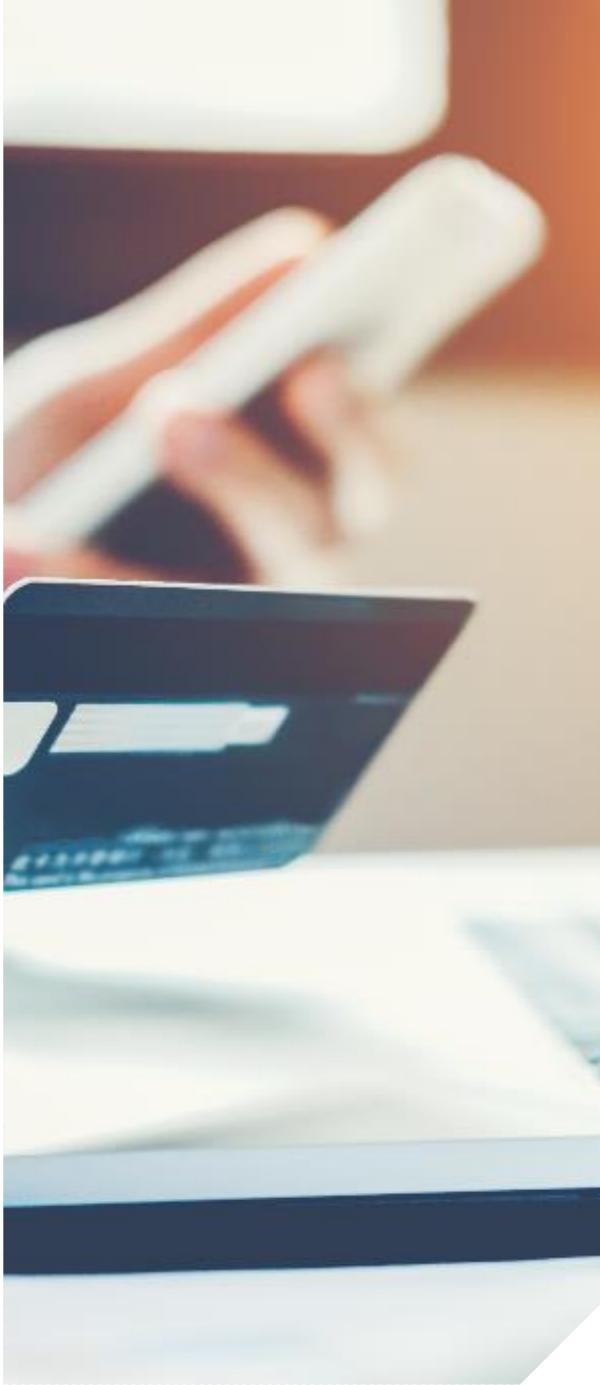
European holidays tops the activities chart in the past year



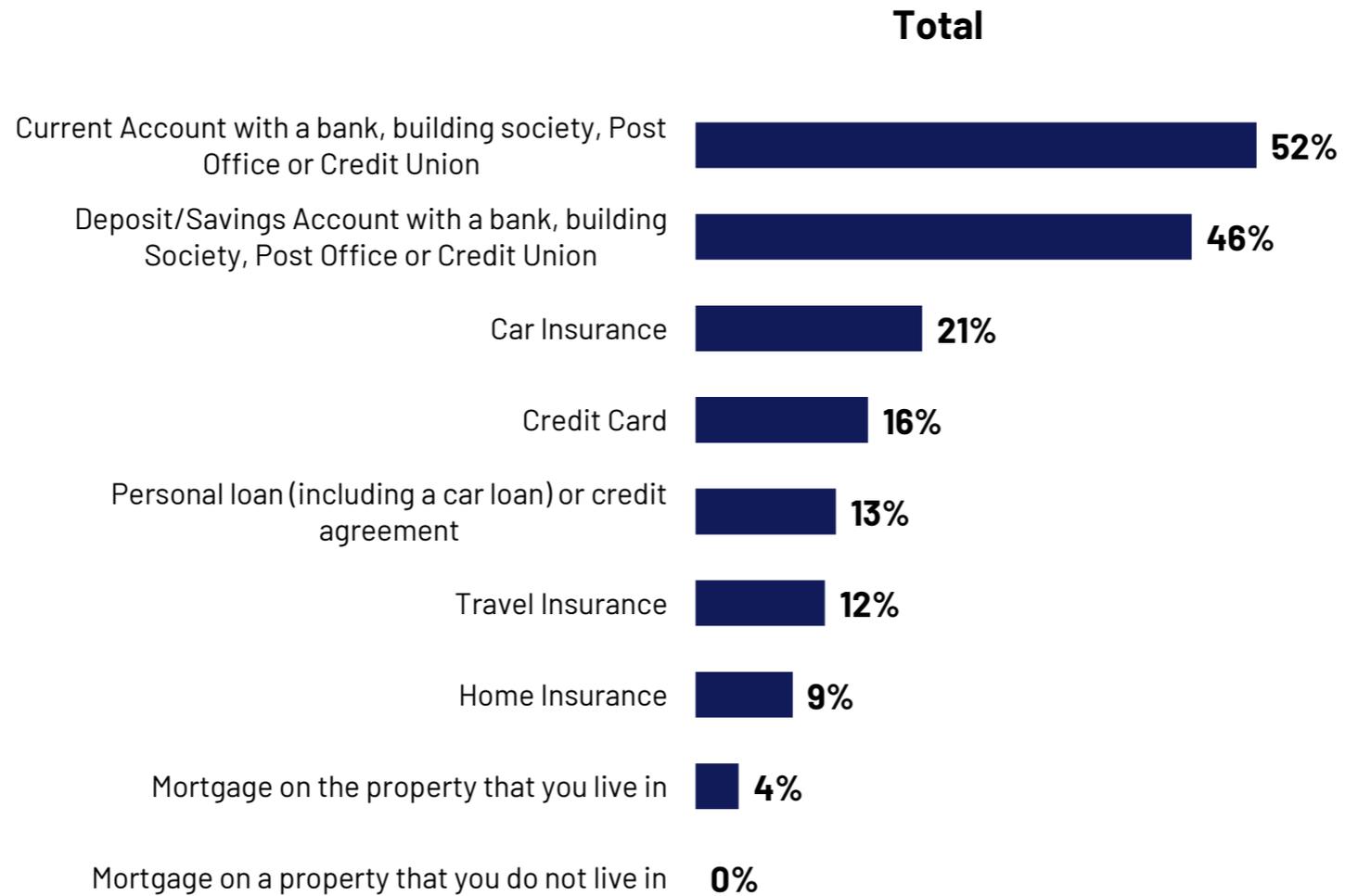
Q.10g Have you participated in any of the following in the past year?

Base: All aged 18-30 - 336

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About half have a current account or a deposit/savings account. Car insurance is the next most popular.



	Age		
	13-18	19-24	25-30
	223	179	141
	49	55	53
	47	39	50
	5	26	35
	5	22	23
	2	13	28
	2	19	16
	1	11	17
	-	2	11
	-	-	1

Q.14 Which, if any, of the following do you have personally or share jointly with someone else?

Base: All aged 13-30 - 543

41%

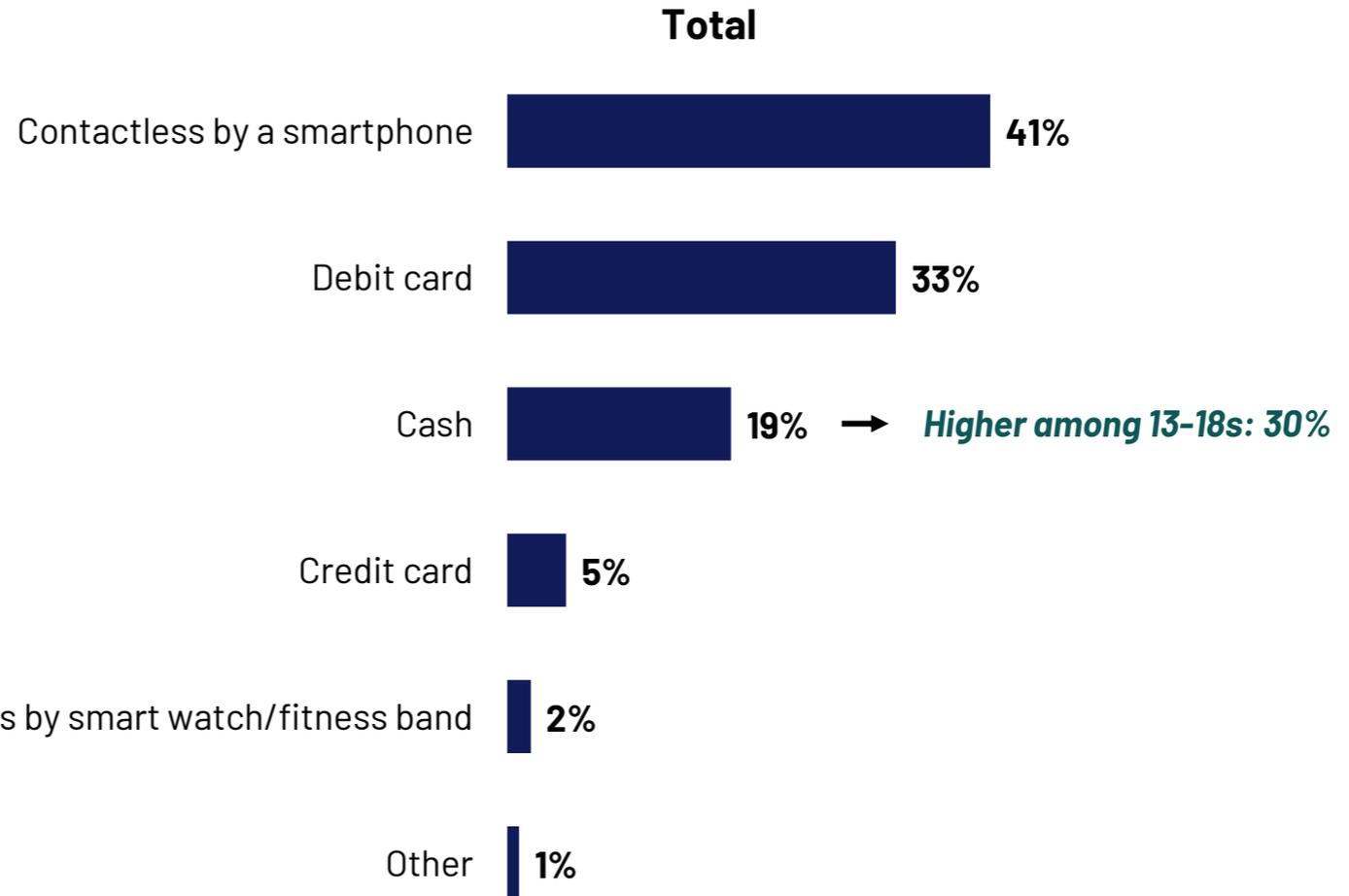
of 13-30 year olds prefer to use smartphone for payments in physical locations



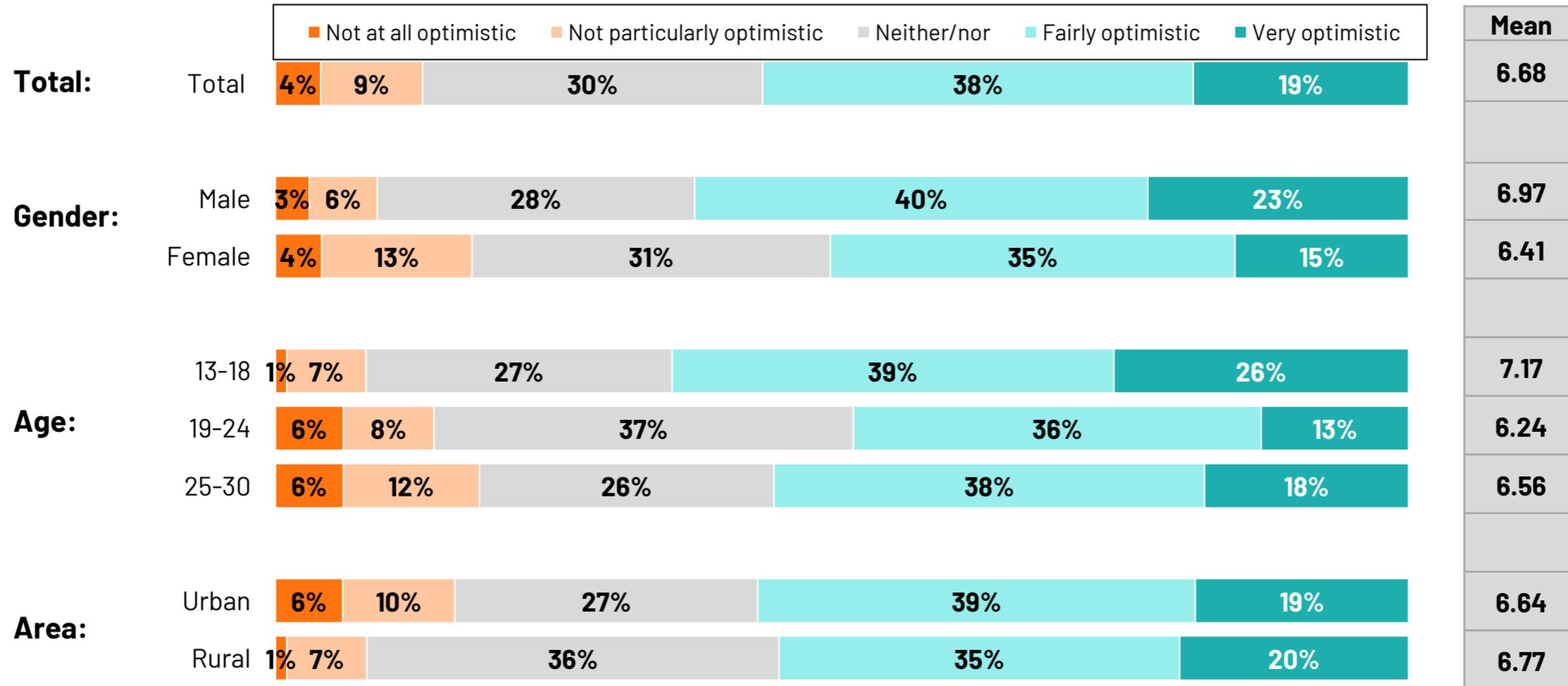
Q.14 What is your preferred method of payment in a physical location, i.e. in a store? Is it...

Base: All 13-30 yr olds 543

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Younger people, especially 13-18s are quite optimistic, however there is large cohort in the undecided category, which indicates the national uncertainty of this age cohort, but also echoes the general zeitgeist



Q15. On a scale of one to ten, how optimistic are you with regards to your future, where 10 is very optimistic and 1 is not at all optimistic?

Base: All respondents aged 13-30 - 543

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Breakdown

Market

D

C

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