

## Are you a sustainability pro? Test yourself...

Many of us dream about living a more sustainable life. But what does that mean in reality? In day-to-day life it's hard to always do the right thing. So how eco-conscious are you really? Here's where you get to find out...

2 min to read

### 1. Harmful emissions

The main causes of climate change are greenhouse gases such as carbon dioxide and methane. The European Union wants to reduce emissions by 40 percent by the year 2030.



How much greenhouse gas does each citizen of the European Union generate per year on average?

0.7 tonnes

4.2 tonnes

8.4 tonnes

Source: European Environment Agency, 2016, figure refers to carbon dioxide equivalent

### 2. Fairness First

More and more manufacturers of consumer goods claim to be pursuing ethical and sustainable goals; for example, reducing their ecological footprint and ensuring their employees are treated fairly and paid well.



When shopping, do you base your purchasing decisions on how sustainable the manufacturer is?

Yes

No

### 3. Changing behaviour

A flight from Frankfurt to New York produces 3.8 tonnes of carbon dioxide<sup>[1]</sup>, a seven-day cruise around 1.6 tonnes and a year's driving around 2 tonnes<sup>[2]</sup> (per person). When measured against the recommended climate-friendly budget for an individual – which is estimated at 2.3 tonnes per annum – travel for work and holidays have a significant impact<sup>[3]</sup>. This is one area where more and more people are changing their behaviour in order to reduce greenhouse gas emissions.



Have you changed your behaviour to reduce CO2 emissions from car journeys and air travel? (several answers possible)

Yes, I fly less often.

Yes, I use public transport more often.

Yes, I bought an electric car.

Yes, I ride my bike more often.

No

### 4. Green tariff & Co.

On average, a family of four spends more than 1,000 Euros on electricity every year. The refrigerator, washing machine and oven account for almost half of this in the household budget<sup>[4]</sup>. So, what can be done to reduce this figure? Economical electrical appliances can save a lot of money, while at the same time making home life more sustainable. Another way to reduce your output is to switch to a green tariff or supplier.



Have you recently made your home more sustainable?

Yes, I have improved the thermal insulation.

Yes, I make sure I buy economical electrical appliances

Yes, I only use green power.

No, I haven't changed anything.

### 5. Sustainable investing

Investors can make a substantial contribution to making the world a more sustainable place. For example, by buying shares from companies that are committed to environmental protection. There are many excellent ESG funds which make sustainable investing easy.



Have you already invested some of your assets in sustainable investments such as ESG funds?

Yes

No

## 6. Climate protection or social?

The number of ESG investment funds has grown steadily in recent years.



Which of the following aspects of an investment is most important to you?

climate protection

health

clean water

responsible production

social aspects

none of the above

## 7. Sustainability and returns

Numerous studies have shown that sustainable investments do not have to result in a loss of return and can actually reduce the risks of an investment.

[\[5\]](#)  
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Would you accept lower returns in favour of sustainability?

Yes

No

Maybe, it depends.

## Bonds – falling interest rates may cause yields to crumble

Major central banks have given firm indications that they will once again loosen monetary policy this year. This is also weighing on bond yield expectations.

## Dividends are an investor's best friend

A look at the USA shows that in the long term, corporate payouts are the biggest contributor to a stock's total return.

## Small and mid-cap stocks have what it takes to play the lead in equity portfolios

Listed small and mid-cap German companies offer great return opportunities, believes DWS fund manager Valerie Schueler.

1. [Source: https://www.atmosfair.de/de/kompensieren/flug/](https://www.atmosfair.de/de/kompensieren/flug/)
2. [Source: https://www.atmosfair.de/de/kompensieren/flug/](https://www.atmosfair.de/de/kompensieren/flug/) (Assumption: 12,000 kilometres with a middle class car)
3. [Source: https://www.atmosfair.de/de/kompensieren/flug/](https://www.atmosfair.de/de/kompensieren/flug/) The global community of states has agreed to limit average global warming to 2°C above pre-industrial levels. In order to achieve this goal, a global emissions budget of approximately 750 billion tonnes remains until 2050 CO<sub>2</sub>. Assuming an average world population of 8.2 billion people between 2010 and 2050, this means that each person is entitled to an average climate-friendly emission of around 2.3 tonnes per year CO<sub>2</sub>.
4. [Source: https://www.bundesregierung.de/breg-de/themen/nachhaltigkeitspolitik/nachhaltig-leben/die-so-geannte-weisse-ware-467046](https://www.bundesregierung.de/breg-de/themen/nachhaltigkeitspolitik/nachhaltig-leben/die-so-geannte-weisse-ware-467046)
5. [Source Analysis, „Nachhaltige Investmentfonds. Vom Nischenthema zum Megatrend“, July 2017; Friede, Busch, Bassen: University of Hamburg "ESG and Corporate Financial Performance" \(December 2015\)](#)

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